

# Annual Report for Policy Holders – Economic Update

MARCH 2026



*Sar utha ke jiyo!*

## Group Fund Fact Sheet

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**Balanced Managed Fund – Old Group as on March 31, 2026**

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%.

<b>SFIN Code</b>	: ULGF00411/08/03BalancedMF101
<b>Inception Date</b>	: 23 Jul 2003
<b>NAV</b>	: 259.8114

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%) #
Inception	11.94%	10.32%
10 Years	9.52%	9.15%
7 Years	8.60%	8.47%
5 Years	7.40%	7.44%
4 Years	6.49%	6.58%
3 Years	7.88%	8.25%
2 Years	3.52%	3.49%
1 Year	-0.96%	-0.18%
6 Months	-4.22%	-3.81%
1 Month	-6.48%	-5.89%

#45% BSE -100 55% CRISIL Composite Bond Fund Index  
Note: Returns over 1 year have been annualized.

**Portfolio**

Equity	% to Fund
HDFC Bank Limited	4.35%
ICICI Bank Limited	3.46%
Reliance Industries Limited	3.34%
Infosys Limited	1.75%
Axis Bank Limited	1.64%
State Bank of India	1.57%
Larsen & Toubro Limited	1.55%
Bharti Airtel Ltd	1.41%
Mahindra & Mahindra Ltd.	0.99%
ITC Limited	0.93%
UltraTech Cement Limited	0.88%
NTPC Ltd.	0.84%
Tata Consultancy Services Limited	0.82%
Kotak Mahindra Bank Limited	0.81%
Bajaj Finance Ltd	0.75%
Titan Company Limited	0.73%
Maruti Suzuki India Ltd	0.67%
Tata Steel Limited	0.64%
Eternal Ltd	0.57%
Hindustan Unilever Limited	0.57%
HCL Technologies Limited	0.57%
Shriram Finance Ltd	0.53%
Hindalco Industries Limited	0.51%
Bharat Electronics Ltd	0.50%
Others	14.78%

**Total** 45.15%

Debentures/Bonds	% to Fund
National Bank For Agriculture & Rural Development	5.83%
HDFC Bank Ltd	3.33%
Bharti Telecom Ltd	2.89%
Power Finance Corporation Ltd	2.49%
Small Industries Development Bank Of India	2.47%
UC Housing Finance Ltd	1.74%
Bajaj Finance Ltd	1.52%
REC Limited	1.34%
Indian Railway Finance Corporation Ltd	1.12%
Poonawalla Fincorp Limited	1.04%
Others	4.51%

**Total** 28.27%

Government Securities	% to Fund
6.90% GOI Mat 15-Apr-2065	4.51%
7.24% GOI Mat 18-Aug-2055	2.90%
6.68% GOI Mat 07-Jul-2040	2.32%
7.43% Maharashtra SDL Mat 03-Dec-2040	1.50%
7.41% GOI Mat 19-Dec-2036	0.83%
6.48% GOI Mat 06-Oct-2035	0.79%
6.45% GOI Mat 07-Oct-2029	0.59%
7.33% Maharashtra SDL Mat 13-Sep-2027	0.59%
7.64% Tamil Nadu SDL Mat 03-Aug-2032	0.51%
7.67% Karnataka SDL Mat 16-Nov-2032	0.51%
Others	6.57%

**Total** 21.61%

**Deposits, Money Mkt Securities and Net Current Assets.** 4.97%

**Grand Total** 100.00%

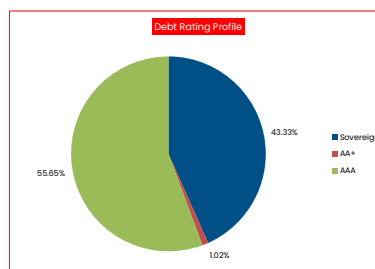
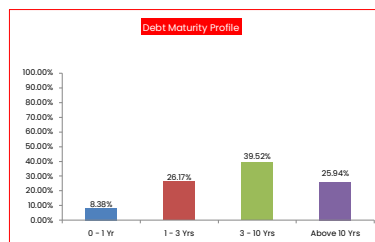
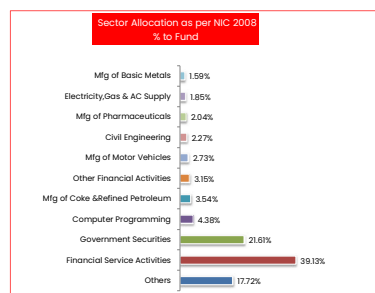
Debt Parameters	
Portfolio Yield (%)	7.51%
Avg Maturity (In Months)	111.84
Modified Duration (In Years)	4.78

**AUM ( in Lakhs)**

Equity	Debt	MMI & Others	Total
58,556.61	64,704.33	6,446.79	129,707.73

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	22
Mr Abhishek Agarwac	-	1	22

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	2.93%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	49.88%
Corporate Bonds	30% to 60%	45.15%
Equity	-	2.04%
Net Current Assets	-	-



## Defensive Managed Fund - Old Group as on March 31, 2026

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%.

<b>SFIN Code</b> : ULGF00311/08/03DefensiveF101
<b>Inception Date</b> : 23 Jul 2003
<b>NAV</b> : 156.4225

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.46%	8.53%
10 Years	8.17%	8.16%
7 Years	7.48%	7.73%
5 Years	6.23%	6.60%
4 Years	5.80%	6.33%
3 Years	6.80%	7.55%
2 Years	4.20%	4.82%
1 Year	0.32%	1.70%
6 Months	-2.14%	-1.56%
1 Month	-3.99%	-3.60%

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

Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
HDFC Bank Limited	2.04%
ICICI Bank Limited	1.73%
Reliance Industries Limited	1.68%
Infosys Limited	0.89%
Axis Bank Limited	0.84%
State Bank of India	0.82%
Bharti Airtel Ltd	0.79%
Larsen & Toubro Limited	0.78%
Mahindra & Mahindra Ltd.	0.50%
Others	12.79%
<b>Total</b>	<b>22.87%</b>

Debentures/Bonds	% to Fund
National Bank For Agriculture & Rural Development	9.93%
Bajaj Finance Ltd	5.32%
HDFC Bank Ltd	4.20%
Small Industries Development Bank Of India	3.12%
REC Limited	2.89%
Mankind Pharma Limited	2.64%
Power Finance Corporation Ltd	2.19%
LIC Housing Finance Ltd	1.82%
Indian Railway Finance Corporation Ltd	1.49%
Larsen & Toubro Ltd	0.76%
Others	4.66%
<b>Total</b>	<b>39.03%</b>

Government Securities	% to Fund
6.90% GOI Mat 15-Apr-2065	9.76%
6.91% Maharashtra SDL Mat 15-Sep-2033	3.05%
7.24% GOI Mat 18-Aug-2055	2.25%
6.45% GOI Mat 07-Oct-2029	1.73%
6.68% GOI Mat 07-Jul-2040	1.54%
Osec C-STRIPS Mat 19-Mar-2027	1.03%
7.43% Maharashtra SDL Mat 03-Dec-2040	1.01%
6.48% GOI Mat 06-Oct-2035	0.89%
7.20% Tamil Nadu SDL Mat 19-Nov-2036	0.78%
7.73% Gujarat SDL Mat 10-Aug-2032	0.71%
Others	11.62%
<b>Total</b>	<b>34.37%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>3.73%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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Debt Parameters	
Portfolio Yield (%)	7.49%
Avg Maturity (In Months)	119.34
Modified Duration (In Years)	4.79

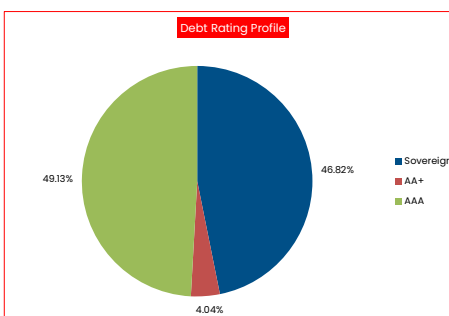
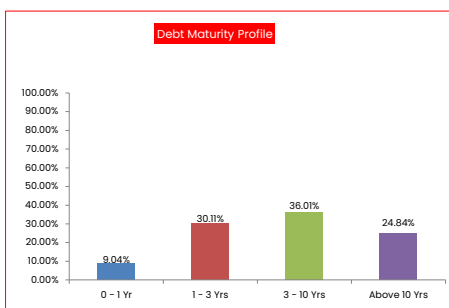
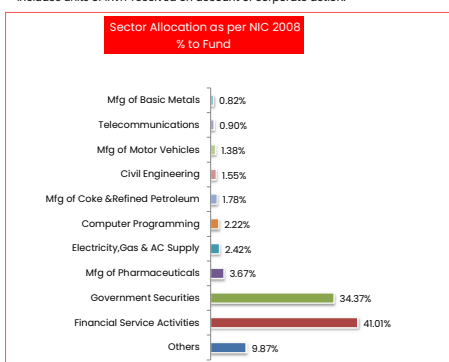
### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
14,150.41	45,415.97	2,306.41	61,872.78

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	22
Mr Abhishek Agarwal	-	1	22

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	1.24%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	73.40%
Corporate Bonds	15% to 30%	22.87%
Equity*	-	2.49%
Net Current Assets	-	-

\*Includes units of INVIT received on account of corporate action.



## Liquid Fund – Old Group as on March 31, 2026

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.

<b>SFIN Code</b> : ULG0011/08/03LiquidFund101
<b>Inception Date</b> : 23 Jul 2003
<b>NAV</b> : 84.2441

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.52%	6.59%
10 Years	5.21%	6.21%
7 Years	4.87%	5.79%
5 Years	4.99%	6.02%
4 Years	5.54%	6.61%
3 Years	5.96%	6.87%
2 Years	5.93%	6.65%
1 Year	5.65%	6.04%
6 Months	2.74%	2.88%
1 Month	0.48%	0.50%

#CRSIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

### Portfolio

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>100.00%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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### Debt Parameters

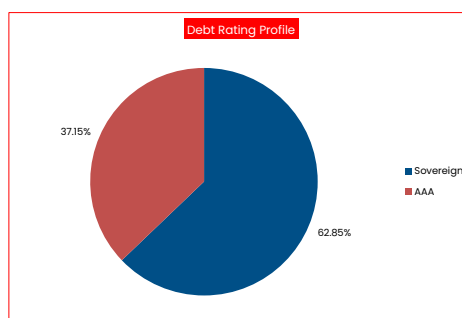
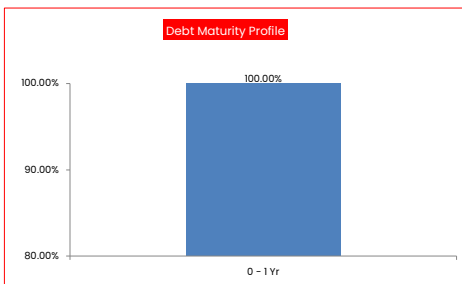
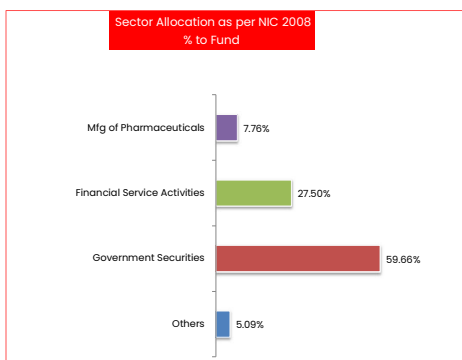
Portfolio Yield (%)	6.22%
Avg Maturity (In Months)	7.59
Modified Duration (In Years)	0.63

### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	245.10	245.10

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Vineet Choraria	1	28	2

Asset Category	F&U Mandate	% of Actual
Money Market Insts	100%	100.00%
Public Deposits		
Govt. Securities	0%	0.00%
Corporate Bonds		
Equity	0%	0.00%



## Secured Managed Fund – Old Group as on March 31, 2026

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

<b>SFIN Code</b> : UJGF00211/08/03SecureMgtF101
<b>Inception Date</b> : 23 Jul 2003
<b>NAV</b> : 94.7899

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.04%	6.74%
10 Years	6.93%	7.18%
7 Years	6.52%	6.99%
5 Years	5.51%	5.76%
4 Years	5.87%	6.08%
3 Years	6.64%	6.85%
2 Years	5.78%	6.15%
1 Year	2.64%	3.58%
6 Months	0.12%	0.69%
1 Month	-1.41%	-1.31%

#CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

### Portfolio

Debentures/Bonds	% to Fund
Power Finance Corporation Ltd	7.82%
National Bank For Agriculture & Rural Development	7.54%
Bajaj Finance Ltd	7.35%
Cholamandalam Investment & Finance Company Ltd	6.86%
LIC Housing Finance Ltd	6.21%
HDFC Bank Ltd	5.48%
National Housing Bank	4.07%
REC Limited	3.46%
Small Industries Development Bank Of India	2.95%
Bharti Telecom Ltd	2.85%
Others	12.89%
<b>Total</b>	<b>67.48%</b>

Government Securities	% to Fund
7.24% GOI Mat 18-Aug-2055	10.39%
6.90% GOI Mat 15-Apr-2065	3.21%
6.48% GOI Mat 06-Oct-2035	2.92%
7.43% Maharashtra SDL Mat 03-Dec-2040	2.22%
7.55% Karnataka SDL Mat 11-Aug-2035	2.09%
Gsec C-STRIPS Mat 19-Sep-2027	2.04%
7.54% Maharashtra SDL Mat 04-Feb-2037	1.24%
7.62% Karnataka SDL Mat 25-Sep-2036	1.11%
7.37% GOI Sovereign Green Bond Mat 23-Jan-2054	0.87%
7.59% GOI Mat 20-Mar-2029	0.43%
Others	0.53%
<b>Total</b>	<b>27.05%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>5.47%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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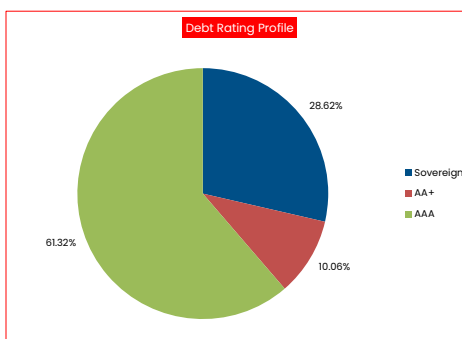
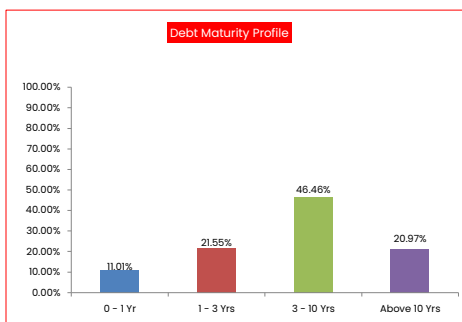
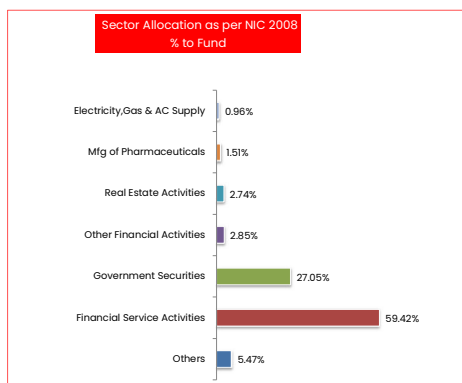
Debt Parameters	
Portfolio Yield (%)	7.56%
Avg Maturity (In Months)	101.46
Modified Duration (In Years)	4.53

### AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	14,838.76	858.87	15,697.62

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Vineet Choraria	1	28	2

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	1.44%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	94.53%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	4.03%



## Balanced Managed Fund – Life Group as on March 31, 2026

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%.

<b>SFIN Code</b>	: ULGF02525/02/12BalancedMF101
<b>Inception Date</b>	: 02 Jan 2004
<b>NAV</b>	: 206.5208

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	10.83%	9.09%
10 Years	9.36%	9.15%
7 Years	8.60%	8.47%
5 Years	7.28%	7.44%
4 Years	6.36%	6.58%
3 Years	7.75%	8.25%
2 Years	3.47%	3.49%
1 Year	-0.86%	-0.18%
6 Months	-4.04%	-3.81%
1 Month	-6.41%	-5.89%

#45% BSE - 100 55% CRISIL Composite Bond Fund Index  
Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
HDFC Bank Limited	4.33%
ICICI Bank Limited	3.40%
Reliance Industries Limited	3.23%
Infosys Limited	1.71%
Axis Bank Limited	1.62%
Bharti Airtel Ltd	1.59%
State Bank of India	1.56%
Larsen & Toubro Limited	1.50%
Mahindra & Mahindra Ltd.	0.97%
ITC Limited	0.90%
NTPC Ltd.	0.88%
UltraTech Cement Limited	0.85%
Kotak Mahindra Bank Limited	0.80%
Tata Consultancy Services Limited	0.80%
Bajaj Finance Ltd	0.74%
Titan Company Limited	0.72%
Maruti Suzuki India Ltd	0.64%
Tata Steel Limited	0.63%
Eternal Ltd	0.57%
Hindustan Unilever Limited	0.56%
HCL Technologies Limited	0.56%
Shriram Finance Ltd	0.52%
Hindalco Industries Limited	0.51%
Others	15.18%

<b>Total</b>	44.76%
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Debentures/Bonds	% to Fund
National Bank For Agriculture & Rural Development	5.90%
Indian Railway Finance Corporation Ltd	2.78%
HDFC Bank Ltd	2.57%
Small Industries Development Bank of India	1.92%
Bajaj Finance Ltd	1.51%
Bharti Telecom Ltd	1.47%
LIC Housing Finance Ltd	1.43%
REC Limited	1.31%
National Housing Bank	0.82%
Sundaram Finance Ltd	0.81%
Others	4.26%

<b>Total</b>	24.76%
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Government Securities	% to Fund
6.90% GOI Mat 15-Apr-2065	3.96%
6.45% GOI Mat 07-Oct-2029	2.70%
6.68% GOI Mat 07-Jul-2040	2.27%
7.24% GOI Mat 18-Aug-2055	2.22%
7.43% Maharashtra SDL Mat 03-Dec-2040	1.47%
7.55% Karnataka SDL Mat 11-Aug-2035	0.96%
7.10% Tamil Nadu SDL Mat 23-Feb-2032	0.92%
7.41% GOI Mat 19-Dec-2036	0.82%
7.73% Gujarat SDL Mat 10-Aug-2032	0.73%
7.25% Maharashtra SDL Mat 28-Aug-2044	0.66%
Others	8.18%

<b>Total</b>	24.90%
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<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	5.58%
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<b>Grand Total</b>	100.00%
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Debt Parameters	
Portfolio Yield (%)	7.45%
Avg Maturity (In Months)	105.43
Modified Duration (In Years)	4.68

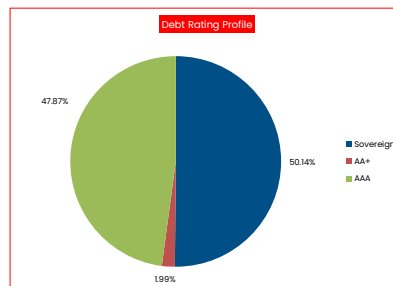
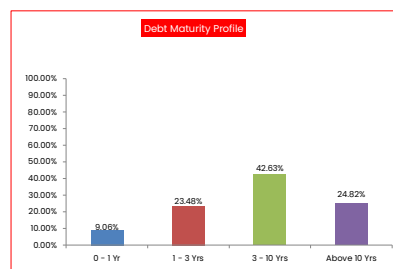
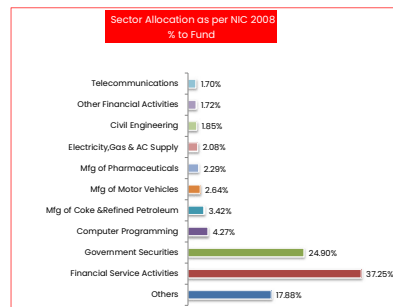
### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
15,817.16	17,549.48	1,971.78	35,338.41

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	22
Mr Abhishek Agarwal	-	1	22

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	3.63%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	49.66%
Corporate Bonds	-	-
Equity*	30% to 60%	44.76%
Net Current Assets	-	1.95%

\*Includes units of InvIT received on account of corporate action.



**Balanced Managed Fund – Pension Group as on March 31, 2026**

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%.

<b>SFIN Code</b>	: ULGF03218/02/12BalancedMF101
<b>Inception Date</b>	: 02 Jan 2004
<b>NAV</b>	: 195.4613

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	10.55%	9.09%
10 Years	9.29%	9.15%
7 Years	8.47%	8.47%
5 Years	7.25%	7.44%
4 Years	6.33%	6.58%
3 Years	7.70%	8.25%
2 Years	3.44%	3.49%
1 Year	-0.99%	-0.18%
6 Months	-4.22%	-3.81%
1 Month	-6.48%	-5.89%

#45% BSE - 100 55% CRISIL Composite Bond Fund Index  
Note: Returns over 1 year have been annualized.

**Portfolio**

Equity	% to Fund
HDFC Bank Limited	4.24%
ICICI Bank Limited	3.45%
Reliance Industries Limited	3.32%
Infosys Limited	1.74%
Bharti Airtel Ltd	1.65%
Axis Bank Limited	1.64%
State Bank of India	1.57%
Larsen & Toubro Limited	1.54%
Mahindra & Mahindra Ltd.	0.99%
ITC Limited	0.93%
NTPC Ltd.	0.90%
UltraTech Cement Limited	0.86%
Kotak Mahindra Bank Limited	0.83%
Tata Consultancy Services Limited	0.82%
Bajaj Finance Ltd	0.75%
Titan Company Limited	0.73%
Maruti Suzuki India Ltd	0.67%
Tata Steel Limited	0.64%
Eternal Ltd	0.57%
Hindustan Unilever Limited	0.57%
HCL Technologies Limited	0.56%
Shriram Finance Ltd	0.53%
Hindalco Industries Limited	0.51%
Others	15.16%

<b>Total</b>	<b>45.17%</b>
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Debentures/Bonds	% to Fund
National Bank For Agriculture & Rural Development	5.81%
HDFC Bank Ltd	3.83%
Bajaj Finance Ltd	2.98%
Small Industries Development Bank Of India	2.43%
LIC Housing Finance Ltd	1.87%
REC Limited	1.24%
HDB Financial Services Ltd	1.02%
Bharti Telecom Ltd	0.86%
Larsen & Toubro Ltd	0.80%
Mankind Pharma Limited	0.62%
Others	3.96%

<b>Total</b>	<b>25.42%</b>
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Government Securities	% to Fund
6.90% GOI Mat 15-Apr-2065	4.41%
7.24% GOI Mat 18-Aug-2055	2.70%
6.68% GOI Mat 07-Jul-2040	2.32%
7.43% Maharashtra SDL Mat 03-Dec-2040	1.50%
7.41% GOI Mat 19-Dec-2036	1.01%
7.55% Karnataka SDL Mat 11-Aug-2035	0.98%
7.74% Karnataka SDL Mat 23-Nov-2037	0.90%
6.45% GOI Mat 07-Oct-2029	0.89%
7.73% Gujarat SDL Mat 10-Aug-2032	0.82%
7.12% Maharashtra SDL Mat 05-Feb-2036	0.65%
Others	8.07%

<b>Total</b>	<b>24.26%</b>
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<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>5.15%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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Debt Parameters	
Portfolio Yield (%)	7.51%
Avg Maturity (In Months)	114.28
Modified Duration (In Years)	4.95

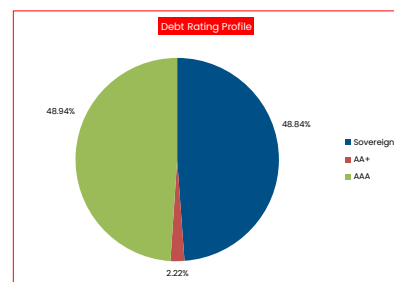
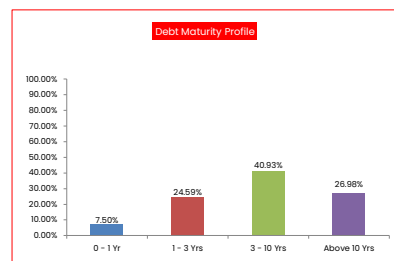
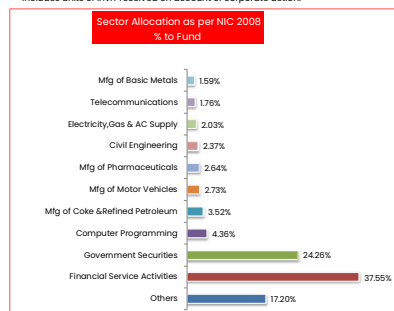
**AUM ( in Lakhs)**

Equity	Debt	MMI & Others	Total
14,805.15	16,283.86	1,688.76	32,777.77

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	22
Mr Abhishek Agarwal	-	1	22

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	2.88%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	49.68%
Corporate Bonds		
Equity*	30% to 60%	45.17%
Net Current Assets	-	2.28%

\*Includes units of InvIT received on account of corporate action.



## Defensive Managed Fund – Life Group as on March 31, 2026

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%.

<b>SFIN Code</b>	: ULGF02425/02/12DefensiveF101
<b>Inception Date</b>	: 02 Jan 2004
<b>NAV</b>	: 138.1689

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.92%	7.90%
10 Years	8.03%	8.16%
7 Years	7.54%	7.73%
5 Years	6.27%	6.60%
4 Years	5.93%	6.33%
3 Years	6.95%	7.55%
2 Years	4.32%	4.82%
1 Year	0.23%	1.70%
6 Months	-2.34%	-1.56%
1 Month	-4.10%	-3.60%

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

Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
HDFC Bank Limited	2.14%
ICICI Bank Limited	1.73%
Reliance Industries Limited	1.67%
Infosys Limited	0.88%
Axis Bank Limited	0.82%
State Bank of India	0.79%
Larsen & Toubro Limited	0.78%
Bharti Airtel Ltd	0.74%
Others	13.15%
<b>Total</b>	<b>22.70%</b>

Debentures/Bonds	% to Fund
HDFC Bank Ltd	5.32%
Small Industries Development Bank Of india	4.52%
LIC Housing Finance Ltd	3.96%
National Bank For Agriculture & Rural Development	3.61%
Bajaj Finance Ltd	3.60%
Bharti Telecom Ltd	2.64%
Torrent Pharmaceuticals Ltd	2.63%
Cholamandalam Investment & Finance Company Ltd	1.56%
REC Limited	1.40%
Indian Railway Finance Corporation Ltd	1.10%
Others	7.35%
<b>Total</b>	<b>37.70%</b>

Government Securities	% to Fund
6.90% GOI Mat 15-Apr-2065	9.67%
7.24% GOI Mat 18-Aug-2055	3.37%
6.68% GOI Mat 07-Jul-2040	1.65%
7.43% Maharashtra SDL Mat 03-Dec-2040	1.46%
6.45% GOI Mat 07-Oct-2029	1.41%
7.20% Tamil Nadu SDL Mat 19-Nov-2036	1.03%
6.48% GOI Mat 06-Oct-2035	0.96%
7.73% Gujarat SDL Mat 10-Aug-2032	0.91%
7.55% Karnataka SDL Mat 11-Aug-2035	0.68%
7.41% GOI Mat 19-Dec-2036	0.62%
Others	10.59%
<b>Total</b>	<b>32.34%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>7.25%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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Debt Parameters	
Portfolio Yield (%)	7.50%
Avg Maturity (In Months)	126.43
Modified Duration (In Years)	5.01

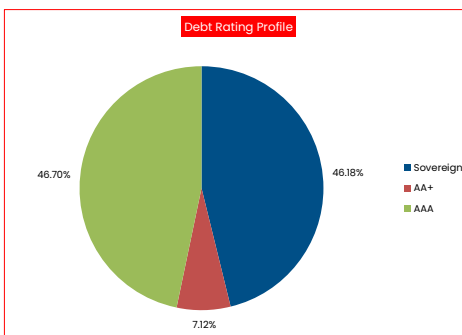
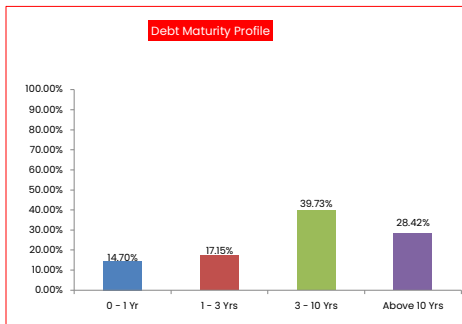
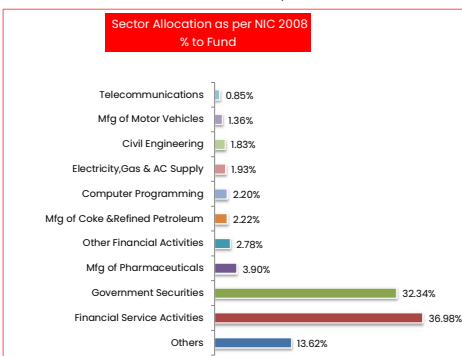
### AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
42,692.56	131,709.34	13,639.81	188,041.70

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	22
Mr Abhishek Agarwal	-	1	22

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	4.09%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	70.04%
Corporate Bonds	-	-
Equity*	15% to 30%	22.70%
Net Current Assets	-	3.17%

\*Includes units of InvIT received on account of corporate action.



## Defensive Managed Fund - Pension Group as on March 31, 2026

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%.

<b>SFIN Code</b>	: ULGF03118/02/12DefensiveF101
<b>Inception Date</b>	: 02 Jan 2004
<b>NAV</b>	: 123.7233

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.38%	7.90%
10 Years	7.99%	8.16%
7 Years	7.37%	7.73%
5 Years	6.11%	6.60%
4 Years	5.71%	6.33%
3 Years	6.79%	7.55%
2 Years	4.21%	4.82%
1 Year	0.11%	1.70%
6 Months	-2.25%	-1.56%
1 Month	-4.03%	-3.60%

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

Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
HDFC Bank Limited	2.10%
ICICI Bank Limited	1.76%
Reliance Industries Limited	1.70%
Infosys Limited	0.88%
Axis Bank Limited	0.83%
State Bank of India	0.79%
Bharti Airtel Ltd	0.79%
Larsen & Toubro Limited	0.79%
Mahindra & Mahindra Ltd.	0.50%
Others	12.72%
<b>Total</b>	<b>22.86%</b>

Debentures/Bonds	% to Fund
National Bank For Agriculture & Rural Development	8.29%
HDFC Bank Ltd	5.97%
REC Limited	3.29%
Bajaj Finance Ltd	3.27%
Small Industries Development Bank of India	2.50%
LIC Housing Finance Ltd	2.16%
Mankind Pharma Limited	1.70%
Indian Railway Finance Corporation Ltd	1.36%
Tata Capital Housing Finance Limited	1.35%
Larsen & Toubro Ltd	1.03%
Others	5.62%
<b>Total</b>	<b>36.54%</b>

Government Securities	% to Fund
6.90% GOI Mat 15-Apr-2065	11.12%
7.12% Maharashtra SDL Mat 05-Feb-2036	3.35%
Gsec C-STRIPS Mat 19-Mar-2027	2.03%
6.68% GOI Mat 07-Jul-2040	1.67%
7.24% GOI Mat 18-Aug-2055	1.29%
6.48% GOI Mat 06-Oct-2035	1.16%
7.43% Maharashtra SDL Mat 03-Dec-2040	1.08%
7.65% Tamil Nadu SDL Mat 06-Dec-2027	0.98%
6.45% GOI Mat 07-Oct-2029	0.91%
7.55% Karnataka SDL Mat 11-Aug-2035	0.70%
Others	10.53%
<b>Total</b>	<b>34.83%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>5.77%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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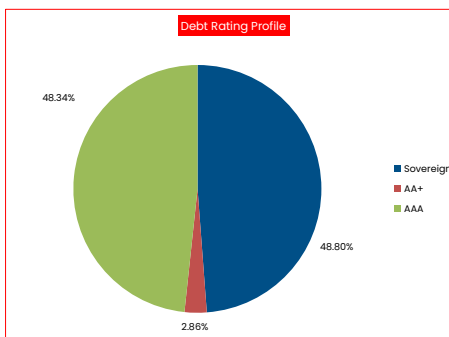
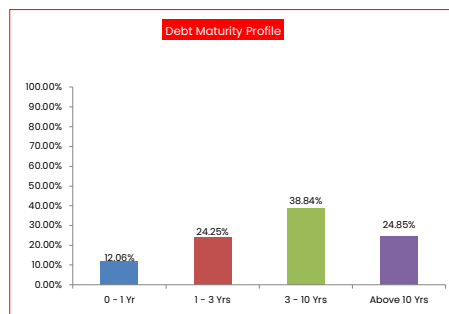
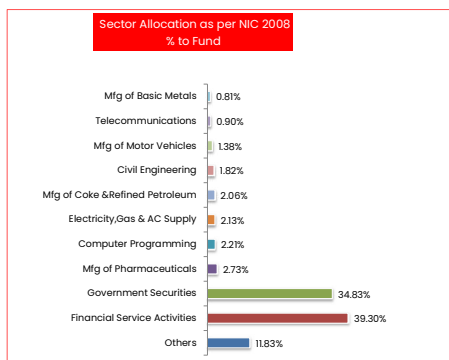
Debt Parameters	
Portfolio Yield (%)	7.47%
Avg Maturity (In Months)	124.63
Modified Duration (In Years)	4.90

### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
5,343.10	16,678.58	1,348.22	23,369.90

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	22
Mr Abhishek Agarwal	-	1	22

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	3.31%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	71.37%
Corporate Bonds	15% to 30%	22.86%
Net Current Assets	-	2.46%



## Growth Fund – Pension Group as on March 31, 2026

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

<b>SFIN Code</b>	: ULGFO3318/02/12GrowthFund101
<b>Inception Date</b>	: 02 Jan 2004
<b>NAV</b>	: 448.4082

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	14.47%	12.00%
10 Years	15.02%	11.56%
7 Years	14.06%	10.27%
5 Years	14.44%	9.51%
4 Years	11.90%	7.20%
3 Years	16.34%	9.97%
2 Years	3.60%	0.24%
1 Year	4.18%	-4.77%
6 Months	-4.18%	-9.32%
1 Month	-11.36%	-11.49%

#BSE-100

Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
Bharti Airtel Ltd	7.89%
UltraTech Cement Limited	6.91%
Larsen & Toubro Limited	5.24%
Mahindra & Mahindra Ltd.	5.08%
State Bank of India	5.05%
Tata Steel Limited	4.08%
MRF Ltd.	3.84%
Reliance Industries Limited	3.70%
Hindalco Industries Limited	3.15%
Axis Bank Limited	3.01%
Vedanta Ltd	2.97%
Bajaj Auto Ltd.	2.89%
Dr Reddys Laboratories Limited	2.82%
Adani Ports & Special Economic Zone Ltd	2.51%
Infosys Limited	2.47%
ICICI Bank Limited	2.04%
Eicher Motors Limited	1.97%
Tech Mahindra Limited	1.97%
Tata Motors Limited	1.81%
Godrej Consumer Products Limited	1.75%
Tata Power Co. Ltd	1.68%
Oil & Natural Gas Corporation Ltd.	1.59%
Cipla Limited	1.52%
Maruti Suzuki India Ltd	1.47%
Sun Pharmaceutical Industries Limited	1.45%
Tata Motors Passenger Vehicles Limited	1.36%
Marico Limited.	1.32%
Power Grid Corporation of India Ltd	1.30%
HDFC Bank Limited	1.27%
Bajaj Finserv Ltd	1.22%
Bharat Petroleum Corporation Ltd	1.08%
Nestle India Limited	1.05%
Lupin Limited	1.04%
GAIL (INDIA) Ltd.	0.87%
Bosch Ltd	0.86%
Grasim Industries Limited	0.80%
Ambuja Cements Ltd.	0.72%
Indian Oil Corporation Ltd	0.60%
Others	3.24%
<b>Total</b>	<b>95.58%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>4.42%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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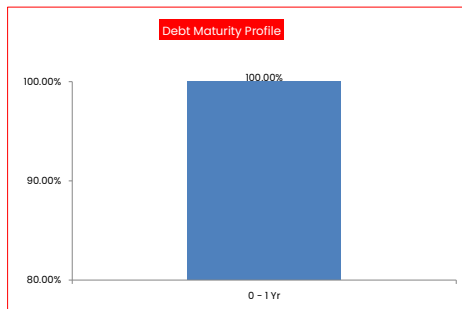
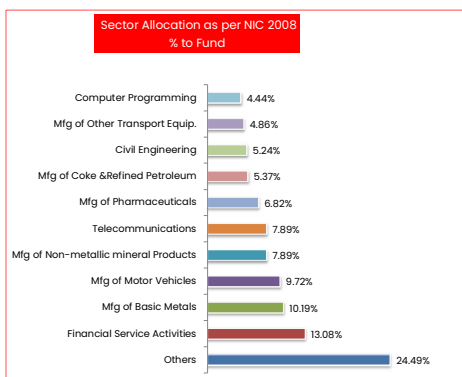
Debt Parameters	
Portfolio Yield (%)	6.84%
Avg Maturity (In Months)	0.07
Modified Duration (In Years)	0.01

### AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
63.90	-	2.95	66.85

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Priyank Singhal	12	1	1

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	2.88%
Public Deposits	0%	0.00%
Govt. Securities	0%	0.00%
Corporate Bonds	-	-
Equity	95% to 100%	95.58%
Net Current Assets	-	1.54%



## Liquid Fund – Life Group as on March 31, 2026

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.

<b>SFIN Code</b> : UJGF02225/02/12LiquidFund101
<b>Inception Date</b> : 02 Jan 2004
<b>NAV</b> : 83.5751

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.62%	6.64%
10 Years	5.25%	6.21%
7 Years	4.92%	5.79%
5 Years	5.02%	6.02%
4 Years	5.59%	6.61%
3 Years	6.00%	6.87%
2 Years	5.95%	6.65%
1 Year	5.66%	6.04%
6 Months	2.73%	2.88%
1 Month	0.50%	0.50%

#CRSIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

### Portfolio

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>100.00%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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### Debt Parameters

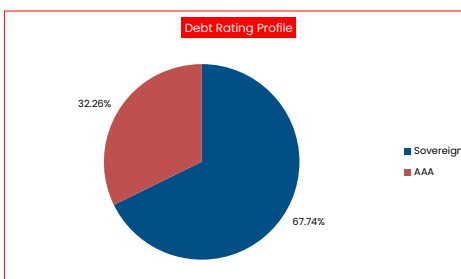
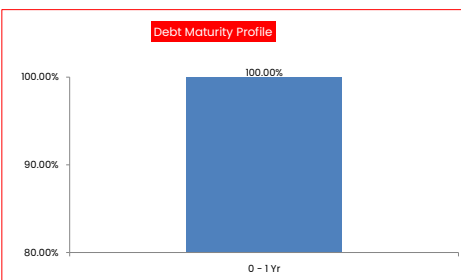
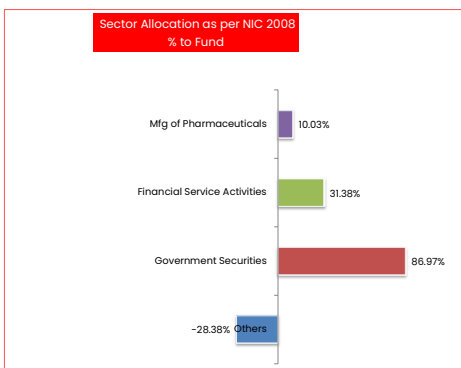
Portfolio Yield (%)	6.12%
Avg Maturity (In Months)	8.01
Modified Duration (In Years)	0.67

### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	2,749.75	2,749.75

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Vineet Choraria	1	28	2

Asset Category	F&U Mandate	% of Actual
Money Market Insts	100%	100.00%
Public Deposits		
Govt. Securities	0%	0.00%
Corporate Bonds		
Equity	0%	0.00%



## Liquid Fund – Pension Group as on March 31, 2026

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.

<b>SFIN Code</b>	: ULGF02918/02/12LiquidFund101
<b>Inception Date</b>	: 02 Jan 2004
<b>NAV</b>	: 83.3698

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.61%	6.64%
10 Years	5.15%	6.21%
7 Years	4.83%	5.79%
5 Years	4.96%	6.02%
4 Years	5.51%	6.61%
3 Years	5.95%	6.87%
2 Years	5.93%	6.65%
1 Year	5.63%	6.04%
6 Months	2.73%	2.88%
1 Month	0.49%	0.50%

#CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

### Portfolio

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>100.00%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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### Debt Parameters

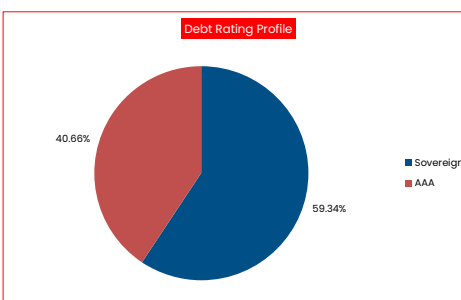
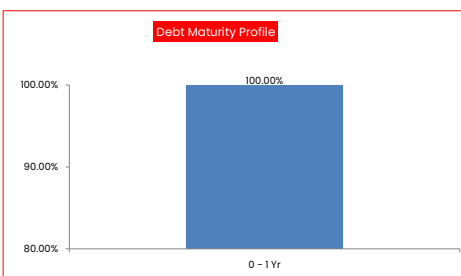
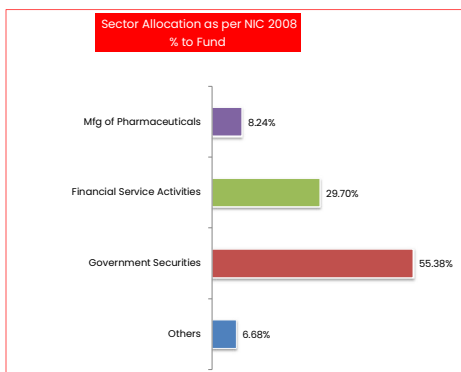
Portfolio Yield (%)	6.28%
Avg Maturity (In Months)	7.31
Modified Duration (In Years)	0.61

### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	1,038.95	1,038.95

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Vineet Choraria	1	28	2

Asset Category	F&U Mandate	% of Actual
Money Market Insts	100%	100.00%
Public Deposits		
Govt. Securities	0%	0.00%
Corporate Bonds		
Equity	0%	0.00%



## Secured Managed Fund – Life Group as on March 31, 2026

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

<b>SFIN Code</b> : ULGF02325/02/12SecureMgtF101
<b>Inception Date</b> : 02 Jan 2004
<b>NAV</b> : 96.0441

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.26%	6.71%
10 Years	7.04%	7.18%
7 Years	6.55%	6.99%
5 Years	5.58%	5.76%
4 Years	5.88%	6.08%
3 Years	6.57%	6.85%
2 Years	5.72%	6.15%
1 Year	2.74%	3.58%
6 Months	0.21%	0.69%
1 Month	-1.45%	-1.31%

#CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

### Portfolio

Debentures/Bonds	% to Fund
National Bank For Agriculture & Rural Development	8.19%
Power Finance Corporation Ltd	6.66%
Bajaj Finance Ltd	5.74%
HDFC Bank Ltd	4.54%
National Housing Bank	4.50%
Bharti Telecom Ltd	3.94%
REC Limited	3.83%
LIC Housing Finance Ltd	3.77%
Small Industries Development Bank Of India	2.66%
Tata Capital Housing Finance Limited	2.28%
Others	10.48%
<b>Total</b>	<b>56.60%</b>

Government Securities	% to Fund
6.90% GOI Mat 15-Apr-2065	9.20%
5.63% GOI Mat 12-Apr-2026	4.10%
7.34% GOI Mat 22-Apr-2064	3.90%
7.73% Karnataka SDL Mat 01-Nov-2035	2.75%
7.57% Tamil Nadu SDL Mat 18-Mar-2038	2.69%
7.24% GOI Mat 18-Aug-2055	2.19%
7.18% GOI Mat 14-Aug-2033	2.09%
6.68% GOI Mat 07-Jul-2040	1.90%
7.25% MAHARASHTRA SDL Mat 12-Nov-2037	1.68%
7.59% GOI Mat 20-Mar-2029	1.38%
Others	6.55%
<b>Total</b>	<b>38.42%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>4.98%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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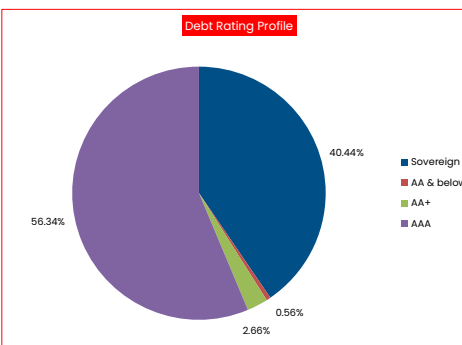
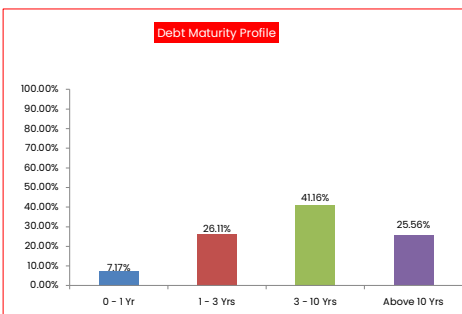
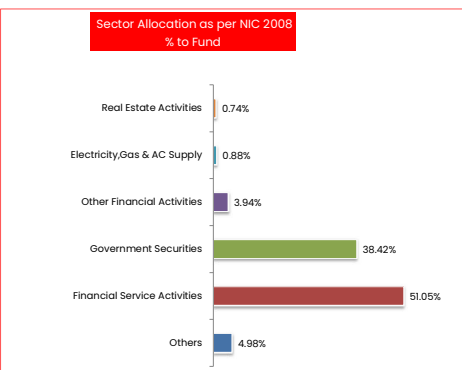
Debt Parameters	
Portfolio Yield (%)	7.50%
Avg Maturity (In Months)	125.86
Modified Duration (In Years)	4.95

### AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	34,781.90	1,821.89	36,603.79

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Pranav Parekh	-	8	10

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.18%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	95.02%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	4.80%



## Secured Managed Fund – Pension Group as on March 31, 2026

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

<b>SFIN Code</b>	: ULGF03018/02/12SecureMgtF101
<b>Inception Date</b>	: 02 Jan 2004
<b>NAV</b>	: 93.2521

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.12%	6.71%
10 Years	6.89%	7.18%
7 Years	6.34%	6.99%
5 Years	5.29%	5.76%
4 Years	5.64%	6.08%
3 Years	6.37%	6.85%
2 Years	5.70%	6.15%
1 Year	2.69%	3.58%
6 Months	0.11%	0.69%
1 Month	-1.51%	-1.31%

#CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

### Portfolio

Debentures/Bonds	% to Fund
LIC Housing Finance Ltd	8.28%
Bajaj Finance Ltd	8.11%
National Bank For Agriculture & Rural Development	6.62%
HDFC Bank Ltd	6.21%
Bharti Telecom Ltd	4.72%
Tata Capital Housing Finance Limited	3.19%
National Housing Bank	2.47%
Power Finance Corporation Ltd	2.14%
Credila Financial Services Limited	1.98%
Power Grid Corporation of India Ltd	1.50%
Others	6.21%
<b>Total</b>	<b>51.44%</b>

Government Securities	% to Fund
7.18% GOI Mat 14-Aug-2033	12.38%
7.34% GOI Mat 22-Apr-2064	4.03%
7.24% GOI Mat 18-Aug-2055	3.06%
6.90% GOI Mat 15-Apr-2065	2.93%
7.30% GOI Mat 19-Jun-2053	2.91%
7.09% GOI Mat 25-Nov-2074	2.52%
8.18% Tamil Nadu SDL Mat 19-Dec-2028	2.10%
7.57% Tamil Nadu SDL Mat 18-Mar-2038	2.00%
7.25% MAHARASHTRA SDL Mat 12-Nov-2037	1.43%
6.68% GOI Mat 07-Jul-2040	1.33%
Others	5.56%
<b>Total</b>	<b>40.25%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>8.32%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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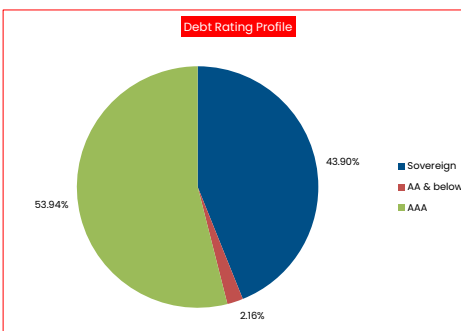
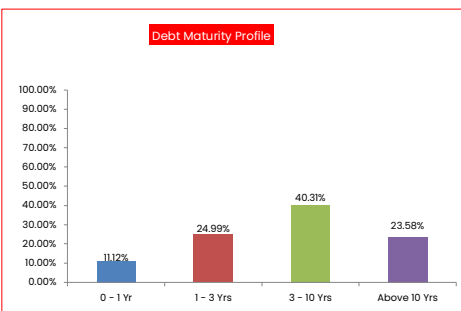
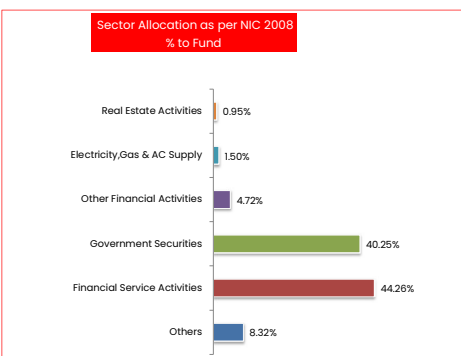
Debt Parameters	
Portfolio Yield (%)	7.49%
Avg Maturity (In Months)	120.68
Modified Duration (In Years)	4.91

### AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	6,774.41	614.58	7,389.00

Fund Manager	No. of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Pranav Parekh	-	8	10

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	4.48%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	91.68%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	3.84%



## Stable Managed Fund – Pension Group as on March 31, 2026

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.

<b>SFIN Code</b>	: UJGF03518/02/12StableMgFd101
<b>Inception Date</b>	: 20 Jun 2007
<b>NAV</b>	: 87.8987

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.03%	7.35%
10 Years	6.01%	7.05%
7 Years	5.77%	6.69%
5 Years	5.54%	6.45%
4 Years	6.02%	6.95%
3 Years	6.78%	7.41%
2 Years	6.83%	7.23%
1 Year	6.46%	6.52%
6 Months	2.60%	2.72%
1 Month	0.13%	0.33%

#CRISIL Low Duration Debt Index

Note: Returns over 1 year have been annualized.

### Portfolio

Debentures/Bonds	% to Fund
National Bank For Agriculture & Rural Development	6.81%
Bajaj Finance Ltd	6.38%
LIC Housing Finance Ltd	5.81%
REC Limited	5.66%
Sundaram Finance Ltd	5.55%
Kotak Mahindra Prime Ltd.	4.38%
<b>Total</b>	<b>34.59%</b>

Government Securities	% to Fund
7.20% Maharashtra SDL Mat 09-Aug-2027	26.00%
7.21% Gujarat SDL Mat 09-Aug-2027	17.55%
7.51% Maharashtra SDL Mat 24-May-2027	5.14%
7.18% Tamil Nadu SDL Mat 26-Jul-2027	1.40%
7.21% Tamil Nadu SDL Mat 09-Aug-2027	1.40%
7.25% Gujarat SDL Mat 23-Aug-2027	1.17%
7.20% Gujarat SDL Mat 14-Jun-2027	1.05%
8.26% GOI Mat 02-Aug-2027	0.64%
<b>Total</b>	<b>54.36%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>11.05%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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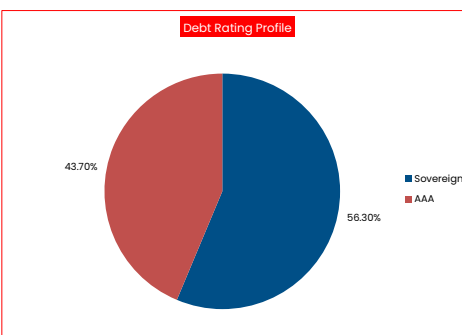
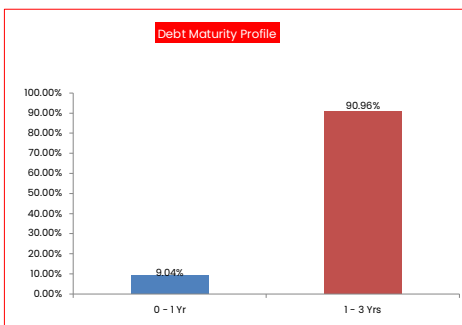
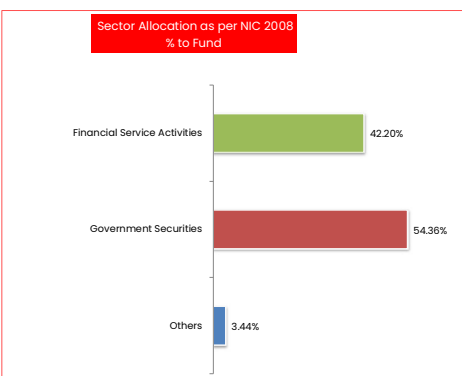
Debt Parameters	
Portfolio Yield (%)	6.84%
Avg Maturity (In Months)	16.10
Modified Duration (In Years)	1.23

### AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	9,641.96	1,198.33	10,840.29

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	22

Asset Category	F&U Mandate	% of Actual
Money Market Insts		
Public Deposits	100%	100.00%
Govt. Securities		
Corporate Bonds		
Equity	0%	0.00%



## Stable Managed Fund – Old Group as on March 31, 2026

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.

<b>SFIN Code</b>	: UJGF00620/06/07StableMgFd101
<b>Inception Date</b>	: 20 Jun 2007
<b>NAV</b>	: 85.1489

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.85%	7.35%
10 Years	6.04%	7.05%
7 Years	5.79%	6.69%
5 Years	5.59%	6.45%
4 Years	6.02%	6.95%
3 Years	6.78%	7.41%
2 Years	6.82%	7.23%
1 Year	6.48%	6.52%
6 Months	2.60%	2.72%
1 Month	0.11%	0.33%

#CRISIL Low Duration Debt Index

Note: Returns over 1 year have been annualized.

### Portfolio

Debentures/Bonds	% to Fund
REC Limited	6.56%
National Bank For Agriculture & Rural Development	6.23%
Kotak Mahindra Prime Ltd.	6.11%
Bajaj Finance Ltd	5.77%
Sundaram Finance Ltd	5.72%
LIC Housing Finance Ltd	1.64%
<b>Total</b>	<b>32.02%</b>

Government Securities	% to Fund
7.20% Maharashtra SDL Mat 09-Aug-2027	39.20%
7.51% Maharashtra SDL Mat 24-May-2027	9.99%
7.21% Gujarat SDL Mat 09-Aug-2027	6.31%
7.18% Tamil Nadu SDL Mat 26-Jul-2027	3.32%
7.23% Tamil Nadu SDL Mat 14-Jun-2027	2.49%
8.26% GOI Mat 02-Aug-2027	0.76%
<b>Total</b>	<b>62.08%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>5.90%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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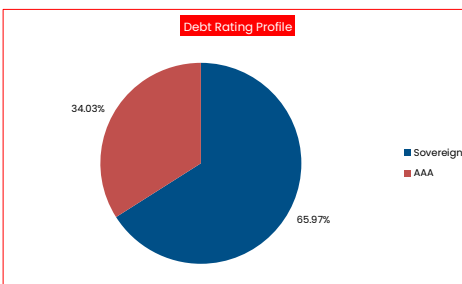
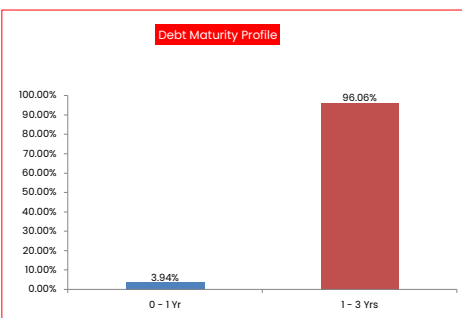
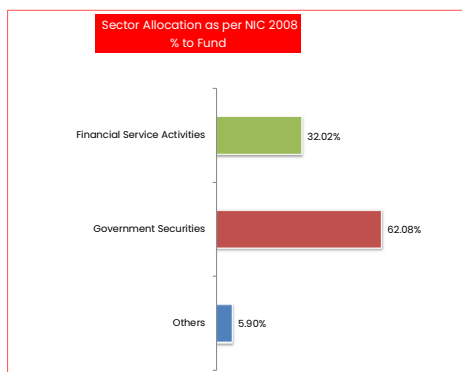
Debt Parameters	
Portfolio Yield (%)	6.74%
Avg Maturity (In Months)	16.18
Modified Duration (In Years)	1.23

### AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	572.70	35.91	608.61

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	22

Asset Category	F&U Mandate	% of Actual
Money Market Insts		
Public Deposits	100%	100.00%
Govt. Securities		
Corporate Bonds		
Equity	0%	0.00%



## Sovereign Fund – Life as on March 31, 2026

Fund objective : To generate high returns through investments in Central and State Government securities such that credit risk is alleviated and the returns are commensurate to the interest rate risks.

<b>SFIN Code</b>	: ULGF01620/06/07SovereignF101
<b>Inception Date</b>	: 20 Jun 2007
<b>NAV</b>	: 79.264

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.06%	8.06%
10 Years	6.73%	7.56%
7 Years	6.38%	7.22%
5 Years	5.25%	6.42%
4 Years	5.64%	6.67%
3 Years	6.20%	7.60%
2 Years	5.66%	7.57%
1 Year	2.55%	5.56%
6 Months	0.12%	1.34%
1 Month	-1.83%	-1.23%

#MI-BEX

Note: Returns over 1 year have been annualized.

### Portfolio

Government Securities	% to Fund
6.79% GOI Mat 30-Dec-2031	25.34%
6.45% GOI Mat 07-Oct-2029	17.89%
7.59% GOI Mat 20-Mar-2029	6.73%
7.18% GOI Mat 14-Aug-2033	6.28%
7.34% GOI Mat 22-Apr-2064	4.64%
7.23% GOI Mat 15-Apr-2039	4.32%
8.60% GOI Mat 02-Jun-2028	4.05%
7.10% GOI Mat 18-Apr-2029	3.68%
6.92% GOI Mat 18-Nov-2039	3.52%
7.30% GOI Mat 19-Jun-2053	3.45%
Others	16.04%
<b>Total</b>	<b>95.95%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>4.05%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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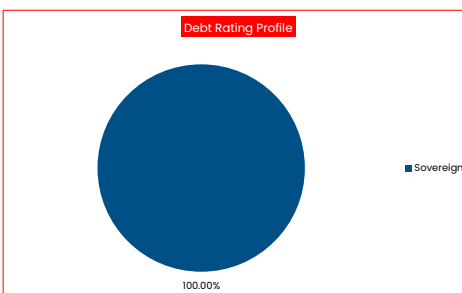
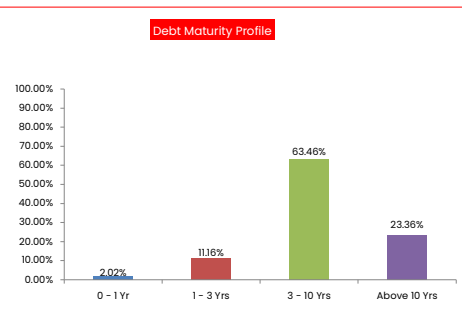
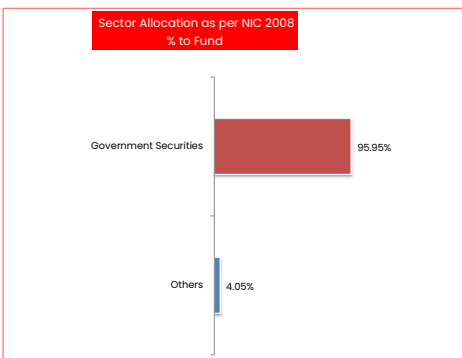
Debt Parameters	
Portfolio Yield (%)	6.93%
Avg Maturity (In Months)	109.22
Modified Duration (In Years)	5.19

### AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	5,295.78	223.79	5,519.57

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	22

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	1.98%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	95.95%
Corporate Bonds	0%	0.00%
Equity	0%	0.00%
Net Current Assets	-	2.07%



## Sovereign Fund – Pension as on March 31, 2026

Fund objective : To generate high returns through investments in Central and State Government securities such that credit risk is alleviated and the returns are commensurate to the interest rate risks.

<b>SFIN Code</b>	: UJGF01520/06/07SovereignF101
<b>Inception Date</b>	: 20 Jun 2007
<b>NAV</b>	: 71.2796

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.46%	8.06%
10 Years	5.58%	7.56%
7 Years	4.98%	7.22%
5 Years	4.66%	6.42%
4 Years	5.09%	6.67%
3 Years	5.32%	7.60%
2 Years	4.90%	7.57%
1 Year	0.95%	5.56%
6 Months	-0.44%	1.34%
1 Month	-2.21%	-1.23%

#MI-BEX

Note: Returns over 1 year have been annualized.

Portfolio	
Government Securities	% to Fund
7.23% GOI Mat 15-Apr-2039	28.62%
7.26% GOI Mat 22-Aug-2032	23.44%
7.46% GOI Mat 06-Nov-2073	13.02%
7.18% GOI Mat 24-Jul-2037	9.53%
7.26% GOI Mat 06-Feb-2033	6.11%
7.34% GOI Mat 22-Apr-2064	5.18%
6.45% GOI Mat 07-Oct-2029	3.00%
7.59% GOI Mat 20-Mar-2029	2.82%
Gsec C-STRIPS Mat 19-Sep-2026	2.66%
7.54% GOI Mat 23-May-2036	1.40%
Others	1.11%
<b>Total</b>	<b>96.90%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>3.10%</b>
<b>Grand Total</b>	<b>100.00%</b>

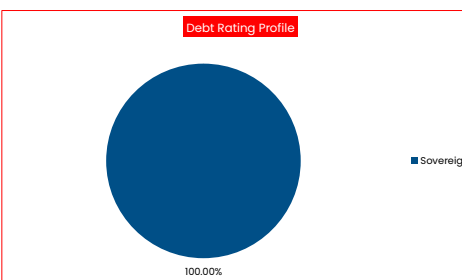
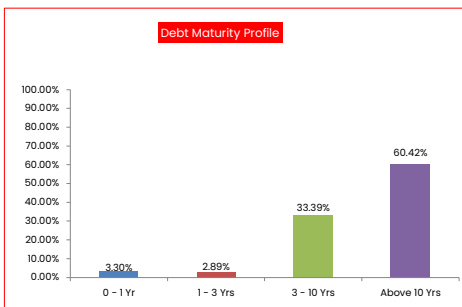
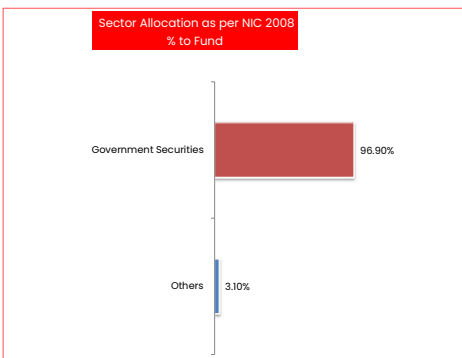
Debt Parameters	
Portfolio Yield (%)	7.19%
Avg Maturity (In Months)	189.33
Modified Duration (In Years)	7.26

### AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	.35	.01	.37

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	22

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.56%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	96.90%
Corporate Bonds	0%	0.00%
Equity	0%	0.00%
Net Current Assets	-	2.55%



## Stable Managed Fund – Life Group as on March 31, 2026

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.

<b>SFIN Code</b>	: UJGF02825/02/12StableMgFd101
<b>Inception Date</b>	: 20 Jun 2007
<b>NAV</b>	: 88.0656

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.05%	7.35%
10 Years	6.03%	7.05%
7 Years	5.81%	6.69%
5 Years	5.60%	6.45%
4 Years	6.06%	6.95%
3 Years	6.79%	7.41%
2 Years	6.85%	7.23%
1 Year	6.52%	6.52%
6 Months	2.61%	2.72%
1 Month	0.10%	0.33%

#CRISIL Low Duration Debt Index

Note: Returns over 1 year have been annualized.

### Portfolio

Debentures/Bonds	% to Fund
Bajaj Finance Ltd	9.13%
National Bank For Agriculture & Rural Development	6.64%
Kotak Mahindra Prime Ltd.	5.78%
Sundaram Finance Ltd	5.57%
LIC Housing Finance Ltd	4.90%
REC Limited	3.00%
<b>Total</b>	<b>35.02%</b>

Government Securities	% to Fund
7.20% Maharashtra SDL Mat 09-Aug-2027	36.75%
7.51% Maharashtra SDL Mat 24-May-2027	9.23%
7.21% Gujarat SDL Mat 09-Aug-2027	5.31%
7.20% Gujarat SDL Mat 14-Jun-2027	4.25%
7.18% Tamil Nadu SDL Mat 26-Jul-2027	3.54%
8.26% GOI Mat 02-Aug-2027	0.39%
<b>Total</b>	<b>59.46%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>5.52%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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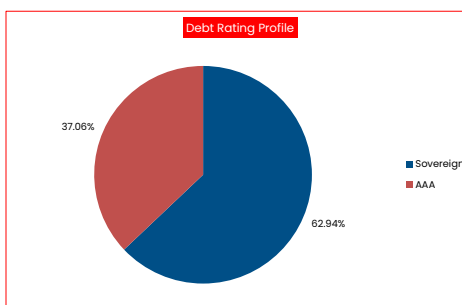
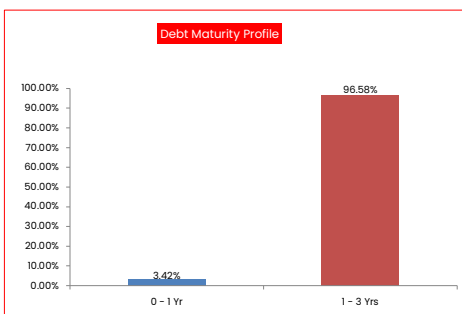
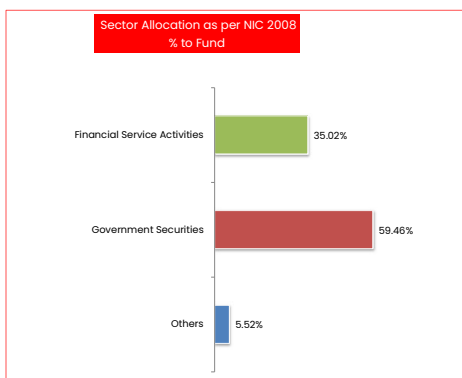
Debt Parameters	
Portfolio Yield (%)	6.78%
Avg Maturity (In Months)	16.12
Modified Duration (In Years)	1.22

### AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	1,348.96	78.75	1,427.71

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	22

Asset Category	F&U Mandate	% of Actual
Money Market Insts		
Public Deposits	100%	100.00%
Govt. Securities		
Corporate Bonds		
Equity	0%	0.00%



## Balanced Managed Fund – Life Group – II as on March 31, 2026

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%.

<b>SFIN Code</b>	: ULGF04020/02/12BalncdMF1101
<b>Inception Date</b>	: 20 Feb 2008
<b>NAV</b>	: 39.3578

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.32%	7.83%
10 Years	8.63%	9.15%
7 Years	7.79%	8.47%
5 Years	6.67%	7.44%
4 Years	5.78%	6.58%
3 Years	7.05%	8.25%
2 Years	2.85%	3.49%
1 Year	-1.58%	-0.18%
6 Months	-4.46%	-3.81%
1 Month	-6.43%	-5.89%

#45% BSE - 100 55% CRISIL Composite Bond Fund Index  
Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
HDFC Bank Limited	4.12%
ICICI Bank Limited	3.25%
Reliance Industries Limited	3.20%
Infosys Limited	1.85%
Axis Bank Limited	1.60%
Bharti Airtel Ltd	1.56%
State Bank of India	1.54%
Larsen & Toubro Limited	1.50%
Mahindra & Mahindra Ltd.	0.95%
Tata Consultancy Services Limited	0.95%
ITC Limited	0.89%
NTPC Ltd.	0.87%
UltraTech Cement Limited	0.85%
Kotak Mahindra Bank Limited	0.80%
Bajaj Finance Ltd	0.74%
Titan Company Limited	0.72%
Maruti Suzuki India Ltd	0.64%
Tata Steel Limited	0.62%
HCL Technologies Limited	0.60%
Eternal Ltd	0.57%
Hindustan Unilever Limited	0.56%
Shriram Finance Ltd	0.52%
Hindalco Industries Limited	0.51%
Others	15.37%

<b>Total</b>	44.77%
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Debentures/Bonds	% to Fund
National Bank For Agriculture & Rural Development	6.02%
Bharti Telecom Ltd	2.58%
HDFC Bank Ltd	2.33%
LIC Housing Finance Ltd	1.84%
Bajaj Finance Ltd	1.67%
Small Industries Development Bank of India	1.60%
REC Limited	1.20%
Torrent Pharmaceuticals Ltd	1.00%
Larsen & Toubro Ltd	0.66%
Power Finance Corporation Ltd	0.65%
Others	4.57%

<b>Total</b>	24.12%
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Government Securities	% to Fund
6.90% GOI Mat 15-Apr-2065	5.06%
6.68% GOI Mat 07-Jul-2040	2.26%
7.24% GOI Mat 18-Aug-2055	2.18%
7.43% Maharashtra SDL Mat 03-Dec-2040	1.46%
6.45% GOI Mat 07-Oct-2029	1.07%
7.55% Karnataka SDL Mat 11-Aug-2035	0.96%
7.41% GOI Mat 19-Dec-2036	0.81%
7.54% Maharashtra SDL Mat 04-Feb-2037	0.73%
7.67% Karnataka SDL Mat 16-Nov-2032	0.50%
7.64% Tamil Nadu SDL Mat 03-Aug-2032	0.49%
Others	5.51%

<b>Total</b>	21.02%
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<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>10.09%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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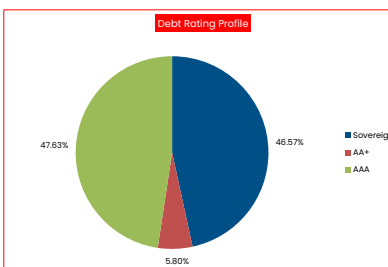
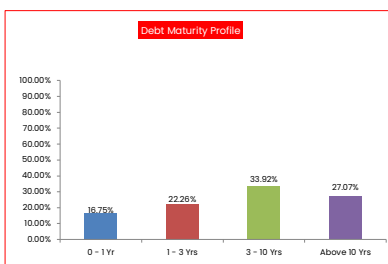
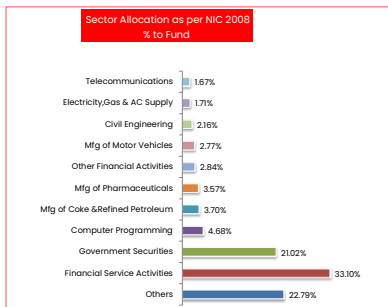
Debt Parameters	
Portfolio Yield (%)	7.46%
Avg Maturity (In Months)	111.00
Modified Duration (In Years)	4.62

### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
44,490.68	44,858.51	10,023.88	99,373.07

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	22
Mr Abhishek Agarwal	-	1	22

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	6.76%
Public Deposits		
Govt. Securities	20% to 70%	45.14%
Corporate Bonds		
Equity	30% to 60%	44.77%
Net Current Assets	-	3.32%



## Defensive Managed Fund – Life Group – II as on March 31, 2026

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%.

<b>SFIN Code</b>	: ULGF03920/02/I2DefnsvFdII101
<b>Inception Date</b>	: 20 Feb 2008
<b>NAV</b>	: 38.9164

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.98%	7.60%
10 Years	7.49%	8.16%
7 Years	6.92%	7.73%
5 Years	5.70%	6.60%
4 Years	5.39%	6.33%
3 Years	6.41%	7.55%
2 Years	3.85%	4.82%
1 Year	-0.18%	1.70%
6 Months	-2.45%	-1.56%
1 Month	-3.98%	-3.60%

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

Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
HDFC Bank Limited	1.97%
ICICI Bank Limited	1.73%
Reliance Industries Limited	1.62%
Infosys Limited	0.85%
Axis Bank Limited	0.80%
State Bank of India	0.77%
Larsen & Toubro Limited	0.76%
Bharti Airtel Ltd	0.74%
Others	13.06%

<b>Total</b>	<b>22.30%</b>
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Debentures/Bonds	% to Fund
National Bank For Agriculture & Rural Development	6.83%
LIC Housing Finance Ltd	3.49%
Small Industries Development Bank Of india	3.22%
HDFC Bank Ltd	2.71%
Bharti Telecom Ltd	2.58%
Bajaj Finance Ltd	2.49%
Torrent Pharmaceuticals Ltd	1.68%
Cholamandalam Investment & Finance Company Ltd	1.61%
Power Finance Corporation Ltd	1.19%
Poonawalla Fincorp Limited	0.76%
Others	6.60%

<b>Total</b>	<b>33.16%</b>
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Government Securities	% to Fund
6.90% GOI Mat 15-Apr-2065	7.46%
7.24% GOI Mat 18-Aug-2055	5.73%
6.48% GOI Mat 06-Oct-2035	2.19%
6.68% GOI Mat 07-Jul-2040	1.49%
7.68% Karnataka SDL Mat 25-Sep-2037	1.37%
7.55% Karnataka SDL Mat 11-Aug-2035	1.25%
7.73% Gujarat SDL Mat 10-Aug-2032	0.95%
7.43% Maharashtra SDL Mat 03-Dec-2040	0.85%
7.41% GOI Mat 19-Dec-2036	0.56%
7.65% Tamil Nadu SDL Mat 06-Dec-2027	0.55%
Others	9.07%

<b>Total</b>	<b>31.48%</b>
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<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>13.06%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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Debt Parameters	
Portfolio Yield (%)	7.43%
Avg Maturity (In Months)	124.33
Modified Duration (In Years)	4.90

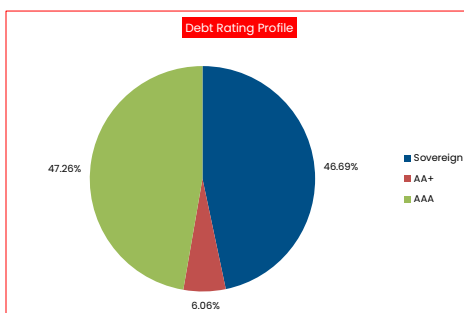
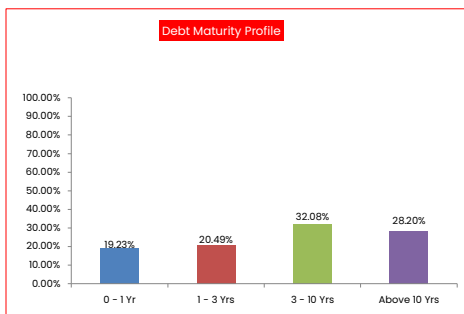
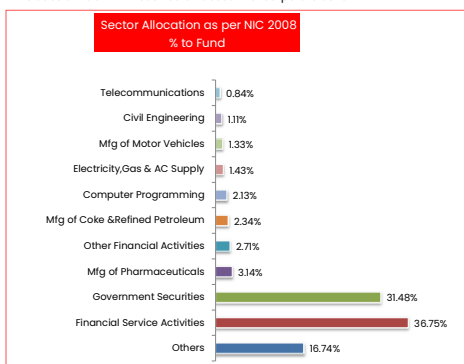
### AUM (\* in Lakhs)

Equity	Debt	MMI & Others	Total
131,426.86	380,880.27	76,965.48	589,272.60

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	22
Mr Abhishek Agarwal	-	1	22

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	6.53%
Public Deposits		
Govt. Securities	50% to 85%	64.64%
Corporate Bonds		
Equity*	15% to 30%	22.30%
Net Current Assets	-	6.53%

\*Includes units of InvIT received on account of corporate action.



## Liquid Fund – Life Group – II as on March 31, 2026

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.

<b>SFIN Code</b> : ULGF03820/02/12LiquidFdlII01
<b>Inception Date</b> : 20 Feb 2008
<b>NAV</b> : 29.4501

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.09%	6.89%
10 Years	4.63%	6.21%
7 Years	4.32%	5.79%
5 Years	4.46%	6.02%
4 Years	5.01%	6.61%
3 Years	5.43%	6.87%
2 Years	5.37%	6.65%
1 Year	5.07%	6.04%
6 Months	2.45%	2.88%
1 Month	0.41%	0.50%

#CRSIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

Portfolio	
<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>100.00%</b>
<b>Grand Total</b>	<b>100.00%</b>

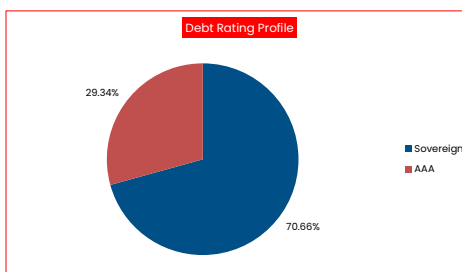
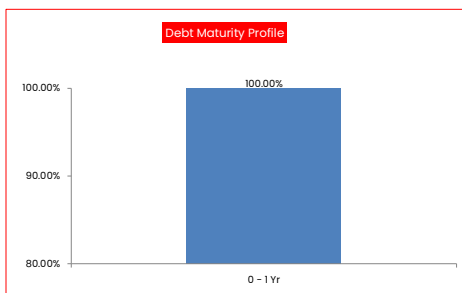
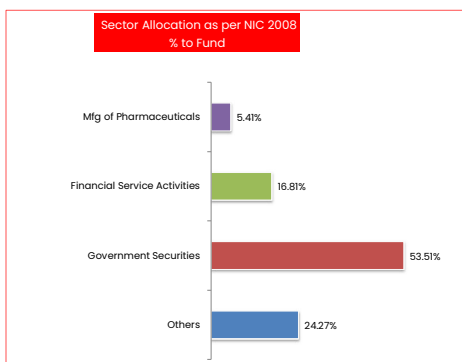
Debt Parameters	
Portfolio Yield (%)	6.13%
Avg Maturity (In Months)	9.08
Modified Duration (In Years)	0.76

### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	20,915.05	20,915.05

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Vineet Choraria	1	28	2

Asset Category	F&U Mandate	% of Actual
Money Market Insts	100%	100.00%
Public Deposits		
Govt. Securities	0%	0.00%
Corporate Bonds		
Equity	0%	0.00%



## Secured Managed Fund – Life Group – II as on March 31, 2026

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

<b>SFIN Code</b> : ULGF03820/02/12SecureMFIII01
<b>Inception Date</b> : 20 Feb 2008
<b>NAV</b> : 36.4584

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.38%	7.37%
10 Years	6.56%	7.18%
7 Years	6.02%	6.99%
5 Years	5.01%	5.76%
4 Years	5.31%	6.08%
3 Years	5.98%	6.85%
2 Years	5.13%	6.15%
1 Year	1.95%	3.58%
6 Months	-0.20%	0.69%
1 Month	-1.44%	-1.31%

#CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

### Portfolio

Debentures/Bonds	% to Fund
National Bank For Agriculture & Rural Development	9.52%
Power Finance Corporation Ltd	7.48%
Bajaj Finance Ltd	6.64%
HDFC Bank Ltd	6.53%
LIC Housing Finance Ltd	5.05%
Indian Railway Finance Corporation Ltd	4.43%
REC Limited	3.70%
Cholamandalam Investment & Finance Company Ltd	3.34%
Small Industries Development Bank Of India	3.29%
National Housing Bank	3.14%
Others	13.39%
<b>Total</b>	<b>66.51%</b>

Government Securities	% to Fund
7.24% GOI Mat 18-Aug-2055	8.96%
6.90% GOI Mat 15-Apr-2065	5.74%
7.43% Maharashtra SDL Mat 03-Dec-2040	2.31%
6.48% GOI Mat 06-Oct-2035	2.17%
7.55% Karnataka SDL Mat 11-Aug-2035	2.14%
7.54% Maharashtra SDL Mat 04-Feb-2037	1.27%
7.62% Karnataka SDL Mat 25-Sep-2036	1.22%
7.61% GOI Mat 09-May-2030	0.57%
7.73% Maharashtra SDL Mat 29-Mar-2032	0.51%
Gsec C-STRIPS Mat 19-Sep-2027	0.50%
Others	1.84%
<b>Total</b>	<b>27.22%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>6.27%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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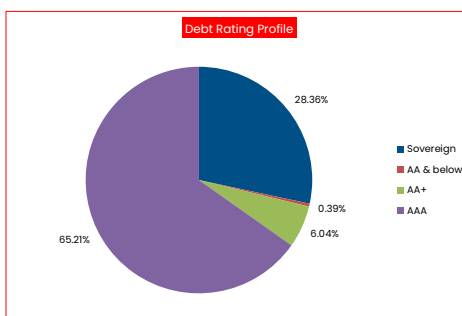
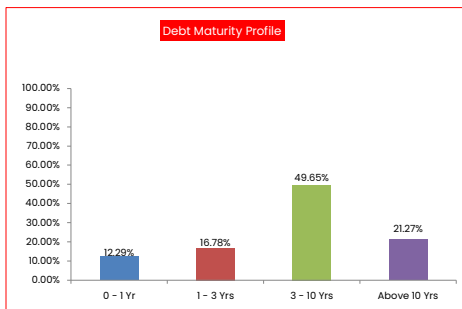
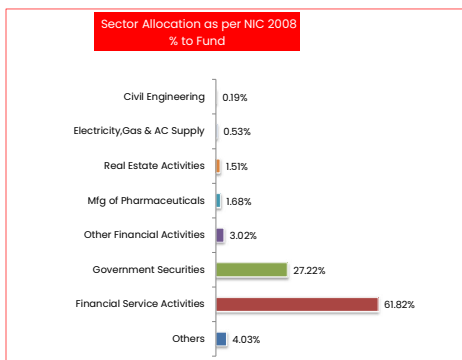
Debt Parameters	
Portfolio Yield (%)	7.58%
Avg Maturity (In Months)	105.89
Modified Duration (In Years)	4.58

### AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	242,824.77	16,257.38	259,082.15

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Vineet Choraria	1	28	2

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 25%	2.94%
Public Deposits		
Govt. Securities	75% to 100%	93.73%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	3.34%



## Stable Managed Fund – Life Group – II as on March 31, 2026

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.

<b>SFIN Code</b>	: ULGF03720/02/12StableMFII101
<b>Inception Date</b>	: 20 Feb 2008
<b>NAV</b>	: 30.998

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.42%	7.33%
10 Years	5.43%	7.05%
7 Years	5.22%	6.69%
5 Years	5.04%	6.45%
4 Years	5.51%	6.95%
3 Years	6.14%	7.41%
2 Years	6.19%	7.23%
1 Year	5.86%	6.52%
6 Months	2.29%	2.72%
1 Month	0.11%	0.33%

#CRISIL Low Duration Debt Index

Note: Returns over 1 year have been annualized.

### Portfolio

Debentures/Bonds	% to Fund
Bajaj Finance Ltd	8.52%
Sundaram Finance Ltd	8.27%
REC Limited	8.25%
Kotak Mahindra Prime Ltd.	8.14%
LIC Housing Finance Ltd	8.04%
National Bank For Agriculture & Rural Development	6.87%
<b>Total</b>	<b>48.10%</b>

Government Securities	% to Fund
7.21% Gujarat SDL Mat 09-Aug-2027	20.20%
7.20% Maharashtra SDL Mat 09-Aug-2027	6.85%
7.25% Gujarat SDL Mat 23-Aug-2027	5.81%
Gsec C-STRIPS Mat 17-Dec-2027	4.81%
7.19% Gujarat SDL Mat 23-Oct-2027	4.07%
8.00% Karnataka SDL Mat 17-Jan-2028	1.94%
<b>Total</b>	<b>43.68%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>8.22%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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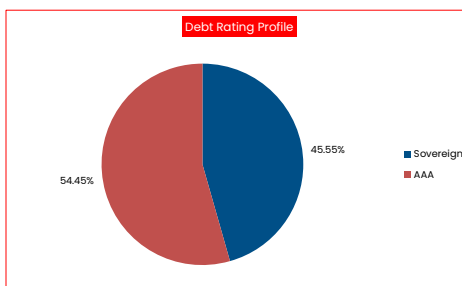
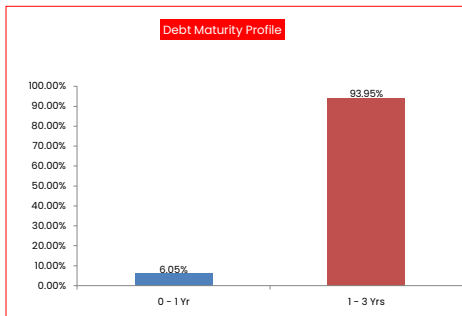
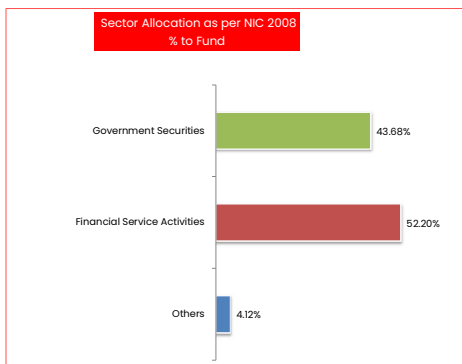
Debt Parameters	
Portfolio Yield (%)	7.00%
Avg Maturity (In Months)	16.99
Modified Duration (In Years)	1.28

### AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	1,598.26	143.19	1,741.45

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	22

Asset Category	F&U Mandate	% of Actual
Money Market Insts		
Public Deposits	100%	100.00%
Govt. Securities		
Corporate Bonds		
Equity	0%	0.00%



**Balanced Managed Fund – Pension Group – II as on March 31, 2026**

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%.

<b>SFIN Code</b>	: ULGF04611/02/12BalncdMF1101
<b>Inception Date</b>	: 08 Oct 2008
<b>NAV</b>	: 53.2389

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	10.29%	9.46%
10 Years	8.83%	9.15%
7 Years	7.89%	8.47%
5 Years	6.65%	7.44%
4 Years	5.78%	6.58%
3 Years	7.13%	8.25%
2 Years	3.01%	3.49%
1 Year	-1.36%	-0.18%
6 Months	-4.19%	-3.81%
1 Month	-6.19%	-5.89%

#45% BSE -100 55% CRISIL Composite Bond Fund Index  
Note: Returns over 1 year have been annualized.

**Portfolio**

Equity	% to Fund
HDFC Bank Limited	4.25%
ICICI Bank Limited	3.89%
Reliance Industries Limited	3.32%
Infosys Limited	1.71%
Bharti Airtel Ltd	1.64%
Axis Bank Limited	1.62%
State Bank of India	1.61%
Larsen & Toubro Limited	1.54%
Mahindra & Mahindra Ltd.	0.98%
ITC Limited	0.94%
NITPC Ltd.	0.90%
UltraTech Cement Limited	0.88%
Kotak Mahindra Bank Limited	0.84%
Tata Consultancy Services Limited	0.82%
Bajaj Finance Ltd	0.76%
Titan Company Limited	0.74%
Maruti Suzuki India Ltd	0.68%
Tata Steel Limited	0.63%
Eternal Ltd	0.58%
Hindustan Unilever Limited	0.58%
HCL Technologies Limited	0.56%
Shriram Finance Ltd	0.54%
Hindalco Industries Limited	0.52%
Tech Mahindra Limited	0.52%
Dr Reddys Laboratories Limited	0.51%
Bharat Electronics Ltd	0.50%
Others	13.21%
<b>Total</b>	<b>45.26%</b>

Debentures/Bonds	% to Fund
National Bank For Agriculture & Rural Development	6.17%
Bajaj Finance Ltd	6.12%
Torrent Investments Limited	2.24%
HDFC Bank Ltd	1.89%
UC Housing Finance Ltd	1.57%
Mankind Pharma Limited	1.29%
Small Industries Development Bank Of India	1.22%
Larsen & Toubro Ltd	0.96%
Embassy Office Parks REIT	0.95%
REC Limited	0.94%
Others	2.41%
<b>Total</b>	<b>25.76%</b>

Government Securities	% to Fund
6.90% GOI Mat 15-Apr-2065	9.49%
6.48% GOI Mat 06-Oct-2035	5.59%
7.18% GOI Mat 24-Jul-2037	2.14%
6.45% GOI Mat 07-Oct-2029	1.37%
7.59% GOI Mat 20-Mar-2029	1.01%
7.38% GOI Mat 20-Jun-2027	0.97%
6.91% Maharashtra SDL Mat 15-Sep-2033	0.96%
7.55% Karnataka SDL Mat 11-Aug-2035	0.76%
7.54% Maharashtra SDL Mat 04-Feb-2037	0.37%
7.65% Tamil Nadu SDL Mat 06-Dec-2027	0.27%
Others	2.03%
<b>Total</b>	<b>24.95%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>4.03%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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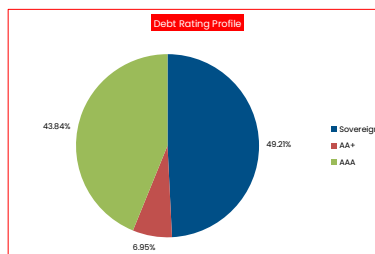
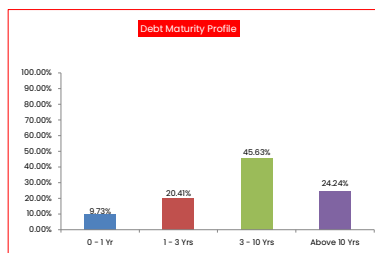
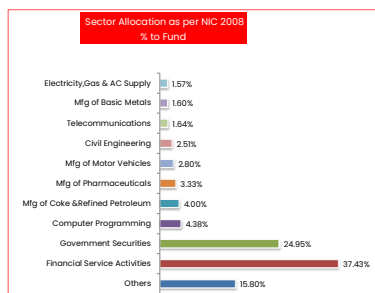
Debt Parameters	
Portfolio Yield (%)	7.46%
Avg Maturity (In Months)	134.46
Modified Duration (In Years)	5.20

**AUM ( in Lakhs)**

Equity	Debt	MMI & Others	Total
951.94	1,066.54	84.67	2,103.14

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	22
Mr Abhishek Agarwac	-	1	22

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	1.88%
Public Deposits		
Govt. Securities	20% to 70%	50.71%
Corporate Bonds		
Equity	30% to 60%	45.26%
Net Current Assets	-	2.14%



## Defensive Managed Fund - Pension Group - II as on March 31, 2026

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%.

<b>SFIN Code</b>	: UJGF04511/02/12DefnsvFdl101
<b>Inception Date</b>	: 08 Oct 2008
<b>NAV</b>	: 41.8813

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.61%	8.55%
10 Years	7.43%	8.16%
7 Years	6.86%	7.73%
5 Years	5.56%	6.60%
4 Years	5.16%	6.33%
3 Years	6.13%	7.55%
2 Years	3.53%	4.82%
1 Year	-0.42%	1.70%
6 Months	-2.58%	-1.56%
1 Month	-4.09%	-3.60%

#22.5% BSE -100 77.5% CRISIL Composite Bond Fund Index  
 Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
HDFC Bank Limited	2.29%
ICICI Bank Limited	1.90%
Reliance Industries Limited	1.65%
Infosys Limited	0.87%
Axis Bank Limited	0.84%
State Bank of India	0.80%
Larsen & Toubro Limited	0.77%
Bharti Airtel Ltd	0.61%
Others	12.94%
<b>Total</b>	<b>22.68%</b>

Debentures/Bonds	% to Fund
National Bank For Agriculture & Rural Development	7.45%
LIC Housing Finance Ltd	4.43%
HDFC Bank Ltd	4.02%
REC Limited	3.15%
Bajaj Finance Ltd	2.81%
Indian Railway Finance Corporation Ltd	2.16%
Mankind Pharma Limited	1.85%
Small Industries Development Bank Of india	1.77%
Bharti Telecom Ltd	1.37%
Tata Capital Housing Finance Limited	0.67%
Others	4.76%
<b>Total</b>	<b>34.43%</b>

Government Securities	% to Fund
6.90% GOI Mat 15-Apr-2065	8.93%
7.24% GOI Mat 18-Aug-2055	1.72%
6.68% GOI Mat 07-Jul-2040	1.66%
7.20% Tamil Nadu SDL Mat 19-Nov-2036	1.58%
7.73% Gujarat SDL Mat 10-Aug-2032	1.10%
7.43% Maharashtra SDL Mat 03-Dec-2040	1.08%
7.46% Karnataka SDL Mat 20-Mar-2038	1.06%
6.45% GOI Mat 07-Oct-2029	0.97%
6.92% GOI Mat 18-Nov-2039	0.89%
7.33% Maharashtra SDL Mat 13-Sep-2027	0.83%
Others	11.60%
<b>Total</b>	<b>31.43%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>11.47%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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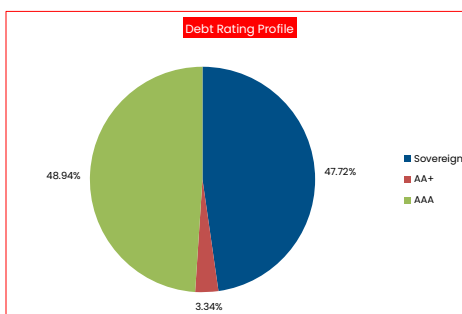
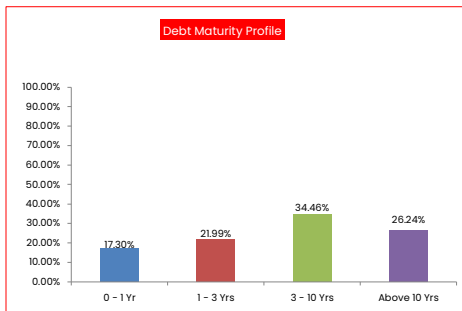
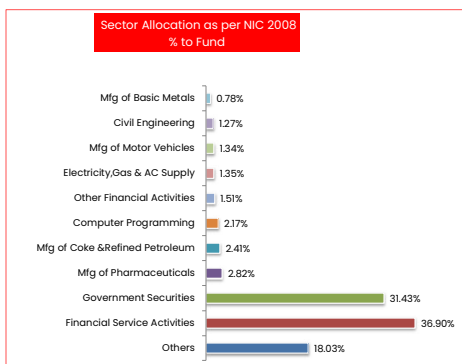
Debt Parameters	
Portfolio Yield (%)	7.44%
Avg Maturity (In Months)	115.47
Modified Duration (In Years)	4.68

### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
27,607.11	80,184.31	13,958.72	121,750.14

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	22
Mr Abhishek Agarwal	-	1	22

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	8.25%
Public Deposits		
Govt. Securities	50% to 85%	65.86%
Corporate Bonds		
Equity	15% to 30%	22.68%
Net Current Assets	-	3.21%



## Liquid Fund - Pension Group - II as on March 31, 2026

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.

<b>SFIN Code</b> : UJGF04311/02/12LiquidFdlII01
<b>Inception Date</b> : 08 Oct 2008
<b>NAV</b> : 27.7149

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	5.99%	6.84%
10 Years	4.59%	6.21%
7 Years	4.28%	5.79%
5 Years	4.44%	6.02%
4 Years	5.01%	6.61%
3 Years	5.44%	6.87%
2 Years	5.40%	6.65%
1 Year	5.09%	6.04%
6 Months	2.47%	2.88%
1 Month	0.44%	0.50%

#CRSIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

### Portfolio

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>100.00%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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### Debt Parameters

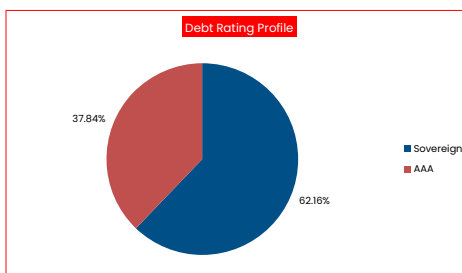
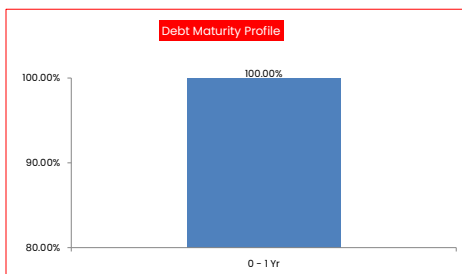
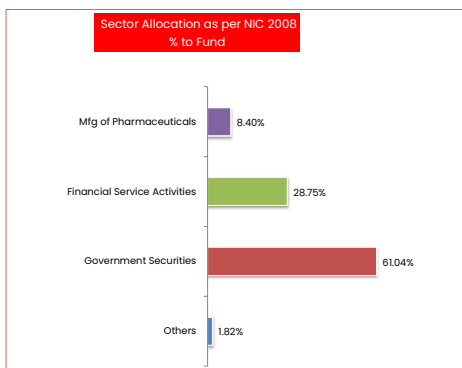
Portfolio Yield (%)	6.19%
Avg Maturity (In Months)	7.69
Modified Duration (In Years)	0.64

### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	4,757.32	4,757.32

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Vineet Choraria	1	28	2

Asset Category	F&U Mandate	% of Actual
Money Market Insts	100%	100.00%
Public Deposits		
Govt. Securities	0%	0.00%
Corporate Bonds		
Equity	0%	0.00%



## Secure Managed Fund – Pension Group – II as on March 31, 2026

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

<b>SFIN Code</b>	: ULGF04411/02/12SecureMF1101
<b>Inception Date</b>	: 08 Oct 2008
<b>NAV</b>	: 35.357

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.43%	7.64%
10 Years	6.37%	7.18%
7 Years	5.76%	6.99%
5 Years	4.67%	5.76%
4 Years	5.00%	6.08%
3 Years	5.71%	6.85%
2 Years	4.98%	6.15%
1 Year	1.86%	3.58%
6 Months	-0.25%	0.69%
1 Month	-1.50%	-1.31%

#CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

### Portfolio

Debentures/Bonds	% to Fund
National Bank For Agriculture & Rural Development	9.27%
Power Finance Corporation Ltd	7.58%
REC Limited	4.86%
Bajaj Finance Ltd	4.86%
National Housing Bank	4.15%
LIC Housing Finance Ltd	3.90%
Mankind Pharma Limited	3.66%
Small Industries Development Bank Of india	3.46%
Indian Railway Finance Corporation Ltd	3.20%
Bharti Telecom Ltd	3.04%
Others	13.31%
<b>Total</b>	<b>61.30%</b>

Government Securities	% to Fund
7.24% GOI Mat 18-Aug-2055	10.61%
6.90% GOI Mat 15-Apr-2065	3.62%
6.48% GOI Mat 06-Oct-2035	2.98%
7.43% Maharashtra SDL Mat 03-Dec-2040	2.20%
7.55% Karnataka SDL Mat 11-Aug-2035	2.02%
Gsec C-STRIIPS Mat 19-Sep-2027	1.38%
7.54% Maharashtra SDL Mat 04-Feb-2037	1.20%
7.62% Karnataka SDL Mat 25-Sep-2036	1.07%
7.61% GOI Mat 09-May-2030	0.67%
7.49% Karnataka SDL Mat 04-Feb-2035	0.38%
Others	0.74%
<b>Total</b>	<b>26.88%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>11.83%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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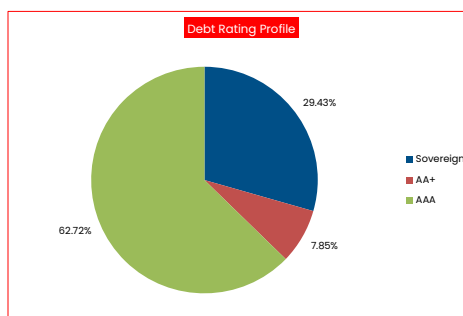
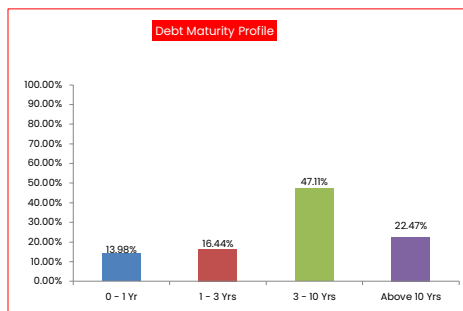
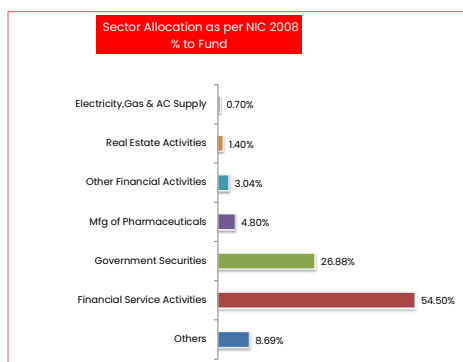
Debt Parameters	
Portfolio Yield (%)	7.56%
Avg Maturity (In Months)	101.54
Modified Duration (In Years)	4.48

### AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	16,444.69	2,206.09	18,650.78

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Vineet Choraria	1	28	2

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 25%	8.12%
Public Deposits		
Govt. Securities	75% to 100%	88.17%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	3.71%



## Stable Managed Fund – Pension Group – II as on March 31, 2026

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.

<b>SFIN Code</b>	: ULGF04811/02/12StableMF1101
<b>Inception Date</b>	: 08 Oct 2008
<b>NAV</b>	: 29.5961

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.39%	7.33%
10 Years	5.43%	7.05%
7 Years	5.22%	6.69%
5 Years	5.00%	6.45%
4 Years	5.46%	6.95%
3 Years	6.10%	7.41%
2 Years	6.16%	7.23%
1 Year	5.88%	6.52%
6 Months	2.34%	2.72%
1 Month	0.12%	0.33%

#CRISIL Low Duration Debt Index

Note: Returns over 1 year have been annualized.

### Portfolio

Debentures/Bonds	% to Fund
National Bank For Agriculture & Rural Development	8.49%
REC Limited	8.04%
Sundaram Finance Ltd	7.79%
Bajaj Finance Ltd	6.96%
LIC Housing Finance Ltd	6.71%
Kotak Mahindra Prime Ltd.	5.85%
<b>Total</b>	<b>43.84%</b>

Government Securities	% to Fund
7.21% Gujarat SDL Mat 09-Aug-2027	14.94%
7.20% Maharashtra SDL Mat 09-Aug-2027	12.90%
8.00% Karnataka SDL Mat 17-Jan-2028	8.93%
Gsec C-STRIPS Mat 17-Dec-2027	4.64%
7.19% Gujarat SDL Mat 23-Oct-2027	4.53%
7.22% Maharashtra SDL Mat 26-Oct-2026	4.51%
<b>Total</b>	<b>50.45%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>5.71%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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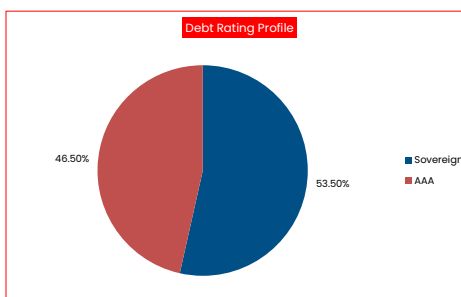
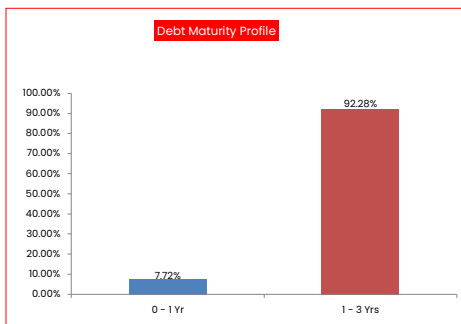
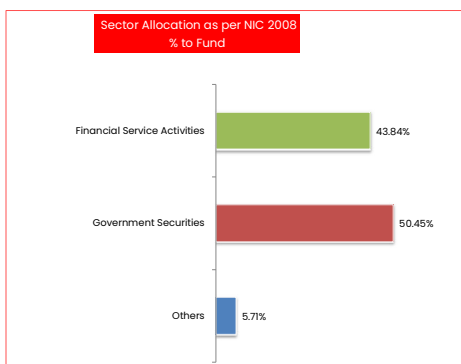
Debt Parameters	
Portfolio Yield (%)	6.91%
Avg Maturity (In Months)	17.17
Modified Duration (In Years)	1.30

### AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	421.17	25.51	446.67

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	22

Asset Category	F&U Mandate	% of Actual
Money Market Insts		
Public Deposits	100%	100.00%
Govt. Securities		
Corporate Bonds		
Equity	0%	0.00%



**Balanced Managed Fund – Defined Benefit Group as on March 31, 2026**

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%.

<b>SFIN Code</b> : ULGF01128/03/05BalancedMF101
<b>Inception Date</b> : 28 Mar 2005
<b>NAV</b> : 188.2866

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.37%	9.45%
10 Years	9.71%	9.15%
7 Years	8.78%	8.47%
5 Years	7.35%	7.44%
4 Years	6.51%	6.58%
3 Years	7.85%	8.25%
2 Years	3.94%	3.49%
1 Year	0.12%	-0.18%
6 Months	-3.41%	-3.81%
1 Month	-6.10%	-5.89%

#45% BSE -100 55% CRISIL Composite Bond Fund Index  
Note: Returns over 1 year have been annualized.

**Portfolio**

Equity	% to Fund
HDFC Bank Limited	4.02%
ICICI Bank Limited	3.70%
Reliance Industries Limited	3.49%
Bharti Airtel Ltd	1.86%
Infosys Limited	1.76%
Axis Bank Limited	1.71%
State Bank of India	1.57%
Larsen & Toubro Limited	1.51%
Mahindra & Mahindra Ltd.	1.02%
ITC Limited	0.98%
NTPC Ltd.	0.94%
Kotak Mahindra Bank Limited	0.85%
Tata Consultancy Services Limited	0.84%
UltraTech Cement Limited	0.84%
Bajaj Finance Ltd	0.80%
Titan Company Limited	0.74%
Maruti Suzuki India Ltd	0.71%
Tata Steel Limited	0.67%
Eternal Ltd	0.58%
Hindustan Unilever Limited	0.57%
HCL Technologies Limited	0.57%
Bharat Electronics Ltd	0.53%
Hindalco Industries Limited	0.52%
Dr Reddys Laboratories Limited	0.50%
Others	13.84%

<b>Total</b>	<b>45.13%</b>
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Debentures/Bonds	% to Fund
Indian Railway Finance Corporation Ltd	8.51%
National Bank For Agriculture & Rural Development	3.50%
Nuclear Power Corporation of India Ltd	2.71%
Embassy Office Parks REIT	2.63%
Torrent Investments Limited	2.55%
LIC Housing Finance Ltd	1.77%
Larsen & Toubro Ltd	0.68%

<b>Total</b>	<b>22.34%</b>
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Government Securities	% to Fund
7.59% GOI Mat 20-Mar-2029	9.25%
7.54% GOI Mat 23-May-2036	7.78%
7.40% GOI Mat 09-Sep-2035	3.76%
7.09% GOI Mat 05-Aug-2054	2.30%
7.46% Karnataka SDL Mat 20-Mar-2038	2.14%
7.58% Maharashtra SDL Mat 24-Aug-2026	1.77%
7.30% GOI Mat 19-Jun-2053	0.97%
8.15% GOI Mat 24-Nov-2026	0.86%
6.45% GOI Mat 07-Oct-2029	0.61%
7.34% GOI Mat 22-Apr-2064	0.39%
Others	0.38%

<b>Total</b>	<b>30.22%</b>
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<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>2.31%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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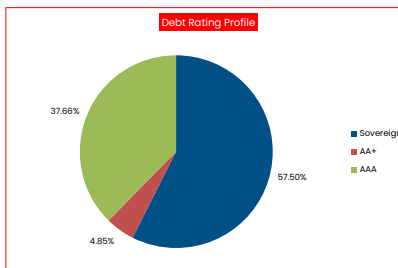
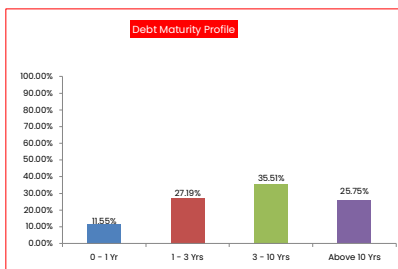
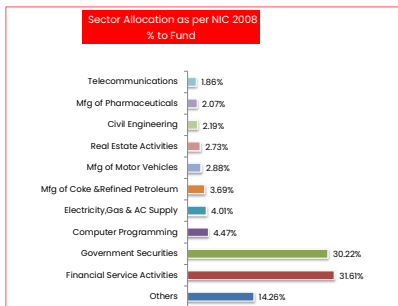
Debt Parameters	
Portfolio Yield (%)	7.20%
Avg Maturity (In Months)	79.80
Modified Duration (In Years)	4.24

**AUM ( in Lakhs)**

Equity	Debt	MMI & Others	Total
513.85	598.54	26.33	1,138.72

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	22
Mr Abhishek Agarwa	-	1	22

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.91%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	52.56%
Equity	30% to 60%	45.13%
Net Current Assets	-	1.40%



## Defensive Managed Fund – Defined Benefit Group as on March 31, 2026

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%.

<b>SFIN Code</b>	: UJGF01028/03/05DefensiveF101
<b>Inception Date</b>	: 28 Mar 2005
<b>NAV</b>	: 129.9064

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.36%	8.26%
10 Years	8.37%	8.16%
7 Years	7.70%	7.73%
5 Years	6.61%	6.60%
4 Years	6.16%	6.33%
3 Years	7.05%	7.55%
2 Years	4.69%	4.82%
1 Year	1.36%	1.70%
6 Months	-1.46%	-1.56%
1 Month	-3.45%	-3.60%

#22.5% BSE -100 77.5% CRISIL Composite Bond Fund Index  
 Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
ICICI Bank Limited	1.92%
Reliance Industries Limited	1.79%
HDFC Bank Limited	1.76%
Bharti Airtel Ltd	0.99%
Infosys Limited	0.92%
Axis Bank Limited	0.90%
State Bank of India	0.82%
Larsen & Toubro Limited	0.78%
Mahindra & Mahindra Ltd.	0.53%
ITC Limited	0.50%
Others	12.09%
<b>Total</b>	<b>23.01%</b>

Debentures/Bonds	% to Fund
Mankind Pharma Limited	8.43%
Larsen & Toubro Ltd	2.84%
Torrent Investments Limited	2.10%
International Finance Corporation	0.86%
<b>Total</b>	<b>14.22%</b>

Government Securities	% to Fund
7.59% GOI Mat 20-Mar-2029	18.55%
7.30% GOI Mat 19-Jun-2053	10.79%
6.45% GOI Mat 07-Oct-2029	6.53%
7.37% GOI Sovereign Green Bond Mat 23-Jan-2054	4.03%
7.26% GOI Mat 22-Aug-2032	3.39%
6.92% GOI Mat 18-Nov-2039	3.26%
7.54% GOI Mat 23-May-2036	3.02%
7.26% GOI Mat 14-Jan-2029	2.57%
8.60% GOI Mat 02-Jun-2028	2.19%
7.12% Maharashtra SDL Mat 05-Feb-2036	1.61%
Others	3.35%
<b>Total</b>	<b>59.30%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>3.47%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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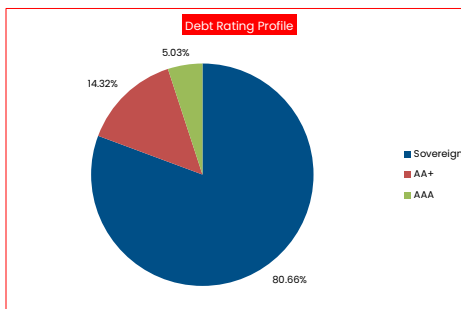
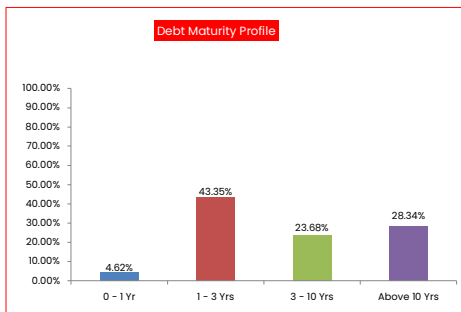
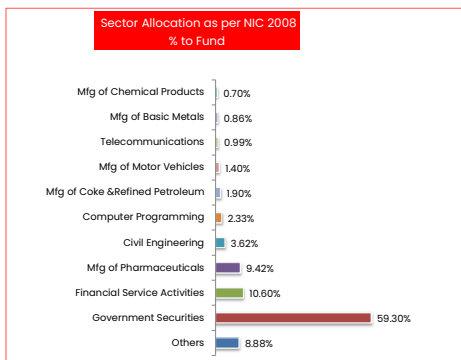
Debt Parameters	
Portfolio Yield (%)	7.08%
Avg Maturity (In Months)	107.64
Modified Duration (In Years)	4.93

### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
54.82	175.14	8.27	238.24

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	22
Mr Abhishek Agarwal	-	1	22

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	1.67%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	73.52%
Corporate Bonds		
Equity	15% to 30%	23.01%
Net Current Assets	-	1.80%



## Secured Managed Fund – Defined Benefit Group as on March 31, 2026

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

<b>SFIN Code</b>	: ULGF00928/03/05SecureMgtF101
<b>Inception Date</b>	: 28 Mar 2005
<b>NAV</b>	: 195.9126

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.45%	7.07%
10 Years	5.99%	7.18%
7 Years	5.37%	6.99%
5 Years	4.95%	5.76%
4 Years	5.33%	6.08%
3 Years	5.83%	6.85%
2 Years	5.40%	6.15%
1 Year	2.90%	3.58%
6 Months	0.31%	0.69%
1 Month	-1.69%	-1.31%

#CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

### Portfolio

Government Securities	% to Fund
7.26% GOI Mat 14-Jan-2029	24.19%
7.59% GOI Mat 20-Mar-2029	19.76%
5.77% GOI Mat 03-AUG-2030	17.26%
7.46% GOI Mat 06-Nov-2073	14.88%
7.18% GOI Mat 24-Jul-2037	14.77%
9.20% GOI Mat 30-Sep-2030	1.70%
7.90% Tamil Nadu Uday Mat 22-Mar-2027	1.58%
<b>Total</b>	<b>94.15%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>5.85%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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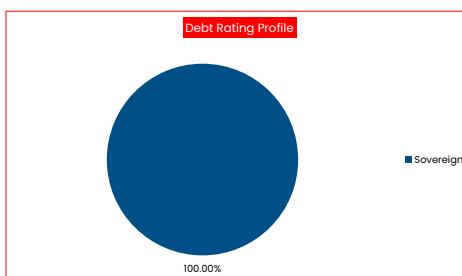
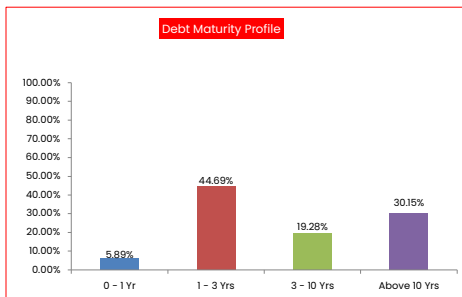
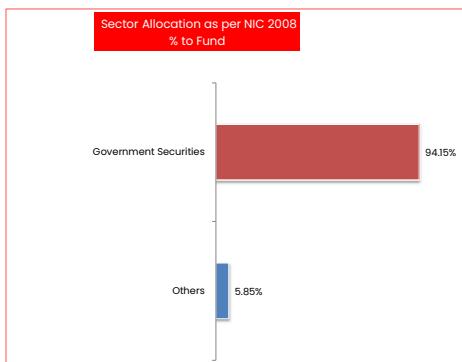
Debt Parameters	
Portfolio Yield (%)	6.84%
Avg Maturity (In Months)	132.57
Modified Duration (In Years)	4.83

### AUM ( ` in Lakhs)

Equity	Debt	MMI & Others	Total
-	12.07	.75	12.82

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Vineet Choraria	1	28	2

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	4.21%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	94.15%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	1.64%



## Group Balanced Fund as on March 31, 2026

Fund objective : The fund seeks to achieve long term capital growth through an investment mix of upto 40% equity and the balance in high quality bonds and money market instruments.

<b>SFIN Code</b>	: ULGF00124/08/04EBBALANCE101
<b>Inception Date</b>	: 03 Dec 2004
<b>NAV</b>	: 55.1119

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.33%	8.55%
10 Years	6.95%	8.38%
7 Years	6.77%	7.83%
5 Years	5.95%	6.65%
4 Years	5.55%	6.16%
3 Years	6.44%	7.42%
2 Years	3.78%	4.31%
1 Year	-0.53%	0.99%
6 Months	-3.78%	-2.30%
1 Month	-4.77%	-4.31%

#Crisil Composite Bond Index(70%) and Nifty 50 (30%)

Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
HDFC Bank Limited	4.96%
ICICI Bank Limited	3.67%
Reliance Industries Limited	3.62%
Bharti Airtel Ltd	2.32%
Infosys Limited	2.07%
Bajaj Finance Ltd	1.74%
Larsen & Toubro Limited	1.52%
Mahindra & Mahindra Ltd.	1.28%
ITC Limited	1.23%
State Bank of India	1.19%
Maruti Suzuki India Ltd	1.07%
Tata Consultancy Services Limited	1.03%
HCL Technologies Limited	0.93%
Kotak Mahindra Bank Limited	0.92%
Hindustan Unilever Limited	0.89%
Sun Pharmaceutical Industries Limited	0.76%
Bajaj Auto Ltd.	0.76%
NTPC Ltd.	0.71%
Hindalco Industries Limited	0.69%
Others	0.64%
<b>Total</b>	<b>32.01%</b>

Government Securities	% to Fund
8.24% GOI Mat 10-November-2033	35.40%
7.25% GOI Mat 12-Jun-2063	8.11%
6.01% GOI Mat 25-Mar-2028	3.45%
<b>Total</b>	<b>46.96%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>21.03%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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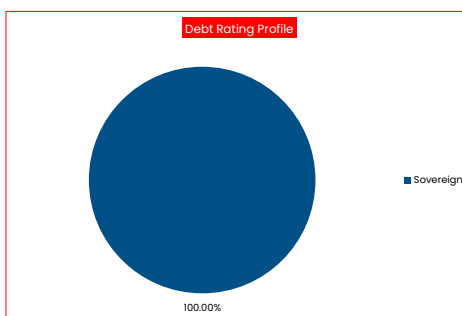
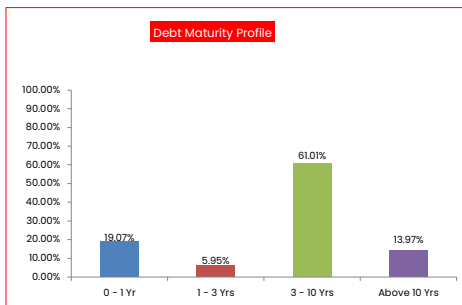
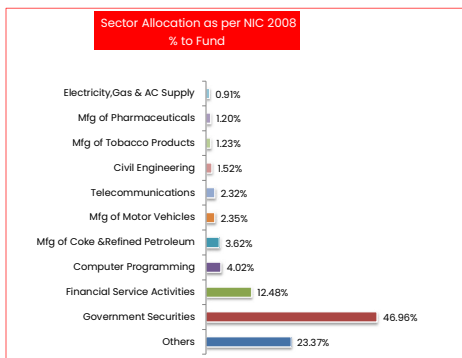
Debt Parameters	
Portfolio Yield (%)	7.05%
Avg Maturity (In Months)	119.62
Modified Duration (In Years)	5.13

### AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
3.68	5.40	2.42	11.51

Fund Manager	No. of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Sumeet Hinduja	18	-	10
Mr Pranav Parekh	-	8	10

Corporate Bonds	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	11.06%
Public Deposits		
Govt. Securities	0% to 80%	46.96%
Corporate Bonds		
Equity	20% to 40%	32.01%
Net Current Assets	-	9.96%



## Group Debt Fund as on March 31, 2026

Fund objective : The fund seeks to generate income through an investment mix of high quality bonds and money market instruments.

<b>SFIN Code</b>	: UJGF00224/08/04EBDEBT101
<b>Inception Date</b>	: 03 Dec 2004
<b>NAV</b>	: 46.5518

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.47%	7.08%
10 Years	6.73%	7.18%
7 Years	6.35%	6.99%
5 Years	5.17%	5.76%
4 Years	5.50%	6.08%
3 Years	6.10%	6.85%
2 Years	5.24%	6.15%
1 Year	1.97%	3.58%
6 Months	0.19%	0.69%
1 Month	-1.40%	-1.31%

#CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

### Portfolio

Debentures/Bonds	% to Fund
National Bank For Agriculture & Rural Development	9.09%
Small Industries Development Bank Of India	6.35%
Muthoot Finance Limited	2.92%
Power Finance Corporation Ltd	2.86%
Indian Railway Finance Corporation Ltd	2.08%
Mankind Pharma Limited	1.16%
HDFC Bank Ltd	1.14%
REC Limited	0.88%
Housing & Urban Development Corporation Limited	0.60%
LIC Housing Finance Ltd	0.58%
<b>Total</b>	<b>27.65%</b>

Government Securities	% to Fund
6.68% GOI Mat 07-Jul-2040	18.50%
9.20% GOI Mat 30-Sep-2030	5.85%
7.24% GOI Mat 18-Aug-2055	5.46%
Osec C-STRIPS Mat 19-Mar-2027	4.12%
7.61% GOI Mat 09-May-2030	3.87%
8.37% Tamil Nadu SDL Mat 05-Dec-2028	3.40%
8.22% Karnataka SDL Mat 30 Jan 2031	1.90%
6.90% GOI Mat 15-Apr-2065	1.81%
7.21% Gujarat SDL Mat 05-Mar-2035	1.41%
8.24% GOI Mat 10-November-2033	1.24%
Others	0.36%
<b>Total</b>	<b>47.92%</b>

**Deposits, Money Mkt Securities and Net Current Assets. 24.43%**

**Grand Total 100.00%**

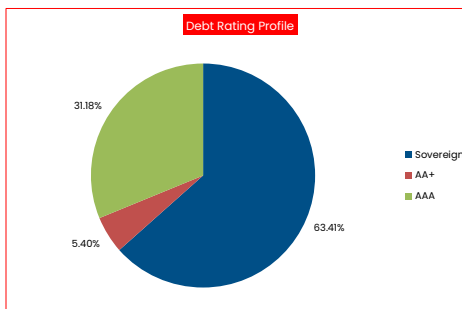
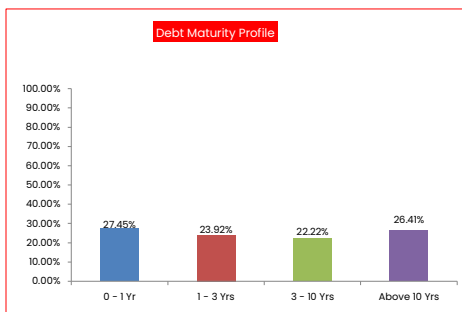
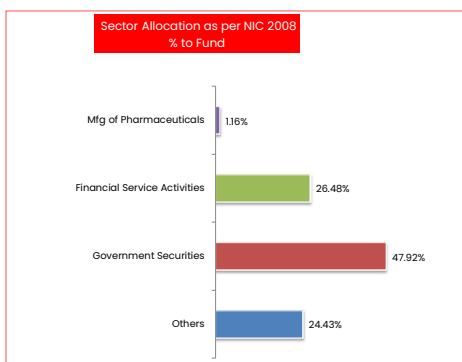
Debt Parameters	
Portfolio Yield (%)	7.23%
Avg Maturity (In Months)	83.32
Modified Duration (In Years)	4.01

### AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	2,606.49	842.80	3,449.29

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Pranav Parekh	-	8	10

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 60%	22.91%
Public Deposits		
Govt. Securities	40% to 100%	75.57%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	1.53%



## Group Growth Fund as on March 31, 2026

Fund objective : The fund seeks to achieve long term accelerated capital growth through an investment mix of upto 60% equity and the balance in high quality bonds and money market instruments.

<b>SFIN Code</b>	: ULGF00324/08/04EBGROWTH101
<b>Inception Date</b>	: 03 Dec 2004
<b>NAV</b>	: 79.9223

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	10.23%	9.53%
10 Years	9.35%	9.18%
7 Years	8.27%	8.38%
5 Years	6.95%	7.25%
4 Years	5.80%	6.21%
3 Years	7.12%	7.80%
2 Years	2.96%	3.08%
1 Year	-1.17%	-0.74%
6 Months	-4.67%	-4.29%
1 Month	-6.13%	-6.31%

#Crisil Composite Bond Index (50%) and Nifty 50 (50%)

Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
HDFC Bank Limited	5.78%
Reliance Industries Limited	4.90%
ICICI Bank Limited	4.22%
Larsen & Toubro Limited	3.73%
Bharti Airtel Ltd	2.71%
Mahindra & Mahindra Ltd.	2.70%
Infosys Limited	2.38%
State Bank of India	2.01%
Maruti Suzuki India Ltd	1.87%
ITC Limited	1.71%
Tata Consultancy Services Limited	1.61%
Axis Bank Limited	1.59%
Kotak Mahindra Bank Limited	1.34%
Hindustan Unilever Limited	1.25%
Bajaj Finserv Ltd	1.24%
HCL Technologies Limited	1.22%
Bajaj Finance Ltd	1.22%
Hindalco Industries Limited	1.08%
Sun Pharmaceutical Industries Limited	1.07%
Dr Reddys Laboratories Limited	0.86%
UltraTech Cement Limited	0.82%
NTPC Ltd.	0.70%
Others	0.72%

<b>Total</b>	<b>46.74%</b>
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Government Securities	% to Fund
6.01% GOI Mat 25-Mar-2028	24.16%
5.63% GOI Mat 12-Apr-2026	7.60%
7.38% GOI Mat 20-Jun-2027	3.68%
8.24% GOI Mat 10-November-2033	2.45%

<b>Total</b>	<b>37.89%</b>
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<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>15.38%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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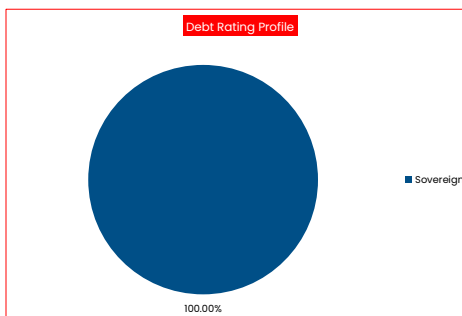
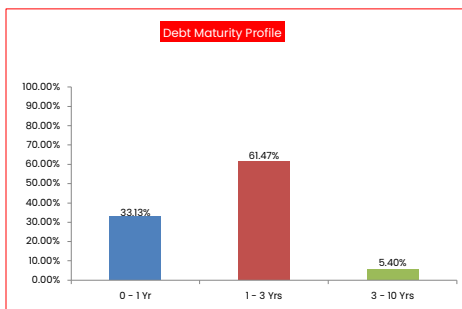
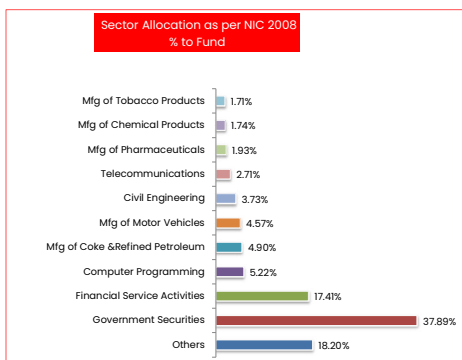
Debt Parameters	
Portfolio Yield (%)	6.26%
Avg Maturity (In Months)	18.92
Modified Duration (In Years)	1.37

### AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
6.15	4.98	2.02	13.15

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Sumeet Hinduja	18	-	10
Mr Pranav Parekh	-	8	10

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	7.40%
Public Deposits		
Govt. Securities	0% to 60%	37.89%
Corporate Bonds		
Equity	40% to 60%	46.74%
Net Current Assets	-	7.98%



## Group Secure Fund as on March 31, 2026

Fund objective : The fund seeks to achieve long term moderate capital growth through an investment mix of upto 20% equity and the balance in high quality bonds and money market instruments.

<b>SFIN Code</b>	: ULG00524/08/04EBSECUREI01
<b>Inception Date</b>	: 03 Dec 2004
<b>NAV</b>	: 52.65

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.09%	7.81%
10 Years	7.60%	7.78%
7 Years	7.21%	7.41%
5 Years	5.84%	6.20%
4 Years	5.73%	6.12%
3 Years	6.70%	7.14%
2 Years	4.81%	5.23%
1 Year	1.20%	2.28%
6 Months	-1.34%	-0.81%
1 Month	-3.05%	-2.81%

# Crisil Composite Bond Index (85%) and Nifty 50 (15%)

Note: Returns over 1 year have been annualized.

Portfolio	
Equity	% to Fund
HDFC Bank Limited	2.12%
Reliance Industries Limited	1.29%
ICICI Bank Limited	1.00%
Infosys Limited	0.71%
Bharti Airtel Ltd	0.66%
Larsen & Toubro Limited	0.50%
Others	8.25%
<b>Total</b>	<b>14.54%</b>

Debentures/Bonds	% to Fund
National Bank For Agriculture & Rural Development	8.13%
Power Finance Corporation Ltd	5.99%
Indian Railway Finance Corporation Ltd	5.17%
Mankind Pharma Limited	3.99%
Muthoot Finance Limited	3.16%
Bharti Telecom Ltd	3.16%
REC Limited	3.14%
HDFC Bank Ltd	2.06%
National Housing Bank	1.84%
LIC Housing Finance Ltd	0.78%
Others	1.78%
<b>Total</b>	<b>39.20%</b>

Government Securities	% to Fund
7.24% GOI Mat 18-Aug-2055	12.81%
7.73% Karnataka SDL Mat 01-Nov-2035	9.73%
7.57% Tamil Nadu SDL Mat 18-Mar-2038	2.06%
Gsec C-STRIPS Mat 19-Mar-2027	1.98%
6.90% GOI Mat 15-Apr-2065	1.95%
7.68% Karnataka SDL Mat 16-Nov-2031	1.59%
7.10% GOI Mat 18-Apr-2029	1.28%
7.43% Maharashtra SDL Mat 03-Dec-2040	1.27%
9.20% GOI Mat 30-Sep-2030	1.14%
6.68% GOI Mat 07-Jul-2040	1.03%
Others	0.34%
<b>Total</b>	<b>35.17%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>11.09%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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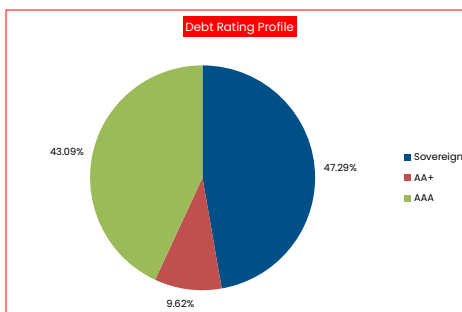
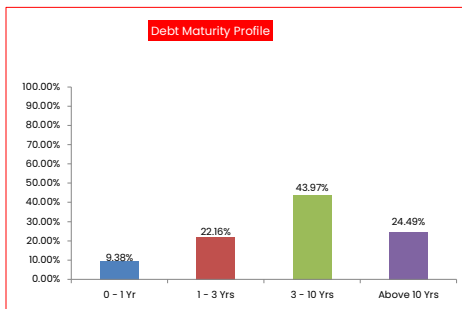
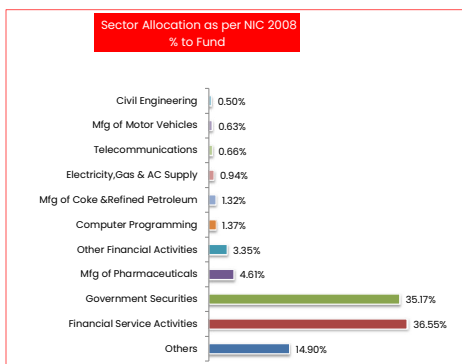
Debt Parameters	
Portfolio Yield (%)	7.55%
Avg Maturity (In Months)	117.56
Modified Duration (In Years)	5.08

### AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
1,388.67	7,105.67	1,059.57	9,553.92

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Sumeet Hinduja	18	-	10
Mr Pranav Parekh	-	8	10

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	4.93%
Public Deposits		
Govt. Securities	0% to 90%	74.37%
Corporate Bonds		
Equity	10% to 20%	14.54%
Net Current Assets	-	6.16%



## Capital Guarantee Debt Fund Group Life as on March 31, 2026

Fund objective : The Debt fund invests in Government Securities and other fixed income instruments with strong credit quality, to generate a steady return for the fund. Upto 25% of the fund may be invested in Money Market Instruments to facilitate the day-to-day running of the fund

<b>SFIN Code</b>	: ULGF04927/02/23CGDebtFund101
<b>Inception Date</b>	: 08 Apr 2024
<b>NAV</b>	: 11.0123

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	5.00%	6.38%
10 Years	N/A	N/A
7 Years	N/A	N/A
5 Years	N/A	N/A
4 Years	N/A	N/A
3 Years	N/A	N/A
2 Years	N/A	N/A
1 Year	1.69%	3.58%
6 Months	-0.29%	0.69%
1 Month	-1.50%	-1.31%

#CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

### Portfolio

Debentures/Bonds	% to Fund
National Bank For Agriculture & Rural Development	8.95%
Power Finance Corporation Ltd	7.86%
Bajaj Finance Ltd	7.23%
HDFC Bank Ltd	5.85%
Small Industries Development Bank Of India	5.71%
REC Limited	3.63%
LIC Housing Finance Ltd	2.49%
Tata Capital Housing Finance Limited	2.16%
National Housing Bank	1.95%
Indian Railway Finance Corporation Ltd	1.76%
Others	9.09%
<b>Total</b>	<b>56.69%</b>

Government Securities	% to Fund
7.24% GOI Mat 18-Aug-2055	11.01%
6.48% GOI Mat 06-Oct-2035	6.15%
6.90% GOI Mat 15-Apr-2065	2.78%
7.43% Maharashtra SDL Mat 03-Dec-2040	1.95%
7.55% Karnataka SDL Mat 11-Aug-2035	1.80%
7.60% Food Corp of India Bond GOI Mat 09-Jan-2030	1.50%
Gsec C-STRIPS Mat 19-Sep-2028	1.44%
Gsec C-STRIPS Mat 19-Mar-2027	1.43%
7.54% Maharashtra SDL Mat 04-Feb-2037	1.07%
7.62% Karnataka SDL Mat 25-Sep-2036	0.95%
Others	1.65%
<b>Total</b>	<b>31.73%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>11.58%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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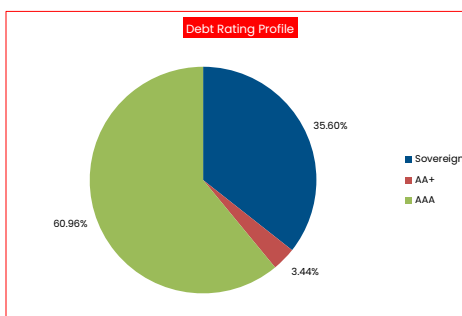
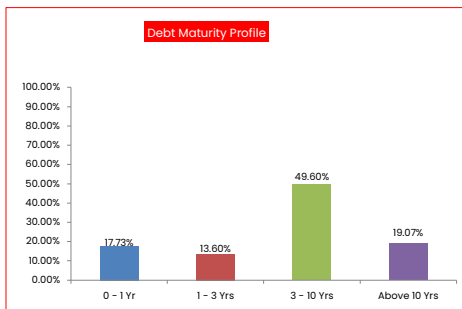
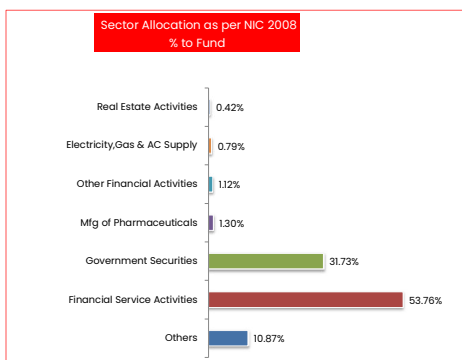
Debt Parameters	
Portfolio Yield (%)	7.44%
Avg Maturity (In Months)	96.34
Modified Duration (In Years)	4.32

### AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	29,355.88	3,844.54	33,200.42

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Vineet Choraria	1	28	2

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 25%	9.40%
Public Deposits		
Govt. Securities	75% to 100%	88.42%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	2.18%



## Capital Guarantee Debt Plus Fund Group Life as on March 31, 2026

Fund objective : The Debt Plus fund invests upto 20% of the portfolio in high quality Indian equities. The remainder will be invested in Government Securities and other fixed income instruments with strong credit quality. In addition, up to 25% of the fund may be invested in Money Market Instruments to facilitate the day-to-day running of the fund.

<b>SFIN Code</b>	: ULGFO5027/02/23CGHybdFund101
<b>Inception Date</b>	: 03 Jul 2024
<b>NAV</b>	: 10.5836

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	3.31%	4.83%
10 Years	N/A	N/A
7 Years	N/A	N/A
5 Years	N/A	N/A
4 Years	N/A	N/A
3 Years	N/A	N/A
2 Years	N/A	N/A
1 Year	1.40%	2.74%
6 Months	-0.77%	-0.31%
1 Month	-2.74%	-2.33%

#10% BSE 100 Index + 90% Crisil Composite Bond Index

Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
Reliance Industries Limited	1.60%
ICICI Bank Limited	1.37%
HDFC Bank Limited	1.20%
Infosys Limited	0.79%
Bharti Airtel Ltd	0.67%
Larsen & Toubro Limited	0.66%
State Bank of India	0.60%
Axis Bank Limited	0.56%
Others	7.52%
<b>Total</b>	<b>14.97%</b>

Debentures/Bonds	% to Fund
Bharti Telecom Ltd	6.04%
Larsen & Toubro Ltd	4.19%
Mankind Pharma Limited	3.53%
NHPC Ltd	3.50%
Indian Railway Finance Corporation Ltd	3.40%
LIC Housing Finance Ltd	2.36%
HDFC Bank Ltd	2.25%
Nuclear Power Corporation of India Ltd	1.67%
<b>Total</b>	<b>26.93%</b>

Government Securities	% to Fund
6.45% GOI Mat 07-Oct-2029	7.65%
7.18% GOI Mat 14-Aug-2033	5.89%
7.37% GOI Sovereign Green Bond Mat 23-Jan-2054	5.06%
7.23% GOI Mat 15-Apr-2039	4.68%
6.92% GOI Mat 18-Nov-2039	4.43%
7.74% Karnataka SDL Mat 23-Nov-2037	3.51%
7.09% GOI Mat 05-Aug-2054	2.16%
7.54% Maharashtra SDL Mat 04-Feb-2037	1.93%
6.79% GOI Mat 30-Dec-2031	1.51%
7.26% GOI Mat 06-Feb-2033	1.20%
Others	0.06%
<b>Total</b>	<b>38.09%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>20.01%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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Debt Parameters	
Portfolio Yield (%)	7.27%
Avg Maturity (In Months)	79.89
Modified Duration (In Years)	4.00

### AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
1,278.30	5,550.54	1,708.39	8,537.22

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	22
Mr Abhishek Agarwal	-	1	22

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 25%	21.44%
Public Deposits		
Govt. Securities	50% to 90%	65.02%
Corporate Bonds		
Equity	0% to 20%	14.97%
Net Current Assets	-	-1.43%

