

MONTHLY UPDATE

FEBRUARY 2024



Group Fund Fact Sheet

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Balanced Managed Fund - Old Group as on February 29, 2024

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

| | |
|-----------------------|--------------------------------|
| SFIN Code | : ULGF00411/08/03BalancedMF101 |
| Inception Date | : 23 Jul 2003 |
| NAV | : 240.2324 |

| Fund V/s Benchmark Performance | | |
|--------------------------------|-------------|------------------------|
| Period | Returns (%) | Benchmark Returns (%)# |
| Inception | 12.80% | 11.01% |
| 10 Years | 11.92% | 10.82% |
| 7 Years | 10.31% | 10.13% |
| 5 Years | 11.61% | 11.27% |
| 3 Years | 10.21% | 10.33% |
| 2 Years | 9.98% | 10.33% |
| 1 Year | 16.95% | 18.52% |
| 6 Months | 8.55% | 9.34% |
| 1 Month | 1.26% | 1.39% |

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

Portfolio

| Equity | % to Fund |
|-----------------------------------|---------------|
| HDFC Bank Limited | 4.49% |
| Reliance Industries Limited | 4.14% |
| ICICI Bank Limited | 3.49% |
| Infosys Limited | 2.74% |
| Larsen & Toubro Limited | 1.86% |
| Tata Consultancy Services Limited | 1.76% |
| Axis Bank Limited | 1.76% |
| ITC Limited | 1.42% |
| Bharti Airtel Ltd | 1.40% |
| Mahindra & Mahindra Ltd. | 0.85% |
| Hindustan Unilever Limited | 0.85% |
| HCL Technologies Limited | 0.82% |
| UltraTech Cement Limited | 0.81% |
| State Bank of India | 0.79% |
| Kotak Mahindra Bank Limited | 0.77% |
| Dr Reddys Laboratories Limited | 0.71% |
| NTPC Ltd. | 0.68% |
| Titan Company Limited | 0.64% |
| Maruti Suzuki India Ltd | 0.64% |
| Tata Steel Limited | 0.58% |
| IndusInd Bank Limited | 0.56% |
| Bajaj Finance Ltd | 0.52% |
| Others | 13.87% |
| Total | 46.15% |

| Debentures / Bonds | % to Fund |
|---|---------------|
| HDFC Bank Ltd | 3.97% |
| Mahindra and Mahindra Financial Services Ltd | 1.07% |
| LIC Housing Finance Ltd | 1.06% |
| Sikka Ports And Terminals | 0.99% |
| HDB Financial Services Ltd | 0.86% |
| Sundaram Finance Ltd | 0.61% |
| Bharti Telecom Ltd | 0.47% |
| Cholamandalam Investment & Finance Company Ltd | 0.47% |
| Nuclear Power Corporation of India Ltd | 0.42% |
| National Bank For Agriculture & Rural Development | 0.36% |
| Others | 1.19% |
| Total | 11.46% |

| Government Securities | % to Fund |
|--|---------------|
| 7.18% GOI Mat 24-Jul-2037 | 10.37% |
| 7.30% GOI Mat 19-Jun-2053 | 7.20% |
| 7.25% GOI Mat 12-Jun-2063 | 6.62% |
| 7.26% GOI Mat 06-Feb-2033 | 1.72% |
| 7.18% GOI Mat 14-Aug-2033 | 1.66% |
| 7.33% Maharashtra SDL Mat 13-Sep-2027 | 1.49% |
| 6.63% Tamil Nadu SDL Mat 23-Dec-2035 | 1.49% |
| 6.45% GOI Mat 07-Oct-2029 | 1.16% |
| 7.37% GOI Sovereign Green Bond Mat 23-Jan-2054 | 1.13% |
| 7.74% Maharashtra SDL Mat 01-Mar-2033 | 0.55% |
| Others | 7.25% |
| Total | 40.64% |

| | |
|---|--------------|
| Deposits, Money Mkt Securities and Net Current Assets. | 1.75% |
|---|--------------|

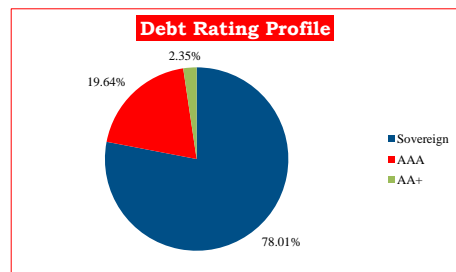
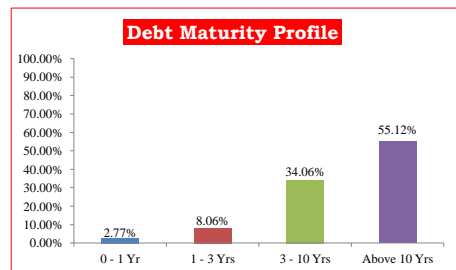
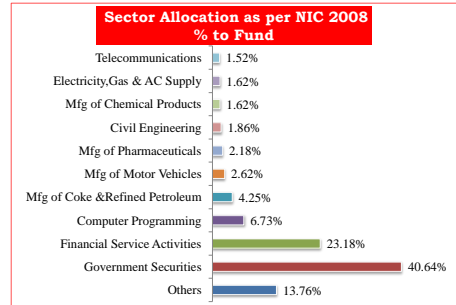
| | |
|--------------------|----------------|
| Grand Total | 100.00% |
|--------------------|----------------|

| Debt Parameters | |
|------------------------------|--------|
| Portfolio Yield (%) | 7.29% |
| Avg Maturity (In Months) | 192.24 |
| Modified Duration (In Years) | 7.66 |

| AUM (in Lakhs) | | | |
|-----------------|-----------|--------------|-------------|
| Equity | Debt | MMI & Others | Total |
| 50,624.83 | 57,153.37 | 1,924.67 | 1,09,702.88 |

| Fund Manager | No. Of Funds Managed | | |
|---------------------|----------------------|-----------|-------------|
| | Equity Fund | Debt Fund | Hybrid Fund |
| Mr Kailash Lalwani | 6 | 13 | 20 |
| Mr Abhishek Agarwal | - | - | 22 |

| Asset Category | F&U Mandate | % of Actual |
|--------------------|-------------|-------------|
| Money Market Insts | 0% to 5% | 0.61% |
| Public Deposits | 0% to 15% | 0.00% |
| Govt. Securities | 20% to 70% | 52.10% |
| Corporate Bonds | 30% to 60% | 46.15% |
| Equity | - | 1.15% |
| Net Current Assets | - | - |



Defensive Managed Fund - Old Group as on February 29, 2024

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%.

| | |
|-----------------------|--------------------------------|
| SPIN Code | : ULGF00311/08/03DefensiveF101 |
| Inception Date | : 23 Jul 2003 |
| NAV | : 142.7624 |

| Fund V/s Benchmark Performance | | |
|--------------------------------|-------------|------------------------|
| Period | Returns (%) | Benchmark Returns (%)# |
| Inception | 9.98% | 8.90% |
| 10 Years | 10.00% | 9.55% |
| 7 Years | 8.56% | 8.57% |
| 5 Years | 9.31% | 9.41% |
| 3 Years | 7.71% | 8.03% |
| 2 Years | 7.42% | 8.03% |
| 1 Year | 12.19% | 13.54% |
| 6 Months | 6.19% | 6.62% |
| 1 Month | 1.34% | 1.20% |

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 | 2.23% |
| Reliance Industries Limited | 2.05% |
| ICICI Bank Limited | 1.65% |
| Infosys Limited | 1.31% |
| Larsen & Toubro Limited | 0.87% |
| Tata Consultancy Services Limited | 0.84% |
| Axis Bank Limited | 0.83% |
| Bharti Airtel Ltd | 0.69% |
| ITC Limited | 0.69% |
| Others | 11.10% |
| Total | 22.26% |

| Debentures / Bonds | % to Fund |
|--|---------------|
| HDFC Bank Ltd | 6.33% |
| Sikka Ports And Terminals | 2.42% |
| Cholamandalam Investment & Finance Company Ltd | 1.83% |
| Bajaj Finance Ltd | 1.28% |
| NHPC Ltd | 1.01% |
| Nuclear Power Corporation of India Ltd | 1.00% |
| LIC Housing Finance Ltd | 0.89% |
| Mahindra and Mahindra Financial Services Ltd | 0.51% |
| Sundaram Finance Ltd | 0.49% |
| IOT Utikal Energy Services Limited | 0.48% |
| Others | 2.26% |
| Total | 18.51% |

| Government Securities | % to Fund |
|--------------------------------------|---------------|
| 7.18% GOI Mat 24-Jul-2037 | 13.42% |
| 7.30% GOI Mat 19-Jun-2053 | 10.16% |
| 7.25% GOI Mat 12-Jun-2063 | 8.83% |
| 7.65% Tamil Nadu SDL Mat 06-Dec-2027 | 2.74% |
| 7.26% GOI Mat 06-Feb-2033 | 2.27% |
| 7.41% GOI Mat 19-Dec-2036 | 2.19% |
| 7.18% GOI Mat 14-Aug-2033 | 1.96% |
| 6.63% Tamil Nadu SDL Mat 23-Dec-2035 | 1.82% |
| 7.36% GOI Mat 12-Sep-2052 | 1.80% |
| 6.45% GOI Mat 07-Oct-2029 | 1.66% |
| Others | 10.24% |
| Total | 57.08% |

| | |
|---|--------------|
| Deposits, Money Mkt Securities and Net Current Assets. | 2.15% |
|---|--------------|

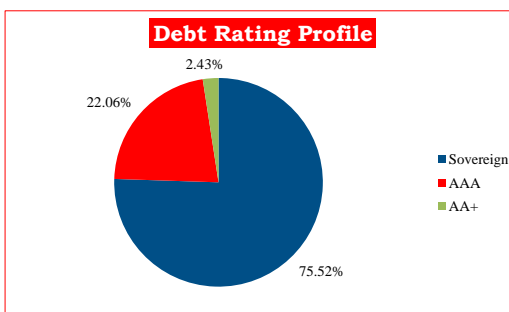
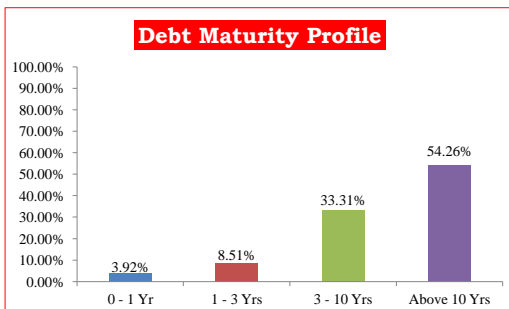
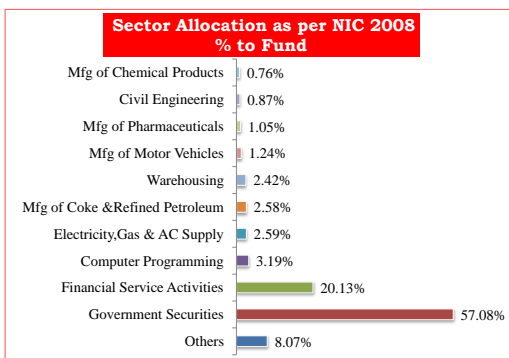
| | |
|--------------------|----------------|
| Grand Total | 100.00% |
|--------------------|----------------|

| Debt Parameters | |
|------------------------------|--------|
| Portfolio Yield (%) | 7.30% |
| Avg Maturity (In Months) | 187.55 |
| Modified Duration (In Years) | 7.46 |

| AUM (` in Lakhs) | | | |
|-------------------|-----------|--------------|-----------|
| Equity | Debt | MMF & Others | Total |
| 8,870.08 | 30,113.65 | 854.95 | 39,838.69 |

| Fund Manager | No. Of Funds Managed | | |
|---------------------|----------------------|-----------|-------------|
| | Equity Fund | Debt Fund | Hybrid Fund |
| Mr Kailash Lalwani | 6 | 13 | 20 |
| Mr Abhishek Agarwal | - | - | 22 |

| Asset Category | F&U Mandate | % of Actual |
|--------------------|-------------|-------------|
| Money Market Insts | 0% to 5% | 0.44% |
| Public Deposits | 0% to 15% | 0.00% |
| Govt. Securities | 50% to 85% | 75.59% |
| Corporate Bonds | 15% to 30% | 22.26% |
| Net Current Assets | - | 1.70% |



Liquid Fund - Old Group as on February 29, 2024

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

| | |
|-----------------------|--------------------------------|
| SFIN Code | : ULGF00111/08/03LiquidFund101 |
| Inception Date | : 23 Jul 2003 |
| NAV | : 74.6881 |

| Fund V/s Benchmark Performance | | |
|--------------------------------|-------------|------------------------|
| Period | Returns (%) | Benchmark Returns (%)# |
| Inception | 6.58% | 6.58% |
| 10 Years | 5.65% | 6.62% |
| 7 Years | 4.78% | 5.95% |
| 5 Years | 4.45% | 5.46% |
| 3 Years | 4.28% | 5.49% |
| 2 Years | 5.02% | 6.42% |
| 1 Year | 6.02% | 7.31% |
| 6 Months | 2.93% | 3.61% |
| 1 Month | 0.48% | 0.60% |

CRISIL Liquid Fund Index
Note: Returns over 1 year have been annualized.

| Portfolio | |
|--|----------------|
| Deposits, Money Mkt Securities and Net Current Assets. | 100.00% |
| Grand Total | 100.00% |

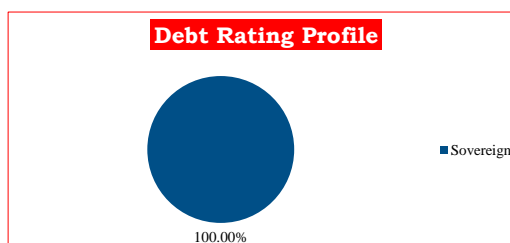
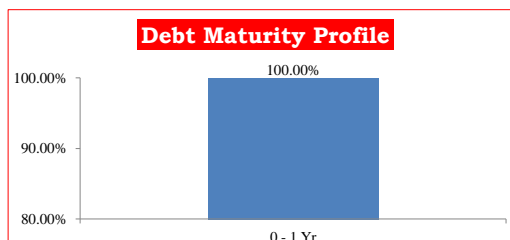
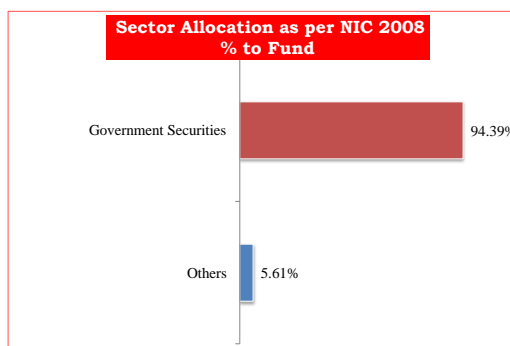
| Debt Parameters | |
|------------------------------|-------|
| Portfolio Yield (%) | 6.95% |
| Avg Maturity (In Months) | 2.52 |
| Modified Duration (In Years) | 0.21 |

AUM (₹ in Lakhs)

| Equity | Debt | MMI & Others | Total |
|--------|------|--------------|--------|
| - | - | 242.07 | 242.07 |

| Fund Manager | No. Of Funds Managed | | |
|--------------------|----------------------|-----------|-------------|
| | Equity Fund | Debt Fund | Hybrid Fund |
| Mr Vineet Choraria | 1 | 29 | 2 |

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



Secured Managed Fund - Old Group as on February 29, 2024

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

| | |
|-----------------------|--------------------------------|
| SFIN Code | : ULGF00211/08/03SecureMgtF101 |
| Inception Date | : 23 Jul 2003 |
| NAV | : 83.8825 |

| Fund V/s Benchmark Performance | | |
|--------------------------------|-------------|------------------------|
| Period | Returns (%) | Benchmark Returns (%)# |
| Inception | 7.15% | 6.79% |
| 10 Years | 8.06% | 8.29% |
| 7 Years | 6.61% | 7.00% |
| 5 Years | 7.03% | 7.54% |
| 3 Years | 5.36% | 5.75% |
| 2 Years | 5.60% | 5.72% |
| 1 Year | 8.50% | 8.56% |
| 6 Months | 4.32% | 3.91% |
| 1 Month | 1.15% | 1.02% |

CRISIL Composite Bond Fund Index
Note: Returns over 1 year have been annualized.

| Portfolio | |
|--|---------------|
| Debentures / Bonds | % to Fund |
| HDFC Bank Ltd | 9.56% |
| Bajaj Finance Ltd | 4.93% |
| LIC Housing Finance Ltd | 3.02% |
| Sikka Ports And Terminals | 2.53% |
| Mahindra and Mahindra Financial Services Ltd | 2.08% |
| IDFC First Bank Limited | 1.89% |
| Bharti Telecom Ltd | 1.60% |
| Cholamandalam Investment & Finance Company Ltd | 1.30% |
| Embassy Office Parks REIT | 1.22% |
| India Grid Trust | 0.93% |
| Others | 2.44% |
| Total | 31.50% |

| Government Securities | % to Fund |
|---|---------------|
| 7.18% GOI Mat 14-Aug-2033 | 15.72% |
| 7.25% GOI Mat 12-Jun-2063 | 14.56% |
| 7.18% GOI Mat 24-Jul-2037 | 12.48% |
| 7.46% GOI Mat 06-Nov-2073 | 5.02% |
| 7.26% GOI Mat 06-Feb-2033 | 4.98% |
| 7.37% GOI Sovereign Green Bond Mat 23-Jan-2054 | 2.37% |
| 7.61% GOI Mat 09-May-2030 | 2.20% |
| Gsec C-STRIPS Mat 19-Sep-2027 | 1.45% |
| 7.60% Food Corp of India Bond GOI Mat 09-Jan-2030 | 1.36% |
| 7.30% GOI Mat 19-Jun-2053 | 1.19% |
| Others | 3.37% |
| Total | 64.70% |

| | |
|---|--------------|
| Deposits, Money Mkt Securities and Net Current Assets. | 3.80% |
|---|--------------|

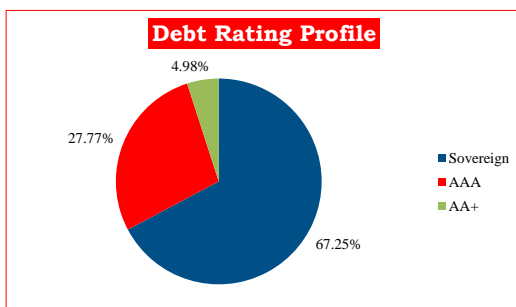
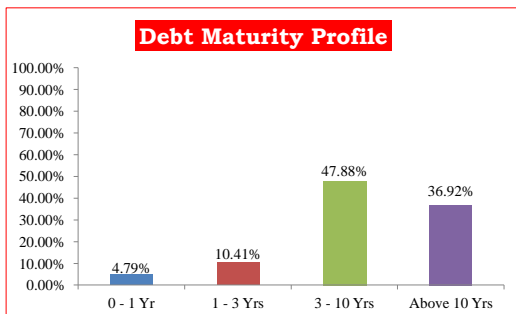
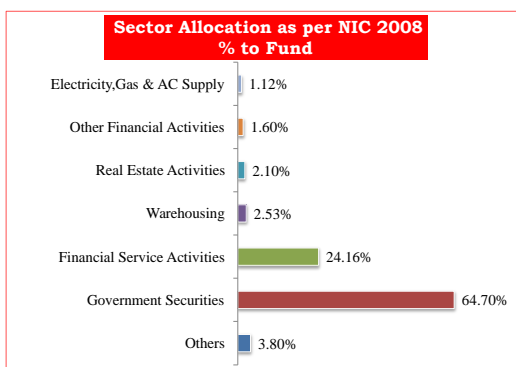
| | |
|--------------------|----------------|
| Grand Total | 100.00% |
|--------------------|----------------|

| Debt Parameters | |
|------------------------------|--------|
| Portfolio Yield (%) | 7.31% |
| Avg Maturity (In Months) | 178.87 |
| Modified Duration (In Years) | 6.94 |

| AUM (₹ in Lakhs) | | | |
|------------------|-----------|--------------|-----------|
| Equity | Debt | MMI & Others | Total |
| - | 15,540.83 | 613.62 | 16,154.45 |

| Fund Manager | No. Of Funds Managed | | |
|--------------------|----------------------|-----------|-------------|
| | Equity Fund | Debt Fund | Hybrid Fund |
| Mr Vineet Choraria | 1 | 29 | 2 |

| Asset Category | F&U Mandate | % of Actual |
|--------------------|-------------|-------------|
| Money Market Insts | 0% to 5% | 1.78% |
| Public Deposits | 0% to 20% | 0.00% |
| Govt. Securities | 75% to 100% | 96.20% |
| Corporate Bonds | | |
| Equity | 0% | 0.00% |
| Net Current Assets | - | 2.02% |



Balanced Managed Fund - Life Group as on February 29, 2024

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

| | |
|-----------------------|--------------------------------|
| SFIN Code | : ULGF02525/02/12BalancedMF101 |
| Inception Date | : 02 Jan 2004 |
| NAV | : 190.9256 |

| Fund V/s Benchmark Performance | | |
|--------------------------------|-------------|------------------------|
| Period | Returns (%) | Benchmark Returns (%)# |
| Inception | 11.57% | 9.66% |
| 10 Years | 11.83% | 10.82% |
| 7 Years | 10.10% | 10.13% |
| 5 Years | 11.61% | 11.27% |
| 3 Years | 10.05% | 10.33% |
| 2 Years | 9.73% | 10.33% |
| 1 Year | 16.46% | 18.52% |
| 6 Months | 8.24% | 9.34% |
| 1 Month | 1.40% | 1.39% |

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

Portfolio

| Equity | % to Fund |
|-----------------------------------|---------------|
| HDFC Bank Limited | 4.44% |
| Reliance Industries Limited | 4.08% |
| ICICI Bank Limited | 3.32% |
| Infosys Limited | 2.69% |
| Larsen & Toubro Limited | 1.76% |
| Tata Consultancy Services Limited | 1.69% |
| Axis Bank Limited | 1.68% |
| ITC Limited | 1.40% |
| Bharti Airtel Ltd | 1.37% |
| HCL Technologies Limited | 0.82% |
| Mahindra & Mahindra Ltd. | 0.81% |
| Hindustan Unilever Limited | 0.81% |
| UltraTech Cement Limited | 0.81% |
| State Bank of India | 0.75% |
| Kotak Mahindra Bank Limited | 0.73% |
| Dr Reddys Laboratories Limited | 0.68% |
| NTPC Ltd. | 0.65% |
| Juniper Hotels Limited | 0.63% |
| Titan Company Limited | 0.61% |
| Maruti Suzuki India Ltd | 0.61% |
| Tata Steel Limited | 0.56% |
| IndusInd Bank Limited | 0.53% |
| Others | 13.32% |
| Total | 44.75% |

| Debentures / Bonds | % to Fund |
|--|---------------|
| HDFC Bank Ltd | 3.23% |
| HDB Financial Services Ltd | 1.44% |
| Cholamandalam Investment & Finance Company Ltd | 1.36% |
| Bharti Telecom Ltd | 0.91% |
| Sundaram Finance Ltd | 0.90% |
| Mahindra and Mahindra Financial Services Ltd | 0.80% |
| NHPC Ltd | 0.79% |
| Sikka Ports And Terminals | 0.70% |
| LIC Housing Finance Ltd | 0.62% |
| State Bank of India | 0.58% |
| Others | 1.24% |
| Total | 12.56% |

| Government Securities | % to Fund |
|--|---------------|
| 7.18% GOI Mat 24-Jul-2037 | 10.40% |
| 7.30% GOI Mat 19-Jun-2053 | 7.03% |
| 7.25% GOI Mat 12-Jun-2063 | 6.40% |
| 7.26% GOI Mat 06-Feb-2033 | 2.68% |
| 7.18% GOI Mat 14-Aug-2033 | 1.93% |
| 6.45% GOI Mat 07-Oct-2029 | 1.86% |
| 7.33% Maharashtra SDL Mat 13-Sep-2027 | 1.15% |
| 7.74% Karnataka SDL Mat 23-Nov-2037 | 1.13% |
| 7.37% GOI Sovereign Green Bond Mat 23-Jan-2054 | 1.11% |
| 6.63% Tamil Nadu SDL Mat 23-Dec-2035 | 0.61% |
| Others | 6.59% |
| Total | 40.88% |

| | |
|---|--------------|
| Deposits, Money Mkt Securities and Net Current Assets. | 1.81% |
|---|--------------|

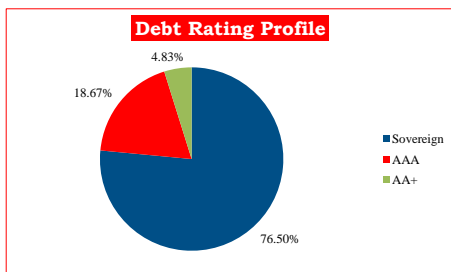
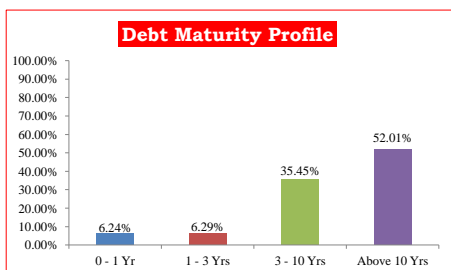
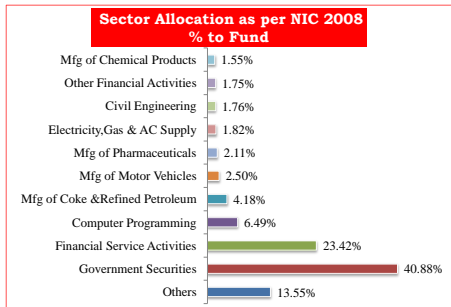
| | |
|--------------------|----------------|
| Grand Total | 100.00% |
|--------------------|----------------|

| Debt Parameters | |
|------------------------------|--------|
| Portfolio Yield (%) | 7.29% |
| Avg Maturity (In Months) | 184.81 |
| Modified Duration (In Years) | 7.43 |

| AUM (in Lakhs) | | | |
|-----------------|-----------|--------------|-----------|
| Equity | Debt | MMI & Others | Total |
| 10,202.73 | 12,182.55 | 411.69 | 22,796.97 |

| Fund Manager | No. Of Funds Managed | | |
|---------------------|----------------------|-----------|-------------|
| | Equity Fund | Debt Fund | Hybrid Fund |
| Mr Kailash Lalwani | 6 | 13 | 20 |
| Mr Abhishek Agarwal | - | - | 22 |

| Asset Category | F&U Mandate | % of Actual |
|--------------------|-------------|-------------|
| Money Market Insts | 0% to 5% | 0.64% |
| Public Deposits | 0% to 15% | 0.00% |
| Govt. Securities | 20% to 70% | 53.44% |
| Corporate Bonds | 30% to 60% | 44.75% |
| Equity | - | 1.16% |
| Net Current Assets | - | - |



Balanced Managed Fund - Pension Group as on February 29, 2024

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

| | |
|-----------------------|--------------------------------|
| SFIN Code | : ULGF03218/02/12BalancedMF101 |
| Inception Date | : 02 Jan 2004 |
| NAV | : 181.186 |

| Fund V/s Benchmark Performance | | |
|--------------------------------|-------------|------------------------|
| Period | Returns (%) | Benchmark Returns (%)# |
| Inception | 11.29% | 9.66% |
| 10 Years | 11.73% | 10.82% |
| 7 Years | 10.10% | 10.13% |
| 5 Years | 11.48% | 11.27% |
| 3 Years | 10.05% | 10.31% |
| 2 Years | 9.74% | 10.33% |
| 1 Year | 16.64% | 18.52% |
| 6 Months | 8.42% | 9.34% |
| 1 Month | 1.54% | 1.39% |

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

Portfolio

| Equity | % to Fund |
|-------------------------------------|---------------|
| HDFC Bank Limited | 4.40% |
| Reliance Industries Limited | 4.08% |
| ICICI Bank Limited | 3.33% |
| Infosys Limited | 2.69% |
| Larsen & Toubro Limited | 1.80% |
| Tata Consultancy Services Limited | 1.69% |
| Axis Bank Limited | 1.68% |
| ITC Limited | 1.40% |
| Bharti Airtel Ltd | 1.37% |
| Apeejay Surenra Park Hotels Limited | 0.89% |
| HCL Technologies Limited | 0.82% |
| Mahindra & Mahindra Ltd. | 0.81% |
| Hindustan Unilever Limited | 0.81% |
| UltraTech Cement Limited | 0.81% |
| State Bank of India | 0.75% |
| Kotak Mahindra Bank Limited | 0.73% |
| Dr Reddys Laboratories Limited | 0.68% |
| NTPC Ltd. | 0.66% |
| Titan Company Limited | 0.61% |
| Maruti Suzuki India Ltd | 0.61% |
| Tata Steel Limited | 0.56% |
| IndusInd Bank Limited | 0.54% |
| Bajaj Finance Ltd | 0.51% |
| Others | 12.89% |
| Total | 45.14% |

| Debentures / Bonds | % to Fund |
|---|---------------|
| HDFC Bank Ltd | 4.08% |
| HDB Financial Services Ltd | 2.65% |
| Cholamandalam Investment & Finance Company Ltd | 1.03% |
| IDFC First Bank Limited | 1.00% |
| LIC Housing Finance Ltd | 0.88% |
| Sundaram Finance Ltd | 0.86% |
| Mahindra and Mahindra Financial Services Ltd | 0.66% |
| Sikka Ports And Terminals | 0.38% |
| National Bank For Agriculture & Rural Development | 0.32% |
| Tata Steel Ltd | 0.26% |
| Others | 0.13% |
| Total | 12.27% |

| Government Securities | % to Fund |
|--|---------------|
| 7.18% GOI Mat 24-Jul-2037 | 10.57% |
| 7.30% GOI Mat 19-Jun-2053 | 6.84% |
| 7.25% GOI Mat 12-Jun-2063 | 6.60% |
| 7.33% Maharashtra SDL Mat 13-Sep-2027 | 2.14% |
| 7.26% GOI Mat 06-Feb-2033 | 1.82% |
| 7.18% GOI Mat 14-Aug-2033 | 1.79% |
| 7.37% GOI Sovereign Green Bond Mat 23-Jan-2054 | 1.11% |
| 7.74% Karnataka SDL Mat 23-Nov-2037 | 0.98% |
| 7.46% GOI Mat 06-Nov-2073 | 0.80% |
| 7.36% GOI Mat 12-Sep-2052 | 0.72% |
| Others | 7.25% |
| Total | 40.61% |

| | |
|--|-------|
| Deposits, Money Mkt Securities and Net Current Assets. | 1.98% |
|--|-------|

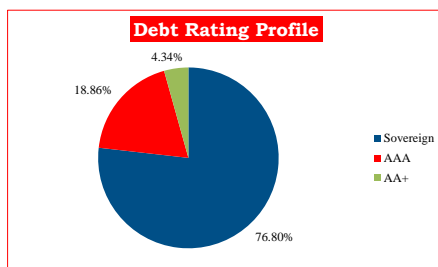
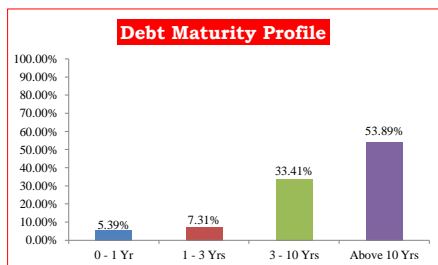
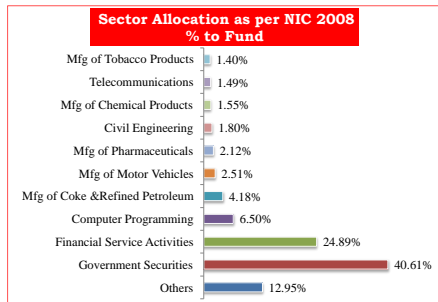
| | |
|--------------------|----------------|
| Grand Total | 100.00% |
|--------------------|----------------|

| Debt Parameters | |
|------------------------------|--------|
| Portfolio Yield (%) | 7.30% |
| Avg Maturity (In Months) | 190.27 |
| Modified Duration (In Years) | 7.48 |

| AUM (in Lakhs) | | | |
|-----------------|-----------|--------------|-----------|
| Equity | Debt | MMI & Others | Total |
| 13,972.85 | 16,371.16 | 612.40 | 30,956.42 |

| Fund Manager | No. Of Funds Managed | | |
|--------------------|----------------------|-----------|-------------|
| | Equity Fund | Debt Fund | Hybrid Fund |
| Mr Kailash Lalwani | 6 | 13 | 20 |
| Mr Abhishek Agarwa | - | - | 22 |

| Asset Category | F&U Mandate | % of Actual |
|--------------------|-------------|-------------|
| Money Market Insts | 0% to 5% | 0.83% |
| Public Deposits | 0% to 15% | 0.00% |
| Govt. Securities | | 52.88% |
| Corporate Bonds | 20% to 70% | 45.14% |
| Equity | 30% to 60% | 1.15% |
| Net Current Assets | - | - |



Defensive Managed Fund - Life Group as on February 29, 2024

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%.

| | |
|-----------------------|--------------------------------|
| SPIN Code | : ULGF02425/02/12DefensiveF101 |
| Inception Date | : 02 Jan 2004 |
| NAV | : 125.9279 |

| Fund V/s Benchmark Performance | | |
|--------------------------------|-------------|------------------------|
| Period | Returns (%) | Benchmark Returns (%)# |
| Inception | 9.38% | 8.21% |
| 10 Years | 9.92% | 9.55% |
| 7 Years | 8.40% | 8.57% |
| 5 Years | 9.36% | 9.41% |
| 3 Years | 7.74% | 8.03% |
| 2 Years | 7.60% | 8.03% |
| 1 Year | 12.55% | 13.54% |
| 6 Months | 6.37% | 6.62% |
| 1 Month | 1.23% | 1.20% |

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 | 2.22% |
| Reliance Industries Limited | 2.02% |
| ICICI Bank Limited | 1.71% |
| Infosys Limited | 1.34% |
| Larsen & Toubro Limited | 0.91% |
| Axis Bank Limited | 0.86% |
| Tata Consultancy Services Limited | 0.86% |
| ITC Limited | 0.69% |
| Bharti Airtel Ltd | 0.68% |
| Others | 11.43% |
| Total | 22.74% |

| Debentures / Bonds | % to Fund |
|--|---------------|
| HDFC Bank Ltd | 6.76% |
| LIC Housing Finance Ltd | 3.03% |
| Bharti Telecom Ltd | 1.90% |
| Reliance Industries Ltd | 1.43% |
| Bajaj Finance Ltd | 0.97% |
| Sikka Ports And Terminals | 0.88% |
| Nuclear Power Corporation of India Ltd | 0.75% |
| Mahindra and Mahindra Financial Services Ltd | 0.60% |
| Sundaram Finance Ltd | 0.37% |
| Embassy Office Parks REIT | 0.33% |
| Others | 2.45% |
| Total | 19.47% |

| Government Securities | % to Fund |
|--|---------------|
| 7.18% GOI Mat 24-Jul-2037 | 13.54% |
| 7.30% GOI Mat 19-Jun-2053 | 10.04% |
| 7.25% GOI Mat 12-Jun-2063 | 9.00% |
| 7.26% GOI Mat 06-Feb-2033 | 3.73% |
| 7.18% GOI Mat 14-Aug-2033 | 1.96% |
| 7.33% Maharashtra SDL Mat 13-Sep-2027 | 1.92% |
| 7.37% GOI Sovereign Green Bond Mat 23-Jan-2054 | 1.53% |
| 6.45% GOI Mat 07-Oct-2029 | 1.49% |
| 7.65% Tamil Nadu SDL Mat 06-Dec-2027 | 1.41% |
| 7.41% GOI Mat 19-Dec-2036 | 1.38% |
| Others | 10.09% |
| Total | 56.09% |

| | |
|---|--------------|
| Deposits, Money Mkt Securities and Net Current Assets. | 1.70% |
|---|--------------|

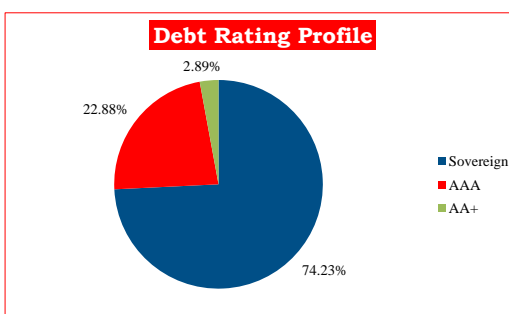
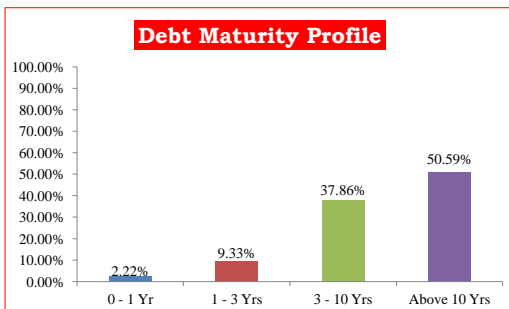
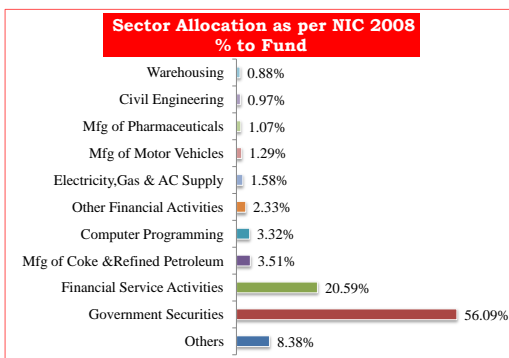
| | |
|--------------------|----------------|
| Grand Total | 100.00% |
|--------------------|----------------|

| Debt Parameters | |
|------------------------------|--------|
| Portfolio Yield (%) | 7.31% |
| Avg Maturity (In Months) | 184.25 |
| Modified Duration (In Years) | 7.43 |

| AUM (` in Lakhs) | | | |
|-------------------|-------------|--------------|-------------|
| Equity | Debt | MMF & Others | Total |
| 40,339.55 | 1,34,042.20 | 3,023.54 | 1,77,405.29 |

| Fund Manager | No. Of Funds Managed | | |
|---------------------|----------------------|-----------|-------------|
| | Equity Fund | Debt Fund | Hybrid Fund |
| Mr Kailash Lalwani | 6 | 13 | 20 |
| Mr Abhishek Agarwal | - | - | 22 |

| Asset Category | F&U Mandate | % of Actual |
|--------------------|-------------|-------------|
| Money Market Insts | 0% to 5% | 0.24% |
| Public Deposits | 0% to 15% | 0.00% |
| Govt. Securities | 50% to 85% | 75.56% |
| Corporate Bonds | 15% to 30% | 22.74% |
| Net Current Assets | - | 1.47% |



Defensive Managed Fund - Pension Group as on February 29, 2024

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%.

| | |
|-----------------------|--------------------------------|
| SPIN Code | : ULGF03118/02/12DefensiveF101 |
| Inception Date | : 02 Jan 2004 |
| NAV | : 112.9778 |

| Fund V/s Benchmark Performance | | |
|--------------------------------|-------------|------------------------|
| Period | Returns (%) | Benchmark Returns (%)# |
| Inception | 8.80% | 8.21% |
| 10 Years | 9.83% | 9.55% |
| 7 Years | 8.34% | 8.57% |
| 5 Years | 9.16% | 9.41% |
| 3 Years | 7.53% | 8.03% |
| 2 Years | 7.39% | 8.03% |
| 1 Year | 12.25% | 13.54% |
| 6 Months | 6.09% | 6.62% |
| 1 Month | 1.26% | 1.20% |

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 | 2.27% |
| Reliance Industries Limited | 2.05% |
| ICICI Bank Limited | 1.68% |
| Infosys Limited | 1.35% |
| Larsen & Toubro Limited | 0.89% |
| Tata Consultancy Services Limited | 0.85% |
| Axis Bank Limited | 0.85% |
| ITC Limited | 0.70% |
| Bharti Airtel Ltd | 0.69% |
| Others | 10.97% |
| Total | 22.30% |

| Debentures / Bonds | % to Fund |
|---|---------------|
| HDFC Bank Ltd | 6.65% |
| Sikka Ports And Terminals | 2.31% |
| Cholamandalam Investment & Finance Company Ltd | 1.37% |
| NHPC Ltd | 1.13% |
| HDB Financial Services Ltd | 0.99% |
| Bajaj Finance Ltd | 0.96% |
| LIC Housing Finance Ltd | 0.81% |
| National Bank For Agriculture & Rural Development | 0.67% |
| ICICI Securities Primary Dealership Ltd | 0.62% |
| Power Grid Corporation of India Ltd | 0.50% |
| Others | 2.60% |
| Total | 18.62% |

| Government Securities | % to Fund |
|--|---------------|
| 7.18% GOI Mat 24-Jul-2037 | 13.80% |
| 7.30% GOI Mat 19-Jun-2053 | 9.38% |
| 7.25% GOI Mat 12-Jun-2063 | 8.97% |
| 7.26% GOI Mat 06-Feb-2033 | 2.59% |
| 7.18% GOI Mat 14-Aug-2033 | 2.47% |
| 6.45% GOI Mat 07-Oct-2029 | 1.53% |
| 7.37% GOI Sovereign Green Bond Mat 23-Jan-2054 | 1.53% |
| 7.38% Karnataka SDL Mat 27-Sep-2027 | 1.47% |
| 7.33% Maharashtra SDL Mat 13-Sep-2027 | 1.43% |
| 7.46% GOI Mat 06-Nov-2073 | 1.42% |
| Others | 12.38% |
| Total | 56.98% |

| | |
|---|--------------|
| Deposits, Money Mkt Securities and Net Current Assets. | 2.10% |
|---|--------------|

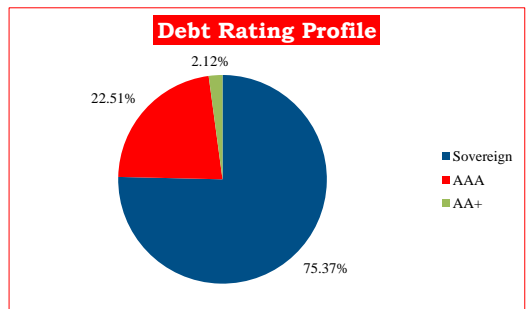
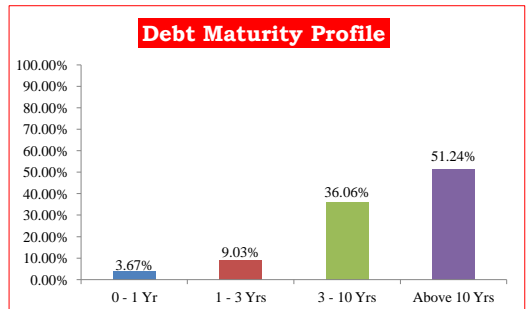
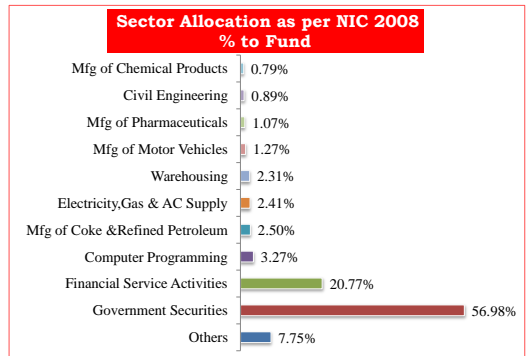
| | |
|--------------------|----------------|
| Grand Total | 100.00% |
|--------------------|----------------|

| Debt Parameters | |
|------------------------------|--------|
| Portfolio Yield (%) | 7.30% |
| Avg Maturity (In Months) | 187.11 |
| Modified Duration (In Years) | 7.39 |

| AUM (in Lakhs) | | | |
|-----------------|-----------|--------------|-----------|
| Equity | Debt | MMI & Others | Total |
| 4,723.52 | 16,013.38 | 445.50 | 21,182.40 |

| Fund Manager | No. Of Funds Managed | | |
|---------------------|----------------------|-----------|-------------|
| | Equity Fund | Debt Fund | Hybrid Fund |
| Mr Kailash Lalwani | 6 | 13 | 20 |
| Mr Abhishek Agarwal | - | - | 22 |

| Asset Category | F&U Mandate | % of Actual |
|--------------------|-------------|-------------|
| Money Market Insts | 0% to 5% | 0.42% |
| Public Deposits | 0% to 15% | 0.00% |
| Govt. Securities | 50% to 85% | 75.60% |
| Corporate Bonds | 15% to 30% | 22.30% |
| Net Current Assets | - | 1.68% |



Growth Fund - Pension Group as on February 29, 2024

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

| | |
|-----------------------|--------------------------------|
| SFIN Code | : ULGF03318/02/12GrowthFund101 |
| Inception Date | : 02 Jan 2004 |
| NAV | : 410.6677 |

| Fund V/s Benchmark Performance | | |
|--------------------------------|-------------|------------------------|
| Period | Returns (%) | Benchmark Returns (%)# |
| Inception | 15.57% | 13.21% |
| 10 Years | 17.62% | 13.90% |
| 7 Years | 16.40% | 13.95% |
| 5 Years | 19.77% | 15.84% |
| 3 Years | 22.07% | 15.90% |
| 2 Years | 21.99% | 15.97% |
| 1 Year | 45.33% | 30.69% |
| 6 Months | 24.22% | 15.97% |
| 1 Month | 3.05% | 1.83% |

BSE-100

Note: Returns over 1 year have been annualized.

Portfolio

| Equity | % to Fund |
|---|---------------|
| UltraTech Cement Limited | 6.95% |
| Larsen & Toubro Limited | 5.68% |
| Bharti Airtel Ltd | 5.06% |
| MRF Ltd. | 4.77% |
| Tata Motors Limited | 4.75% |
| Reliance Industries Limited | 4.39% |
| State Bank of India | 4.22% |
| Mahindra & Mahindra Ltd. | 3.63% |
| Infosys Limited | 3.61% |
| Tata Steel Limited | 3.27% |
| Dr Reddys Laboratories Limited | 3.15% |
| Axis Bank Limited | 3.04% |
| Bajaj Auto Ltd. | 2.84% |
| Adani Ports & Special Economic Zone Ltd | 2.76% |
| Godrej Consumer Products Limited | 2.44% |
| Cipla Limited | 2.01% |
| Tech Mahindra Limited | 1.98% |
| Hindalco Industries Limited | 1.96% |
| ICICI Bank Limited | 1.94% |
| Tata Power Co. Ltd | 1.80% |
| Oil & Natural Gas Corporation Ltd. | 1.62% |
| Maruti Suzuki India Ltd | 1.48% |
| Sun Pharmaceutical Industries Limited | 1.42% |
| Power Grid Corporation of India Ltd | 1.35% |
| HDFC Bank Limited | 1.33% |
| Vedanta Ltd | 1.33% |
| Bajaj Finserv Ltd | 1.30% |
| Nestle India Limited | 1.27% |
| Bharat Petroleum Corporation Ltd | 1.26% |
| GAIL (INDIA) Ltd. | 1.25% |
| Eicher Motors Limited | 1.24% |
| SKF India Ltd | 1.23% |
| Ambuja Cements Ltd. | 1.19% |
| IndusInd Bank Limited | 1.06% |
| Marico Limited. | 1.02% |
| Bosch Ltd | 0.93% |
| Indian Oil Corporation Ltd | 0.80% |
| Lupin Limited | 0.79% |
| Grasim Industries Limited | 0.72% |
| Asian Paints (India) Ltd | 0.69% |
| Colgate Palmolive (India) Ltd | 0.66% |
| ACC Ltd. | 0.60% |
| Others | 1.29% |
| Total | 96.08% |

| | |
|---|--------------|
| Deposits, Money Mkt Securities and Net Current Assets. | 3.92% |
|---|--------------|

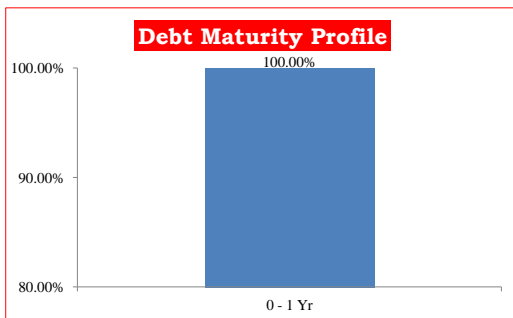
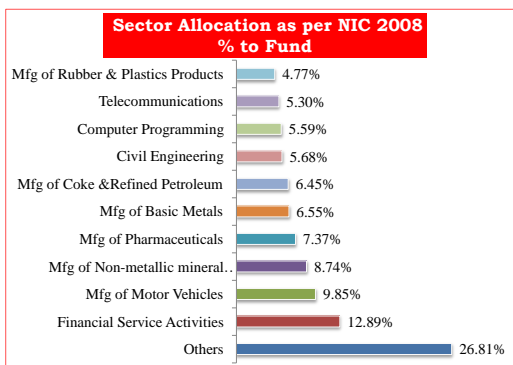
| | |
|--------------------|----------------|
| Grand Total | 100.00% |
|--------------------|----------------|

AUM (in Lakhs)

| Equity | Debt | MMI & Others | Total |
|--------|------|--------------|-------|
| 58.82 | - | 2.40 | 61.22 |

| 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% | 2.26% |
| Public Deposits | 0% | 0.00% |
| Govt. Securities | 0% | 0.00% |
| Corporate Bonds | | |
| Equity | 95% to 100% | 96.08% |
| Net Current Assets | - | 1.67% |



Liquid Fund - Life Group as on February 29, 2024

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

| | |
|-----------------------|--------------------------------|
| SFIN Code | : ULGF02225/02/12LiquidFund101 |
| Inception Date | : 02 Jan 2004 |
| NAV | : 74.0793 |

| Fund V/s Benchmark Performance | | |
|--------------------------------|-------------|------------------------|
| Period | Returns (%) | Benchmark Returns (%)# |
| Inception | 6.69% | 6.63% |
| 10 Years | 5.68% | 6.62% |
| 7 Years | 4.83% | 5.95% |
| 5 Years | 4.50% | 5.46% |
| 3 Years | 4.38% | 5.49% |
| 2 Years | 5.10% | 6.42% |
| 1 Year | 6.10% | 7.31% |
| 6 Months | 3.03% | 3.61% |
| 1 Month | 0.48% | 0.60% |

CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

| Portfolio | |
|---|----------------|
| Deposits, Money Mkt Securities and Net Current Assets. | 100.00% |
| Grand Total | 100.00% |

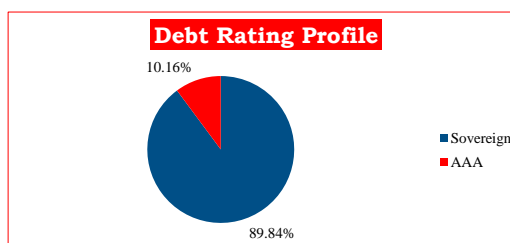
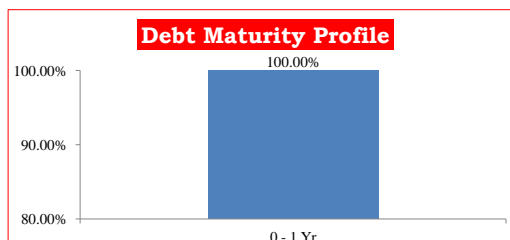
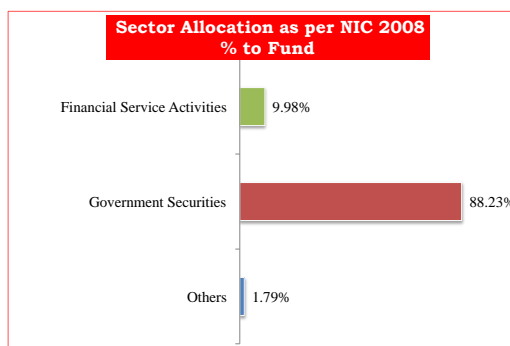
| Debt Parameters | | |
|------------------------------|--|-------|
| Portfolio Yield (%) | | 7.00% |
| Avg Maturity (In Months) | | 6.05 |
| Modified Duration (In Years) | | 0.50 |

AUM (₹ in Lakhs)

| Equity | Debt | MMI & Others | Total |
|--------|------|--------------|----------|
| - | - | 5,554.45 | 5,554.45 |

| Fund Manager | No. Of Funds Managed | | |
|--------------------|----------------------|-----------|-------------|
| | Equity Fund | Debt Fund | Hybrid Fund |
| Mr Vineet Choraria | 1 | 29 | 2 |

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



Liquid Fund - Pension Group as on February 29, 2024

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

| | |
|-----------------------|--------------------------------|
| SFIN Code | : ULGF02918/02/12LiquidFund101 |
| Inception Date | : 02 Jan 2004 |
| NAV | : 73.9276 |

| Fund V/s Benchmark Performance | | |
|--------------------------------|-------------|------------------------|
| Period | Returns (%) | Benchmark Returns (%)# |
| Inception | 6.68% | 6.63% |
| 10 Years | 5.59% | 6.62% |
| 7 Years | 4.72% | 5.95% |
| 5 Years | 4.39% | 5.46% |
| 3 Years | 4.23% | 5.49% |
| 2 Years | 4.97% | 6.42% |
| 1 Year | 6.00% | 7.31% |
| 6 Months | 2.94% | 3.61% |
| 1 Month | 0.47% | 0.60% |

CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

| Portfolio | |
|---|----------------|
| Deposits, Money Mkt Securities and Net Current Assets. | 100.00% |
| Grand Total | 100.00% |

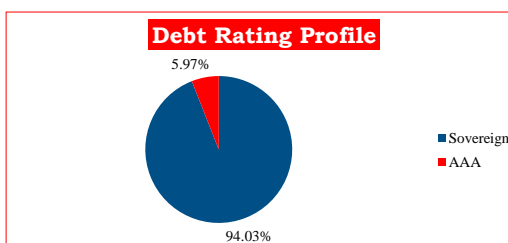
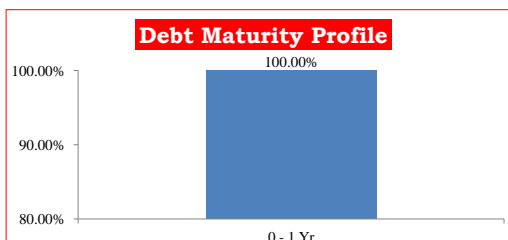
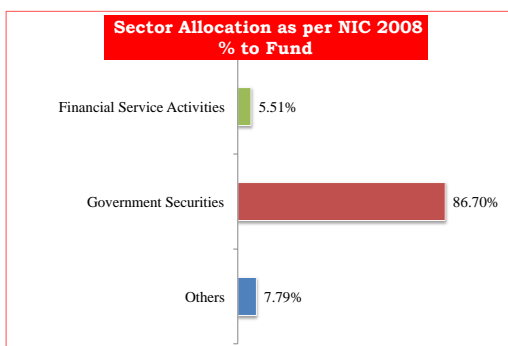
| Debt Parameters | |
|------------------------------|-------|
| Portfolio Yield (%) | 6.88% |
| Avg Maturity (In Months) | 2.32 |
| Modified Duration (In Years) | 0.19 |

AUM (₹ in Lakhs)

| Equity | Debt | MMI & Others | Total |
|--------|------|--------------|--------|
| - | - | 890.40 | 890.40 |

| Fund Manager | No. Of Funds Managed | | |
|--------------------|----------------------|-----------|-------------|
| | Equity Fund | Debt Fund | Hybrid Fund |
| Mr Vineet Choraria | 1 | 29 | 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 February 29, 2024

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

| | |
|-----------------------|--------------------------------|
| SFIN Code | : ULGF02325/02/12SecureMgtF101 |
| Inception Date | : 02 Jan 2004 |
| NAV | : 85.1014 |

| Fund V/s Benchmark Performance | | |
|--------------------------------|-------------|------------------------|
| Period | Returns (%) | Benchmark Returns (%)# |
| Inception | 7.39% | 6.75% |
| 10 Years | 8.14% | 8.29% |
| 7 Years | 6.78% | 7.00% |
| 5 Years | 7.14% | 7.54% |
| 3 Years | 5.51% | 5.75% |
| 2 Years | 5.65% | 5.72% |
| 1 Year | 8.37% | 8.56% |
| 6 Months | 4.25% | 3.91% |
| 1 Month | 1.16% | 1.02% |

CRISIL Composite Bond Fund Index
Note: Returns over 1 year have been annualized.

| Portfolio | |
|---|---------------|
| Debentures / Bonds | % to Fund |
| HDFC Bank Ltd | 6.10% |
| Bajaj Finance Ltd | 5.69% |
| Sikka Ports And Terminals | 3.40% |
| LIC Housing Finance Ltd | 3.24% |
| Hdfc Credila Financial Services Limited | 2.65% |
| Sundaram Finance Ltd | 2.35% |
| Bharti Telecom Ltd | 1.54% |
| Reliance Industries Ltd | 1.52% |
| Embassy Office Parks REIT | 1.23% |
| Power Grid Corporation of India Ltd | 1.06% |
| Others | 5.76% |
| Total | 34.54% |

| Government Securities | % to Fund |
|--|---------------|
| 7.18% GOI Mat 14-Aug-2033 | 15.89% |
| 7.25% GOI Mat 12-Jun-2063 | 14.05% |
| 7.18% GOI Mat 24-Jul-2037 | 12.04% |
| 7.26% GOI Mat 06-Feb-2033 | 6.47% |
| 7.46% GOI Mat 06-Nov-2073 | 4.93% |
| 7.26% GOI Mat 22-Aug-2032 | 2.88% |
| 7.37% GOI Sovereign Green Bond Mat 23-Jan-2054 | 2.35% |
| 7.61% GOI Mat 09-May-2030 | 1.26% |
| 7.30% GOI Mat 19-Jun-2053 | 0.90% |
| Gsec C-STRIPS Mat 19-Sep-2025 | 0.54% |
| Others | 1.38% |
| Total | 62.71% |

| | |
|---|--------------|
| Deposits, Money Mkt Securities and Net Current Assets. | 2.75% |
|---|--------------|

| | |
|--------------------|----------------|
| Grand Total | 100.00% |
|--------------------|----------------|

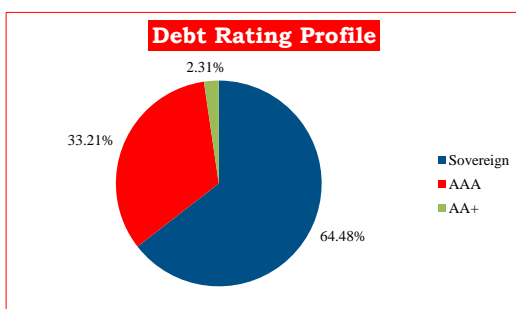
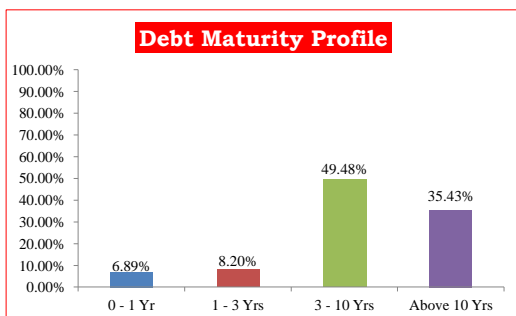
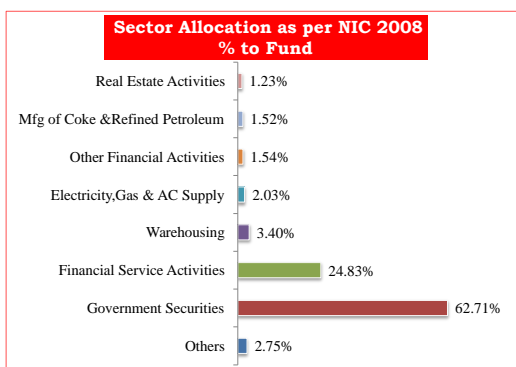
| Debt Parameters | |
|------------------------------|--------|
| Portfolio Yield (%) | 7.32% |
| Avg Maturity (In Months) | 177.28 |
| Modified Duration (In Years) | 6.94 |

AUM (₹ in Lakhs)

| Equity | Debt | MMI & Others | Total |
|--------|-----------|--------------|-----------|
| - | 32,566.98 | 922.45 | 33,489.43 |

| Fund Manager | No. Of Funds Managed | | |
|--------------------|----------------------|-----------|-------------|
| | Equity Fund | Debt Fund | Hybrid Fund |
| Mr Vineet Choraria | 1 | 29 | 2 |

| Asset Category | F&U Mandate | % of Actual |
|--------------------|-------------|-------------|
| Money Market Insts | 0% to 5% | 0.94% |
| Public Deposits | 0% to 20% | 0.00% |
| Govt. Securities | 75% to 100% | 97.25% |
| Corporate Bonds | | |
| Equity | 0% | 0.00% |
| Net Current Assets | - | 1.81% |



Secured Managed Fund - Pension Group as on February 29, 2024

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

| | |
|-----------------------|--------------------------------|
| SFIN Code | : ULGF03018/02/12SecureMgtF101 |
| Inception Date | : 02 Jan 2004 |
| NAV | : 82.8396 |

| Fund V/s Benchmark Performance | | |
|--------------------------------|-------------|------------------------|
| Period | Returns (%) | Benchmark Returns (%)# |
| Inception | 7.25% | 6.75% |
| 10 Years | 8.02% | 8.29% |
| 7 Years | 6.61% | 7.00% |
| 5 Years | 6.88% | 7.54% |
| 3 Years | 5.13% | 5.75% |
| 2 Years | 5.24% | 5.72% |
| 1 Year | 8.06% | 8.56% |
| 6 Months | 3.95% | 3.91% |
| 1 Month | 1.16% | 1.02% |

CRISIL Composite Bond Fund Index
Note: Returns over 1 year have been annualized.

| Portfolio | |
|--|---------------|
| Debentures / Bonds | % to Fund |
| HDFC Bank Ltd | 6.82% |
| Cholamandalam Investment & Finance Company Ltd | 5.70% |
| LIC Housing Finance Ltd | 4.35% |
| Sikka Ports And Terminals | 4.05% |
| Bajaj Finance Ltd | 2.77% |
| Hdfc Credila Financial Services Limited | 1.62% |
| Bharti Telecom Ltd | 1.58% |
| IDFC First Bank Limited | 1.32% |
| Sundaram Finance Ltd | 0.83% |
| MindSPACE Business Parks REIT | 0.78% |
| Others | 1.13% |
| Total | 30.95% |

| Government Securities | % to Fund |
|--|---------------|
| 7.18% GOI Mat 14-Aug-2033 | 15.75% |
| 7.25% GOI Mat 12-Jun-2063 | 14.53% |
| 7.18% GOI Mat 24-Jul-2037 | 13.77% |
| 7.26% GOI Mat 06-Feb-2033 | 5.29% |
| 7.46% GOI Mat 06-Nov-2073 | 5.04% |
| 7.37% GOI Sovereign Green Bond Mat 23-Jan-2054 | 2.38% |
| 7.61% GOI Mat 09-May-2030 | 2.04% |
| 8.00% Oil Bond Mat 23-Mar-2026 | 1.51% |
| 7.59% GOI Mat 20-Mar-2029 | 1.17% |
| 7.30% GOI Mat 19-Jun-2053 | 1.11% |
| Others | 2.18% |
| Total | 64.77% |

| | |
|---|--------------|
| Deposits, Money Mkt Securities and Net Current Assets. | 4.28% |
|---|--------------|

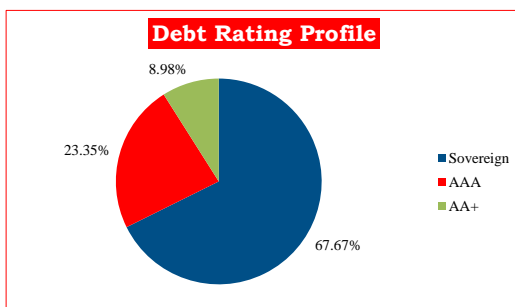
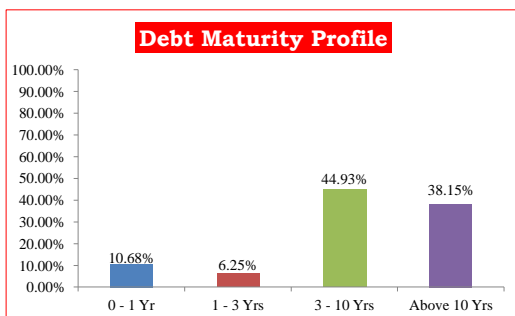
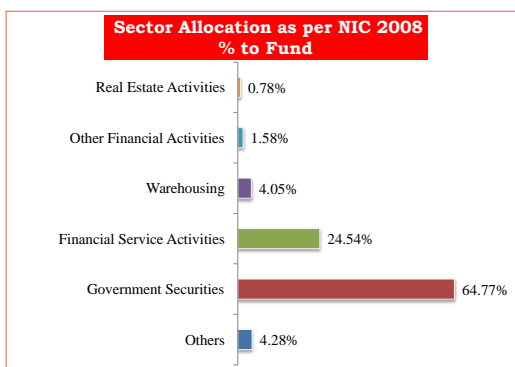
| | |
|--------------------|----------------|
| Grand Total | 100.00% |
|--------------------|----------------|

| Debt Parameters | |
|------------------------------|--------|
| Portfolio Yield (%) | 7.29% |
| Avg Maturity (In Months) | 179.77 |
| Modified Duration (In Years) | 6.93 |

| AUM (₹ in Lakhs) | | | |
|------------------|----------|--------------|----------|
| Equity | Debt | MMI & Others | Total |
| - | 8,738.31 | 390.68 | 9,128.99 |

| Fund Manager | No. Of Funds Managed | | |
|--------------------|----------------------|-----------|-------------|
| | Equity Fund | Debt Fund | Hybrid Fund |
| Mr Vineet Choraria | 1 | 29 | 2 |

| Asset Category | F&U Mandate | % of Actual |
|--------------------|-------------|-------------|
| Money Market Insts | 0% to 5% | 2.24% |
| Public Deposits | 0% to 20% | 0.00% |
| Govt. Securities | 75% to 100% | 95.72% |
| Corporate Bonds | | |
| Equity | 0% | 0.00% |
| Net Current Assets | - | 2.04% |



Stable Managed Fund - Old Group as on February 29, 2024

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

| | |
|-----------------------|--------------------------------|
| SFIN Code | : ULGF00620/06/07StableMgFd101 |
| Inception Date | : 20 Jun 2007 |
| NAV | : 74.2101 |

| Fund V/s Benchmark Performance | | |
|--------------------------------|-------------|------------------------|
| Period | Returns (%) | Benchmark Returns (%)# |
| Inception | 6.86% | 7.35% |
| 10 Years | 6.39% | 7.49% |
| 7 Years | 5.67% | 6.74% |
| 5 Years | 5.49% | 6.53% |
| 3 Years | 4.71% | 5.88% |
| 2 Years | 5.09% | 6.51% |
| 1 Year | 6.87% | 7.79% |
| 6 Months | 3.23% | 3.65% |
| 1 Month | 0.64% | 0.64% |

CRISIL Low Duration Debt Index

Note: Returns over 1 year have been annualized. The benchmark index of the fund has been changed to CRISIL Low Duration Debt Index w.e.f December 30, 2020. Benchmark returns are computed basis the revised benchmark index.

Portfolio

| Debentures / Bonds | % to Fund |
|---|---------------|
| Bajaj Finance Ltd | 5.99% |
| Kotak Mahindra Prime Ltd. | 5.99% |
| Larsen & Toubro Ltd | 5.98% |
| National Bank For Agriculture & Rural Development | 3.88% |
| Power Finance Corporation Ltd | 2.01% |
| Sundaram Finance Ltd | 2.00% |
| Total | 25.84% |

| Government Securities | % to Fund |
|-----------------------------------|---------------|
| 7.89% Gujarat SDL Mat 15-May-2025 | 53.00% |
| Gsec C-STRIPS Mat 19-Mar-2025 | 11.13% |
| Gsec C-STRIPS Mat 19-Jun-2025 | 3.10% |
| Gsec C-STRIPS Mat 19-Dec-2025 | 3.00% |
| Total | 70.22% |

| | |
|---|--------------|
| Deposits, Money Mkt Securities and Net Current Assets. | 3.94% |
|---|--------------|

| | |
|--------------------|----------------|
| Grand Total | 100.00% |
|--------------------|----------------|

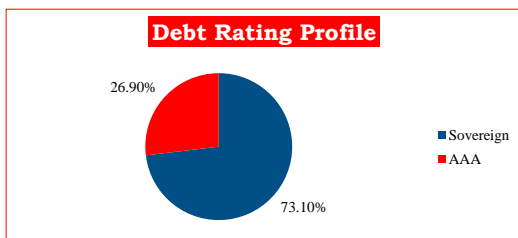
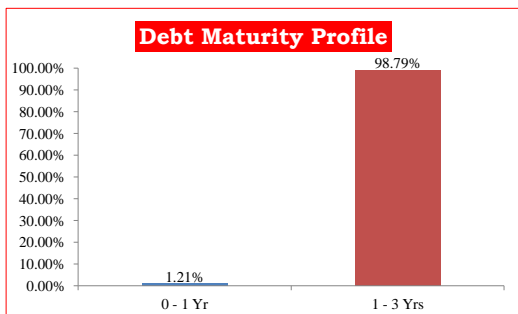
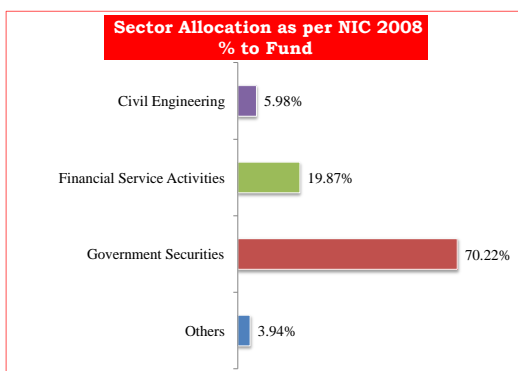
| Debt Parameters | |
|------------------------------|-------|
| Portfolio Yield (%) | 7.38% |
| Avg Maturity (In Months) | 14.72 |
| Modified Duration (In Years) | 1.12 |

AUM (₹ in Lakhs)

| Equity | Debt | MMI & Others | Total |
|--------|--------|--------------|--------|
| - | 481.45 | 19.73 | 501.19 |

| Fund Manager | No. Of Funds Managed | | |
|--------------------|----------------------|-----------|-------------|
| | Equity Fund | Debt Fund | Hybrid Fund |
| Mr Kailash Lalwani | 6 | 13 | 20 |

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



Sovereign Fund - Life as on February 29, 2024

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.

| | |
|-----------------------|--------------------------------|
| SFIN Code | : ULGF01620/06/07SovereignF101 |
| Inception Date | : 20 Jun 2007 |
| NAV | : 70.5325 |

| Fund V/s Benchmark Performance | | |
|--------------------------------|-------------|------------------------|
| Period | Returns (%) | Benchmark Returns (%)# |
| Inception | 7.22% | 8.12% |
| 10 Years | 8.20% | 8.44% |
| 7 Years | 6.52% | 7.18% |
| 5 Years | 6.87% | 7.24% |
| 3 Years | 5.07% | 5.70% |
| 2 Years | 5.35% | 5.61% |
| 1 Year | 7.86% | 8.51% |
| 6 Months | 3.42% | 3.95% |
| 1 Month | 0.80% | 0.55% |

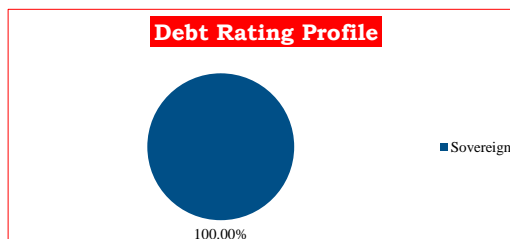
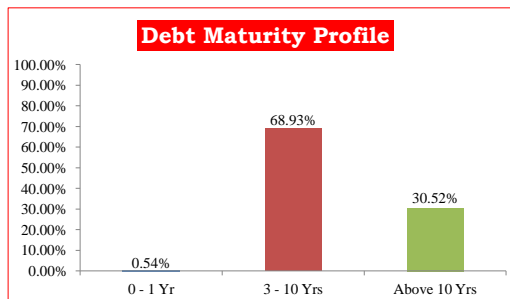
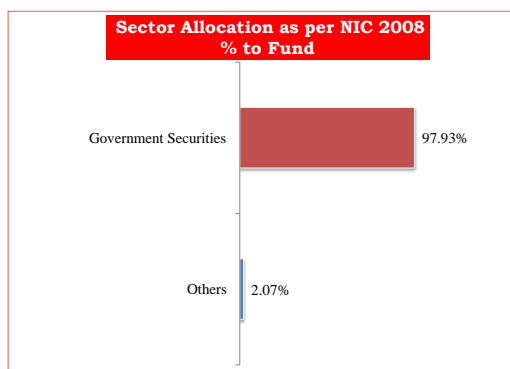
MI-BEX
Note: Returns over 1 year have been annualized.

| Portfolio | |
|---|----------------|
| Government Securities | % to Fund |
| 8.32% GOI Mat 02-Aug-2032 | 31.40% |
| 7.46% GOI Mat 06-Nov-2073 | 11.88% |
| 7.37% GOI Sovereign Green Bond Mat 23-Jan-2054 | 11.70% |
| 7.26% GOI Mat 22-Aug-2032 | 10.21% |
| 7.61% GOI Mat 09-May-2030 | 8.29% |
| 7.88% GOI Mat 19-Mar-2030 | 7.82% |
| 7.54% GOI Mat 23-May-2036 | 5.15% |
| 8.60% GOI Mat 02-Jun-2028 | 3.85% |
| 7.59% GOI Mat 20-Mar-2029 | 2.32% |
| 8.28% GOI Mat 21-Sep-2027 | 1.53% |
| Others | 3.77% |
| Total | 97.93% |
| Deposits, Money Mkt Securities and Net Current Assets. | 2.07% |
| Grand Total | 100.00% |
| Debt Parameters | |
| Portfolio Yield (%) | 7.11% |
| Avg Maturity (In Months) | 185.73 |
| Modified Duration (In Years) | 7.32 |

| AUM (₹ in Lakhs) | | | |
|------------------|--------|--------------|--------|
| Equity | Debt | MMI & Others | Total |
| - | 387.37 | 8.20 | 395.57 |

| Fund Manager | No. Of Funds Managed | | |
|--------------------|----------------------|-----------|-------------|
| | Equity Fund | Debt Fund | Hybrid Fund |
| Mr Kailash Lalwani | 6 | 13 | 20 |

| Asset Category | F&U Mandate | % of Actual |
|--------------------|-------------|-------------|
| Money Market Insts | 0% to 5% | 0.53% |
| Public Deposits | 0% to 20% | 0.00% |
| Govt. Securities | 75% to 100% | 97.93% |
| Corporate Bonds | 0% | 0.00% |
| Equity | 0% | 0.00% |
| Net Current Assets | - | 1.54% |



Sovereign Fund - Pension as on February 29, 2024

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.

| | |
|-----------------------|--------------------------------|
| SFIN Code | : ULGF01520/06/07SovereignF101 |
| Inception Date | : 20 Jun 2007 |
| NAV | : 64.3457 |

| Fund V/s Benchmark Performance | | |
|--------------------------------|-------------|------------------------|
| Period | Returns (%) | Benchmark Returns (%)# |
| Inception | 6.63% | 8.12% |
| 10 Years | 7.23% | 8.44% |
| 7 Years | 5.08% | 7.18% |
| 5 Years | 5.04% | 7.24% |
| 3 Years | 4.35% | 5.70% |
| 2 Years | 5.06% | 5.61% |
| 1 Year | 6.06% | 8.51% |
| 6 Months | 2.97% | 3.95% |
| 1 Month | 0.47% | 0.55% |

MI-BEX
Note: Returns over 1 year have been annualized.

| Portfolio | |
|---------------------------|---------------|
| Government Securities | % to Fund |
| 7.26% GOI Mat 22-Aug-2032 | 71.74% |
| 7.46% GOI Mat 06-Nov-2073 | 22.10% |
| 7.54% GOI Mat 23-May-2036 | 1.56% |
| Total | 95.40% |

| | |
|---|--------------|
| Deposits, Money Mkt Securities and Net Current Assets. | 4.60% |
|---|--------------|

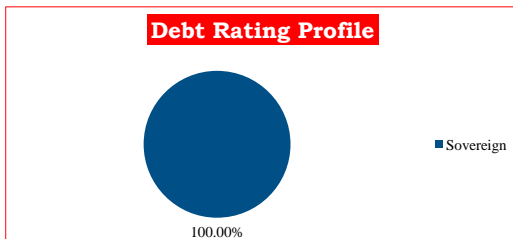
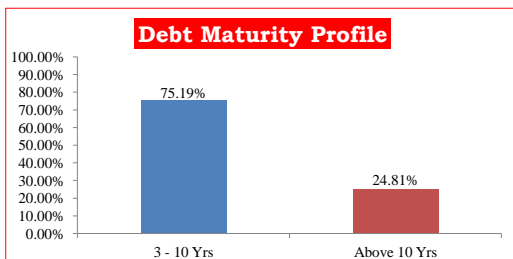
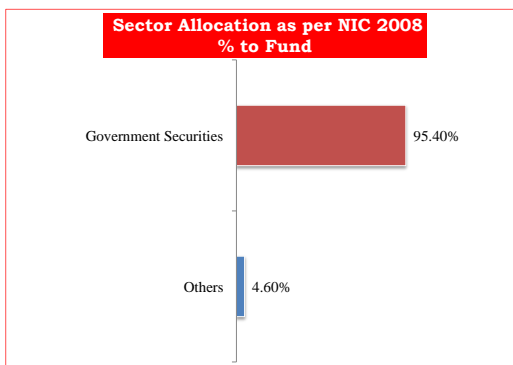
| | |
|--------------------|----------------|
| Grand Total | 100.00% |
|--------------------|----------------|

| Debt Parameters | |
|------------------------------|--------|
| Portfolio Yield (%) | 7.12% |
| Avg Maturity (In Months) | 216.61 |
| Modified Duration (In Years) | 7.90 |

| AUM (in Lakhs) | | | |
|-----------------|------|--------------|-------|
| Equity | Debt | MMI & Others | Total |
| - | 0.32 | 0.02 | 0.33 |

| Fund Manager | No. Of Funds Managed | | |
|--------------------|----------------------|-----------|-------------|
| | Equity Fund | Debt Fund | Hybrid Fund |
| Mr Kailash Lalwani | 6 | 13 | 20 |

| Asset Category | F&U Mandate | % of Actual |
|--------------------|-------------|-------------|
| Money Market Insts | 0% to 5% | 0.00% |
| Public Deposits | 0% to 20% | 0.00% |
| Govt. Securities | 75% to 100% | 95.40% |
| Corporate Bonds | 0% | 0.00% |
| Equity | 0% | 0.00% |
| Net Current Assets | - | 4.60% |



Stable Managed Fund - Life Group as on February 29, 2024

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

| | |
|-----------------------|--------------------------------|
| SFIN Code | : ULGF02825/02/12StableMgFd101 |
| Inception Date | : 20 Jun 2007 |
| NAV | : 76.7097 |

| Fund V/s Benchmark Performance | | |
|--------------------------------|-------------|------------------------|
| Period | Returns (%) | Benchmark Returns (%)# |
| Inception | 7.07% | 7.35% |
| 10 Years | 6.37% | 7.49% |
| 7 Years | 5.67% | 6.74% |
| 5 Years | 5.50% | 6.53% |
| 3 Years | 4.72% | 5.88% |
| 2 Years | 5.14% | 6.51% |
| 1 Year | 6.87% | 7.79% |
| 6 Months | 3.19% | 3.65% |
| 1 Month | 0.62% | 0.64% |

CRISIL Low Duration Debt Index

Note: Returns over 1 year have been annualized. The benchmark index of the fund has been changed to CRISIL Low Duration Debt Index w.e.f December 30, 2020. Benchmark returns are computed basis the revised benchmark index.

Portfolio

| Debentures / Bonds | % to Fund |
|---|---------------|
| Larsen & Toubro Ltd | 7.22% |
| Kotak Mahindra Prime Ltd. | 6.47% |
| Bajaj Finance Ltd | 5.90% |
| National Bank For Agriculture & Rural Development | 5.55% |
| Power Finance Corporation Ltd | 3.64% |
| Sundaram Finance Ltd | 3.62% |
| IDFC First Bank Limited | 3.06% |
| HDFC Bank Ltd | 1.52% |
| Total | 36.98% |

| Government Securities | % to Fund |
|---------------------------------------|---------------|
| 7.89% Gujarat SDL Mat 15-May-2025 | 38.27% |
| Gsec C-STRIPS Mat 19-Mar-2025 | 11.05% |
| Gsec C-STRIPS Mat 19-Jun-2025 | 3.13% |
| Gsec C-STRIPS Mat 19-Dec-2025 | 3.02% |
| 8.24% Maharashtra SDL Mat 24-Dec-2024 | 1.92% |
| 7.98% Karnataka SDL Mat 14-Oct-2025 | 0.96% |
| Gsec C-STRIPS Mat 12-Dec-2024 | 0.90% |
| 8.94% Gujarat SDL Mat 24-Sep-2024 | 0.77% |
| Total | 60.02% |

| | |
|---|--------------|
| Deposits, Money Mkt Securities and Net Current Assets. | 3.01% |
|---|--------------|

| | |
|--------------------|----------------|
| Grand Total | 100.00% |
|--------------------|----------------|

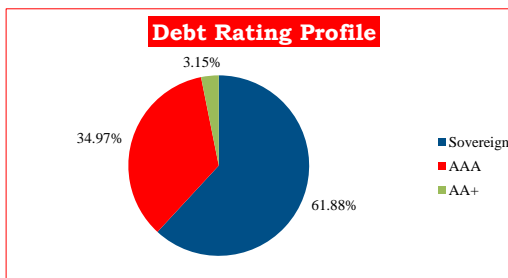
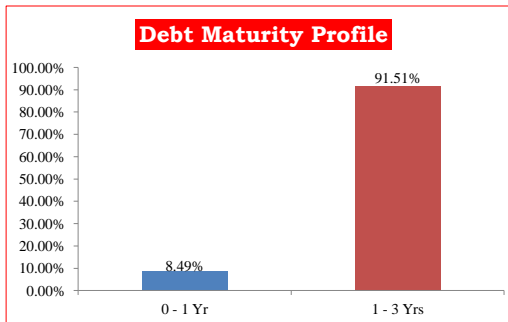
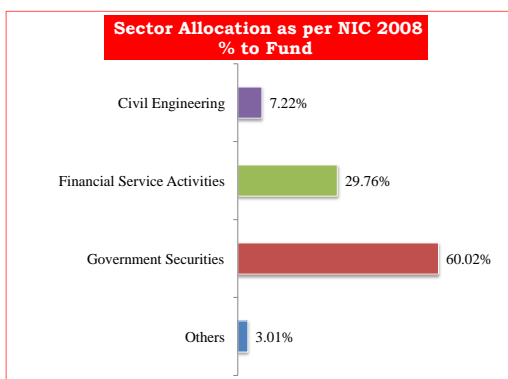
| Debt Parameters | |
|------------------------------|-------|
| Portfolio Yield (%) | 7.45% |
| Avg Maturity (In Months) | 14.35 |
| Modified Duration (In Years) | 1.09 |

AUM (₹ in Lakhs)

| Equity | Debt | MMI & Others | Total |
|--------|----------|--------------|----------|
| - | 5,098.57 | 158.13 | 5,256.70 |

| Fund Manager | No. Of Funds Managed | | |
|--------------------|----------------------|-----------|-------------|
| | Equity Fund | Debt Fund | Hybrid Fund |
| Mr Kailash Lalwani | 6 | 13 | 20 |

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



Stable Managed Fund - Pension Group as on February 29, 2024

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

| | |
|-----------------------|--------------------------------|
| SFIN Code | : ULGF03518/02/12StableMgFd101 |
| Inception Date | : 20 Jun 2007 |
| NAV | : 76.5926 |

| Fund V/s Benchmark Performance | | |
|--------------------------------|-------------|------------------------|
| Period | Returns (%) | Benchmark Returns (%)# |
| Inception | 7.06% | 7.35% |
| 10 Years | 6.36% | 7.49% |
| 7 Years | 5.63% | 6.74% |
| 5 Years | 5.45% | 6.53% |
| 3 Years | 4.65% | 5.88% |
| 2 Years | 5.09% | 6.51% |
| 1 Year | 6.86% | 7.79% |
| 6 Months | 3.20% | 3.65% |
| 1 Month | 0.62% | 0.64% |

CRISIL Low Duration Debt Index

Note: Returns over 1 year have been annualized. The benchmark index of the fund has been changed to CRISIL Low Duration Debt Index w.e.f December 30, 2020. Benchmark returns are computed basis the revised benchmark index.

Portfolio

| Debentures / Bonds | % to Fund |
|---|---------------|
| National Bank For Agriculture & Rural Development | 7.81% |
| Larsen & Toubro Ltd | 7.37% |
| Kotak Mahindra Prime Ltd. | 6.53% |
| Bajaj Finance Ltd | 5.89% |
| Sundaram Finance Ltd | 3.01% |
| Power Finance Corporation Ltd | 2.91% |
| HDFC Bank Ltd | 0.75% |
| IDFC First Bank Limited | 0.43% |
| Total | 34.70% |

| Government Securities | % to Fund |
|-------------------------------------|---------------|
| 7.89% Gujarat SDL Mat 15-May-2025 | 37.80% |
| Gsec C-STRIPS Mat 09-Mar-2025 | 8.57% |
| Gsec C-STRIPS Mat 19-Mar-2025 | 4.53% |
| Gsec C-STRIPS Mat 19-Jun-2025 | 3.67% |
| 8.94% Gujarat SDL Mat 24-Sep-2024 | 3.40% |
| Gsec C-STRIPS Mat 19-Dec-2025 | 3.26% |
| 7.98% Karnataka SDL Mat 14-Oct-2025 | 0.59% |
| 7.72% GOI Mat 25-May-2025 | 0.05% |
| Total | 61.88% |

| | |
|---|--------------|
| Deposits, Money Mkt Securities and Net Current Assets. | 3.43% |
|---|--------------|

| | |
|--------------------|----------------|
| Grand Total | 100.00% |
|--------------------|----------------|

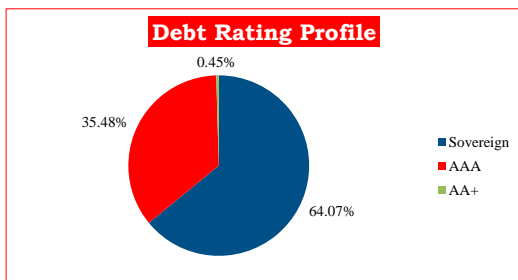
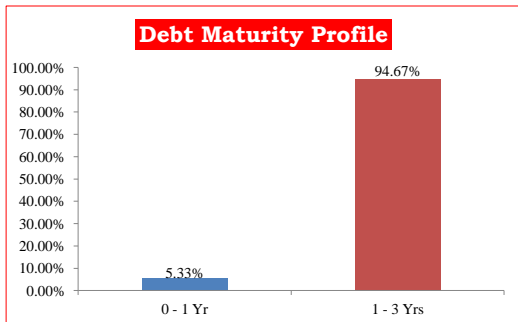
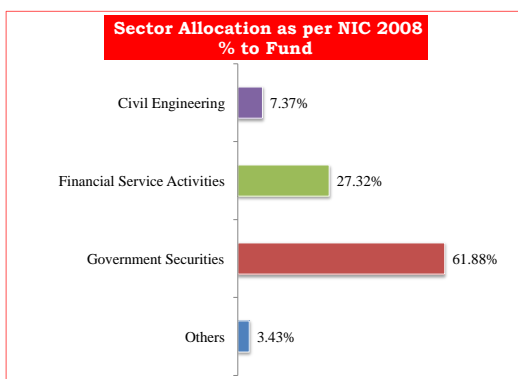
| Debt Parameters | |
|------------------------------|-------|
| Portfolio Yield (%) | 7.42% |
| Avg Maturity (In Months) | 14.49 |
| Modified Duration (In Years) | 1.10 |

AUM (in Lakhs)

| Equity | Debt | MMI & Others | Total |
|--------|----------|--------------|----------|
| - | 9,021.12 | 320.18 | 9,341.30 |

| Fund Manager | No. Of Funds Managed | | |
|--------------------|----------------------|-----------|-------------|
| | Equity Fund | Debt Fund | Hybrid Fund |
| Mr Kailash Lalwani | 6 | 13 | 20 |

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



Balanced Managed Fund - Life Group - II as on February 29, 2024

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

| | |
|-----------------------|--------------------------------|
| SFIN Code | : ULGF04020/02/12BalncdMFII101 |
| Inception Date | : 20 Feb 2008 |
| NAV | : 36.8975 |

| Fund V/s Benchmark Performance | | |
|--------------------------------|-------------|------------------------|
| Period | Returns (%) | Benchmark Returns (%)# |
| Inception | 9.01% | 8.36% |
| 10 Years | 11.27% | 10.82% |
| 7 Years | 9.39% | 10.13% |
| 5 Years | 10.69% | 11.27% |
| 3 Years | 9.44% | 10.31% |
| 2 Years | 9.16% | 10.33% |
| 1 Year | 15.80% | 18.52% |
| 6 Months | 7.86% | 9.34% |
| 1 Month | 1.24% | 1.39% |

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

Portfolio

| Equity | % to Fund |
|-----------------------------------|---------------|
| HDFC Bank Limited | 4.49% |
| Reliance Industries Limited | 4.11% |
| ICICI Bank Limited | 3.36% |
| Infosys Limited | 2.72% |
| Larsen & Toubro Limited | 1.78% |
| Tata Consultancy Services Limited | 1.70% |
| Axis Bank Limited | 1.70% |
| ITC Limited | 1.41% |
| Bharti Airtel Ltd | 1.38% |
| Mahindra & Mahindra Ltd. | 0.82% |
| Hindustan Unilever Limited | 0.82% |
| HCL Technologies Limited | 0.82% |
| UltraTech Cement Limited | 0.81% |
| State Bank of India | 0.76% |
| Kotak Mahindra Bank Limited | 0.74% |
| Dr Reddys Laboratories Limited | 0.69% |
| NTPC Ltd. | 0.67% |
| Titan Company Limited | 0.62% |
| Maruti Suzuki India Ltd | 0.62% |
| Tata Steel Limited | 0.57% |
| IndusInd Bank Limited | 0.54% |
| Bajaj Finance Ltd | 0.50% |
| Others | 13.03% |
| Total | 44.63% |

| Debentures / Bonds | % to Fund |
|---|---------------|
| HDFC Bank Ltd | 3.18% |
| Cholamandalam Investment & Finance Company Ltd | 1.44% |
| Sikka Ports And Terminals | 1.41% |
| National Bank For Agriculture & Rural Development | 0.77% |
| LIC Housing Finance Ltd | 0.74% |
| Tata Capital Housing Finance Limited | 0.74% |
| Power Finance Corporation Ltd | 0.74% |
| AXIS Bank Limited | 0.71% |
| Mahindra and Mahindra Financial Services Ltd | 0.59% |
| HDB Financial Services Ltd | 0.46% |
| Others | 2.07% |
| Total | 12.84% |

| Government Securities | % to Fund |
|--|---------------|
| 7.18% GOI Mat 24-Jul-2037 | 10.09% |
| 7.30% GOI Mat 19-Jun-2053 | 6.77% |
| 7.25% GOI Mat 12-Jun-2063 | 5.95% |
| 7.18% GOI Mat 14-Aug-2033 | 2.79% |
| 7.26% GOI Mat 06-Feb-2033 | 2.44% |
| 7.36% GOI Mat 12-Sep-2052 | 2.01% |
| 6.45% GOI Mat 07-Oct-2029 | 1.60% |
| 7.37% GOI Sovereign Green Bond Mat 23-Jan-2054 | 1.11% |
| 7.72% GOI Mat 25-May-2025 | 0.95% |
| 7.33% Maharashtra SDL Mat 13-Sep-2027 | 0.70% |
| Others | 6.08% |
| Total | 40.49% |

| | |
|--|-------|
| Deposits, Money Mkt Securities and Net Current Assets. | 2.04% |
|--|-------|

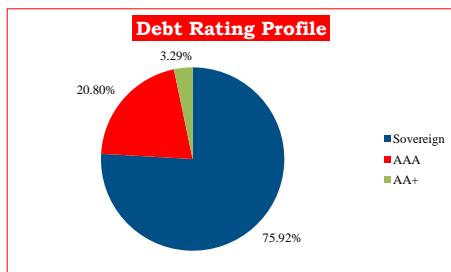
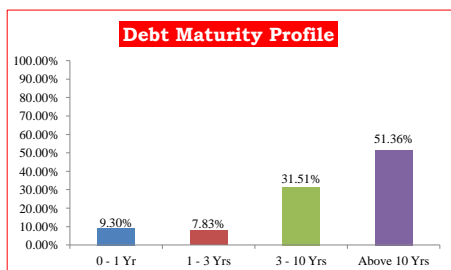
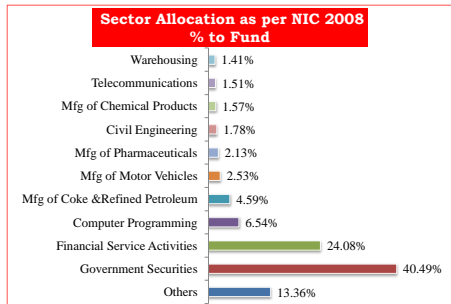
| | |
|--------------------|----------------|
| Grand Total | 100.00% |
|--------------------|----------------|

| Debt Parameters | |
|------------------------------|--------|
| Portfolio Yield (%) | 7.28% |
| Avg Maturity (In Months) | 183.87 |
| Modified Duration (In Years) | 7.31 |

| AUM (in Lakhs) | | | |
|-----------------|-----------|--------------|-----------|
| Equity | Debt | MMI & Others | Total |
| 25,466.00 | 30,429.90 | 1,161.15 | 57,057.06 |

| Fund Manager | No. Of Funds Managed | | |
|---------------------|----------------------|-----------|-------------|
| | Equity Fund | Debt Fund | Hybrid Fund |
| Mr Kailash Lalwani | 6 | 13 | 20 |
| Mr Abhishek Agarwal | - | - | 22 |

| Asset Category | F&U Mandate | % of Actual |
|--------------------|-------------|-------------|
| Money Market Insts | 0% to 20% | 0.91% |
| Public Deposits | | |
| Govt. Securities | 20% to 70% | 53.33% |
| Corporate Bonds | | |
| Equity | 30% to 60% | 44.63% |
| Net Current Assets | - | 1.13% |



Defensive Managed Fund - Life Group - II as on February 29, 2024

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%.

| | |
|-----------------------|--------------------------------|
| SPIN Code | : ULGF03920/02/12DefnsvFdlI101 |
| Inception Date | : 20 Feb 2008 |
| NAV | : 35.7962 |

| Fund V/s Benchmark Performance | | |
|--------------------------------|-------------|------------------------|
| Period | Returns (%) | Benchmark Returns (%)# |
| Inception | 8.49% | 7.94% |
| 10 Years | 9.34% | 9.55% |
| 7 Years | 7.83% | 8.57% |
| 5 Years | 8.66% | 9.41% |
| 3 Years | 7.09% | 8.03% |
| 2 Years | 6.93% | 8.03% |
| 1 Year | 11.83% | 13.54% |
| 6 Months | 6.05% | 6.62% |
| 1 Month | 1.21% | 1.20% |

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 | 2.24% |
| Reliance Industries Limited | 2.05% |
| ICICI Bank Limited | 1.71% |
| Infosys Limited | 1.31% |
| Larsen & Toubro Limited | 0.92% |
| Axis Bank Limited | 0.86% |
| Tata Consultancy Services Limited | 0.86% |
| ITC Limited | 0.70% |
| Bharti Airtel Ltd | 0.67% |
| Others | 11.47% |
| Total | 22.81% |

| Debentures / Bonds | % to Fund |
|---|---------------|
| HDFC Bank Ltd | 6.27% |
| LIC Housing Finance Ltd | 2.88% |
| Bharti Telecom Ltd | 1.90% |
| NHPC Ltd | 1.18% |
| Reliance Industries Ltd | 0.93% |
| Sikka Ports And Terminals | 0.58% |
| AXIS Bank Limited | 0.57% |
| HDB Financial Services Ltd | 0.50% |
| IOT Utikal Energy Services Limited | 0.41% |
| National Bank For Agriculture & Rural Development | 0.37% |
| Others | 2.38% |
| Total | 17.98% |

| Government Securities | % to Fund |
|--|---------------|
| 7.18% GOI Mat 24-Jul-2037 | 13.78% |
| 7.30% GOI Mat 19-Jun-2053 | 9.66% |
| 7.25% GOI Mat 12-Jun-2063 | 8.25% |
| 7.18% GOI Mat 14-Aug-2033 | 4.26% |
| 7.26% GOI Mat 06-Feb-2033 | 2.80% |
| 7.37% GOI Sovereign Green Bond Mat 23-Jan-2054 | 1.64% |
| 6.45% GOI Mat 07-Oct-2029 | 1.32% |
| 6.91% Maharashtra SDL Mat 15-Sep-2033 | 1.16% |
| 7.33% Maharashtra SDL Mat 13-Sep-2027 | 1.02% |
| Gsec C-STRIPS Mat 19-Mar-2026 | 0.88% |
| Others | 12.72% |
| Total | 57.49% |

| | |
|---|--------------|
| Deposits, Money Mkt Securities and Net Current Assets. | 1.72% |
|---|--------------|

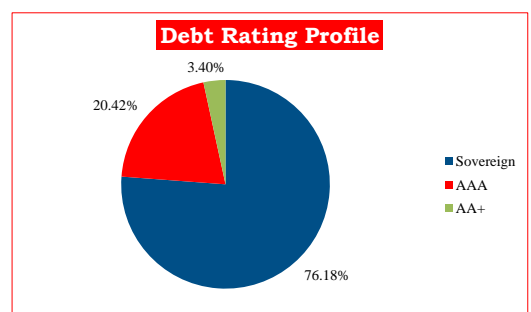
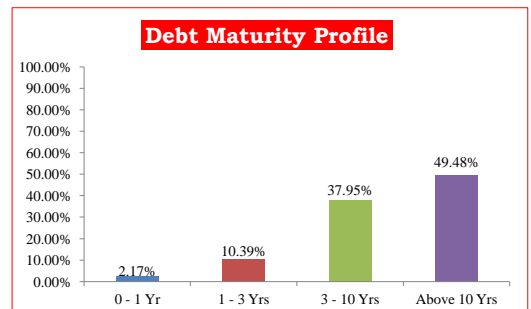
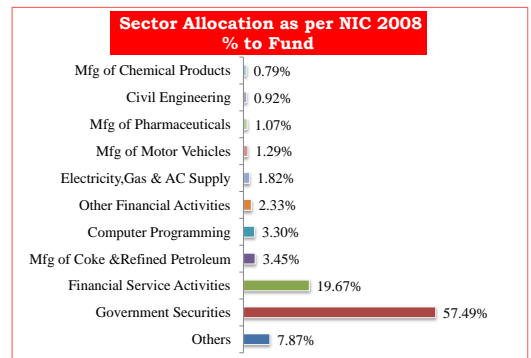
| | |
|--------------------|----------------|
| Grand Total | 100.00% |
|--------------------|----------------|

| Debt Parameters | |
|------------------------------|--------|
| Portfolio Yield (%) | 7.30% |
| Avg Maturity (In Months) | 181.95 |
| Modified Duration (In Years) | 7.41 |

| AUM (in Lakhs) | | | |
|-----------------|-------------|--------------|-------------|
| Equity | Debt | MMI & Others | Total |
| 62,211.96 | 2,05,866.30 | 4,691.85 | 2,72,770.11 |

| Fund Manager | No. Of Funds Managed | | |
|---------------------|----------------------|-----------|-------------|
| | Equity Fund | Debt Fund | Hybrid Fund |
| Mr Kailash Lalwani | 6 | 13 | 20 |
| Mr Abhishek Agarwal | - | - | 22 |

| Asset Category | F&U Mandate | % of Actual |
|--------------------|-------------|-------------|
| Money Market Insts | 0% to 20% | 0.25% |
| Public Deposits | | |
| Govt. Securities | 50% to 85% | 75.47% |
| Corporate Bonds | | |
| Equity | 15% to 30% | 22.81% |
| Net Current Assets | - | 1.47% |



Liquid Fund - Life Group - II as on February 29, 2024

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

| | |
|-----------------------|--------------------------------|
| SFIN Code | : ULGF03620/02/12LiquidFdIII01 |
| Inception Date | : 20 Feb 2008 |
| NAV | : 26.4082 |

| Fund V/s Benchmark Performance | | |
|--------------------------------|-------------|------------------------|
| Period | Returns (%) | Benchmark Returns (%)# |
| Inception | 6.19% | 6.91% |
| 10 Years | 5.06% | 6.62% |
| 7 Years | 4.21% | 5.95% |
| 5 Years | 3.91% | 5.46% |
| 3 Years | 3.77% | 5.49% |
| 2 Years | 4.53% | 6.42% |
| 1 Year | 5.57% | 7.31% |
| 6 Months | 2.76% | 3.61% |
| 1 Month | 0.44% | 0.60% |

CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

| | |
|------------------|--|
| Portfolio | |
|------------------|--|

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

| | |
|--------------------|----------------|
| Grand Total | 100.00% |
|--------------------|----------------|

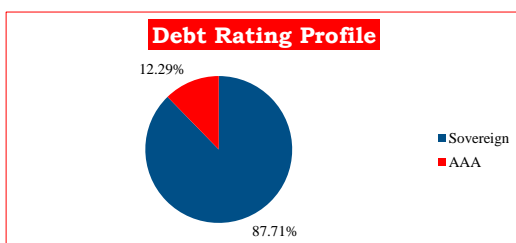
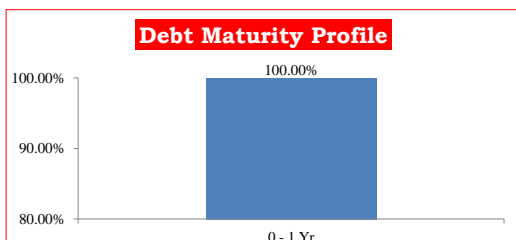
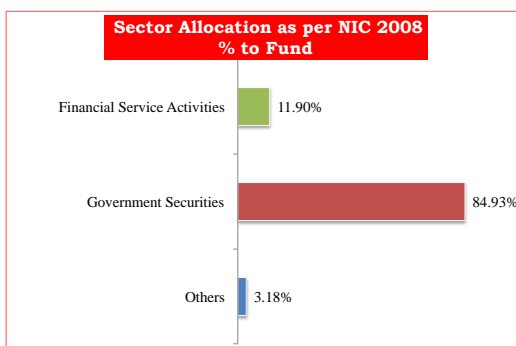
| Debt Parameters | |
|------------------------------|-------|
| Portfolio Yield (%) | 6.96% |
| Avg Maturity (In Months) | 6.16 |
| Modified Duration (In Years) | 0.51 |

AUM (₹ in Lakhs)

| Equity | Debt | MMI & Others | Total |
|--------|------|--------------|----------|
| - | - | 1,527.27 | 1,527.27 |

| Fund Manager | No. Of Funds Managed | | |
|--------------------|----------------------|-----------|-------------|
| | Equity Fund | Debt Fund | Hybrid Fund |
| Mr Vineet Choraria | 1 | 29 | 2 |

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



Secured Managed Fund - Life Group - II as on February 29, 2024

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

| | |
|-----------------------|--------------------------------|
| SFIN Code | : ULGF03820/02/12SecureMFII101 |
| Inception Date | : 20 Feb 2008 |
| NAV | : 32.6957 |

| Fund V/s Benchmark Performance | | |
|--------------------------------|-------------|------------------------|
| Period | Returns (%) | Benchmark Returns (%)# |
| Inception | 7.64% | 7.51% |
| 10 Years | 7.69% | 8.29% |
| 7 Years | 6.29% | 7.00% |
| 5 Years | 6.65% | 7.54% |
| 3 Years | 4.99% | 5.75% |
| 2 Years | 5.09% | 5.72% |
| 1 Year | 7.85% | 8.56% |
| 6 Months | 3.99% | 3.91% |
| 1 Month | 1.12% | 1.02% |

CRISIL Composite Bond Fund Index
Note: Returns over 1 year have been annualized.

| Portfolio | |
|--|---------------|
| Debentures / Bonds | % to Fund |
| HDFC Bank Ltd | 9.78% |
| Bajaj Finance Ltd | 5.21% |
| LIC Housing Finance Ltd | 5.13% |
| Sikka Ports And Terminals | 3.80% |
| IDFC First Bank Limited | 1.89% |
| Bharti Telecom Ltd | 1.51% |
| Hdfc Credila Financial Services Limited | 1.39% |
| Mahindra and Mahindra Financial Services Ltd | 1.32% |
| Sundaram Finance Ltd | 1.19% |
| Embassy Office Parks REIT | 1.17% |
| Others | 4.43% |
| Total | 36.82% |

| Government Securities | % to Fund |
|--|---------------|
| 7.18% GOI Mat 14-Aug-2033 | 16.33% |
| 7.25% GOI Mat 12-Jun-2063 | 14.65% |
| 7.18% GOI Mat 24-Jul-2037 | 12.41% |
| 7.46% GOI Mat 06-Nov-2073 | 4.70% |
| 7.26% GOI Mat 06-Feb-2033 | 3.94% |
| 7.37% GOI Sovereign Green Bond Mat 23-Jan-2054 | 2.30% |
| 7.30% GOI Mat 19-Jun-2053 | 1.25% |
| 7.26% GOI Mat 22-Aug-2032 | 1.21% |
| 7.73% Maharashtra SDL Mat 29-Mar-2032 | 0.99% |
| 7.61% GOI Mat 09-May-2030 | 0.61% |
| Others | 2.41% |
| Total | 60.79% |

| | |
|---|--------------|
| Deposits, Money Mkt Securities and Net Current Assets. | 2.39% |
|---|--------------|

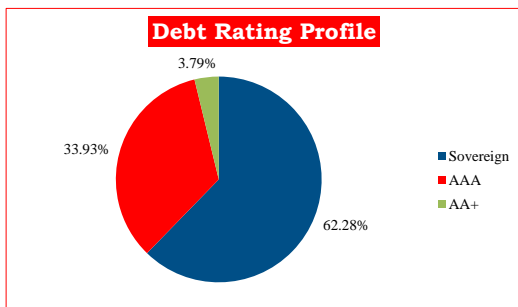
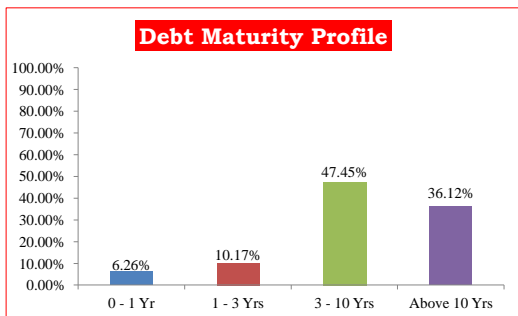
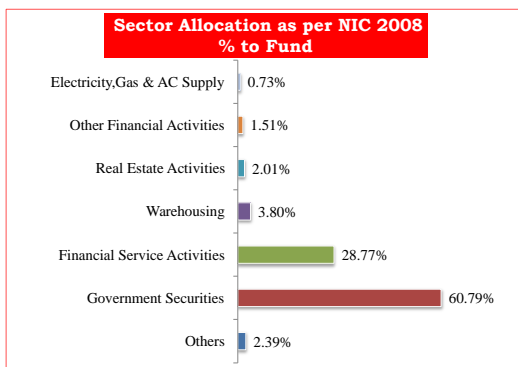
| | |
|--------------------|----------------|
| Grand Total | 100.00% |
|--------------------|----------------|

| Debt Parameters | |
|------------------------------|--------|
| Portfolio Yield (%) | 7.34% |
| Avg Maturity (In Months) | 176.05 |
| Modified Duration (In Years) | 6.86 |

| AUM (₹ in Lakhs) | | | |
|------------------|-------------|--------------|-------------|
| Equity | Debt | MMI & Others | Total |
| - | 1,31,338.60 | 3,212.99 | 1,34,551.59 |

| Fund Manager | No. Of Funds Managed | | |
|--------------------|----------------------|-----------|-------------|
| | Equity Fund | Debt Fund | Hybrid Fund |
| Mr Vineet Choraria | 1 | 29 | 2 |

| Asset Category | F&U Mandate | % of Actual |
|---------------------|-------------|-------------|
| Money Market Instns | 0% to 25% | 1.51% |
| Public Deposits | | |
| Govt. Securities | 75% to 100% | 97.61% |
| Corporate Bonds | | |
| Equity | 0% | 0.00% |
| Net Current Assets | - | 0.88% |



Stable Managed Fund - Life Group - II as on February 29, 2024

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

| | |
|-----------------------|--------------------------------|
| SFIN Code | : ULGF03720/02/12StableMFIII01 |
| Inception Date | : 20 Feb 2008 |
| NAV | : 27.3471 |

| Fund V/s Benchmark Performance | | |
|--------------------------------|-------------|------------------------|
| Period | Returns (%) | Benchmark Returns (%)# |
| Inception | 6.45% | 7.33% |
| 10 Years | 5.82% | 7.49% |
| 7 Years | 5.12% | 6.74% |
| 5 Years | 4.93% | 6.53% |
| 3 Years | 4.22% | 5.88% |
| 2 Years | 4.70% | 6.51% |
| 1 Year | 6.22% | 7.79% |
| 6 Months | 2.93% | 3.65% |
| 1 Month | 0.58% | 0.64% |

CRISIL Low Duration Debt Index

Note: Returns over 1 year have been annualized. The benchmark index of the fund has been changed to CRISIL Low Duration Debt Index w.e.f December 30, 2020. Benchmark returns are computed basis the revised benchmark index.

Portfolio

| Debentures / Bonds | % to Fund |
|---|---------------|
| Kotak Mahindra Prime Ltd. | 9.64% |
| Sundaram Finance Ltd | 9.31% |
| Bajaj Finance Ltd | 5.72% |
| Power Finance Corporation Ltd | 5.39% |
| National Bank For Agriculture & Rural Development | 4.51% |
| Larsen & Toubro Ltd | 2.14% |
| HDFC Bank Ltd | 1.07% |
| Total | 37.78% |

| Government Securities | % to Fund |
|---------------------------------------|---------------|
| 8.94% Gujarat SDL Mat 24-Sep-2024 | 10.70% |
| 8.07% Tamil Nadu SDL Mat 28-Jan-2025 | 7.91% |
| Gsec C-STRIPS Mat 19-Sep-2024 | 7.00% |
| Gsec C-STRIPS Mat 12-Dec-2024 | 6.76% |
| 8.21% Maharashtra SDL Mat 09-Dec-2025 | 4.71% |
| 8.23% Maharashtra SDL Mat 09-Sep-2025 | 3.62% |
| 8.24% Maharashtra SDL Mat 24-Dec-2024 | 3.60% |
| 7.89% Gujarat SDL Mat 15-May-2025 | 2.88% |
| Gsec C-STRIPS Mat 19-Dec-2025 | 2.84% |
| Gsec C-STRIPS Mat 19-Jun-2025 | 1.96% |
| Others | 5.59% |
| Total | 57.56% |

| | |
|---|--------------|
| Deposits, Money Mkt Securities and Net Current Assets. | 4.66% |
|---|--------------|

| | |
|--------------------|----------------|
| Grand Total | 100.00% |
|--------------------|----------------|

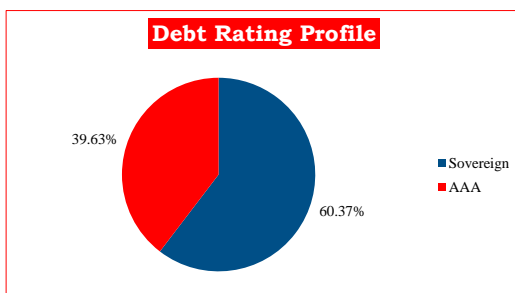
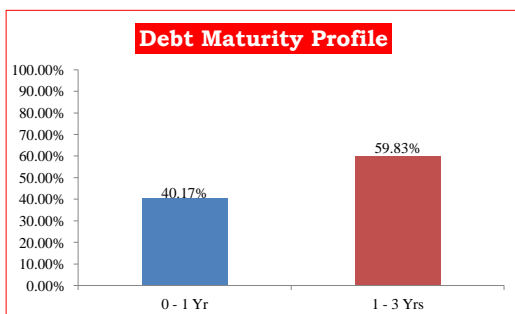
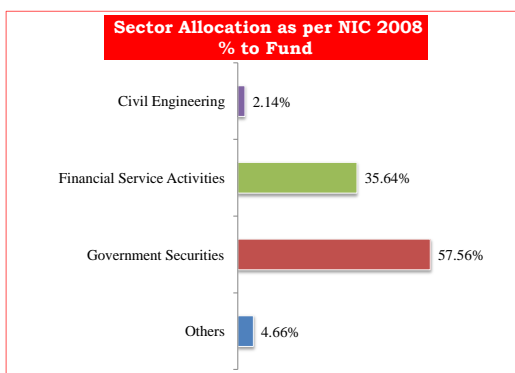
| Debt Parameters | |
|------------------------------|-------|
| Portfolio Yield (%) | 7.43% |
| Avg Maturity (In Months) | 13.02 |
| Modified Duration (In Years) | 0.98 |

AUM (₹ in Lakhs)

| Equity | Debt | MMI & Others | Total |
|--------|----------|--------------|----------|
| - | 2,670.13 | 130.52 | 2,800.66 |

| Fund Manager | No. Of Funds Managed | | |
|--------------------|----------------------|-----------|-------------|
| | Equity Fund | Debt Fund | Hybrid Fund |
| Mr Kailash Lalwani | 6 | 13 | 20 |

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



Balanced Managed Fund - Pension Group - II as on February 29, 2024

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

| | |
|-----------------------|--------------------------------|
| SFIN Code | : ULGF04611/02/12BalncdMFIII01 |
| Inception Date | : 08 Oct 2008 |
| NAV | : 49,7254 |

| Fund V/s Benchmark Performance | | |
|--------------------------------|-------------|------------------------|
| Period | Returns (%) | Benchmark Returns (%)# |
| Inception | 11.27% | 10.25% |
| 10 Years | 11.25% | 10.82% |
| 7 Years | 9.64% | 10.13% |
| 5 Years | 10.80% | 11.27% |
| 3 Years | 9.27% | 10.31% |
| 2 Years | 9.00% | 10.33% |
| 1 Year | 15.60% | 18.52% |
| 6 Months | 7.79% | 9.34% |
| 1 Month | 1.19% | 1.39% |

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

| Portfolio | |
|-----------------------------------|---------------|
| Equity | % to Fund |
| HDFC Bank Limited | 4.50% |
| Reliance Industries Limited | 3.95% |
| ICICI Bank Limited | 3.23% |
| Infosys Limited | 2.62% |
| Larsen & Toubro Limited | 1.72% |
| Tata Consultancy Services Limited | 1.64% |
| Axis Bank Limited | 1.63% |
| ITC Limited | 1.36% |
| Bharti Airtel Ltd | 1.33% |
| HCL Technologies Limited | 0.82% |
| UltraTech Cement Limited | 0.79% |
| Mahindra & Mahindra Ltd. | 0.79% |
| Hindustan Unilever Limited | 0.79% |
| State Bank of India | 0.73% |
| Kotak Mahindra Bank Limited | 0.71% |
| Dr Reddys Laboratories Limited | 0.66% |
| NTPC Ltd. | 0.64% |
| Maruti Suzuki India Ltd | 0.60% |
| Titan Company Limited | 0.59% |
| Tata Steel Limited | 0.55% |
| IndusInd Bank Limited | 0.52% |
| Others | 12.91% |
| Total | 43.09% |

| Debentures / Bonds | % to Fund |
|---|---------------|
| National Bank For Agriculture & Rural Development | 2.62% |
| LIC Housing Finance Ltd | 2.60% |
| HDFC Bank Ltd | 2.55% |
| Sikka Ports And Terminals | 2.53% |
| Total | 10.29% |

| Government Securities | % to Fund |
|--|---------------|
| 7.18% GOI Mat 24-Jul-2037 | 5.46% |
| 7.37% GOI Sovereign Green Bond Mat 23-Jan-2054 | 4.64% |
| 7.36% GOI Mat 12-Sep-2052 | 4.42% |
| 7.41% GOI Mat 19-Dec-2036 | 4.03% |
| 7.30% GOI Mat 19-Jun-2053 | 3.94% |
| 7.25% GOI Mat 12-Jun-2063 | 3.83% |
| 7.54% GOI Mat 23-May-2036 | 3.38% |
| 6.76% GOI Mat 22-Feb-2061 | 1.59% |
| 7.59% GOI Mat 20-Mar-2029 | 1.40% |
| 7.26% GOI Mat 06-Feb-2033 | 1.25% |
| Others | 8.57% |
| Total | 42.52% |

| | |
|---|--------------|
| Deposits, Money Mkt Securities and Net Current Assets. | 4.10% |
|---|--------------|

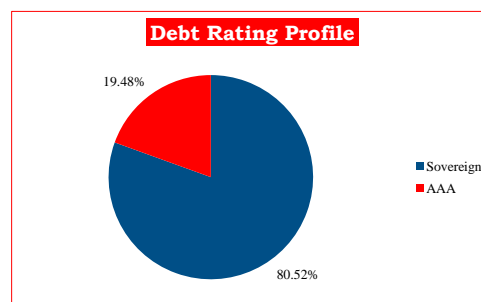
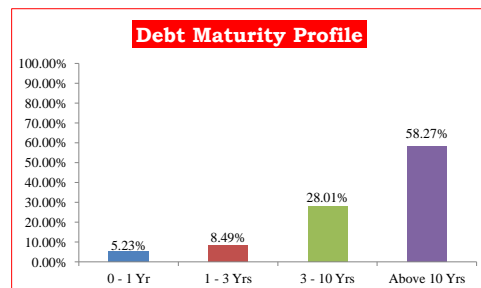
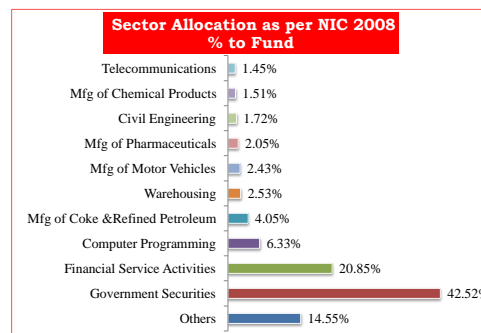
| | |
|--------------------|----------------|
| Grand Total | 100.00% |
|--------------------|----------------|

| Debt Parameters | |
|------------------------------|--------|
| Portfolio Yield (%) | 7.23% |
| Avg Maturity (In Months) | 190.07 |
| Modified Duration (In Years) | 7.56 |

| AUM (in Lakhs) | | | |
|-----------------|--------|--------------|--------|
| Equity | Debt | MMI & Others | Total |
| 334.07 | 409.45 | 31.83 | 775.34 |

| Fund Manager | No. Of Funds Managed | | |
|--------------------|----------------------|-----------|-------------|
| | Equity Fund | Debt Fund | Hybrid Fund |
| Mr Kailash Lalwani | 6 | 13 | 20 |
| Mr Abhishek Agarwa | - | - | 22 |

| Asset Category | F&U Mandate | % of Actual |
|--------------------|-------------|-------------|
| Money Market Insts | 0% to 20% | 2.91% |
| Public Deposits | | - |
| Govt. Securities | 20% to 70% | 52.81% |
| Corporate Bonds | | - |
| Equity | 30% to 60% | 43.09% |
| Net Current Assets | - | 1.19% |



Defensive Managed Fund - Pension Group - II as on February 29, 2024

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%.

| | |
|-----------------------|--------------------------------|
| SPIN Code | : ULGF04511/02/12DefnsvFdII101 |
| Inception Date | : 08 Oct 2008 |
| NAV | : 38.7676 |

| Fund V/s Benchmark Performance | | |
|--------------------------------|-------------|------------------------|
| Period | Returns (%) | Benchmark Returns (%)# |
| Inception | 9.28% | 9.04% |
| 10 Years | 9.30% | 9.55% |
| 7 Years | 7.83% | 8.57% |
| 5 Years | 8.72% | 9.41% |
| 3 Years | 7.08% | 8.03% |
| 2 Years | 6.84% | 8.03% |
| 1 Year | 11.63% | 13.54% |
| 6 Months | 5.83% | 6.62% |
| 1 Month | 1.22% | 1.20% |

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 | 2.25% |
| Reliance Industries Limited | 2.05% |
| ICICI Bank Limited | 1.69% |
| Infosys Limited | 1.36% |
| Larsen & Toubro Limited | 0.90% |
| Tata Consultancy Services Limited | 0.86% |
| Axis Bank Limited | 0.85% |
| ITC Limited | 0.70% |
| Bharti Airtel Ltd | 0.69% |
| Others | 11.10% |
| Total | 22.46% |

| Debentures / Bonds | % to Fund |
|---|---------------|
| HDFC Bank Ltd | 6.02% |
| Bajaj Finance Ltd | 2.05% |
| Cholamandalam Investment & Finance Company Ltd | 1.78% |
| HDB Financial Services Ltd | 1.18% |
| Sikka Ports And Terminals | 1.07% |
| National Bank For Agriculture & Rural Development | 1.01% |
| LIC Housing Finance Ltd | 0.83% |
| Mahindra and Mahindra Financial Services Ltd | 0.57% |
| Sundaram Finance Ltd | 0.49% |
| IOT Utikal Energy Services Limited | 0.46% |
| Others | 1.52% |
| Total | 16.97% |

| Government Securities | % to Fund |
|--|---------------|
| 7.18% GOI Mat 24-Jul-2037 | 13.49% |
| 7.30% GOI Mat 19-Jun-2053 | 9.99% |
| 7.25% GOI Mat 12-Jun-2063 | 8.84% |
| 7.33% Maharashtra SDL Mat 13-Sep-2027 | 4.03% |
| 7.18% GOI Mat 14-Aug-2033 | 3.32% |
| 7.26% GOI Mat 06-Feb-2033 | 2.88% |
| 6.63% Tamil Nadu SDL Mat 23-Dec-2035 | 2.44% |
| 6.45% GOI Mat 07-Oct-2029 | 1.55% |
| 7.37% GOI Sovereign Green Bond Mat 23-Jan-2054 | 1.53% |
| 7.36% GOI Mat 12-Sep-2052 | 1.40% |
| Others | 9.11% |
| Total | 58.59% |

| | |
|---|--------------|
| Deposits, Money Mkt Securities and Net Current Assets. | 1.98% |
|---|--------------|

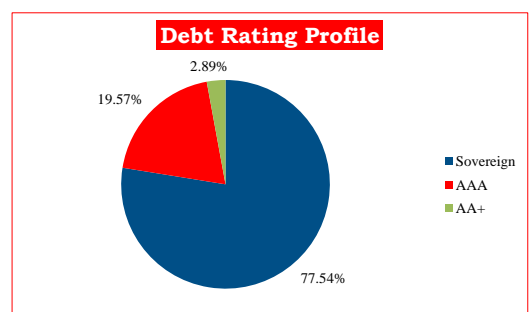
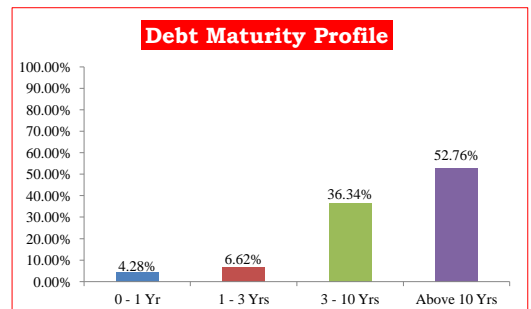
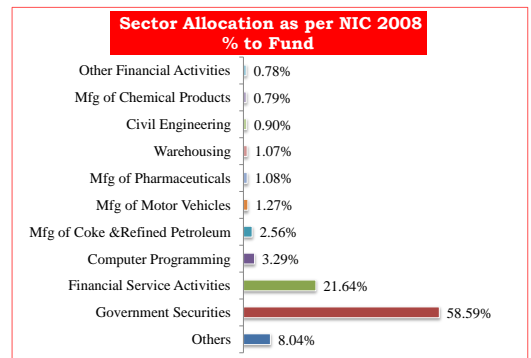
| | |
|--------------------|----------------|
| Grand Total | 100.00% |
|--------------------|----------------|

| Debt Parameters | |
|------------------------------|--------|
| Portfolio Yield (%) | 7.30% |
| Avg Maturity (In Months) | 186.77 |
| Modified Duration (In Years) | 7.47 |

| AUM (in Lakhs) | | | |
|-----------------|-----------|--------------|-----------|
| Equity | Debt | MMF & Others | Total |
| 13,158.28 | 44,263.17 | 1,162.03 | 58,583.48 |

| Fund Manager | No. Of Funds Managed | | |
|---------------------|----------------------|-----------|-------------|
| | Equity Fund | Debt Fund | Hybrid Fund |
| Mr Kailash Lalwani | 6 | 13 | 20 |
| Mr Abhishek Agarwal | - | - | 22 |

| Asset Category | F&U Mandate | % of Actual |
|--------------------|-------------|-------------|
| Money Market Insts | 0% to 20% | 0.24% |
| Public Deposits | | |
| Govt. Securities | 50% to 85% | 75.56% |
| Corporate Bonds | | |
| Equity | 15% to 30% | 22.46% |
| Net Current Assets | - | 1.74% |



Liquid Fund - Pension Group - II as on February 29, 2024

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

| | |
|-----------------------|--------------------------------|
| SFIN Code | : ULGF04311/02/12LiquidFdIII01 |
| Inception Date | : 08 Oct 2008 |
| NAV | : 24.831 |

| Fund V/s Benchmark Performance | | |
|--------------------------------|-------------|------------------------|
| Period | Returns (%) | Benchmark Returns (%)# |
| Inception | 6.07% | 6.86% |
| 10 Years | 4.98% | 6.62% |
| 7 Years | 4.16% | 5.95% |
| 5 Years | 3.84% | 5.46% |
| 3 Years | 3.71% | 5.49% |
| 2 Years | 4.47% | 6.42% |
| 1 Year | 5.50% | 7.31% |
| 6 Months | 2.70% | 3.61% |
| 1 Month | 0.44% | 0.60% |

CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

| Portfolio | |
|--|----------------|
| Deposits, Money Mkt Securities and Net Current Assets. | 100.00% |
| Grand Total | 100.00% |

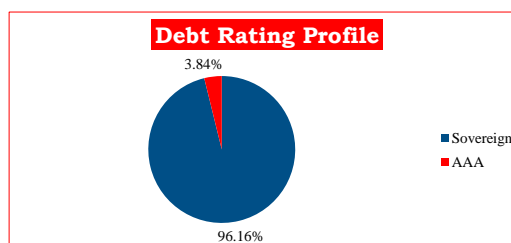
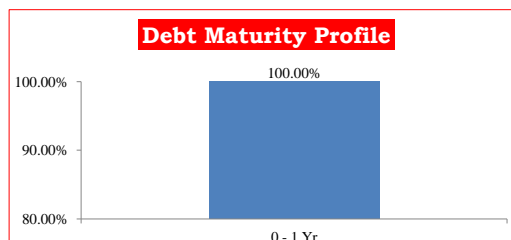
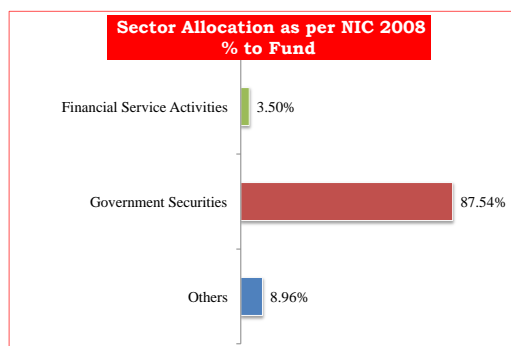
| Debt Parameters | |
|------------------------------|-------|
| Portfolio Yield (%) | 6.98% |
| Avg Maturity (In Months) | 3.60 |
| Modified Duration (In Years) | 0.30 |

AUM (₹ in Lakhs)

| Equity | Debt | MMI & Others | Total |
|--------|------|--------------|----------|
| - | - | 2,243.85 | 2,243.85 |

| Fund Manager | No. Of Funds Managed | | |
|--------------------|----------------------|-----------|-------------|
| | Equity Fund | Debt Fund | Hybrid Fund |
| Mr Vineet Choraria | 1 | 29 | 2 |

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



Secure Managed Fund - Pension Group - II as on February 29, 2024

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

| | |
|-----------------------|--------------------------------|
| SFIN Code | : ULGF04411/02/12SecureMFII101 |
| Inception Date | : 08 Oct 2008 |
| NAV | : 31.8553 |

| Fund V/s Benchmark Performance | | |
|--------------------------------|-------------|------------------------|
| Period | Returns (%) | Benchmark Returns (%)# |
| Inception | 7.75% | 7.83% |
| 10 Years | 7.55% | 8.29% |
| 7 Years | 6.11% | 7.00% |
| 5 Years | 6.37% | 7.54% |
| 3 Years | 4.59% | 5.75% |
| 2 Years | 4.70% | 5.72% |
| 1 Year | 7.57% | 8.56% |
| 6 Months | 3.68% | 3.91% |
| 1 Month | 1.10% | 1.02% |

CRISIL Composite Bond Fund Index
Note: Returns over 1 year have been annualized.

| Portfolio | |
|--|---------------|
| Debentures / Bonds | % to Fund |
| HDFC Bank Ltd | 5.70% |
| LIC Housing Finance Ltd | 5.56% |
| Bajaj Finance Ltd | 4.46% |
| Cholamandalam Investment & Finance Company Ltd | 3.64% |
| Sikka Ports And Terminals | 1.71% |
| HDB Financial Services Ltd | 1.43% |
| Mahindra and Mahindra Financial Services Ltd | 1.38% |
| Sundaram Finance Ltd | 1.33% |
| Bharti Telecom Ltd | 1.29% |
| International Finance Corporation | 1.18% |
| Others | 3.66% |
| Total | 31.33% |

| Government Securities | % to Fund |
|--|---------------|
| 7.18% GOI Mat 14-Aug-2033 | 13.90% |
| 7.25% GOI Mat 12-Jun-2063 | 12.53% |
| 7.18% GOI Mat 24-Jul-2037 | 11.25% |
| 7.26% GOI Mat 06-Feb-2033 | 7.40% |
| 7.46% GOI Mat 06-Nov-2073 | 5.45% |
| 7.26% GOI Mat 22-Aug-2032 | 3.79% |
| 7.30% GOI Mat 19-Jun-2053 | 2.74% |
| 7.88% GOI Mat 19-Mar-2030 | 2.36% |
| 7.37% GOI Sovereign Green Bond Mat 23-Jan-2054 | 2.36% |
| 7.61% GOI Mat 09-May-2030 | 1.09% |
| Others | 2.33% |
| Total | 65.20% |

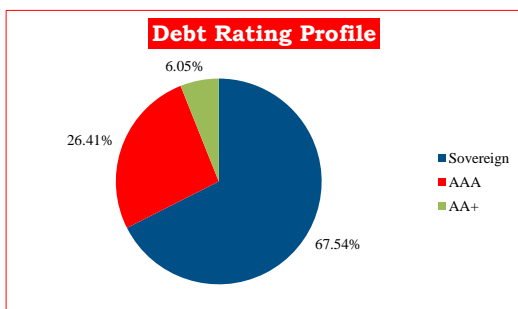
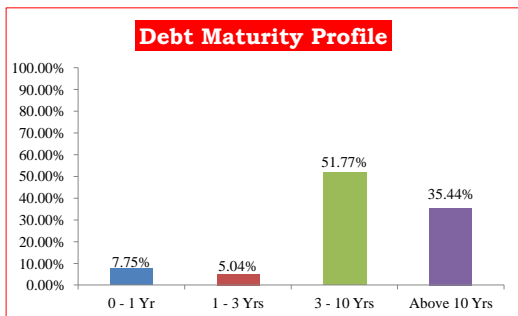
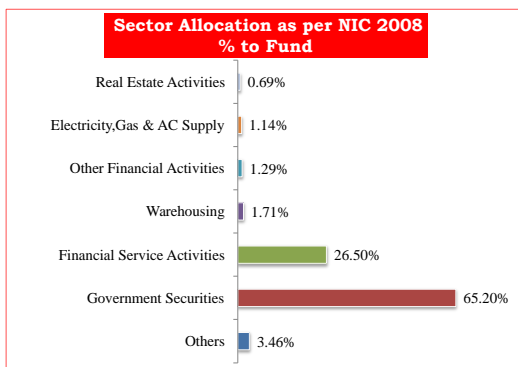
| | |
|---|----------------|
| Deposits, Money Mkt Securities and Net Current Assets. | 3.46% |
| Grand Total | 100.00% |

| Debt Parameters | |
|------------------------------|--------|
| Portfolio Yield (%) | 7.30% |
| Avg Maturity (In Months) | 178.19 |
| Modified Duration (In Years) | 6.97 |

| AUM (₹ in Lakhs) | | | |
|------------------|----------|--------------|----------|
| Equity | Debt | MMI & Others | Total |
| - | 8,497.18 | 304.98 | 8,802.17 |

| Fund Manager | No. Of Funds Managed | | |
|--------------------|----------------------|-----------|-------------|
| | Equity Fund | Debt Fund | Hybrid Fund |
| Mr Vineet Choraria | 1 | 29 | 2 |

| Asset Category | F&U Mandate | % of Actual |
|---------------------|-------------|-------------|
| Money Market Instns | 0% to 25% | 1.31% |
| Public Deposits | | 96.54% |
| Govt. Securities | 75% to 100% | 0.00% |
| Corporate Bonds | | 2.15% |
| Equity | 0% | - |
| Net Current Assets | | - |



Stable Managed Fund - Pension Group - II as on February 29, 2024

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

| | |
|-----------------------|--------------------------------|
| SFIN Code | : ULGF04811/02/12StableMFII101 |
| Inception Date | : 08 Oct 2008 |
| NAV | : 26.1265 |

| Fund V/s Benchmark Performance | | |
|--------------------------------|-------------|------------------------|
| Period | Returns (%) | Benchmark Returns (%)# |
| Inception | 6.42% | 7.34% |
| 10 Years | 5.80% | 7.49% |
| 7 Years | 5.14% | 6.74% |
| 5 Years | 4.94% | 6.53% |
| 3 Years | 4.19% | 5.88% |
| 2 Years | 4.65% | 6.51% |
| 1 Year | 6.15% | 7.79% |
| 6 Months | 2.90% | 3.65% |
| 1 Month | 0.58% | 0.64% |

CRISIL Low Duration Debt Index

Note: Returns over 1 year have been annualized. The benchmark index of the fund has been changed to CRISIL Low Duration Debt Index w.e.f December 30, 2020. Benchmark returns are computed basis the revised benchmark index.

Portfolio

| Debentures / Bonds | % to Fund |
|---|---------------|
| Sundaram Finance Ltd | 8.31% |
| Kotak Mahindra Prime Ltd. | 7.92% |
| Bajaj Finance Ltd | 5.66% |
| Power Finance Corporation Ltd | 4.17% |
| Larsen & Toubro Ltd | 1.50% |
| National Bank For Agriculture & Rural Development | 1.47% |
| Total | 29.03% |

| Government Securities | % to Fund |
|---------------------------------------|---------------|
| 8.94% Gujarat SDL Mat 24-Sep-2024 | 13.12% |
| Gsec C-STRIPS Mat 12-Dec-2024 | 11.59% |
| Gsec C-STRIPS Mat 19-Sep-2024 | 11.14% |
| 8.21% Maharashtra SDL Mat 09-Dec-2025 | 4.40% |
| 7.98% Karnataka SDL Mat 14-Oct-2025 | 3.81% |
| 8.07% Tamil Nadu SDL Mat 28-Jan-2025 | 3.80% |
| Gsec C-STRIPS Mat 19-Jun-2025 | 3.24% |
| Gsec C-STRIPS Mat 19-Dec-2025 | 3.13% |
| 8.23% Maharashtra SDL Mat 09-Sep-2025 | 3.06% |
| 7.89% Gujarat SDL Mat 15-May-2025 | 3.04% |
| Others | 5.70% |
| Total | 66.01% |

| | |
|---|--------------|
| Deposits, Money Mkt Securities and Net Current Assets. | 4.96% |
|---|--------------|

| | |
|--------------------|----------------|
| Grand Total | 100.00% |
|--------------------|----------------|

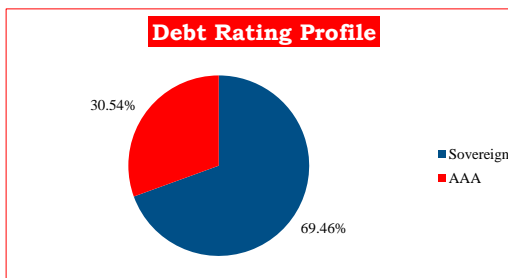
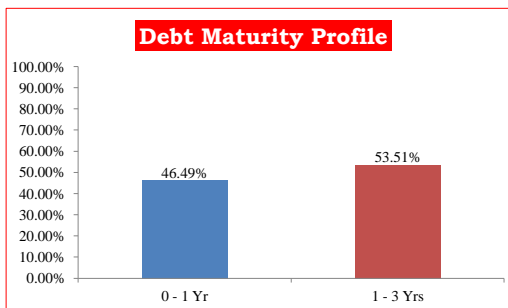
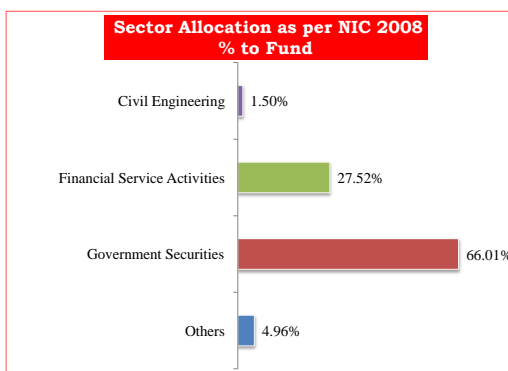
| Debt Parameters | |
|------------------------------|-------|
| Portfolio Yield (%) | 7.36% |
| Avg Maturity (In Months) | 12.46 |
| Modified Duration (In Years) | 0.95 |

AUM (₹ in Lakhs)

| Equity | Debt | MMI & Others | Total |
|--------|----------|--------------|----------|
| - | 2,521.83 | 131.60 | 2,653.43 |

| Fund Manager | No. Of Funds Managed | | |
|--------------------|----------------------|-----------|-------------|
| | Equity Fund | Debt Fund | Hybrid Fund |
| Mr Kailash Lalwani | 6 | 13 | 20 |

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



Balanced Managed Fund - Defined Benefit Group as on February 29, 2024

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

| | |
|-----------------------|--------------------------------|
| SFIN Code | : ULGF01128/03/05BalancedMF101 |
| Inception Date | : 28 Mar 2005 |
| NAV | : 172.8409 |

| Fund V/s Benchmark Performance | | |
|--------------------------------|-------------|------------------------|
| Period | Returns (%) | Benchmark Returns (%)# |
| Inception | 12.20% | 10.09% |
| 10 Years | 12.08% | 10.82% |
| 7 Years | 10.41% | 10.13% |
| 5 Years | 11.59% | 11.27% |
| 3 Years | 9.84% | 10.31% |
| 2 Years | 9.60% | 10.33% |
| 1 Year | 15.89% | 18.52% |
| 6 Months | 7.95% | 9.34% |
| 1 Month | 1.14% | 1.39% |

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

| Portfolio | |
|-----------------------------------|---------------|
| Equity | % to Fund |
| HDFC Bank Limited | 4.50% |
| Reliance Industries Limited | 4.02% |
| ICICI Bank Limited | 3.28% |
| Infosys Limited | 2.66% |
| Larsen & Toubro Limited | 1.74% |
| Tata Consultancy Services Limited | 1.66% |
| Axis Bank Limited | 1.65% |
| ITC Limited | 1.38% |
| Bharti Airtel Ltd | 1.36% |
| HCL Technologies Limited | 0.82% |
| UltraTech Cement Limited | 0.81% |
| Mahindra & Mahindra Ltd. | 0.80% |
| Hindustan Unilever Limited | 0.80% |
| State Bank of India | 0.74% |
| Kotak Mahindra Bank Limited | 0.72% |
| Dr Reddys Laboratories Limited | 0.67% |
| NTPC Ltd. | 0.65% |
| Titan Company Limited | 0.60% |
| Maruti Suzuki India Ltd | 0.60% |
| Tata Steel Limited | 0.55% |
| IndusInd Bank Limited | 0.53% |
| Others | 13.06% |
| Total | 43.60% |

| Debentures / Bonds | % to Fund |
|--|---------------|
| Nuclear Power Corporation of India Ltd | 2.86% |
| IOT Utkal Energy Services Limited | 2.78% |
| State Bank of India | 1.86% |
| Power Finance Corporation Ltd | 1.84% |
| Sikka Ports And Terminals | 1.84% |
| LIC Housing Finance Ltd | 0.92% |
| Total | 12.10% |

| Government Securities | % to Fund |
|--|---------------|
| 7.37% GOI Sovereign Green Bond Mat 23-Jan-2054 | 7.06% |
| 7.54% GOI Mat 23-May-2036 | 5.67% |
| Gsec C-STRIPS Mat 15-Dec-2024 | 4.33% |
| Gsec C-STRIPS Mat 22-Feb-2025 | 4.27% |
| Gsec C-STRIPS Mat 19-Mar-2025 | 4.25% |
| 7.40% GOI Mat 09-Sep-2035 | 3.91% |
| 6.63% Tamil Nadu SDL Mat 23-Dec-2035 | 3.87% |
| 6.76% GOI Mat 22-Feb-2061 | 2.61% |
| 7.36% GOI Mat 12-Sep-2052 | 2.58% |
| Gsec C-STRIPS Mat 12-Jun-2024 | 1.79% |
| Others | 2.58% |
| Total | 42.93% |

| | |
|---|--------------|
| Deposits, Money Mkt Securities and Net Current Assets. | 1.37% |
|---|--------------|

| | |
|--------------------|----------------|
| Grand Total | 100.00% |
|--------------------|----------------|

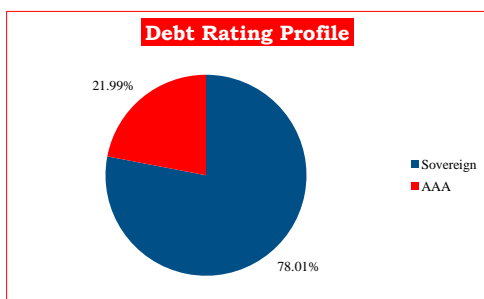
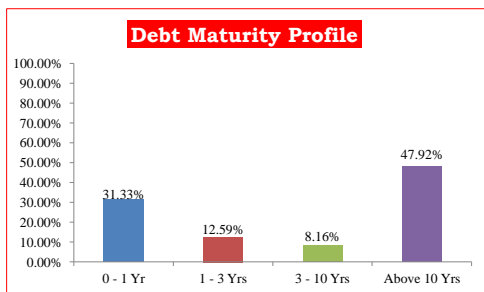
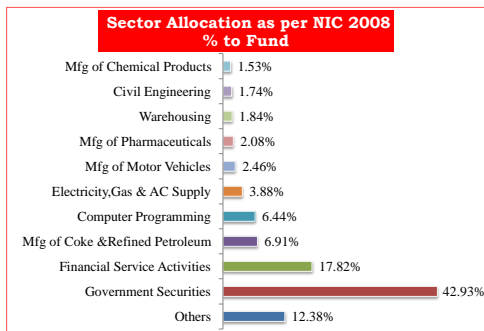
| Debt Parameters | |
|------------------------------|--------|
| Portfolio Yield (%) | 7.27% |
| Avg Maturity (In Months) | 133.13 |
| Modified Duration (In Years) | 5.63 |

AUM (in Lakhs)

| Equity | Debt | MMI & Others | Total |
|--------|--------|--------------|----------|
| 476.47 | 601.36 | 14.94 | 1,092.77 |

| Fund Manager | No. Of Funds Managed | | |
|--------------------|----------------------|-----------|-------------|
| | Equity Fund | Debt Fund | Hybrid Fund |
| Mr Kailash Lalwani | 6 | 13 | 20 |
| Mr Abhishek Agarwa | - | - | 22 |

| Asset Category | F&U Mandate | % of Actual |
|--------------------|-------------|-------------|
| Money Market Insts | 0% to 5% | 0.53% |
| Public Deposits | 0% to 15% | 0.00% |
| Govt. Securities | 20% to 70% | 55.03% |
| Corporate Bonds | | |
| Equity | 30% to 60% | 43.60% |
| Net Current Assets | - | 0.84% |



Defensive Managed Fund - Defined Benefit Group as on February 29, 2024

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%.

| | |
|-----------------------|--------------------------------|
| SPIN Code | : ULGF01028/03/05DefensiveF101 |
| Inception Date | : 28 Mar 2005 |
| NAV | : 117.5366 |

| Fund V/s Benchmark Performance | | |
|--------------------------------|-------------|------------------------|
| Period | Returns (%) | Benchmark Returns (%)# |
| Inception | 9.86% | 8.62% |
| 10 Years | 10.13% | 9.55% |
| 7 Years | 8.83% | 8.57% |
| 5 Years | 9.36% | 9.41% |
| 3 Years | 8.01% | 8.03% |
| 2 Years | 7.72% | 8.03% |
| 1 Year | 11.68% | 13.54% |
| 6 Months | 5.85% | 6.62% |
| 1 Month | 1.14% | 1.20% |

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 | 2.28% |
| Reliance Industries Limited | 2.03% |
| ICICI Bank Limited | 1.65% |
| Infosys Limited | 1.34% |
| Larsen & Toubro Limited | 0.86% |
| Tata Consultancy Services Limited | 0.83% |
| Axis Bank Limited | 0.83% |
| ITC Limited | 0.69% |
| Bharti Airtel Ltd | 0.68% |
| Others | 10.58% |
| Total | 21.77% |

| Debentures / Bonds | % to Fund |
|--|--------------|
| National Thermal Power Corporation Ltd | 3.00% |
| International Finance Corporation | 1.55% |
| IOT Utkal Energy Services Limited | 1.51% |
| Total | 6.05% |

| Government Securities | % to Fund |
|--|---------------|
| 6.63% Tamil Nadu SDL Mat 23-Dec-2035 | 16.32% |
| 7.37% GOI Sovereign Green Bond Mat 23-Jan-2054 | 15.31% |
| 7.36% GOI Mat 12-Sep-2052 | 8.90% |
| Gsec C-STRIPS Mat 12-Dec-2024 | 7.05% |
| Gsec C-STRIPS Mat 19-Mar-2025 | 4.61% |
| 6.45% GOI Mat 07-Oct-2029 | 3.37% |
| 7.26% GOI Mat 14-Jan-2029 | 3.00% |
| 8.60% GOI Mat 02-Jun-2028 | 2.62% |
| 7.40% GOI Mat 09-Sep-2035 | 1.57% |
| 7.90% Tamil Nadu Uday Mat 22-Mar-2027 | 1.13% |
| Others | 3.78% |
| Total | 67.64% |

| | |
|---|--------------|
| Deposits, Money Mkt Securities and Net Current Assets. | 4.54% |
|---|--------------|

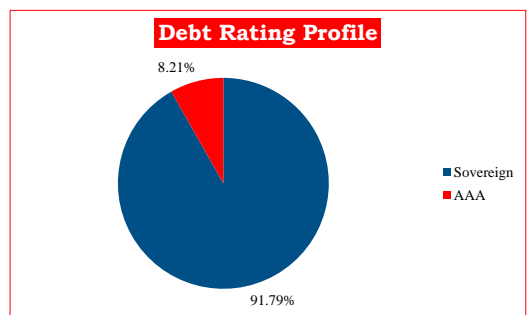
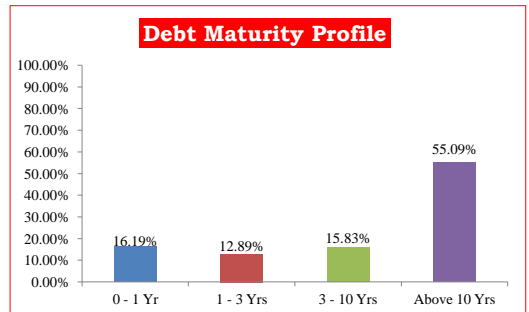
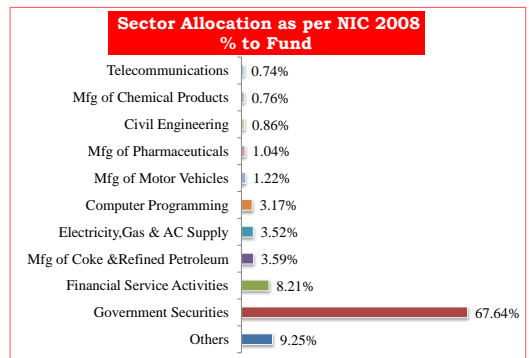
| | |
|--------------------|----------------|
| Grand Total | 100.00% |
|--------------------|----------------|

| Debt Parameters | |
|------------------------------|--------|
| Portfolio Yield (%) | 7.23% |
| Avg Maturity (In Months) | 156.26 |
| Modified Duration (In Years) | 6.42 |

| AUM (in Lakhs) | | | |
|-----------------|--------|--------------|--------|
| Equity | Debt | MMI & Others | Total |
| 43.88 | 148.57 | 9.15 | 201.60 |

| Fund Manager | No. Of Funds Managed | | |
|---------------------|----------------------|-----------|-------------|
| | Equity Fund | Debt Fund | Hybrid Fund |
| Mr Kailash Lalwani | 6 | 13 | 20 |
| Mr Abhishek Agarwal | - | - | 22 |

| Asset Category | F&U Mandate | % of Actual |
|--------------------|-------------|-------------|
| Money Market Insts | 0% to 5% | 2.71% |
| Public Deposits | 0% to 15% | 0.00% |
| Govt. Securities | 50% to 85% | 73.70% |
| Corporate Bonds | 15% to 30% | 21.77% |
| Equity | - | 1.83% |
| Net Current Assets | - | - |



Secured Managed Fund - Defined Benefit Group as on February 29, 2024

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

| | |
|-----------------------|--------------------------------|
| SFIN Code | : ULGF00928/03/05SecureMgtF101 |
| Inception Date | : 28 Mar 2005 |
| NAV | : 175.2856 |

| Fund V/s Benchmark Performance | | |
|--------------------------------|-------------|------------------------|
| Period | Returns (%) | Benchmark Returns (%)# |
| Inception | 12.13% | 7.16% |
| 10 Years | 8.34% | 8.29% |
| 7 Years | 5.50% | 7.00% |
| 5 Years | 5.40% | 7.54% |
| 3 Years | 4.69% | 5.75% |
| 2 Years | 5.04% | 5.72% |
| 1 Year | 7.38% | 8.56% |
| 6 Months | 3.34% | 3.91% |
| 1 Month | 0.54% | 1.02% |

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 | 26.68% |
| Gsec C-STRIPS Mat 09-Sep-2024 | 24.37% |
| 7.59% GOI Mat 20-Mar-2029 | 21.86% |
| 5.77% GOI Mat 03-AUG-2030 | 18.71% |
| 7.72% GOI Mat 25-May-2025 | 4.39% |
| 9.20% GOI Mat 30-Sep-2030 | 1.93% |
| Total | 97.94% |

| | |
|---|--------------|
| Deposits, Money Mkt Securities and Net Current Assets. | 2.06% |
|---|--------------|

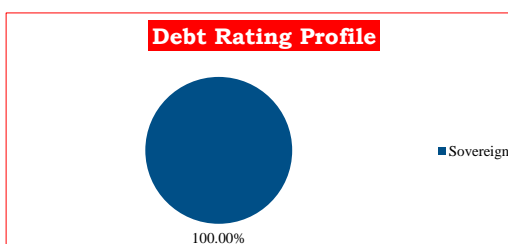
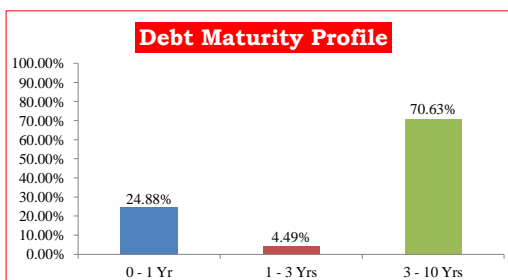
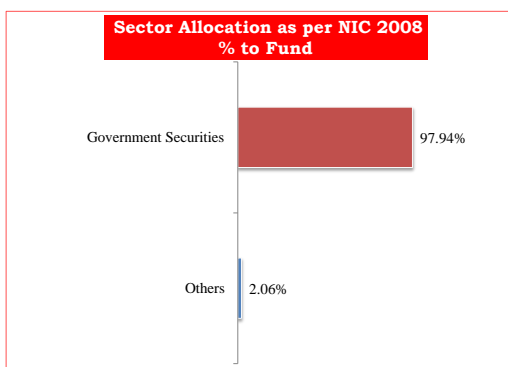
| | |
|--------------------|----------------|
| Grand Total | 100.00% |
|--------------------|----------------|

| Debt Parameters | |
|------------------------------|-------|
| Portfolio Yield (%) | 7.09% |
| Avg Maturity (In Months) | 47.91 |
| Modified Duration (In Years) | 3.26 |

| AUM (₹ in Lakhs) | | | |
|------------------|-------|--------------|-------|
| Equity | Debt | MMI & Others | Total |
| - | 11.24 | 0.24 | 11.47 |

| Fund Manager | No. Of Funds Managed | | |
|--------------------|----------------------|-----------|-------------|
| | Equity Fund | Debt Fund | Hybrid Fund |
| Mr Vineet Choraria | 1 | 29 | 2 |

| Asset Category | F&U Mandate | % of Actual |
|--------------------|-------------|-------------|
| Money Market Insts | 0% to 5% | 0.00% |
| Public Deposits | 0% to 20% | 0.00% |
| Govt. Securities | 75% to 100% | 97.94% |
| Corporate Bonds | | |
| Equity | 0% | 0.00% |
| Net Current Assets | - | 2.06% |



Group Balanced Fund as on February 29, 2024

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.

| | |
|-----------------------|-------------------------------|
| SFIN Code | : ULGF00124/08/04EBBALANCE101 |
| Inception Date | : 03 Dec 2004 |
| NAV | : 50.8285 |

| Fund V/s Benchmark Performance | | |
|--------------------------------|-------------|------------------------|
| Period | Returns (%) | Benchmark Returns (%)# |
| Inception | 8.81% | 9.00% |
| 10 Years | 8.34% | 9.81% |
| 7 Years | 7.79% | 9.05% |
| 5 Years | 8.40% | 9.86% |
| 3 Years | 7.43% | 8.46% |
| 2 Years | 7.78% | 8.33% |
| 1 Year | 12.13% | 14.11% |
| 6 Months | 6.27% | 6.99% |
| 1 Month | 0.90% | 1.07% |

Crisil Composite Bond Index(70%) and Nifty 50 (30%)
Note: Returns over 1 year have been annualized.

Portfolio

| Equity | % to Fund |
|---------------------------------------|---------------|
| Reliance Industries Limited | 5.32% |
| HDFC Bank Limited | 5.05% |
| Infosys Limited | 3.31% |
| ICICI Bank Limited | 3.04% |
| Larsen & Toubro Limited | 2.34% |
| Tata Consultancy Services Limited | 2.27% |
| ITC Limited | 1.90% |
| State Bank of India | 1.30% |
| Bharti Airtel Ltd | 1.11% |
| Mahindra & Mahindra Ltd. | 1.07% |
| HCL Technologies Limited | 1.05% |
| Hindustan Unilever Limited | 0.95% |
| Maruti Suzuki India Ltd | 0.89% |
| Kotak Mahindra Bank Limited | 0.80% |
| Sun Pharmaceutical Industries Limited | 0.69% |
| Dr Reddys Laboratories Limited | 0.51% |
| Others | 1.60% |
| Total | 33.21% |

| Government Securities | % to Fund |
|--------------------------------|---------------|
| 6.01% GOI Mat 25-Mar-2028 | 30.09% |
| 8.24% GOI Mat 10-November-2033 | 16.22% |
| 7.25% GOI Mat 12-Jun-2063 | 4.00% |
| Total | 50.31% |

| | |
|---|---------------|
| Deposits, Money Mkt Securities and Net Current Assets. | 16.48% |
|---|---------------|

| | |
|--------------------|----------------|
| Grand Total | 100.00% |
|--------------------|----------------|

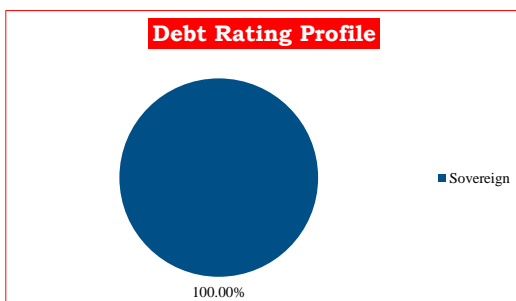
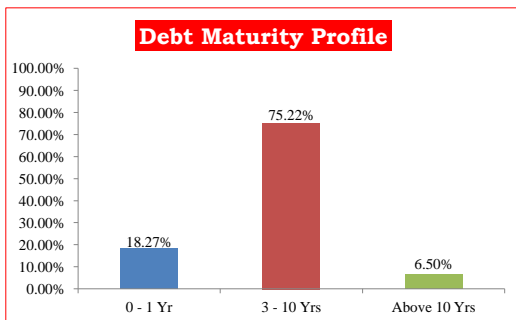
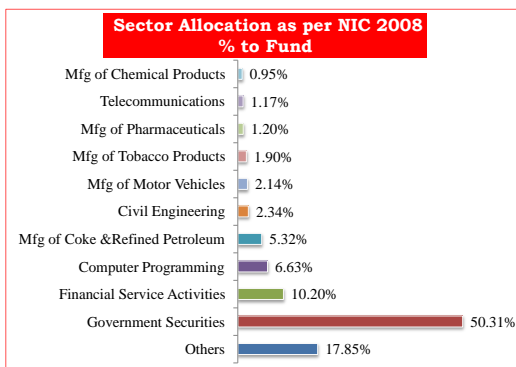
| Debt Parameters | |
|------------------------------|-------|
| Portfolio Yield (%) | 7.01% |
| Avg Maturity (In Months) | 85.01 |
| Modified Duration (In Years) | 4.25 |

AUM (in Lakhs)

| Equity | Debt | MMI & Others | Total |
|--------|-------|--------------|-------|
| 8.39 | 12.72 | 4.16 | 25.27 |

| Fund Manager | No. Of Funds Managed | | |
|-------------------|----------------------|-----------|-------------|
| | Equity Fund | Debt Fund | Hybrid Fund |
| Mr Pranav Parekh | - | 6 | 9 |
| Mr Sumeet Hinduja | 9 | - | 8 |

| Asset Category | F&U Mandate | % of Actual |
|---------------------|-------------|-------------|
| Money Market Instns | 0% to 20% | 11.25% |
| Public Deposits | | |
| Govt. Securities | 0% to 80% | 50.31% |
| Corporate Bonds | | |
| Equity | 20% to 40% | 33.21% |
| Net Current Assets | - | 5.23% |



Group Debt Fund as on February 29, 2024

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

| | |
|-----------------------|----------------------------|
| SFIN Code | : ULGF00224/08/04EBDEBT101 |
| Inception Date | : 03 Dec 2004 |
| NAV | : 41.717 |

| Fund V/s Benchmark Performance | | |
|--------------------------------|-------------|------------------------|
| Period | Returns (%) | Benchmark Returns (%)# |
| Inception | 7.70% | 7.16% |
| 10 Years | 7.90% | 8.29% |
| 7 Years | 6.86% | 7.00% |
| 5 Years | 7.10% | 7.54% |
| 3 Years | 5.27% | 5.75% |
| 2 Years | 5.41% | 5.72% |
| 1 Year | 8.26% | 8.56% |
| 6 Months | 4.10% | 3.91% |
| 1 Month | 1.18% | 1.02% |

CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

| Portfolio | |
|---|---------------|
| Debentures / Bonds | % to Fund |
| National Bank For Agriculture & Rural Development | 6.54% |
| Indian Railway Finance Corporation Ltd | 5.76% |
| Power Finance Corporation Ltd | 4.68% |
| REC Limited | 2.34% |
| HDFC Bank Ltd | 1.84% |
| Housing & Urban Development Corporation Limited | 0.98% |
| Total | 22.14% |

| Government Securities | % to Fund |
|--|---------------|
| 7.18% GOI Mat 24-Jul-2037 | 25.29% |
| 7.25% GOI Mat 12-Jun-2063 | 10.79% |
| 9.20% GOI Mat 30-Sep-2030 | 7.53% |
| 7.46% GOI Mat 06-Nov-2073 | 3.67% |
| 6.54% GOI Mat 17-Jan-2032 | 3.62% |
| 7.30% GOI Mat 19-Jun-2053 | 3.34% |
| 7.54% GOI Mat 23-May-2036 | 3.14% |
| 7.35% Andhra Pradesh SDL Mat 17-May-2039 | 3.03% |
| 7.26% GOI Mat 22-Aug-2032 | 2.13% |
| 8.24% GOI Mat 10-November-2033 | 2.02% |
| Others | 3.58% |
| Total | 68.14% |

| | |
|---|--------------|
| Deposits, Money Mkt Securities and Net Current Assets. | 9.72% |
|---|--------------|

| | |
|--------------------|----------------|
| Grand Total | 100.00% |
|--------------------|----------------|

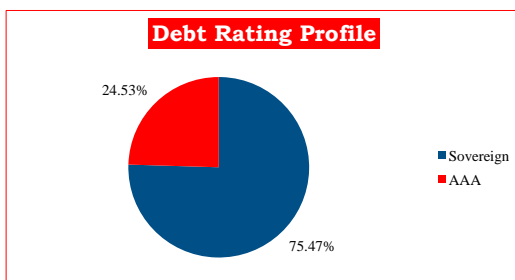
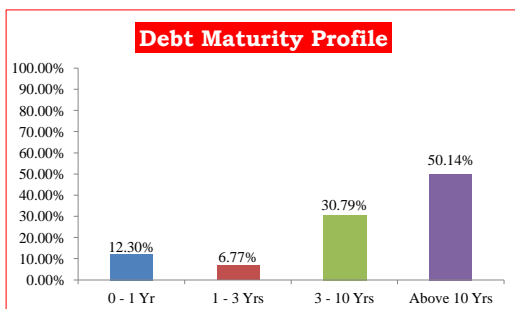
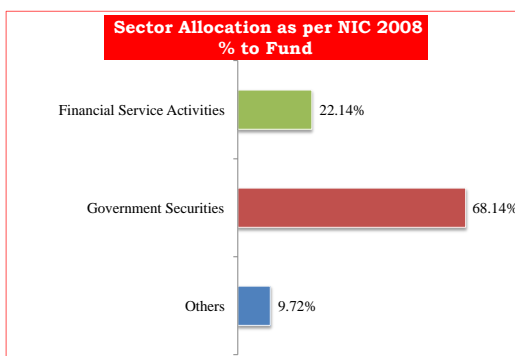
| Debt Parameters | |
|------------------------------|--------|
| Portfolio Yield (%) | 7.20% |
| Avg Maturity (In Months) | 161.02 |
| Modified Duration (In Years) | 6.62 |

AUM (₹ in Lakhs)

| Equity | Debt | MMI & Others | Total |
|--------|----------|--------------|----------|
| - | 1,926.82 | 207.40 | 2,134.22 |

| Fund Manager | No. Of Funds Managed | | |
|------------------|----------------------|-----------|-------------|
| | Equity Fund | Debt Fund | Hybrid Fund |
| Mr Pranav Parekh | - | 6 | 9 |

| Asset Category | F&U Mandate | % of Actual |
|---------------------|-------------|-------------|
| Money Market Instns | 0% to 60% | 12.66% |
| Public Deposits | | |
| Govt. Securities | 40% to 100% | 90.28% |
| Corporate Bonds | | |
| Equity | 0% | 0.00% |
| Net Current Assets | - | -2.94% |



Group Growth Fund as on February 29, 2024

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.

| | |
|-----------------------|------------------------------|
| SFIN Code | : ULGF00324/08/04EBGROWTH101 |
| Inception Date | : 03 Dec 2004 |
| NAV | : 74.6952 |

| Fund V/s Benchmark Performance | | |
|--------------------------------|-------------|------------------------|
| Period | Returns (%) | Benchmark Returns (%)# |
| Inception | 11.01% | 10.22% |
| 10 Years | 10.95% | 10.82% |
| 7 Years | 10.78% | 10.42% |
| 5 Years | 11.16% | 11.41% |
| 3 Years | 9.59% | 10.27% |
| 2 Years | 9.47% | 10.07% |
| 1 Year | 15.37% | 17.80% |
| 6 Months | 7.82% | 9.04% |
| 1 Month | 0.97% | 1.10% |

Crisil Composite Bond Index (50%) and Nifty 50 (50%)
Note: Returns over 1 year have been annualized.

Portfolio

| Equity | % to Fund |
|---------------------------------------|---------------|
| Reliance Industries Limited | 5.70% |
| ICICI Bank Limited | 5.22% |
| HDFC Bank Limited | 4.80% |
| Tata Consultancy Services Limited | 4.00% |
| Larsen & Toubro Limited | 3.96% |
| Infosys Limited | 3.81% |
| ITC Limited | 2.58% |
| State Bank of India | 2.13% |
| Mahindra & Mahindra Ltd. | 1.89% |
| Maruti Suzuki India Ltd | 1.84% |
| Bharti Airtel Ltd | 1.83% |
| HCL Technologies Limited | 1.62% |
| Axis Bank Limited | 1.57% |
| Hindustan Unilever Limited | 1.57% |
| Kotak Mahindra Bank Limited | 1.37% |
| Bajaj Finserv Ltd | 1.30% |
| Bajaj Finance Ltd | 1.06% |
| Dr Reddys Laboratories Limited | 1.05% |
| Sun Pharmaceutical Industries Limited | 1.03% |
| UltraTech Cement Limited | 0.80% |
| Hero Motocorp Limited | 0.72% |
| Asian Paints (India) Ltd | 0.69% |
| NTPC Ltd. | 0.68% |
| Hindalco Industries Limited | 0.66% |
| Others | 0.29% |
| Total | 52.16% |

| Government Securities | % to Fund |
|--------------------------------|---------------|
| 6.01% GOI Mat 25-Mar-2028 | 25.06% |
| 7.38% GOI Mat 20-Jun-2027 | 3.90% |
| 8.24% GOI Mat 10-November-2033 | 2.63% |
| Total | 31.59% |

| | |
|---|---------------|
| Deposits, Money Mkt Securities and Net Current Assets. | 16.24% |
|---|---------------|

| | |
|--------------------|----------------|
| Grand Total | 100.00% |
|--------------------|----------------|

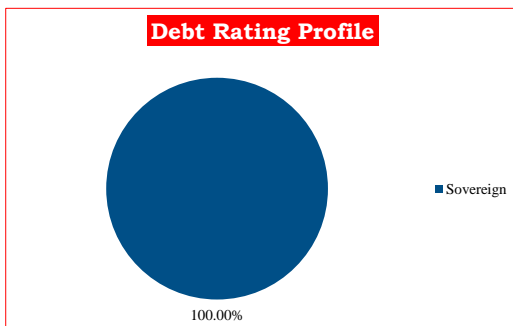
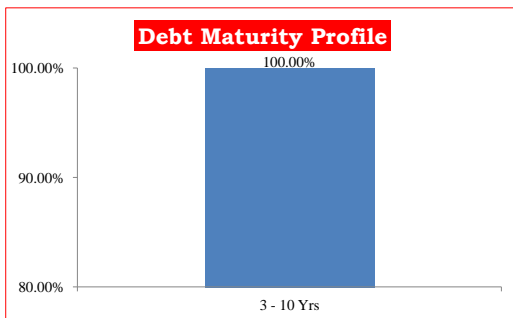
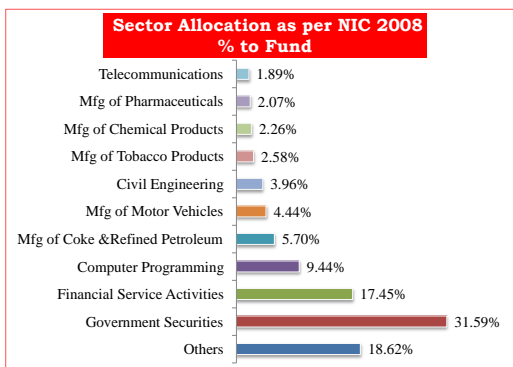
| Debt Parameters | |
|------------------------------|-------|
| Portfolio Yield (%) | 7.08% |
| Avg Maturity (In Months) | 53.21 |
| Modified Duration (In Years) | 3.63 |

AUM (in Lakhs)

| Equity | Debt | MMI & Others | Total |
|--------|------|--------------|-------|
| 6.41 | 3.88 | 2.00 | 12.29 |

| Fund Manager | No. Of Funds Managed | | |
|-------------------|----------------------|-----------|-------------|
| | Equity Fund | Debt Fund | Hybrid Fund |
| Mr Pranav Parekh | - | 6 | 9 |
| Mr Sumeet Hinduja | 9 | - | 8 |

| Asset Category | F&U Mandate | % of Actual |
|--------------------|-------------|-------------|
| Money Market Insts | 0% to 20% | 0.00% |
| Public Deposits | | |
| Govt. Securities | 0% to 60% | 31.59% |
| Corporate Bonds | | |
| Equity | 40% to 60% | 52.16% |
| Net Current Assets | - | 16.24% |



Group Secure Fund as on February 29, 2024

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.

| | |
|-----------------------|------------------------------|
| SFIN Code | : ULGF00524/08/04EBSECURE101 |
| Inception Date | : 03 Dec 2004 |
| NAV | : 47.5113 |

| Fund V/s Benchmark Performance | | |
|--------------------------------|-------------|------------------------|
| Period | Returns (%) | Benchmark Returns (%)# |
| Inception | 8.43% | 8.08% |
| 10 Years | 8.76% | 9.05% |
| 7 Years | 7.92% | 8.03% |
| 5 Years | 8.58% | 8.70% |
| 3 Years | 6.68% | 7.10% |
| 2 Years | 6.50% | 7.02% |
| 1 Year | 10.68% | 11.33% |
| 6 Months | 5.41% | 5.45% |
| 1 Month | 1.16% | 1.05% |

Crisil Composite Bond Index (85%) and Nifty 50 (15%)
Note: Returns over 1 year have been annualized.

Portfolio

| Equity | % to Fund |
|-----------------------------------|---------------|
| HDFC Bank Limited | 1.45% |
| Reliance Industries Limited | 1.06% |
| ICICI Bank Limited | 1.05% |
| Infosys Limited | 0.99% |
| Larsen & Toubro Limited | 0.81% |
| Tata Consultancy Services Limited | 0.55% |
| Others | 9.00% |
| Total | 14.90% |

| Debentures / Bonds | % to Fund |
|---|---------------|
| Indian Railway Finance Corporation Ltd | 5.75% |
| National Bank For Agriculture & Rural Development | 5.18% |
| HDFC Bank Ltd | 1.94% |
| REC Limited | 1.05% |
| Power Finance Corporation Ltd | 0.99% |
| Total | 14.90% |

| Government Securities | % to Fund |
|---------------------------|---------------|
| 7.18% GOI Mat 24-Jul-2037 | 19.18% |
| 7.26% GOI Mat 06-Feb-2033 | 9.27% |
| 7.25% GOI Mat 12-Jun-2063 | 8.36% |
| 7.54% GOI Mat 23-May-2036 | 7.02% |
| 7.18% GOI Mat 14-Aug-2033 | 5.91% |
| 7.26% GOI Mat 22-Aug-2032 | 4.98% |
| 6.54% GOI Mat 17-Jan-2032 | 3.95% |
| 7.30% GOI Mat 19-Jun-2053 | 2.61% |
| 7.38% GOI Mat 20-Jun-2027 | 2.56% |
| 7.46% GOI Mat 06-Nov-2073 | 1.80% |
| Others | 1.18% |
| Total | 66.82% |

| | |
|---|--------------|
| Deposits, Money Mkt Securities and Net Current Assets, | 3.38% |
|---|--------------|

| | |
|--------------------|----------------|
| Grand Total | 100.00% |
|--------------------|----------------|

| Debt Parameters | |
|------------------------------|--------|
| Portfolio Yield (%) | 7.20% |
| Avg Maturity (In Months) | 161.28 |
| Modified Duration (In Years) | 7.12 |

AUM (₹ in Lakhs)

| Equity | Debt | MMI & Others | Total |
|----------|----------|--------------|-----------|
| 1,511.58 | 8,287.01 | 343.04 | 10,141.62 |

| Fund Manager | No. Of Funds Managed | | |
|-------------------|----------------------|-----------|-------------|
| | Equity Fund | Debt Fund | Hybrid Fund |
| Mr Pranav Parekh | - | 6 | 9 |
| Mr Sumeet Hinduja | 9 | - | 8 |

| Asset Category | F&U Mandate | % of Actual |
|---------------------|-------------|-------------|
| Money Market Instns | 0% to 20% | 3.18% |
| Public Deposits | | |
| Govt. Securities | 0% to 90% | 81.71% |
| Corporate Bonds | | |
| Equity | 10% to 20% | 14.90% |
| Net Current Assets | - | 0.20% |

