

# MONTHLY UPDATE

## JULY 2023



## Group Fund Fact Sheet

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## Balanced Managed Fund - Old Group as on July 31, 2023

**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	: 222.1379

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	12.75%	10.89%
10 Years	11.72%	10.56%
7 Years	9.85%	9.47%
5 Years	9.72%	9.40%
3 Years	11.93%	12.21%
2 Years	7.76%	7.91%
1 Year	10.86%	10.99%
6 Months	7.62%	7.83%
1 Month	1.39%	1.53%

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

### Portfolio

Equity	% to Fund
HDFC Bank Limited	5.26%
Reliance Industries Limited	4.05%
ICICI Bank Limited	3.88%
Infosys Limited	2.55%
ITC Limited	1.96%
Axis Bank Limited	1.78%
Larsen & Toubro Limited	1.63%
Tata Consultancy Services Limited	1.56%
Aditya Birla Sun Life Nifty Bank Etf	1.35%
Bharti Airtel Ltd	1.20%
Hindustan Unilever Limited	1.04%
Kotak Mahindra Bank Limited	1.01%
Mahindra & Mahindra Ltd.	0.97%
UltraTech Cement Limited	0.94%
State Bank of India	0.87%
Dr Reddys Laboratories Limited	0.83%
Bajaj Finance Ltd	0.81%
Maruti Suzuki India Ltd	0.78%
Asian Paints (India) Ltd	0.64%
HCL Technologies Limited	0.64%
IndusInd Bank Limited	0.57%
Titan Company Limited	0.57%
Tata Steel Limited	0.53%
National Thermal Power Corporation Ltd.	0.52%
Others	9.53%
<b>Total</b>	<b>45.45%</b>

Debentures / Bonds	% to Fund
HDFC Bank Ltd	4.31%
LIC Housing Finance Ltd	1.28%
Sikka Ports And Terminals	1.27%
Mahindra and Mahindra Financial Services Ltd	1.17%
State Bank of India	0.98%
HDB Financial Services Ltd	0.94%
IDFC First Bank Limited	0.84%
Cholamandalam Investment & Finance Company Ltd	0.70%
Sundaram Finance Ltd	0.66%
NHPC Ltd	0.64%
Others	2.43%
<b>Total</b>	<b>15.22%</b>

Government Securities	% to Fund
7.41% GOI Mat 19-Dec-2036	10.94%
7.26% GOI Mat 06-Feb-2033	5.00%
7.26% GOI Mat 22-Aug-2032	3.46%
7.18% GOI Mat 24-Jul-2037	2.43%
7.33% Maharashtra SDL Mat 13-Sep-2027	1.86%
6.45% GOI Mat 07-Oct-2029	1.48%
7.17% GOI Mat 08-Jan-2028	1.43%
8.15% Maharashtra SDL Mat 26-Nov-2025	0.99%
7.10% GOI Mat 18-Apr-2029	0.78%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	0.66%
Others	8.49%
<b>Total</b>	<b>37.52%</b>

Deposits, Money Mkt Securities and Net Current Assets.	1.81%
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<b>Grand Total</b>	<b>100.00%</b>
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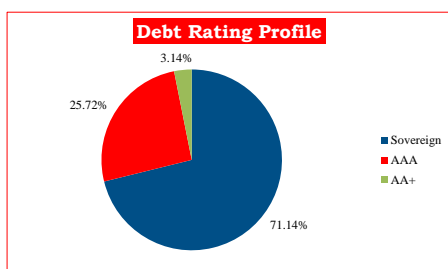
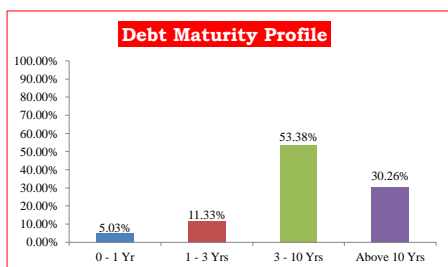
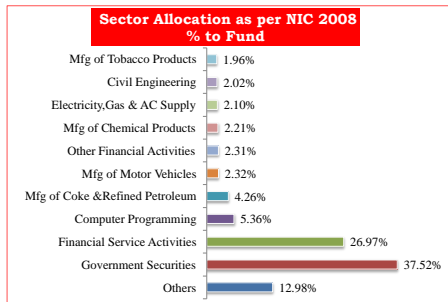
Debt Parameters	
Portfolio Yield (%)	7.35%
Avg Maturity (In Months)	100.44
Modified Duration (In Years)	5.62

### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
46,031.41	53,417.00	1,836.67	101,285.08

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%	0.49%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	52.74%
Corporate Bonds		
Equity	30% to 60%	45.45%
Net Current Assets	-	1.32%



## Defensive Managed Fund - Old Group as on July 31, 2023

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

<b>SFIN Code</b>	: ULGF00311/08/03DefensiveF101
<b>Inception Date</b>	: 23 Jul 2003
<b>NAV</b>	: 134.3229

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.95%	8.82%
10 Years	9.87%	9.37%
7 Years	8.36%	8.24%
5 Years	8.32%	8.48%
3 Years	7.81%	8.30%
2 Years	5.87%	6.30%
1 Year	8.26%	9.37%
6 Months	5.46%	5.98%
1 Month	0.79%	0.95%

# 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	2.47%
Reliance Industries Limited	2.02%
ICICI Bank Limited	1.94%
Infosys Limited	1.27%
ITC Limited	0.98%
Axis Bank Limited	0.89%
Larsen & Toubro Limited	0.84%
Tata Consultancy Services Limited	0.78%
Aditya Birla Sun Life Nifty Bank Etf	0.67%
Bharti Airtel Ltd	0.60%
Hindustan Unilever Limited	0.52%
Kotak Mahindra Bank Limited	0.51%
Others	9.02%
<b>Total</b>	<b>22.52%</b>

Debentures / Bonds	% to Fund
HDFC Bank Ltd	6.77%
Sikka Ports And Terminals	2.59%
NHPC Ltd	2.09%
Cholamandalam Investment & Finance Company Ltd	1.51%
Ultratech Cement Ltd	1.34%
State Bank of India	1.30%
Bajaj Finance Ltd	1.11%
Nuclear Power Corporation of India Ltd	1.07%
LIC Housing Finance Ltd	0.96%
Power Grid Corporation of India Ltd	0.89%
Others	4.76%
<b>Total</b>	<b>24.37%</b>

Government Securities	% to Fund
7.41% GOI Mat 19-Dec-2036	17.20%
7.26% GOI Mat 06-Feb-2033	6.51%
7.26% GOI Mat 22-Aug-2032	5.51%
7.18% GOI Mat 24-Jul-2037	3.11%
7.65% Tamil Nadu SDL Mat 06-Dec-2027	2.21%
6.45% GOI Mat 07-Oct-2029	1.93%
7.33% Maharashtra SDL Mat 13-Sep-2027	1.34%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	1.10%
7.10% GOI Mat 18-Apr-2029	1.00%
7.36% GOI Mat 12-Sep-2052	0.87%
Others	9.29%
<b>Total</b>	<b>50.06%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>3.04%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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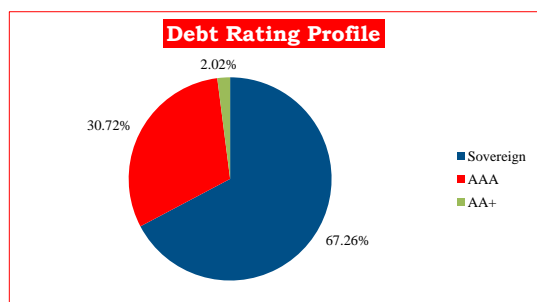
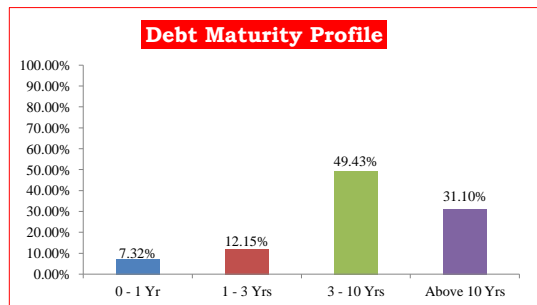
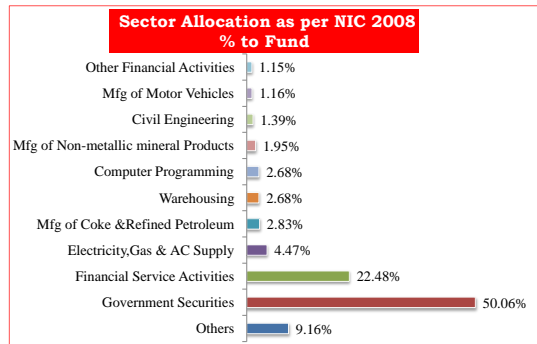
Debt Parameters	
Portfolio Yield (%)	7.35%
Avg Maturity (In Months)	99.00
Modified Duration (In Years)	5.51

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
8,413.51	27,806.31	1,137.08	37,356.90

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%	1.17%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	74.43%
Corporate Bonds	-	-
Equity	15% to 30%	22.52%
Net Current Assets	-	1.87%



## Liquid Fund - Old Group as on July 31, 2023

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

<b>SFIN Code</b>	: ULGF00111/08/03LiquidFund101
<b>Inception Date</b>	: 23 Jul 2003
<b>NAV</b>	: 72.207

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.60%	6.55%
10 Years	5.79%	6.80%
7 Years	4.84%	5.91%
5 Years	4.47%	5.50%
3 Years	3.66%	4.79%
2 Years	4.11%	5.35%
1 Year	5.30%	6.78%
6 Months	2.96%	3.48%
1 Month	0.49%	0.58%

# CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

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

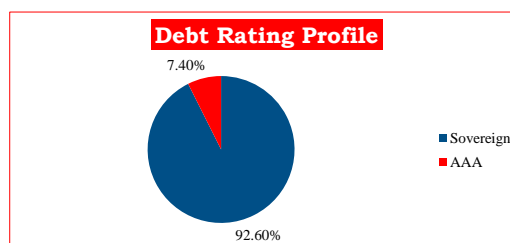
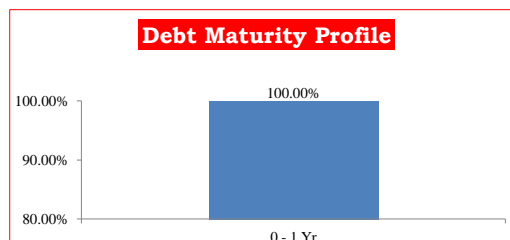
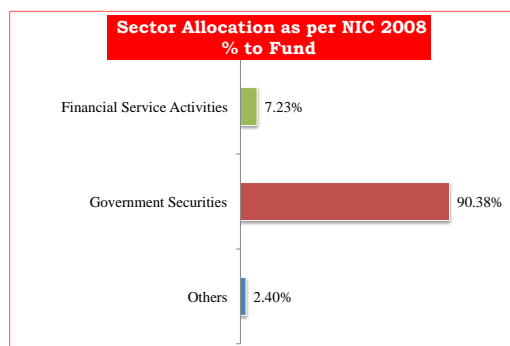
Debt Parameters	
Portfolio Yield (%)	6.72%
Avg Maturity (In Months)	4.97
Modified Duration (In Years)	0.41

**AUM ( in Lakhs)**

Equity	Debt	MMI & Others	Total
-	-	267.92	267.92

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 - Old Group as on July 31, 2023

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

<b>SFIN Code</b>	<b>: ULGF00211/08/03SecureMgtF101</b>
<b>Inception Date</b>	<b>: 23 Jul 2003</b>
<b>NAV</b>	<b>: 80.0168</b>

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.11%	6.76%
10 Years	7.96%	8.19%
7 Years	6.55%	7.02%
5 Years	7.10%	7.57%
3 Years	3.77%	4.39%
2 Years	4.11%	4.69%
1 Year	6.51%	7.75%
6 Months	3.84%	4.13%
1 Month	0.20%	0.37%

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

Portfolio	
Debentures / Bonds	% to Fund
HDFC Bank Ltd	9.36%
National Bank For Agriculture & Rural Development	5.36%
Cholamandalam Investment & Finance Company Ltd	4.97%
State Bank of India	4.93%
Bajaj Finance Ltd	3.66%
LIC Housing Finance Ltd	2.94%
Sikka Ports And Terminals	2.47%
Mahindra and Mahindra Financial Services Ltd	2.05%
IDFC First Bank Limited	1.85%
Embassy Office Parks REIT	1.19%
Others	2.94%
<b>Total</b>	<b>41.72%</b>

Government Securities	% to Fund
7.26% GOI Mat 06-Feb-2033	20.22%
7.18% GOI Mat 24-Jul-2037	6.61%
7.61% GOI Mat 09-May-2030	4.93%
7.26% GOI Mat 22-Aug-2032	3.95%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	2.42%
7.60% Food Corp of India Bond GOI Mat 09-Jan-2030	2.24%
7.41% GOI Mat 19-Dec-2036	2.22%
Gsec C-STRIPS Mat 19-Sep-2027	1.35%
7.25% GOI Mat 12-Jun-2063	1.31%
7.39% Tamil Nadu SDL Mat 10-May-2033	1.06%
Others	6.07%
<b>Total</b>	<b>52.38%</b>

**Deposits, Money Mkt Securities and Net Current Assets. 5.90%**

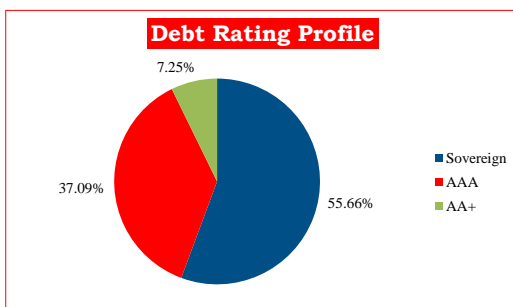
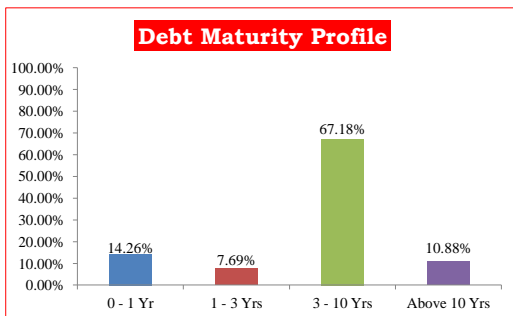
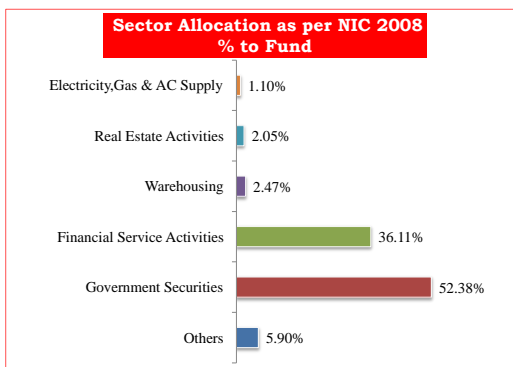
**Grand Total 100.00%**

Debt Parameters	
Portfolio Yield (%)	7.37%
Avg Maturity (In Months)	83.48
Modified Duration (In Years)	4.95

AUM ( in Lakhs)			
Equity	Debt	MMI & Others	Total
-	15,593.59	977.41	16,571.01

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%	4.09%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	94.10%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	1.81%



## Balanced Managed Fund - Life Group as on July 31, 2023

**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	: 177.0538

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.51%	9.49%
10 Years	11.76%	10.56%
7 Years	9.71%	9.47%
5 Years	9.51%	9.40%
3 Years	11.81%	12.21%
2 Years	7.52%	7.91%
1 Year	10.74%	10.99%
6 Months	7.50%	7.83%
1 Month	1.37%	1.53%

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

### Portfolio

Equity	% to Fund
HDFC Bank Limited	5.18%
Reliance Industries Limited	4.05%
ICICI Bank Limited	3.88%
Infosys Limited	2.55%
ITC Limited	1.97%
Axis Bank Limited	1.78%
Larsen & Toubro Limited	1.64%
Tata Consultancy Services Limited	1.56%
Aditya Birla Sun Life Nifty Bank Etf	1.36%
Bharti Airtel Ltd	1.20%
Hindustan Unilever Limited	1.05%
Kotak Mahindra Bank Limited	1.01%
Mahindra & Mahindra Ltd.	0.97%
UltraTech Cement Limited	0.94%
State Bank of India	0.87%
Dr Reddys Laboratories Limited	0.83%
Bajaj Finance Ltd	0.81%
Maruti Suzuki India Ltd	0.78%
Asian Paints (India) Ltd	0.64%
HCL Technologies Limited	0.64%
IndusInd Bank Limited	0.58%
Titan Company Limited	0.57%
Tata Steel Limited	0.53%
National Thermal Power Corporation Ltd.	0.52%
Others	9.46%
<b>Total</b>	<b>45.35%</b>

Debentures / Bonds	% to Fund
HDFC Bank Ltd	4.33%
State Bank of India	1.99%
HDB Financial Services Ltd	1.60%
Cholamandalam Investment & Finance Company Ltd	1.16%
Sundaram Finance Ltd	0.99%
Mahindra and Mahindra Financial Services Ltd	0.88%
Sikka Ports And Terminals	0.77%
LIC Housing Finance Ltd	0.69%
AXIS Bank Limited	0.54%
National Bank For Agriculture & Rural Development	0.49%
Others	1.11%
<b>Total</b>	<b>14.56%</b>

Government Securities	% to Fund
7.41% GOI Mat 19-Dec-2036	10.98%
7.26% GOI Mat 22-Aug-2032	5.44%
7.26% GOI Mat 06-Feb-2033	4.93%
7.18% GOI Mat 24-Jul-2037	2.35%
6.45% GOI Mat 07-Oct-2029	2.26%
7.33% Maharashtra SDL Mat 13-Sep-2027	1.52%
7.17% GOI Mat 08-Jan-2028	0.81%
7.10% GOI Mat 18-Apr-2029	0.75%
7.36% GOI Mat 12-Sep-2052	0.66%
6.63% Tamil Nadu SDL Mat 23-Dec-2035	0.58%
Others	6.94%
<b>Total</b>	<b>37.23%</b>

Deposits, Money Mkt Securities and Net Current Assets.	2.86%
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<b>Grand Total</b>	<b>100.00%</b>
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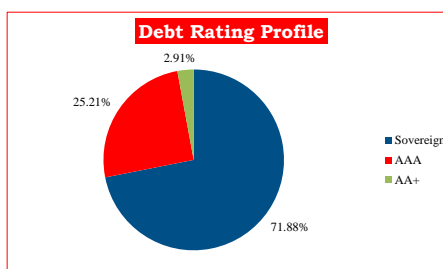
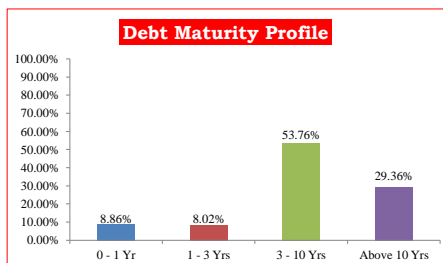
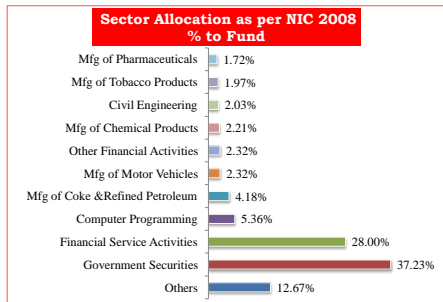
Debt Parameters	
Portfolio Yield (%)	7.32%
Avg Maturity (In Months)	100.00
Modified Duration (In Years)	5.65

### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
9,385.29	10,720.25	591.52	20,697.06

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 5%	1.58%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	51.80%
Corporate Bonds	30% to 60%	45.35%
Equity	-	1.28%
Net Current Assets	-	-



## Balanced Managed Fund - Pension Group as on July 31, 2023

**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	: 167.7658

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.20%	9.49%
10 Years	11.63%	10.56%
7 Years	9.67%	9.47%
5 Years	9.43%	9.40%
3 Years	11.65%	12.21%
2 Years	7.50%	7.91%
1 Year	10.63%	10.99%
6 Months	7.49%	7.83%
1 Month	1.38%	1.53%

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

### Portfolio

Equity	% to Fund
HDFC Bank Limited	5.37%
Reliance Industries Limited	4.04%
ICICI Bank Limited	3.88%
Infosys Limited	2.55%
ITC Limited	1.96%
Axis Bank Limited	1.78%
Larsen & Toubro Limited	1.63%
Tata Consultancy Services Limited	1.56%
Aditya Birla Sun Life Nifty Bank Etf	1.35%
Bharti Airtel Ltd	1.20%
Hindustan Unilever Limited	1.04%
Kotak Mahindra Bank Limited	1.01%
Mahindra & Mahindra Ltd.	0.97%
UltraTech Cement Limited	0.94%
State Bank of India	0.87%
Dr Reddys Laboratories Limited	0.83%
Bajaj Finance Ltd	0.81%
Maruti Suzuki India Ltd	0.78%
Asian Paints (India) Ltd	0.63%
HCL Technologies Limited	0.63%
IndusInd Bank Limited	0.57%
Titan Company Limited	0.56%
Tata Steel Limited	0.53%
National Thermal Power Corporation Ltd.	0.52%
Others	9.41%
<b>Total</b>	<b>45.42%</b>

Debentures / Bonds	% to Fund
HDFC Bank Ltd	4.40%
HDB Financial Services Ltd	2.33%
LIC Housing Finance Ltd	1.66%
Cholamandalam Investment & Finance Company Ltd	1.22%
IDFC First Bank Limited	1.08%
Sundaram Finance Ltd	0.93%
Mahindra and Mahindra Financial Services Ltd	0.71%
State Bank of India	0.62%
Larsen & Toubro Ltd	0.49%
National Bank For Agriculture & Rural Development	0.35%
Others	0.46%
<b>Total</b>	<b>14.24%</b>

Government Securities	% to Fund
7.41% GOI Mat 19-Dec-2036	11.14%
7.26% GOI Mat 06-Feb-2033	5.01%
7.26% GOI Mat 22-Aug-2032	4.34%
7.33% Maharashtra SDL Mat 13-Sep-2027	2.55%
7.18% GOI Mat 24-Jul-2037	2.38%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	1.88%
6.45% GOI Mat 07-Oct-2029	0.89%
7.36% GOI Mat 12-Sep-2052	0.86%
7.10% GOI Mat 18-Apr-2029	0.76%
7.38% Karnataka SDL Mat 27-Sep-2027	0.65%
Others	7.39%
<b>Total</b>	<b>37.85%</b>

Deposits, Money Mkt Securities and Net Current Assets.	2.49%
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<b>Grand Total</b>	<b>100.00%</b>
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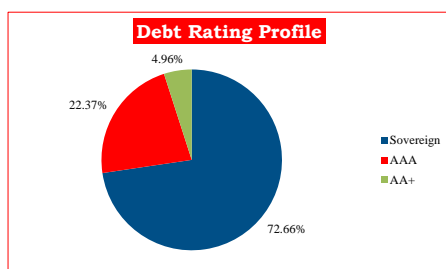
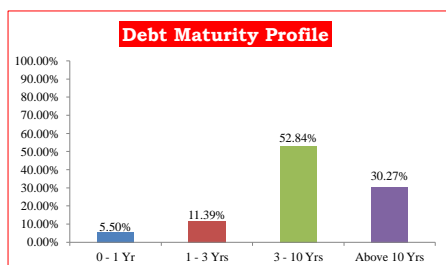
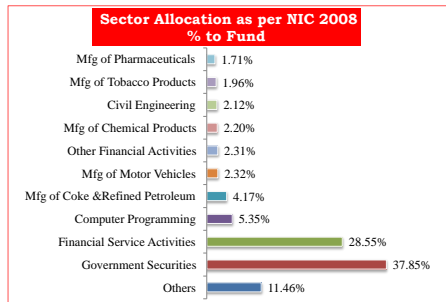
Debt Parameters	
Portfolio Yield (%)	7.35%
Avg Maturity (In Months)	101.32
Modified Duration (In Years)	5.60

### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
13,085.06	15,007.50	718.24	28,810.80

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%	1.08%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	52.09%
Corporate Bonds	30% to 60%	45.42%
Equity		
Net Current Assets	-	1.41%



## Defensive Managed Fund - Life Group as on July 31, 2023

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

<b>SFIN Code</b>	: ULGF02425/02/12DefensiveF101
<b>Inception Date</b>	: 02 Jan 2004
<b>NAV</b>	: 118.3034

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.33%	8.11%
10 Years	9.76%	9.37%
7 Years	8.13%	8.24%
5 Years	8.36%	8.48%
3 Years	7.58%	8.30%
2 Years	5.79%	6.30%
1 Year	8.56%	9.37%
6 Months	5.63%	5.98%
1 Month	0.79%	0.95%

# 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	2.68%
Reliance Industries Limited	2.02%
ICICI Bank Limited	1.94%
Infosys Limited	1.27%
ITC Limited	0.98%
Axis Bank Limited	0.89%
Larsen & Toubro Limited	0.81%
Tata Consultancy Services Limited	0.78%
Aditya Birla Sun Life Nifty Bank Etf	0.67%
Bharti Airtel Ltd	0.60%
Hindustan Unilever Limited	0.52%
Kotak Mahindra Bank Limited	0.51%
Others	9.04%
<b>Total</b>	<b>22.69%</b>

Debentures / Bonds	% to Fund
HDFC Bank Ltd	6.81%
LIC Housing Finance Ltd	3.28%
State Bank of India	2.61%
Ultratech Cement Ltd	1.22%
Bajaj Finance Ltd	1.02%
National Bank For Agriculture & Rural Development	1.00%
Sikka Ports And Terminals	0.79%
Larsen & Toubro Ltd	0.67%
AXIS Bank Limited	0.49%
Sundaram Finance Ltd	0.39%
Others	2.78%
<b>Total</b>	<b>21.06%</b>

Government Securities	% to Fund
7.41% GOI Mat 19-Dec-2036	16.41%
7.26% GOI Mat 06-Feb-2033	7.26%
7.26% GOI Mat 22-Aug-2032	5.41%
7.18% GOI Mat 24-Jul-2037	3.34%
7.33% Maharashtra SDL Mat 13-Sep-2027	2.39%
6.45% GOI Mat 07-Oct-2029	1.89%
7.65% Tamil Nadu SDL Mat 06-Dec-2027	1.55%
7.17% GOI Mat 08-Jan-2028	1.24%
7.10% GOI Mat 18-Apr-2029	1.24%
7.36% GOI Mat 12-Sep-2052	1.04%
Others	11.03%
<b>Total</b>	<b>52.81%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>3.44%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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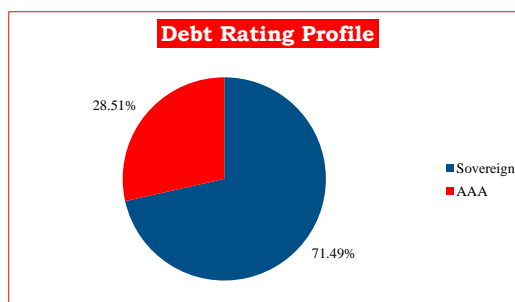
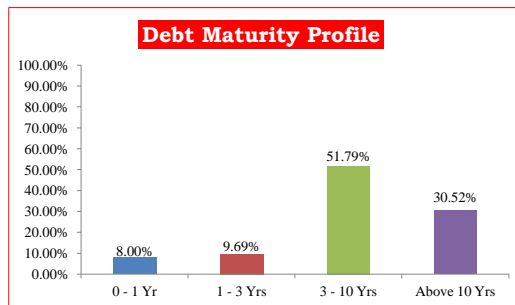
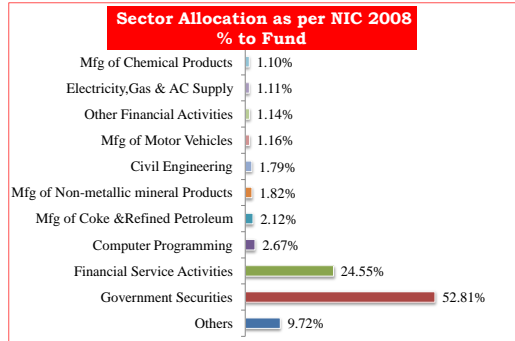
Debt Parameters	
Portfolio Yield (%)	7.32%
Avg Maturity (In Months)	99.52
Modified Duration (In Years)	5.60

### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
37,692.93	122,677.75	5,718.58	166,089.25

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%	1.57%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	73.86%
Corporate Bonds		
Equity	15% to 30%	22.69%
Net Current Assets	-	1.87%



## Defensive Managed Fund - Pension Group as on July 31, 2023

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

<b>SFIN Code</b>	<b>: ULGF03118/02/12DefensiveF101</b>
<b>Inception Date</b>	<b>: 02 Jan 2004</b>
<b>NAV</b>	<b>: 106.4201</b>

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.74%	8.11%
10 Years	9.70%	9.37%
7 Years	8.12%	8.24%
5 Years	8.23%	8.48%
3 Years	7.62%	8.30%
2 Years	5.68%	6.30%
1 Year	8.37%	9.37%
6 Months	5.54%	5.98%
1 Month	0.79%	0.95%

# 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	2.67%
Reliance Industries Limited	2.02%
ICICI Bank Limited	1.94%
Infosys Limited	1.27%
ITC Limited	0.98%
Axis Bank Limited	0.89%
Larsen & Toubro Limited	0.81%
Tata Consultancy Services Limited	0.78%
Aditya Birla Sun Life Nifty Bank Etf	0.67%
Bharti Airtel Ltd	0.60%
Hindustan Unilever Limited	0.52%
Kotak Mahindra Bank Limited	0.51%
Others	9.03%
<b>Total</b>	<b>22.69%</b>

Debentures / Bonds	% to Fund
HDFC Bank Ltd	7.08%
NHPC Ltd	3.20%
Sikka Ports And Terminals	2.46%
Cholamandalam Investment & Finance Company Ltd	1.61%
State Bank of India	1.20%
HDB Financial Services Ltd	1.06%
Bajaj Finance Ltd	1.03%
National Highway Authority Of India	0.94%
LIC Housing Finance Ltd	0.86%
National Bank For Agriculture & Rural Development	0.71%
Others	4.84%
<b>Total</b>	<b>25.00%</b>

Government Securities	% to Fund
7.41% GOI Mat 19-Dec-2036	15.32%
7.26% GOI Mat 06-Feb-2033	6.88%
7.26% GOI Mat 22-Aug-2032	5.39%
7.18% GOI Mat 24-Jul-2037	3.29%
7.33% Maharashtra SDL Mat 13-Sep-2027	2.21%
6.45% GOI Mat 07-Oct-2029	2.16%
7.17% GOI Mat 08-Jan-2028	1.18%
7.10% GOI Mat 18-Apr-2029	1.05%
7.36% GOI Mat 12-Sep-2052	0.92%
7.65% Tamil Nadu SDL Mat 06-Dec-2027	0.88%
Others	10.19%
<b>Total</b>	<b>49.48%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>2.83%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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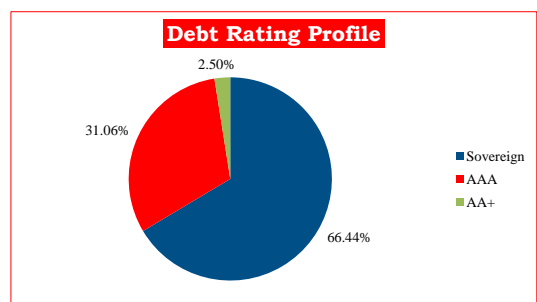
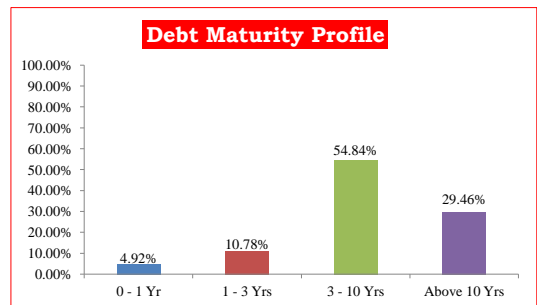
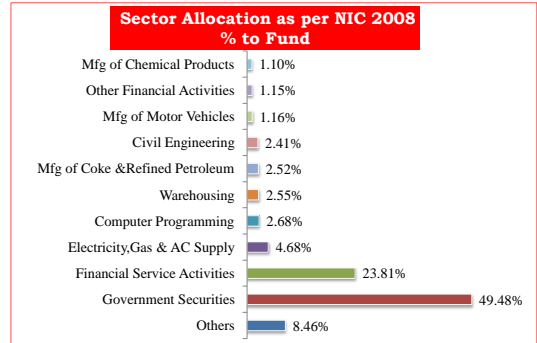
Debt Parameters	
Portfolio Yield (%)	7.36%
Avg Maturity (In Months)	99.24
Modified Duration (In Years)	5.54

### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
4,529.29	14,870.93	564.99	19,965.22

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%	0.90%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	74.48%
Corporate Bonds	15% to 30%	22.69%
Equity	-	1.93%
Net Current Assets	-	-



## Growth Fund - Pension Group as on July 31, 2023

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

<b>SFIN Code</b>	: ULGF03318/02/12GrowthFund101
<b>Inception Date</b>	: 02 Jan 2004
<b>NAV</b>	: 334.5875

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	14.86%	12.88%
10 Years	16.34%	13.45%
7 Years	14.49%	12.46%
5 Years	13.49%	11.63%
3 Years	25.54%	21.77%
2 Years	13.35%	11.84%
1 Year	19.89%	14.95%
6 Months	14.42%	12.35%
1 Month	4.38%	2.96%

# BSE-100

Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
UltraTech Cement Limited	7.17%
Larsen & Toubro Limited	5.38%
Bharti Airtel Ltd	4.92%
Reliance Industries Limited	4.50%
State Bank of India	4.29%
MRF Ltd.	4.13%
Tata Motors Limited	3.95%
Infosys Limited	3.59%
Tata Steel Limited	3.51%
Mahindra & Mahindra Ltd.	3.40%
Dr Reddys Laboratories Limited	3.39%
Axis Bank Limited	3.31%
Godrej Consumer Products Limited	2.47%
ICICI Bank Limited	2.26%
Hindalco Industries Limited	2.21%
Bajaj Auto Ltd.	2.17%
Tech Mahindra Limited	2.12%
Adani Port & Special Economic Zone Ltd	2.00%
Cipla Limited	1.96%
HDFC Bank Limited	1.92%
SKF India Ltd	1.72%
Vedanta Ltd	1.68%
Bajaj Finserv Ltd	1.60%
Maruti Suzuki India Ltd	1.58%
Tata Power Co. Ltd	1.40%
Nestle India Limited	1.36%
Eicher Motors Limited	1.35%
Marico Limited.	1.35%
Oil & Natural Gas Corporation Ltd.	1.33%
Sun Pharmaceuticals Industries Limited	1.26%
IndusInd Bank Limited	1.25%
Power Grid Corporation of India Ltd	1.17%
Ambuja Cements Ltd.	1.11%
Asian Paints (India) Ltd	1.02%
Gas Authority of India Limited	1.00%
Bharat Petroleum Corporation Ltd	0.97%
Bosch Ltd	0.76%
Grasim Industries Limited	0.74%
Colgate Palmolive (India) Ltd	0.65%
Lupin Limited	0.59%
Associated Cement Co Ltd.	0.57%
Indian Oil Corporation Ltd	0.56%
Others	1.48%
<b>Total</b>	<b>95.13%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>4.87%</b>
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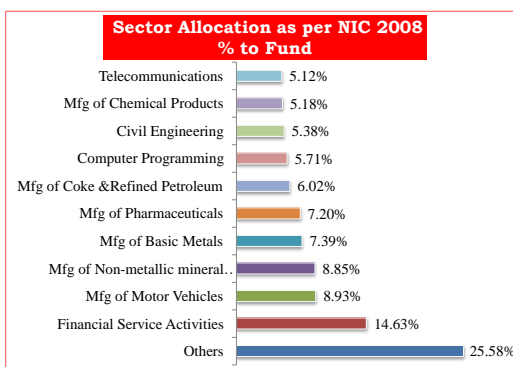
<b>Grand Total</b>	<b>100.00%</b>
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**AUM ( in Lakhs)**

Equity	Debt	MMI & Others	Total
47.45	-	2.43	49.88

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Priyank Singhal	10	1	1

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.00%
Public Deposits	0%	0.00%
Govt. Securities	0%	0.00%
Corporate Bonds		
Equity	95% to 100%	95.13%
Net Current Assets	-	4.87%



## Liquid Fund - Life Group as on July 31, 2023

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

<b>SFIN Code</b>	: ULGF02225/02/12LiquidFund101
<b>Inception Date</b>	: 02 Jan 2004
<b>NAV</b>	: 71.5477

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.71%	6.61%
10 Years	5.80%	6.80%
7 Years	4.87%	5.91%
5 Years	4.49%	5.50%
3 Years	3.74%	4.79%
2 Years	4.12%	5.35%
1 Year	5.37%	6.78%
6 Months	2.93%	3.48%
1 Month	0.50%	0.58%

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

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

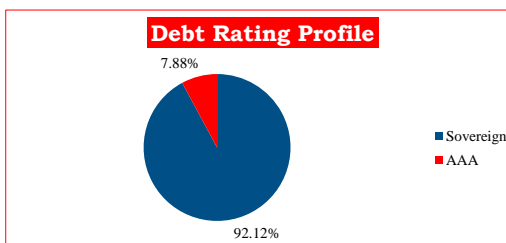
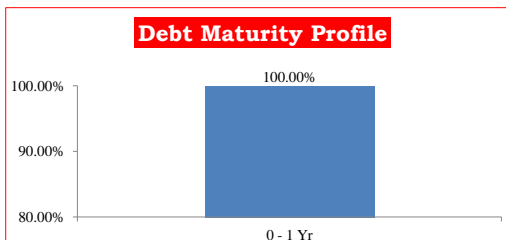
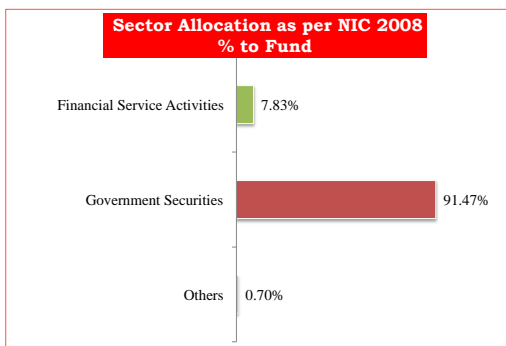
Debt Parameters	
Portfolio Yield (%)	6.78%
Avg Maturity (In Months)	6.44
Modified Duration (In Years)	0.54

### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	2,102.10	2,102.10

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%



## Liquid Fund - Pension Group as on July 31, 2023

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

<b>SFIN Code</b>	: ULGF02918/02/12LiquidFund101
<b>Inception Date</b>	: 02 Jan 2004
<b>NAV</b>	: 71.462

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.70%	6.61%
10 Years	5.71%	6.80%
7 Years	4.75%	5.91%
5 Years	4.40%	5.50%
3 Years	3.61%	4.79%
2 Years	4.03%	5.35%
1 Year	5.19%	6.78%
6 Months	2.92%	3.48%
1 Month	0.49%	0.58%

# CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

Portfolio	
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Deposits, Money Mkt Securities and Net Current Assets.	100.00%
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Grand Total	100.00%
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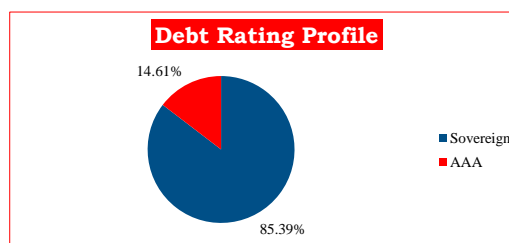
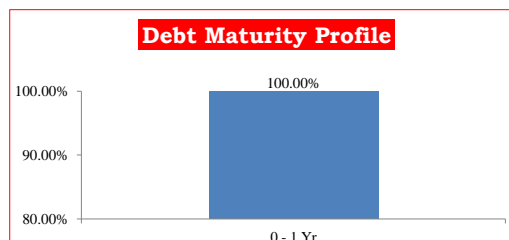
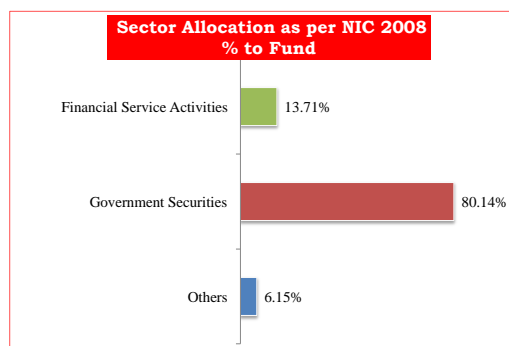
Debt Parameters	
Portfolio Yield (%)	6.78%
Avg Maturity (In Months)	5.40
Modified Duration (In Years)	0.45

**AUM ( in Lakhs)**

Equity	Debt	MMI & Others	Total
-	-	836.64	836.64

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 July 31, 2023

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

<b>SFIN Code</b>	: ULGF02325/02/12SecureMgtF101
<b>Inception Date</b>	: 02 Jan 2004
<b>NAV</b>	: 81.2348

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.37%	6.72%
10 Years	8.04%	8.19%
7 Years	6.72%	7.02%
5 Years	7.32%	7.57%
3 Years	3.88%	4.39%
2 Years	4.34%	4.69%
1 Year	6.67%	7.75%
6 Months	3.76%	4.13%
1 Month	0.20%	0.37%

# CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

### Portfolio

Debentures / Bonds	% to Fund
HDFC Bank Ltd	5.53%
National Bank For Agriculture & Rural Development	4.36%
LIC Housing Finance Ltd	4.30%
State Bank of India	4.28%
Bajaj Finance Ltd	3.68%
Hdfc Credila Financial Services Limited	2.93%
Sikka Ports And Terminals	2.76%
Sundaram Finance Ltd	2.45%
Cholamandalam Investment & Finance Company Ltd	2.02%
IDFC First Bank Limited	1.38%
Others	6.97%
<b>Total</b>	<b>40.65%</b>

Government Securities	% to Fund
7.26% GOI Mat 06-Feb-2033	22.69%
7.18% GOI Mat 24-Jul-2037	6.66%
7.26% GOI Mat 22-Aug-2032	4.40%
7.61% GOI Mat 09-May-2030	3.45%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	3.10%
7.41% GOI Mat 19-Dec-2036	2.12%
8.08% Tamil Nadu SDL Mat 26-Dec-2028	1.46%
7.25% GOI Mat 12-Jun-2063	1.32%
Gsec C-STRIPS Mat 19-Mar-2025	1.18%
7.39% Tamil Nadu SDL Mat 10-May-2033	1.03%
Others	5.34%
<b>Total</b>	<b>52.75%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>6.60%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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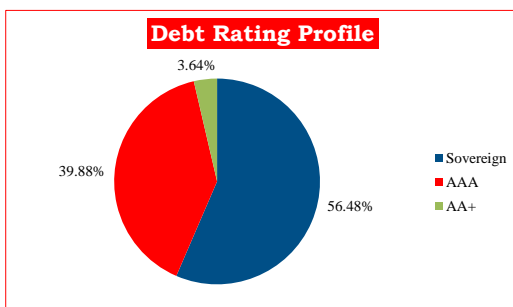
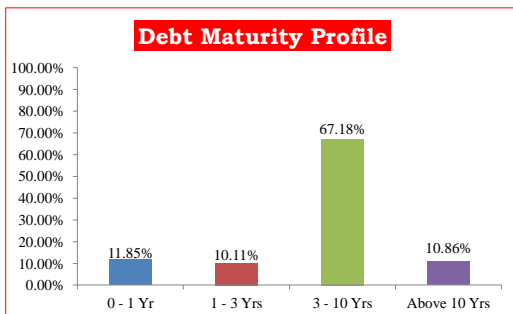
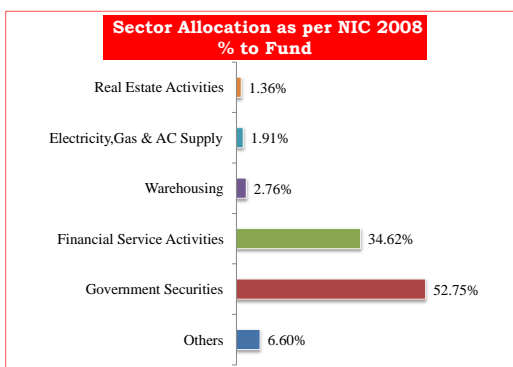
Debt Parameters	
Portfolio Yield (%)	7.34%
Avg Maturity (In Months)	84.71
Modified Duration (In Years)	4.96

### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
-	28,402.34	2,007.81	30,410.15

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%	4.66%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	93.40%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	1.94%



## Secured Managed Fund - Pension Group as on July 31, 2023

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

<b>SFIN Code</b>	: ULGF03018/02/12SecureMgtF101
<b>Inception Date</b>	: 02 Jan 2004
<b>NAV</b>	: 79.3013

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.24%	6.72%
10 Years	7.96%	8.19%
7 Years	6.59%	7.02%
5 Years	7.13%	7.57%
3 Years	3.61%	4.39%
2 Years	3.93%	4.69%
1 Year	6.43%	7.75%
6 Months	3.66%	4.13%
1 Month	0.20%	0.37%

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

Portfolio	
Debentures / Bonds	% to Fund
National Bank For Agriculture & Rural Development	7.90%
HDFC Bank Ltd	6.96%
IDFC First Bank Limited	4.73%
Sikka Ports And Terminals	4.13%
LIC Housing Finance Ltd	3.97%
State Bank of India	2.90%
Hdfc Credila Financial Services Limited	1.65%
Bajaj Finance Ltd	1.51%
Power Finance Corporation Ltd	1.13%
Cholamandalam Investment & Finance Company Ltd	1.01%
Others	2.35%
<b>Total</b>	<b>38.23%</b>

Government Securities	% to Fund
7.26% GOI Mat 06-Feb-2033	21.93%
7.18% GOI Mat 24-Jul-2037	6.61%
7.61% GOI Mat 09-May-2030	6.09%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	2.57%
7.41% GOI Mat 19-Dec-2036	2.26%
7.26% GOI Mat 22-Aug-2032	2.25%
Gsec C-STRIPS Mat 19-Mar-2025	1.85%
8.00% Oil Bond Mat 23-Mar-2026	1.53%
7.25% GOI Mat 12-Jun-2063	1.30%
7.60% Food Corp of India Bond GOI Mat 09-Jan-2030	1.23%
Others	8.05%
<b>Total</b>	<b>55.68%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>6.09%</b>
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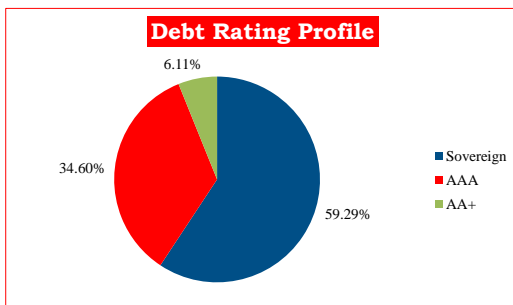
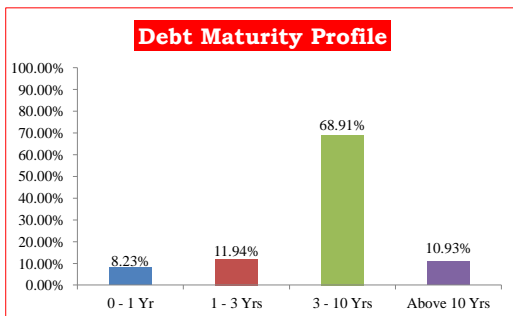
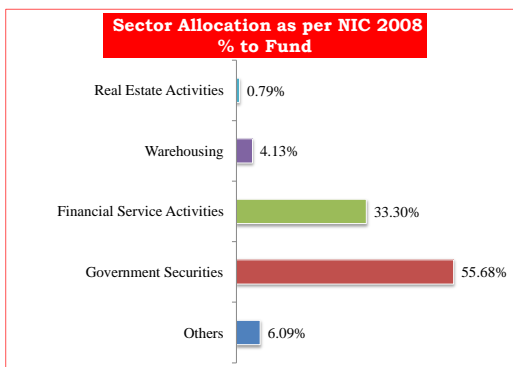
<b>Grand Total</b>	<b>100.00%</b>
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Debt Parameters	
Portfolio Yield (%)	7.34%
Avg Maturity (In Months)	84.70
Modified Duration (In Years)	4.91

AUM ( in Lakhs)			
Equity	Debt	MMI & Others	Total
-	8,434.75	547.13	8,981.87

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%	4.17%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	93.91%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	1.93%



## Stable Managed Fund - Old Group as on July 31, 2023

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

<b>SFIN Code</b>	: ULGF00620/06/07StableMgFd101
<b>Inception Date</b>	: 20 Jun 2007
<b>NAV</b>	: 71.5695

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.88%	7.35%
10 Years	6.60%	7.70%
7 Years	5.70%	6.82%
5 Years	5.67%	6.64%
3 Years	4.02%	5.32%
2 Years	4.17%	5.54%
1 Year	5.85%	7.18%
6 Months	3.26%	3.86%
1 Month	0.49%	0.61%

# 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.	6.60%
HDFC Bank Ltd	4.27%
National Bank For Agriculture & Rural Development	4.24%
Sundaram Finance Ltd	2.20%
LIC Housing Finance Ltd	2.20%
Ultratech Cement Ltd	2.19%
Hindustan Petroleum Corporation Ltd	2.18%
<b>Total</b>	<b>23.87%</b>

Government Securities	% to Fund
Gsec C-STRIPS Mat 19-Sep-2024	24.09%
8.90% Maharashtra SDL Mat 24-Sep-2024	19.02%
7.26% Karnataka SDL Mat 04-Jan-2025	15.02%
6.18% GOI Mat 04-Nov-2024	9.76%
Gsec C-STRIPS Mat 15-Dec-2024	3.39%
8.73% Karnataka SDL Mat 29 Oct 2024	1.56%
<b>Total</b>	<b>72.84%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>3.29%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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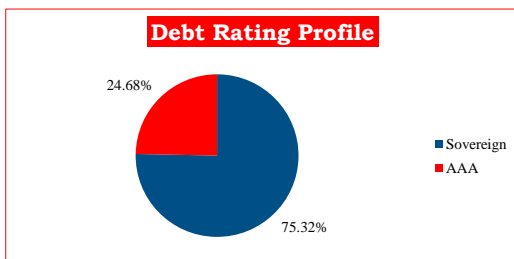
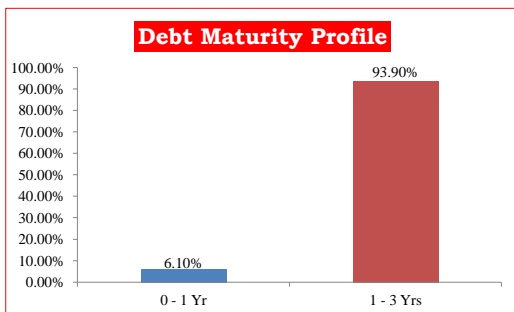
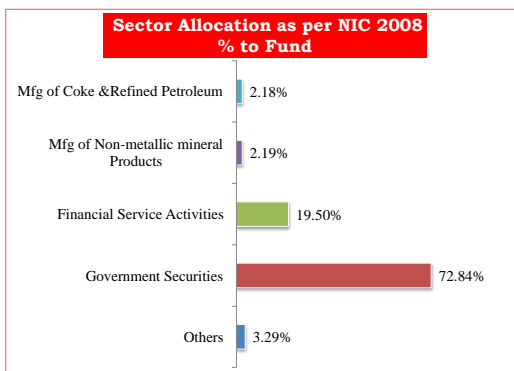
Debt Parameters	
Portfolio Yield (%)	7.16%
Avg Maturity (In Months)	15.12
Modified Duration (In Years)	1.17

### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
-	441.65	15.03	456.67

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	100%	100.00%
Public Deposits		
Govt. Securities		
Corporate Bonds		
Equity	0%	0.00%



## Sovereign Fund - Life as on July 31, 2023

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

<b>SFIN Code</b>	: ULGF01620/06/07SovereignF101
<b>Inception Date</b>	: 20 Jun 2007
<b>NAV</b>	: 67.801

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.23%	8.13%
10 Years	7.79%	8.50%
7 Years	6.34%	7.21%
5 Years	7.39%	7.80%
3 Years	3.68%	4.47%
2 Years	4.25%	4.60%
1 Year	6.81%	6.88%
6 Months	3.69%	3.87%
1 Month	0.28%	0.24%

# Mi-BEX

Note: Returns over 1 year have been annualized.

### Portfolio

Government Securities	% to Fund
8.32% GOI Mat 02-Aug-2032	32.44%
8.15% GOI Mat 24-Nov-2026	13.00%
Gsec C-STRIPS Mat 07-Dec-2023	11.52%
7.88% GOI Mat 19-Mar-2030	8.09%
Gsec C-STRIPS Mat 26-Oct-2023	7.74%
8.04% Maharashtra SDL Mat 25-Feb-2025	5.57%
7.54% GOI Mat 23-May-2036	5.29%
8.60% GOI Mat 02-Jun-2028	4.00%
7.59% GOI Mat 20-Mar-2029	2.40%
8.28% GOI Mat 21-Sep-2027	1.59%
Others	3.89%
Total	95.53%

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>4.47%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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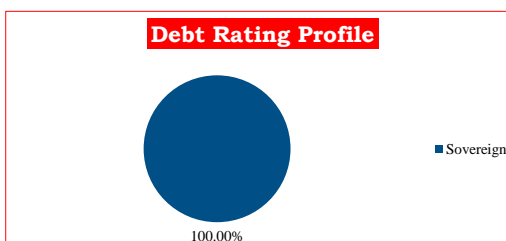
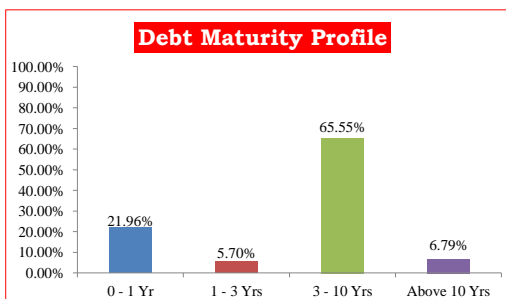
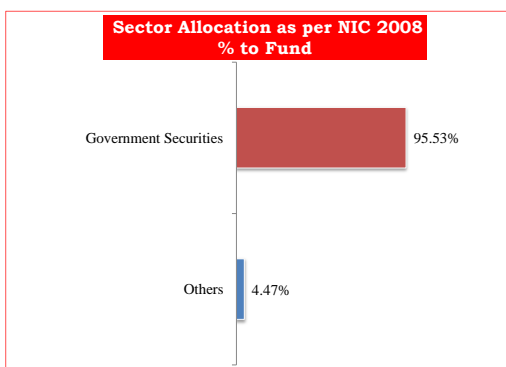
Debt Parameters	
Portfolio Yield (%)	7.09%
Avg Maturity (In Months)	68.01
Modified Duration (In Years)	3.99

**AUM ( in Lakhs)**

Equity	Debt	MMI & Others	Total
-	364.44	17.03	381.47

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%	2.19%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	95.53%
Corporate Bonds	0%	0.00%
Equity	0%	0.00%
Net Current Assets	-	2.27%



## Sovereign Fund - Pension as on July 31, 2023

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

<b>SFIN Code</b>	: ULGF01520/06/07SovereignF101
<b>Inception Date</b>	: 20 Jun 2007
<b>NAV</b>	: 62.19

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.66%	8.13%
10 Years	6.90%	8.50%
7 Years	4.96%	7.21%
5 Years	5.46%	7.80%
3 Years	3.68%	4.47%
2 Years	4.12%	4.60%
1 Year	5.52%	6.88%
6 Months	2.91%	3.87%
1 Month	0.45%	0.24%

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

### Portfolio

Government Securities	% to Fund
Gsec C-STRIPS Mat 07-Dec-2023	79.49%
8.04% Maharashtra SDL Mat 25-Feb-2025	6.33%
8.15% GOI Mat 24-Nov-2026	5.15%
7.54% GOI Mat 23-May-2036	1.60%
6.35% Oil Bond Mat 23-Dec-2024	1.55%
Gsec C-STRIPS Mat 26-Oct-2023	1.23%
<b>Total</b>	<b>95.35%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>4.65%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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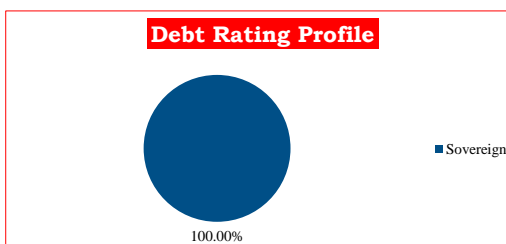
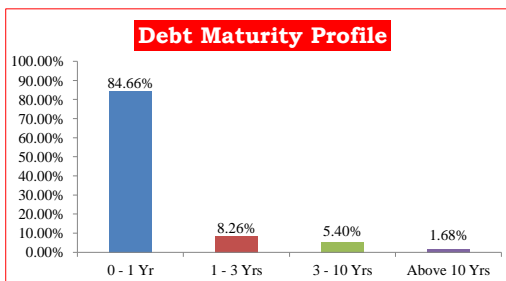
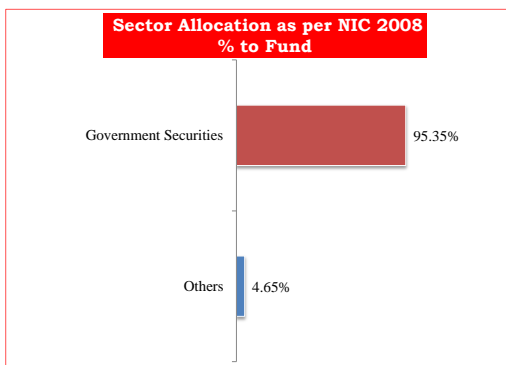
Debt Parameters	
Portfolio Yield (%)	6.83%
Avg Maturity (In Months)	9.81
Modified Duration (In Years)	0.69

### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
-	0.30	0.01	0.32

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%	95.35%
Corporate Bonds	0%	0.00%
Equity	0%	0.00%
Net Current Assets	-	4.65%



## Stable Managed Fund - Life Group as on July 31, 2023

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

<b>SFIN Code</b>	: ULGF02825/02/12StableMgFd101
<b>Inception Date</b>	: 20 Jun 2007
<b>NAV</b>	: 74.0023

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.10%	7.35%
10 Years	6.56%	7.70%
7 Years	5.70%	6.82%
5 Years	5.69%	6.64%
3 Years	4.06%	5.32%
2 Years	4.22%	5.54%
1 Year	5.77%	7.18%
6 Months	3.30%	3.86%
1 Month	0.50%	0.61%

# 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
HDFC Bank Ltd	7.67%
Ultratech Cement Ltd	7.24%
Hindustan Petroleum Corporation Ltd	6.43%
Kotak Mahindra Prime Ltd.	6.28%
National Bank For Agriculture & Rural Development	5.67%
LIC Housing Finance Ltd	3.92%
Sundaram Finance Ltd	2.35%
IDFC First Bank Limited	0.79%
Power Finance Corporation Ltd	0.59%
<b>Total</b>	<b>40.96%</b>

Government Securities	% to Fund
Gsec C-STRIPS Mat 19-Sep-2024	20.65%
8.90% Maharashtra SDL Mat 24-Sep-2024	11.31%
7.26% Karnataka SDL Mat 04-Jan-2025	9.29%
6.18% GOI Mat 04-Nov-2024	7.28%
Gsec C-STRIPS Mat 15-Dec-2024	1.87%
8.73% Karnataka SDL Mat 29 Oct 2024	1.00%
8.94% Gujarat SDL Mat 24-Sep-2024	0.80%
<b>Total</b>	<b>52.19%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>6.85%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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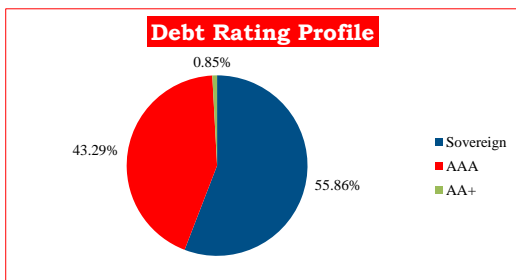
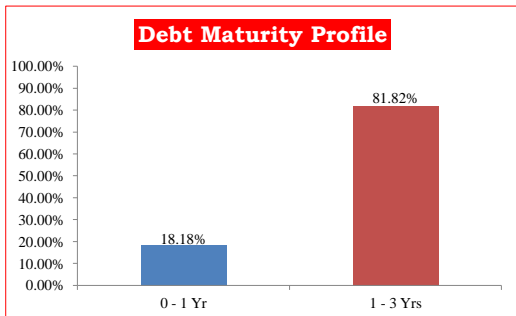
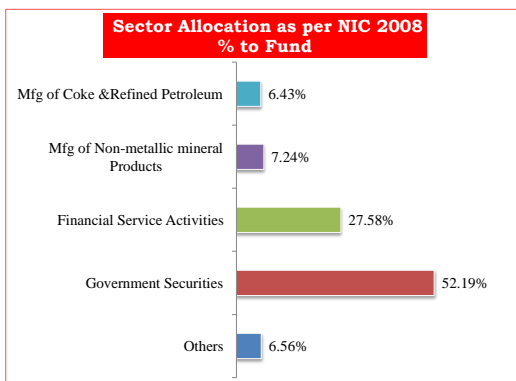
Debt Parameters	
Portfolio Yield (%)	7.20%
Avg Maturity (In Months)	14.21
Modified Duration (In Years)	1.09

**AUM ( in Lakhs)**

Equity	Debt	MMI & Others	Total
-	4,764.25	350.29	5,114.54

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		
Public Deposits	100%	100.00%
Govt. Securities		
Corporate Bonds		
Equity	0%	0.00%



## Stable Managed Fund - Pension Group as on July 31, 2023

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

<b>SFIN Code</b>	: ULGF03518/02/12StableMgFd101
<b>Inception Date</b>	: 20 Jun 2007
<b>NAV</b>	: 73.8882

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.09%	7.35%
10 Years	6.55%	7.70%
7 Years	5.66%	6.82%
5 Years	5.64%	6.64%
3 Years	4.00%	5.32%
2 Years	4.16%	5.54%
1 Year	5.75%	7.18%
6 Months	3.27%	3.86%
1 Month	0.49%	0.61%

# 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	7.13%
Kotak Mahindra Prime Ltd.	6.62%
Ultratech Cement Ltd	6.26%
HDFC Bank Ltd	4.93%
Hindustan Petroleum Corporation Ltd	3.67%
LIC Housing Finance Ltd	3.36%
Sundaram Finance Ltd	2.24%
IDFC First Bank Limited	0.45%
Power Finance Corporation Ltd	0.23%
<b>Total</b>	<b>34.90%</b>

Government Securities	% to Fund
Gsec C-STRIPS Mat 19-Sep-2024	23.25%
8.90% Maharashtra SDL Mat 24-Sep-2024	12.76%
7.26% Karnataka SDL Mat 04-Jan-2025	10.18%
6.18% GOI Mat 04-Nov-2024	7.78%
8.94% Gujarat SDL Mat 24-Sep-2024	3.53%
8.73% Karnataka SDL Mat 29 Oct 2024	1.34%
Gsec C-STRIPS Mat 15-Dec-2024	1.22%
<b>Total</b>	<b>60.08%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>5.02%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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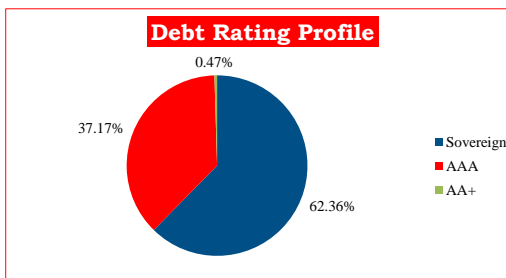
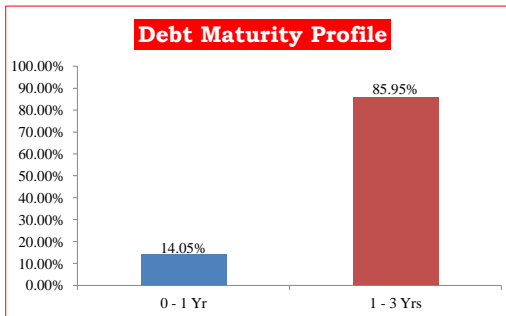
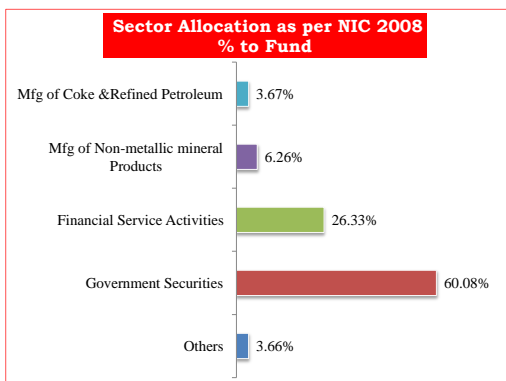
Debt Parameters	
Portfolio Yield (%)	7.20%
Avg Maturity (In Months)	14.59
Modified Duration (In Years)	1.12

**AUM ( in Lakhs)**

Equity	Debt	MMI & Others	Total
-	8,499.18	449.11	8,948.29

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		
Public Deposits	100%	100.00%
Govt. Securities		
Corporate Bonds		
Equity	0%	0.00%



## Balanced Managed Fund - Life Group - II as on July 31, 2023

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

<b>SFIN Code</b>	: ULGFO4020/02/12BalncdMFH101
<b>Inception Date</b>	: 20 Feb 2008
<b>NAV</b>	: 34.3543

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.86%	8.11%
10 Years	11.21%	10.56%
7 Years	9.08%	9.47%
5 Years	8.82%	9.40%
3 Years	10.90%	12.21%
2 Years	7.03%	7.91%
1 Year	10.18%	10.99%
6 Months	7.26%	7.83%
1 Month	1.33%	1.53%

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

### Portfolio

Equity	% to Fund
HDFC Bank Limited	5.34%
Reliance Industries Limited	4.04%
ICICI Bank Limited	3.88%
Infosys Limited	2.55%
ITC Limited	1.96%
Axis Bank Limited	1.78%
Larsen & Toubro Limited	1.62%
Tata Consultancy Services Limited	1.56%
Aditya Birla Sun Life Nifty Bank Etf	1.35%
Bharti Airtel Ltd	1.20%
Hindustan Unilever Limited	1.04%
Kotak Mahindra Bank Limited	1.01%
Mahindra & Mahindra Ltd.	0.97%
UltraTech Cement Limited	0.94%
State Bank of India	0.87%
Dr Reddys Laboratories Limited	0.82%
Bajaj Finance Ltd	0.81%
Maruti Suzuki India Ltd	0.77%
Asian Paints (India) Ltd	0.64%
HCL Technologies Limited	0.63%
IndusInd Bank Limited	0.57%
Titan Company Limited	0.57%
Tata Steel Limited	0.53%
National Thermal Power Corporation Ltd.	0.52%
Others	9.42%
<b>Total</b>	<b>45.38%</b>

Debentures / Bonds	% to Fund
HDFC Bank Ltd	4.32%
Sikka Ports And Terminals	1.37%
State Bank of India	1.05%
Cholamandalam Investment & Finance Company Ltd	1.05%
National Bank For Agriculture & Rural Development	0.92%
Power Finance Corporation Ltd	0.88%
LIC Housing Finance Ltd	0.68%
Mahindra and Mahindra Financial Services Ltd	0.58%
HDB Financial Services Ltd	0.55%
Tata Capital Housing Finance Limited	0.47%
Others	2.03%
<b>Total</b>	<b>13.88%</b>

Government Securities	% to Fund
7.41% GOI Mat 19-Dec-2036	11.27%
7.26% GOI Mat 06-Feb-2033	4.93%
7.17% GOI Mat 08-Jan-2028	4.28%
7.26% GOI Mat 22-Aug-2032	4.22%
7.18% GOI Mat 24-Jul-2037	2.44%
6.45% GOI Mat 07-Oct-2029	1.46%
8.15% Maharashtra SDL Mat 26-Nov-2025	1.00%
7.10% GOI Mat 18-Apr-2029	0.78%
7.36% GOI Mat 12-Sep-2052	0.68%
7.33% Maharashtra SDL Mat 13-Sep-2027	0.66%
Others	5.91%
<b>Total</b>	<b>37.64%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>3.10%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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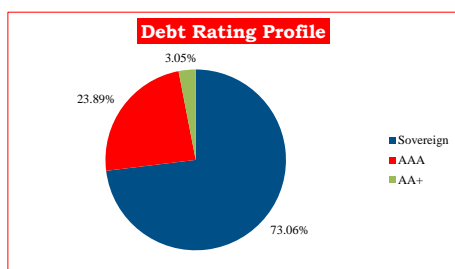
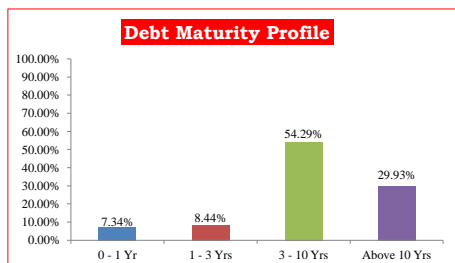
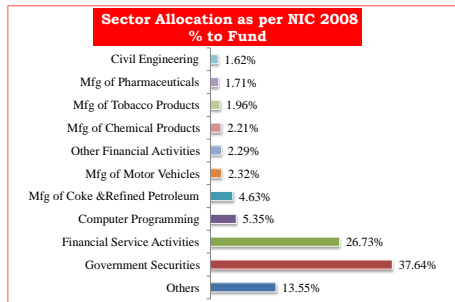
Debt Parameters	
Portfolio Yield (%)	7.31%
Avg Maturity (In Months)	99.53
Modified Duration (In Years)	5.56

### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
21,804.33	24,754.60	1,491.48	48,050.42

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%	1.82%
Public Deposits		
Govt. Securities	20% to 70%	51.52%
Corporate Bonds		
Equity	30% to 60%	45.38%
Net Current Assets	-	1.29%



## Defensive Managed Fund - Life Group - II as on July 31, 2023

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

<b>SFIN Code</b>	: ULGF03920/02/12DefnsvFdlI101
<b>Inception Date</b>	: 20 Feb 2008
<b>NAV</b>	: 33.7452

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)/#
Inception	8.41%	7.80%
10 Years	9.17%	9.37%
7 Years	7.61%	8.24%
5 Years	7.68%	8.48%
3 Years	7.05%	8.30%
2 Years	5.17%	6.30%
1 Year	7.89%	9.37%
6 Months	5.21%	5.98%
1 Month	0.71%	0.95%

# 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	2.72%
Reliance Industries Limited	2.01%
ICICI Bank Limited	1.94%
Infosys Limited	1.27%
ITC Limited	0.96%
Axis Bank Limited	0.89%
Larsen & Toubro Limited	0.80%
Tata Consultancy Services Limited	0.78%
Aditya Birla Sun Life Nifty Bank Etf	0.67%
Bharti Airtel Ltd	0.59%
Hindustan Unilever Limited	0.51%
Kotak Mahindra Bank Limited	0.51%
Others	8.92%
<b>Total</b>	<b>22.58%</b>

Debentures / Bonds	% to Fund
HDFC Bank Ltd	7.07%
LIC Housing Finance Ltd	3.50%
Ultratech Cement Ltd	1.69%
Larsen & Toubro Ltd	1.30%
State Bank of India	1.13%
NHPC Ltd	0.84%
AXIS Bank Limited	0.65%
Sikka Ports And Terminals	0.60%
HDB Financial Services Ltd	0.59%
National Bank For Agriculture & Rural Development	0.59%
Others	3.86%
<b>Total</b>	<b>21.81%</b>

Government Securities	% to Fund
7.41% GOI Mat 19-Dec-2036	17.37%
7.26% GOI Mat 06-Feb-2033	7.90%
7.26% GOI Mat 22-Aug-2032	3.64%
7.18% GOI Mat 24-Jul-2037	3.12%
7.33% Maharashtra SDL Mat 13-Sep-2027	1.99%
6.45% GOI Mat 07-Oct-2029	1.75%
7.17% GOI Mat 08-Jan-2028	1.57%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	1.39%
7.10% GOI Mat 18-Apr-2029	1.03%
Gsec C-STRIPS Mat 19-Mar-2026	0.99%
Others	13.01%
<b>Total</b>	<b>53.76%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>1.85%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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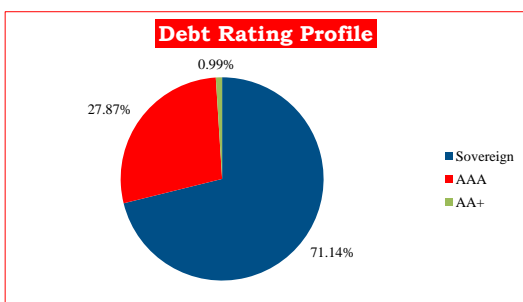
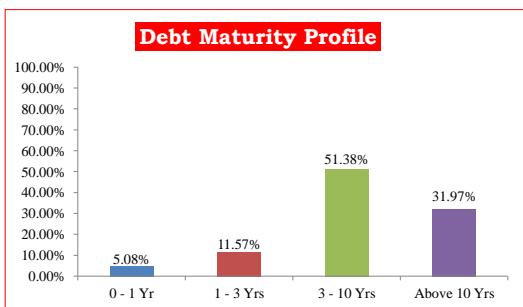
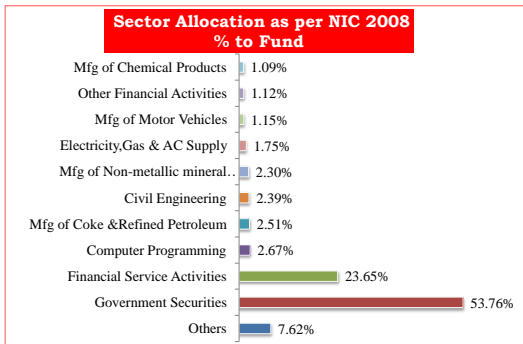
Debt Parameters	
Portfolio Yield (%)	7.34%
Avg Maturity (In Months)	100.62
Modified Duration (In Years)	5.62

**AUM (₹ in Lakhs)**

Equity	Debt	MMI & Others	Total
52,316.56	175,127.22	4,276.52	231,720.30

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%	0.11%
Public Deposits		
Govt. Securities	50% to 85%	75.58%
Corporate Bonds		
Equity	15% to 30%	22.58%
Net Current Assets	-	1.74%



## Liquid Fund - Life Group - II as on July 31, 2023

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

<b>SFIN Code</b>	: ULGF03620/02/12LiquidFdIII01
<b>Inception Date</b>	: 20 Feb 2008
<b>NAV</b>	: 25.5844

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.21%	6.90%
10 Years	5.17%	6.80%
7 Years	4.24%	5.91%
5 Years	3.90%	5.50%
3 Years	3.12%	4.79%
2 Years	3.57%	5.35%
1 Year	4.75%	6.78%
6 Months	2.69%	3.48%
1 Month	0.46%	0.58%

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

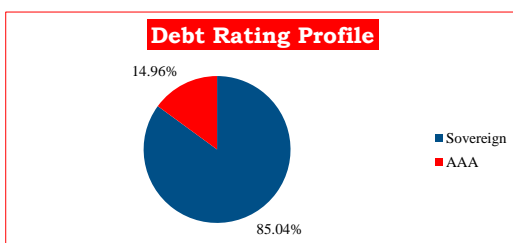
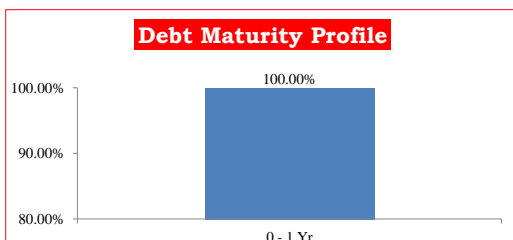
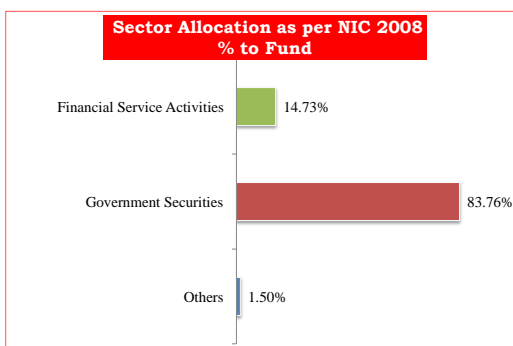
Portfolio	
Deposits, Money Mkt Securities and Net Current Assets.	100.00%
<b>Grand Total</b>	<b>100.00%</b>

Debt Parameters	
Portfolio Yield (%)	6.82%
Avg Maturity (In Months)	5.72
Modified Duration (In Years)	0.48

AUM ( in Lakhs)			
Equity	Debt	MMI & Others	Total
-	-	2,108.79	2,108.79

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 - II as on July 31, 2023

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

<b>SFIN Code</b>	: ULGF03820/02/12SecureMFII101
<b>Inception Date</b>	: 20 Feb 2008
<b>NAV</b>	: 31.3012

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.64%	7.50%
10 Years	7.59%	8.19%
7 Years	6.27%	7.02%
5 Years	6.80%	7.57%
3 Years	3.37%	4.39%
2 Years	3.85%	4.69%
1 Year	6.11%	7.75%
6 Months	3.54%	4.13%
1 Month	0.15%	0.37%

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

Portfolio	
Debentures / Bonds	% to Fund
HDFC Bank Ltd	8.12%
LIC Housing Finance Ltd	6.18%
State Bank of India	4.82%
Bajaj Finance Ltd	4.56%
National Bank For Agriculture & Rural Development	4.03%
Sikka Ports And Terminals	2.99%
IDFC First Bank Limited	2.49%
Power Finance Corporation Ltd	1.56%
Hdfc Credila Financial Services Limited	1.55%
Embassy Office Parks REIT	1.30%
Others	5.17%
<b>Total</b>	<b>42.78%</b>

Government Securities	% to Fund
7.26% GOI Mat 06-Feb-2033	21.04%
7.18% GOI Mat 24-Jul-2037	6.61%
7.61% GOI Mat 09-May-2030	3.61%
7.26% GOI Mat 22-Aug-2032	3.37%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	2.50%
7.41% GOI Mat 19-Dec-2036	2.17%
7.60% Food Corp of India Bond GOI Mat 09-Jan-2030	1.69%
8.08% Tamil Nadu SDL Mat 26-Dec-2028	1.37%
8.08% Karnataka SDL Mat 26-Dec-2028	1.32%
7.25% GOI Mat 12-Jun-2063	1.31%
Others	6.51%
<b>Total</b>	<b>51.48%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>5.74%</b>
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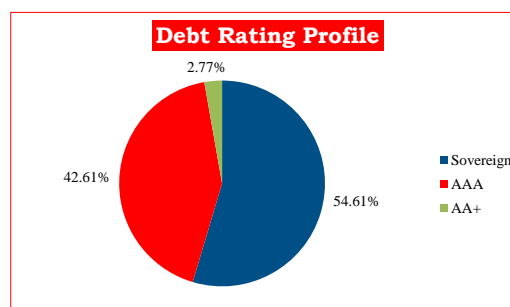
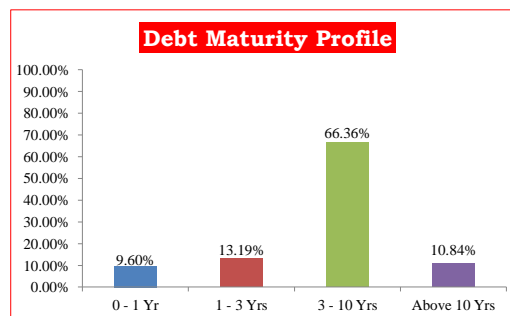
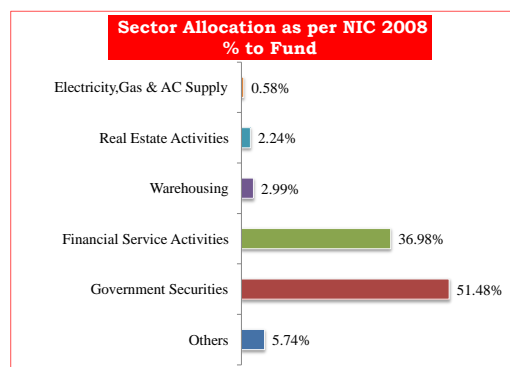
<b>Grand Total</b>	<b>100.00%</b>
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Debt Parameters	
Portfolio Yield (%)	7.36%
Avg Maturity (In Months)	83.86
Modified Duration (In Years)	4.96

AUM ( in Lakhs)			
Equity	Debt	MMI & Others	Total
-	113,998.46	6,941.28	120,939.74

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 25%	3.80%
Public Deposits		94.26%
Govt. Securities	75% to 100%	0.00%
Corporate Bonds		1.93%
Equity	0%	-
Net Current Assets		-



## Stable Managed Fund - Life Group - II as on July 31, 2023

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

<b>SFIN Code</b>	: ULGF03720/02/12StableMFIII01
<b>Inception Date</b>	: 20 Feb 2008
<b>NAV</b>	: 26.4617

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.47%	7.33%
10 Years	6.01%	7.70%
7 Years	5.13%	6.82%
5 Years	5.12%	6.64%
3 Years	3.54%	5.32%
2 Years	3.75%	5.54%
1 Year	5.10%	7.18%
6 Months	3.04%	3.86%
1 Month	0.45%	0.61%

# 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	8.17%
National Bank For Agriculture & Rural Development	8.01%
Kotak Mahindra Prime Ltd.	7.86%
LIC Housing Finance Ltd	5.02%
HDFC Bank Ltd	4.61%
Ultratech Cement Ltd	3.76%
Hindustan Petroleum Corporation Ltd	3.74%
<b>Total</b>	<b>41.17%</b>

Government Securities	% to Fund
Gsec C-STRIPS Mat 19-Mar-2024	20.55%
Gsec C-STRIPS Mat 19-Sep-2024	16.05%
8.94% Gujarat SDL Mat 24-Sep-2024	9.48%
Gsec C-STRIPS Mat 15-Dec-2024	0.29%
<b>Total</b>	<b>46.37%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>12.45%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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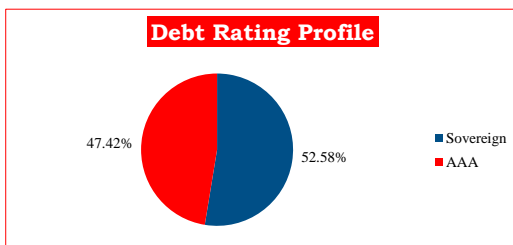
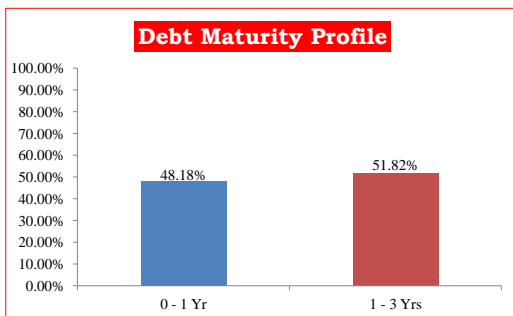
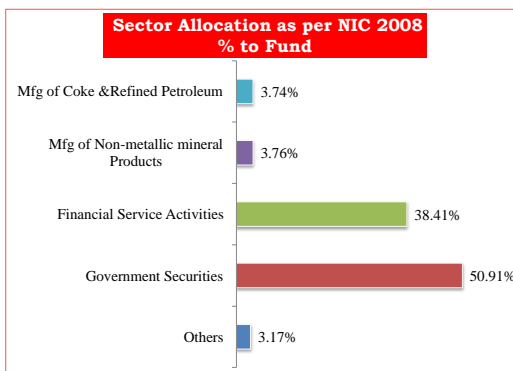
Debt Parameters	
Portfolio Yield (%)	7.17%
Avg Maturity (In Months)	11.78
Modified Duration (In Years)	0.91

### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
-	2,796.04	397.75	3,193.79

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		
Public Deposits	100%	100.00%
Govt. Securities		
Corporate Bonds		
Equity	0%	0.00%



## Balanced Managed Fund - Pension Group - II as on July 31, 2023

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

<b>SFIN Code</b>	: ULGF04611/02/12BalncdMFH101
<b>Inception Date</b>	: 08 Oct 2008
<b>NAV</b>	: 46.3273

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.21%	10.06%
10 Years	11.17%	10.56%
7 Years	9.23%	9.47%
5 Years	8.93%	9.40%
3 Years	11.00%	12.21%
2 Years	6.87%	7.91%
1 Year	10.15%	10.99%
6 Months	7.24%	7.83%
1 Month	1.35%	1.53%

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

Portfolio	
Equity	% to Fund
HDFC Bank Limited	5.31%
Reliance Industries Limited	3.95%
ICICI Bank Limited	3.79%
Infosys Limited	2.49%
IITC Limited	1.91%
Axis Bank Limited	1.73%
Larsen & Toubro Limited	1.60%
Tata Consultancy Services Limited	1.52%
Aditya Birla Sun Life Nifty Bank Etf	1.32%
Bharti Airtel Ltd	1.17%
Hindustan Unilever Limited	1.02%
Kotak Mahindra Bank Limited	0.99%
Mahindra & Mahindra Ltd.	0.94%
UltraTech Cement Limited	0.91%
State Bank of India	0.85%
Dr Reddys Laboratories Limited	0.81%
Bajaj Finance Ltd	0.79%
Maruti Suzuki India Ltd	0.76%
Asian Paints (India) Ltd	0.62%
HCL Technologies Limited	0.62%
IndusInd Bank Limited	0.56%
Titan Company Limited	0.55%
Tata Steel Limited	0.52%
National Thermal Power Corporation Ltd.	0.51%
Others	9.23%
<b>Total</b>	<b>44.47%</b>

Debentures / Bonds	% to Fund
HDFC Bank Ltd	4.07%
Sikka Ports And Terminals	2.76%
State Bank of India	1.48%
LIC Housing Finance Ltd	1.43%
Cholamandalam Investment & Finance Company Ltd	1.41%
National Bank For Agriculture & Rural Development	1.41%
<b>Total</b>	<b>12.56%</b>

Government Securities	% to Fund
7.41% GOI Mat 19-Dec-2036	7.28%
7.54% GOI Mat 23-May-2036	5.49%
7.26% GOI Mat 22-Aug-2032	5.31%
7.26% GOI Mat 06-Feb-2033	3.17%
7.36% GOI Mat 12-Sep-2052	1.94%
7.38% Karnataka SDL Mat 27-Sep-2027	1.69%
7.59% GOI Mat 20-Mar-2029	1.52%
7.33% Maharashtra SDL Mat 13-Sep-2027	1.51%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	1.41%
7.18% GOI Mat 24-Jul-2037	1.40%
Others	7.72%
<b>Total</b>	<b>38.45%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>4.52%</b>
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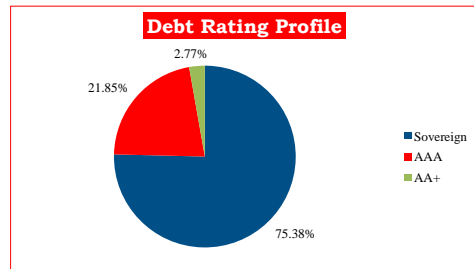
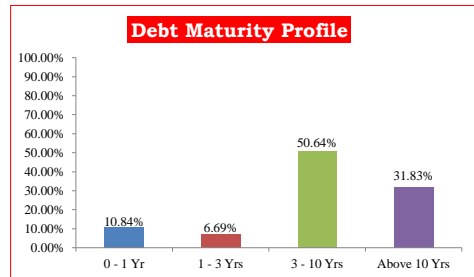
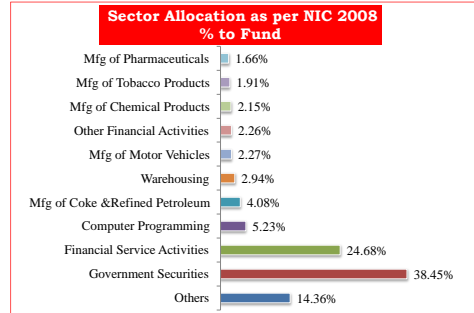
<b>Grand Total</b>	<b>100.00%</b>
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Debt Parameters	
Portfolio Yield (%)	7.30%
Avg Maturity (In Months)	102.35
Modified Duration (In Years)	5.60

AUM ( in Lakhs)			
Equity	Debt	MMI & Others	Total
315.71	362.20	32.08	709.99

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%	2.95%
Public Deposits		
Govt. Securities	20% to 70%	51.02%
Corporate Bonds		
Equity	30% to 60%	44.47%
Net Current Assets	-	1.57%



## Defensive Managed Fund - Pension Group - II as on July 31, 2023

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

<b>SFIN Code</b>	: ULGF04511/02/12DefnsyFdlI101
<b>Inception Date</b>	: 08 Oct 2008
<b>NAV</b>	: 36.6149

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.24%	8.94%
10 Years	9.18%	9.37%
7 Years	7.64%	8.24%
5 Years	7.75%	8.48%
3 Years	7.12%	8.30%
2 Years	5.18%	6.30%
1 Year	7.85%	9.37%
6 Months	5.20%	5.98%
1 Month	0.76%	0.95%

# 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	2.57%
Reliance Industries Limited	2.03%
ICICI Bank Limited	1.94%
Infosys Limited	1.27%
ITC Limited	0.99%
Axis Bank Limited	0.89%
Larsen & Toubro Limited	0.82%
Tata Consultancy Services Limited	0.78%
Aditya Birla Sun Life Nifty Bank Etf	0.68%
Bharti Airtel Ltd	0.60%
Hindustan Unilever Limited	0.52%
Kotak Mahindra Bank Limited	0.51%
Others	9.07%
<b>Total</b>	<b>22.67%</b>

Debentures / Bonds	% to Fund
HDFC Bank Ltd	7.15%
Bajaj Finance Ltd	2.32%
Cholamandalam Investment & Finance Company Ltd	1.54%
HDB Financial Services Ltd	1.33%
LIC Housing Finance Ltd	1.12%
State Bank of India	1.11%
National Bank For Agriculture & Rural Development	1.06%
Sikka Ports And Terminals	1.05%
Mahindra and Mahindra Financial Services Ltd	0.65%
Larsen & Toubro Ltd	0.57%
Others	2.20%
<b>Total</b>	<b>20.10%</b>

Government Securities	% to Fund
7.41% GOI Mat 19-Dec-2036	15.82%
7.26% GOI Mat 06-Feb-2033	7.53%
7.26% GOI Mat 22-Aug-2032	5.03%
8.15% Maharashtra SDL Mat 26-Nov-2025	4.38%
7.18% GOI Mat 24-Jul-2037	3.29%
7.17% GOI Mat 08-Jan-2028	2.16%
7.33% Maharashtra SDL Mat 13-Sep-2027	2.01%
6.45% GOI Mat 07-Oct-2029	1.97%
7.36% GOI Mat 12-Sep-2052	1.88%
7.10% GOI Mat 18-Apr-2029	1.05%
Others	9.49%
<b>Total</b>	<b>54.63%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>2.61%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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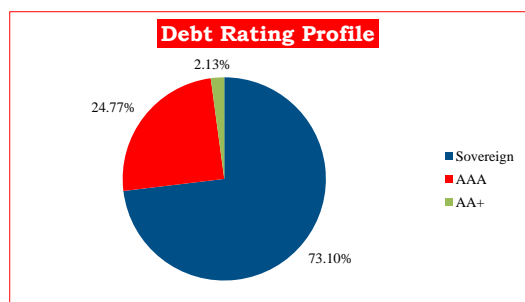
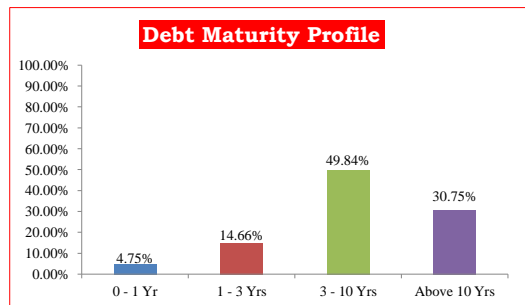
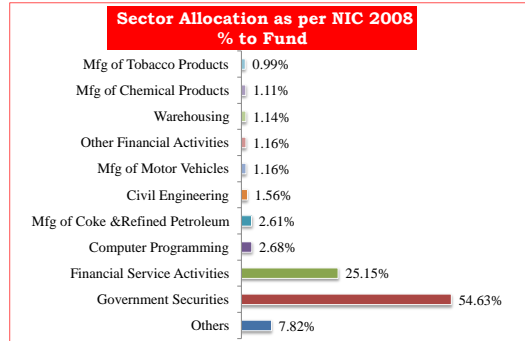
Debt Parameters	
Portfolio Yield (%)	7.34%
Avg Maturity (In Months)	102.26
Modified Duration (In Years)	5.61

### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
11,864.60	39,111.52	1,364.80	52,340.91

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%	0.95%
Public Deposits		
Govt. Securities	50% to 85%	74.72%
Corporate Bonds		
Equity	15% to 30%	22.67%
Net Current Assets	-	1.66%



## Liquid Fund - Pension Group - II as on July 31, 2023

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

<b>SFIN Code</b>	: ULGF04311/02/12LiquidFdIII01
<b>Inception Date</b>	: 08 Oct 2008
<b>NAV</b>	: 24.0694

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.09%	6.84%
10 Years	5.11%	6.80%
7 Years	4.19%	5.91%
5 Years	3.83%	5.50%
3 Years	3.08%	4.79%
2 Years	3.52%	5.35%
1 Year	4.71%	6.78%
6 Months	2.68%	3.48%
1 Month	0.45%	0.58%

# CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

### Portfolio

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

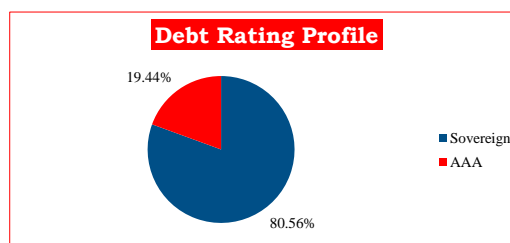
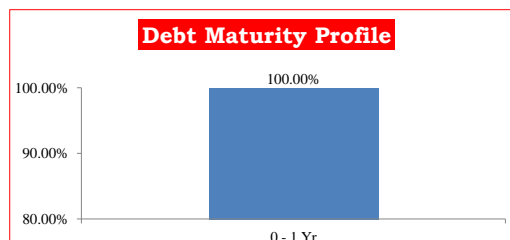
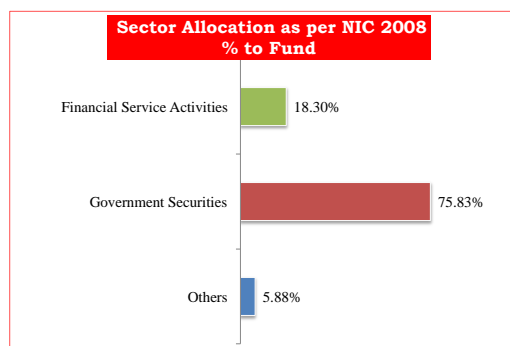
Portfolio Yield (%)	6.82%
Avg Maturity (In Months)	5.29
Modified Duration (In Years)	0.44

### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	2,004.15	2,004.15

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%



## Secure Managed Fund - Pension Group - II as on July 31, 2023

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

<b>SFIN Code</b>	: ULGF04411/02/12SecureMFII101
<b>Inception Date</b>	: 08 Oct 2008
<b>NAV</b>	: 30.5829

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.77%	7.83%
10 Years	7.48%	8.19%
7 Years	6.12%	7.02%
5 Years	6.59%	7.57%
3 Years	3.05%	4.39%
2 Years	3.36%	4.69%
1 Year	5.90%	7.75%
6 Months	3.44%	4.13%
1 Month	0.14%	0.37%

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

Portfolio	
Debentures / Bonds	% to Fund
IDFC First Bank Limited	9.44%
HDFC Bank Ltd	6.47%
National Bank For Agriculture & Rural Development	6.33%
Bajaj Finance Ltd	5.87%
LIC Housing Finance Ltd	2.47%
State Bank of India	2.36%
Sundaram Finance Ltd	2.20%
India Grid Trust	1.87%
Mahindra and Mahindra Financial Services Ltd	1.70%
Mindspace Business Parks REIT	1.14%
Others	0.76%
<b>Total</b>	<b>40.62%</b>

Government Securities	% to Fund
7.26% GOI Mat 06-Feb-2033	24.10%
7.18% GOI Mat 24-Jul-2037	6.69%
7.61% GOI Mat 09-May-2030	4.89%
7.26% GOI Mat 22-Aug-2032	4.43%
7.41% GOI Mat 19-Dec-2036	2.42%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	2.06%
7.60% Food Corp of India Bond GOI Mat 09-Jan-2030	1.49%
7.25% GOI Mat 12-Jun-2063	1.32%
7.39% Tamil Nadu SDL Mat 10-May-2033	1.08%
8.08% Karnataka SDL Mat 26-Dec-2028	1.00%
Others	4.55%
<b>Total</b>	<b>54.04%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>5.34%</b>
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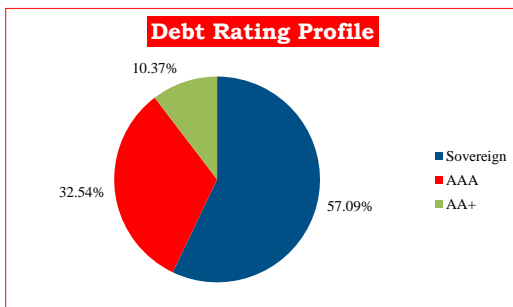
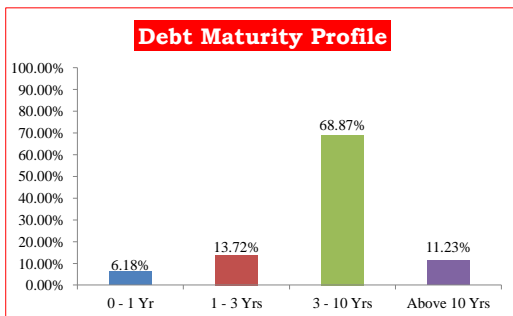
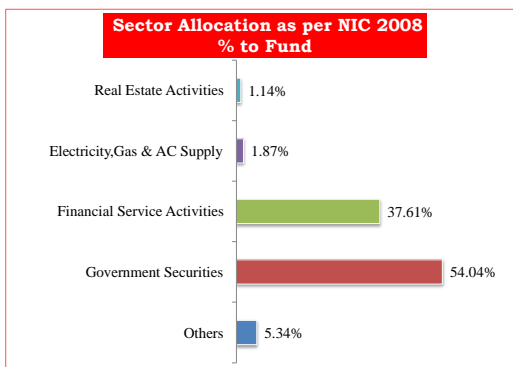
<b>Grand Total</b>	<b>100.00%</b>
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Debt Parameters	
Portfolio Yield (%)	7.38%
Avg Maturity (In Months)	87.65
Modified Duration (In Years)	5.05

AUM ( in Lakhs)			
Equity	Debt	MMI & Others	Total
-	5,076.69	286.34	5,363.03

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 25%	3.32%
Public Deposits		94.66%
Govt. Securities	75% to 100%	0.00%
Corporate Bonds		2.02%
Equity	0%	-
Net Current Assets		-



## Stable Managed Fund - Pension Group - II as on July 31, 2023

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

<b>SFIN Code</b>	: ULGF04811/02/12StableMFIII01
<b>Inception Date</b>	: 08 Oct 2008
<b>NAV</b>	: 25.2878

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.45%	7.33%
10 Years	5.98%	7.70%
7 Years	5.14%	6.82%
5 Years	5.14%	6.64%
3 Years	3.53%	5.32%
2 Years	3.71%	5.54%
1 Year	5.17%	7.18%
6 Months	2.98%	3.86%
1 Month	0.45%	0.61%

# 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	8.46%
Kotak Mahindra Prime Ltd.	8.08%
Ultratech Cement Ltd	4.22%
LIC Housing Finance Ltd	3.46%
HDFC Bank Ltd	3.39%
National Bank For Agriculture & Rural Development	1.48%
Hindustan Petroleum Corporation Ltd	1.14%
<b>Total</b>	<b>30.22%</b>

Government Securities	% to Fund
Gsec C-STRIPS Mat 19-Sep-2024	22.96%
8.94% Gujarat SDL Mat 24-Sep-2024	13.48%
Gsec C-STRIPS Mat 19-Mar-2024	10.65%
Gsec C-STRIPS Mat 15-Dec-2024	1.40%
<b>Total</b>	<b>48.48%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>21.30%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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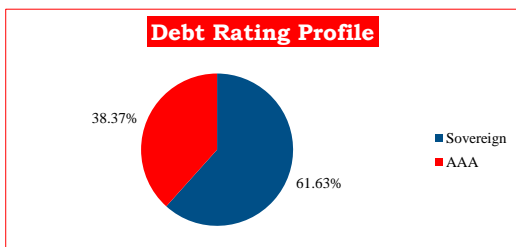
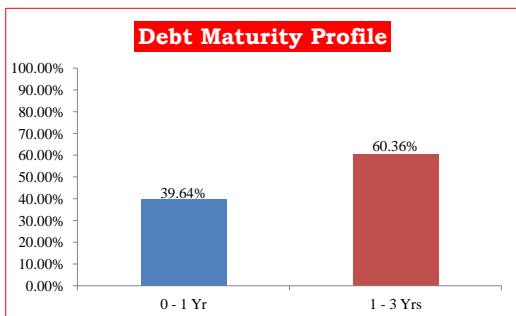
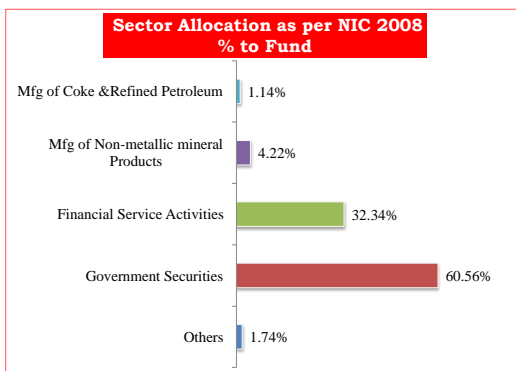
Debt Parameters	
Portfolio Yield (%)	7.13%
Avg Maturity (In Months)	12.12
Modified Duration (In Years)	0.94

### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
-	2,054.37	555.92	2,610.29

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	100%	100.00%
Public Deposits		
Govt. Securities		
Corporate Bonds		
Equity	0%	0.00%



## Balanced Managed Fund - Defined Benefit Group as on July 31, 2023

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

<b>SFIN Code</b>	: ULGF01128/03/05BalancedMF101
<b>Inception Date</b>	: 28 Mar 2005
<b>NAV</b>	: 160.7554

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	12.16%	9.93%
10 Years	11.98%	10.56%
7 Years	10.10%	9.47%
5 Years	9.94%	9.40%
3 Years	11.83%	12.21%
2 Years	7.60%	7.91%
1 Year	10.51%	10.99%
6 Months	7.35%	7.83%
1 Month	1.48%	1.53%

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

Portfolio	
Equity	% to Fund
HDFC Bank Limited	5.21%
Reliance Industries Limited	4.04%
ICICI Bank Limited	3.88%
Infosys Limited	2.54%
ITC Limited	1.95%
Axis Bank Limited	1.77%
Larsen & Toubro Limited	1.64%
Tata Consultancy Services Limited	1.56%
Aditya Birla Sun Life Nifty Bank Etf	1.34%
Bharti Airtel Ltd	1.19%
Hindustan Unilever Limited	1.04%
Kotak Mahindra Bank Limited	1.01%
Mahindra & Mahindra Ltd.	0.96%
UltraTech Cement Limited	0.93%
State Bank of India	0.86%
Dr Reddys Laboratories Limited	0.83%
Bajaj Finance Ltd	0.80%
Maruti Suzuki India Ltd	0.78%
HCL Technologies Limited	0.63%
Asian Paints (India) Ltd	0.63%
IndusInd Bank Limited	0.57%
Titan Company Limited	0.56%
Tata Steel Limited	0.53%
National Thermal Power Corporation Ltd.	0.52%
Others	9.42%
<b>Total</b>	<b>45.20%</b>

Debentures / Bonds	% to Fund
Nuclear Power Corporation of India Ltd	3.17%
IOT Utkal Energy Services Limited	3.12%
State Bank of India	3.09%
Power Finance Corporation Ltd	2.04%
Sikka Ports And Terminals	2.03%
LIC Housing Finance Ltd	1.02%
<b>Total</b>	<b>14.47%</b>

Government Securities	% to Fund
7.59% GOI Mat 20-Mar-2029	6.27%
7.54% GOI Mat 23-May-2036	6.18%
7.40% GOI Mat 09-Sep-2035	4.27%
6.63% Tamil Nadu SDL Mat 23-Dec-2035	4.24%
Gsec C-STRIPS Mat 26-Oct-2023	3.97%
Gsec C-STRIPS Mat 12-Dec-2023	3.94%
Gsec C-STRIPS Mat 10-Aug-2023	2.01%
Gsec C-STRIPS Mat 12-Jun-2024	1.90%
8.15% GOI Mat 24-Nov-2026	1.00%
Gsec C-STRIPS Mat 15-Dec-2023	0.98%
Others	1.47%
<b>Total</b>	<b>36.25%</b>

Deposits, Money Mkt Securities and Net Current Assets.	4.08%
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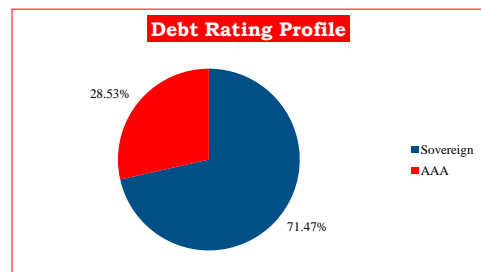
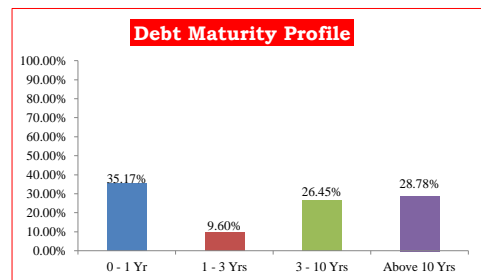
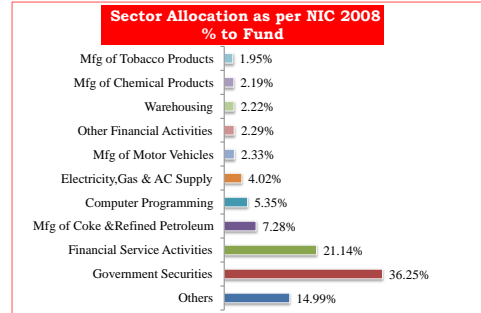
<b>Grand Total</b>	<b>100.00%</b>
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Debt Parameters	
Portfolio Yield (%)	7.17%
Avg Maturity (In Months)	65.79
Modified Duration (In Years)	3.89

AUM ( in Lakhs)			
Equity	Debt	MMI & Others	Total
448.22	502.95	40.42	991.59

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%	3.00%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	50.72%
Corporate Bonds		
Equity	30% to 60%	45.20%
Net Current Assets	-	1.08%



## Defensive Managed Fund - Defined Benefit Group as on July 31, 2023

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

<b>SFIN Code</b>	: ULGF01028/03/05DefensiveF101
<b>Inception Date</b>	: 28 Mar 2005
<b>NAV</b>	: 111.1344

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.85%	8.53%
10 Years	10.02%	9.37%
7 Years	8.73%	8.24%
5 Years	8.50%	8.48%
3 Years	8.35%	8.30%
2 Years	6.52%	6.30%
1 Year	8.58%	9.37%
6 Months	5.65%	5.98%
1 Month	1.16%	0.95%

# 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	2.74%
Tata Motors Limited	2.22%
ICICI Bank Limited	2.12%
Reliance Industries Limited	1.98%
Infosys Limited	1.36%
ITC Limited	0.95%
Axis Bank Limited	0.91%
Larsen & Toubro Limited	0.78%
Tata Consultancy Services Limited	0.76%
Aditya Birla Sun Life Nifty Bank Etf	0.66%
Bharti Airtel Ltd	0.58%
Mahindra & Mahindra Ltd.	0.52%
Hindustan Unilever Limited	0.50%
Kotak Mahindra Bank Limited	0.50%
Others	8.37%
<b>Total</b>	<b>24.96%</b>

Debentures / Bonds	% to Fund
National Thermal Power Corporation Ltd	3.23%
International Finance Corporation	1.68%
IOT Utkal Energy Services Limited	1.64%
<b>Total</b>	<b>6.55%</b>

Government Securities	% to Fund
6.63% Tamil Nadu SDL Mat 23-Dec-2035	17.41%
Gsec C-STRIPS Mat 17-Dec-2023	8.30%
7.54% GOI Mat 23-May-2036	8.15%
7.59% GOI Mat 20-Mar-2029	6.96%
Gsec C-STRIPS Mat 07-Dec-2023	5.20%
6.45% GOI Mat 07-Oct-2029	3.59%
7.26% GOI Mat 14-Jan-2029	3.20%
8.60% GOI Mat 02-Jun-2028	2.81%
7.40% GOI Mat 09-Sep-2035	1.67%
7.36% GOI Mat 12-Sep-2052	1.33%
Others	5.34%
<b>Total</b>	<b>63.95%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>4.54%</b>
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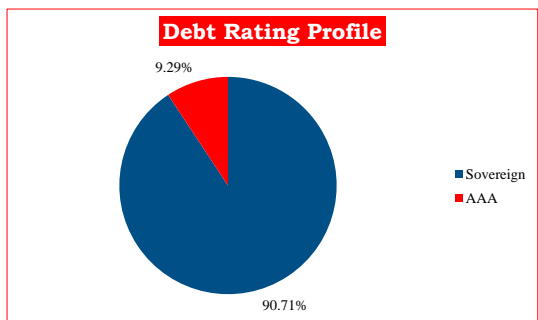
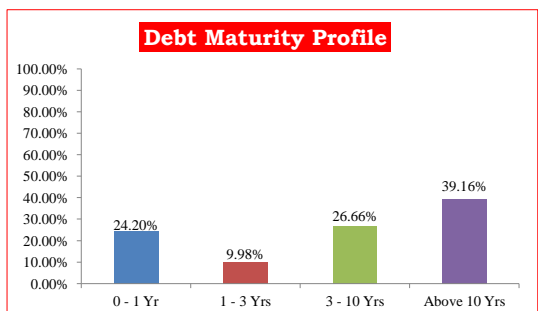
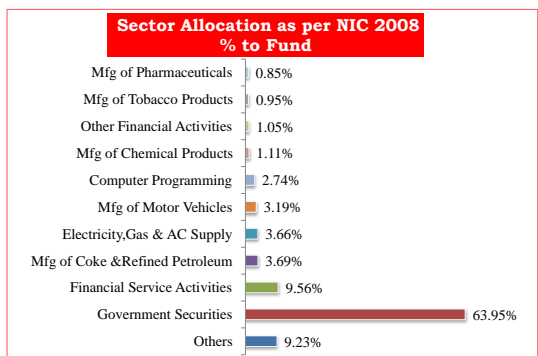
<b>Grand Total</b>	<b>100.00%</b>
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Debt Parameters	
Portfolio Yield (%)	7.19%
Avg Maturity (In Months)	82.43
Modified Duration (In Years)	4.58

AUM ( in Lakhs)			
Equity	Debt	MMI & Others	Total
46.93	132.56	8.53	188.02

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%	2.44%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	70.50%
Corporate Bonds	15% to 30%	24.96%
Equity	-	2.10%
Net Current Assets	-	-



## Secured Managed Fund - Defined Benefit Group as on July 31, 2023

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

<b>SFIN Code</b>	: ULGF00928/03/05SecureMgtF101
<b>Inception Date</b>	: 28 Mar 2005
<b>NAV</b>	: 168.8404

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	12.31%	7.13%
10 Years	8.27%	8.19%
7 Years	5.45%	7.02%
5 Years	5.68%	7.57%
3 Years	3.42%	4.39%
2 Years	3.90%	4.69%
1 Year	6.46%	7.75%
6 Months	3.55%	4.13%
1 Month	0.33%	0.37%

# 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	27.59%
Gsec C-STRIPS Mat 09-Sep-2024	24.35%
5.77% GOI Mat 03-AUG-2030	19.24%
7.59% GOI Mat 20-Mar-2029	18.03%
7.72% GOI Mat 25-May-2025	4.57%
9.20% GOI Mat 30-Sep-2030	2.01%
<b>Total</b>	<b>95.79%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>4.21%</b>
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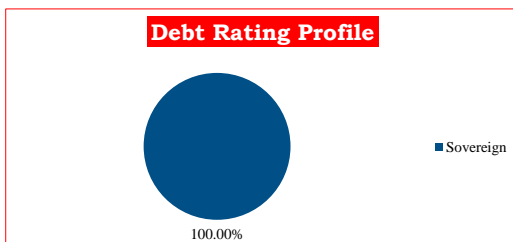
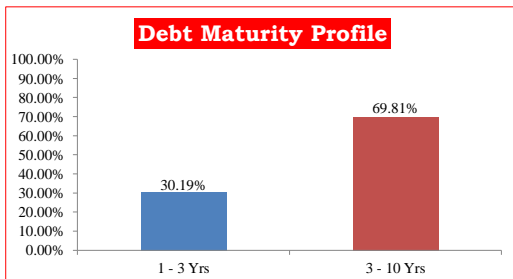
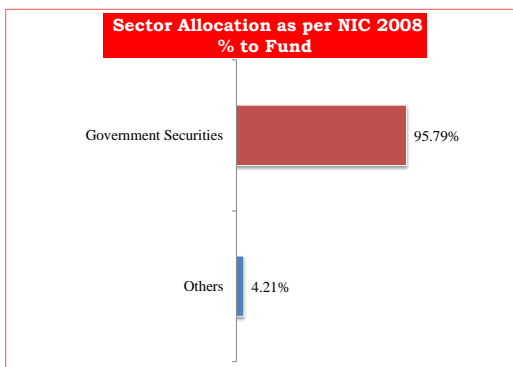
<b>Grand Total</b>	<b>100.00%</b>
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Debt Parameters	
Portfolio Yield (%)	7.10%
Avg Maturity (In Months)	54.62
Modified Duration (In Years)	3.66

AUM ( in Lakhs)			
Equity	Debt	MMI & Others	Total
-	10.59	0.46	11.05

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%	95.79%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	4.21%



## Group Balanced Fund as on July 31, 2023

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

<b>SFIN Code</b>	: ULGF00124/08/04EBBALANCE101
<b>Inception Date</b>	: 03 Dec 2004
<b>NAV</b>	: 48.0793

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.77%	8.92%
10 Years	8.36%	9.68%
7 Years	7.27%	8.68%
5 Years	7.53%	8.81%
3 Years	7.66%	9.46%
2 Years	6.62%	6.86%
1 Year	8.93%	9.97%
6 Months	5.68%	6.44%
1 Month	1.27%	1.14%

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

### Portfolio

Equity	% to Fund
HDFC Bank Limited	6.29%
Reliance Industries Limited	4.91%
ICICI Bank Limited	3.05%
Infosys Limited	2.84%
ITC Limited	2.30%
Larsen & Toubro Limited	2.02%
Tata Consultancy Services Limited	2.00%
State Bank of India	1.14%
Hindustan Unilever Limited	1.07%
Kotak Mahindra Bank Limited	0.93%
Bharti Airtel Ltd	0.93%
Mahindra & Mahindra Ltd.	0.86%
Maruti Suzuki India Ltd	0.82%
HCL Technologies Limited	0.75%
Sun Pharmaceuticals Industries Limited	0.53%
Jio Financial Services Ltd	0.50%
Others	1.78%
<b>Total</b>	<b>32.71%</b>

Government Securities	% to Fund
6.01% GOI Mat 25-Mar-2028	31.57%
8.24% GOI Mat 10-November-2033	17.02%
<b>Total</b>	<b>48.59%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>18.70%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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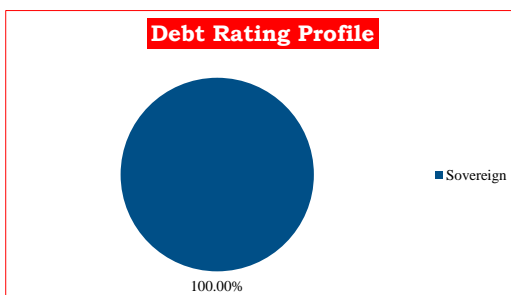
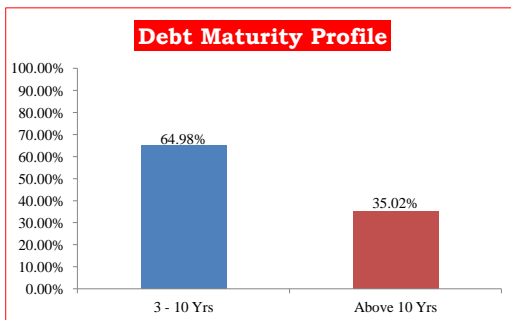
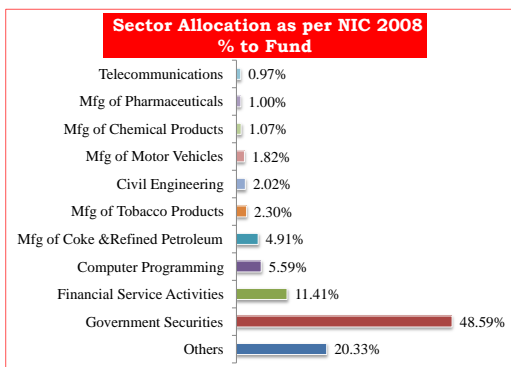
Debt Parameters	
Portfolio Yield (%)	7.19%
Avg Maturity (In Months)	79.32
Modified Duration (In Years)	4.93

### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
7.82	11.62	4.47	23.91

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 80%	48.59%
Corporate Bonds		
Equity	20% to 40%	32.71%
Net Current Assets	-	18.70%



## Group Debt Fund as on July 31, 2023

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

<b>SFIN Code</b>	: ULGF00224/08/04EBDEBT101
<b>Inception Date</b>	: 03 Dec 2004
<b>NAV</b>	: 39.8858

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.69%	7.14%
10 Years	7.89%	8.19%
7 Years	6.58%	7.02%
5 Years	7.39%	7.57%
3 Years	3.77%	4.39%
2 Years	4.21%	4.69%
1 Year	6.39%	7.75%
6 Months	3.64%	4.13%
1 Month	0.26%	0.37%

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

Portfolio	
Debentures / Bonds	% to Fund
Indian Railway Finance Corporation Ltd	6.84%
National Bank For Agriculture & Rural Development	6.68%
Export and Import Bank of India	2.41%
REC Limited	2.38%
HDFC Bank Ltd	1.88%
Housing & Urban Development Corporation Limited	1.00%
<b>Total</b>	<b>21.19%</b>

Government Securities	% to Fund
7.10% GOI Mat 18-Apr-2029	19.48%
9.20% GOI Mat 30-Sep-2030	7.68%
7.40% Madhya Pradesh SDL Mat 14-June-2034	5.00%
7.18% GOI Mat 24-Jul-2037	4.98%
7.26% GOI Mat 06-Feb-2033	4.56%
6.54% GOI Mat 17-Jan-2032	3.66%
7.38% GOI Mat 20-Jun-2027	3.36%
7.54% GOI Mat 23-May-2036	3.17%
7.35% Andhra Pradesh SDL Mat 17-May-2039	3.08%
7.57% Gujarat SDL Mat 09-Nov-2026	2.88%
Others	9.11%
<b>Total</b>	<b>66.95%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>11.86%</b>
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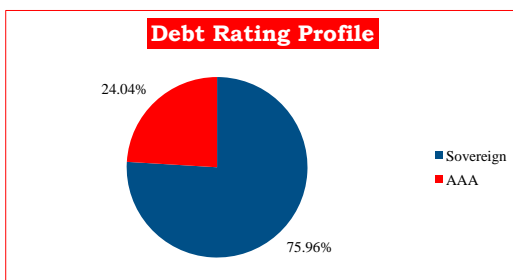
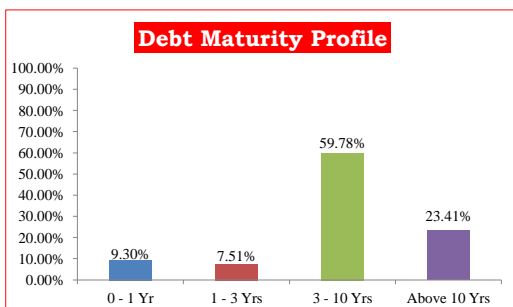
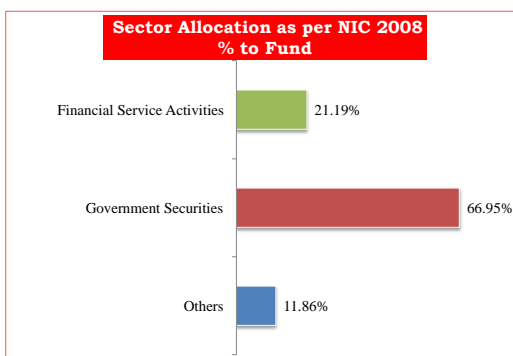
<b>Grand Total</b>	<b>100.00%</b>
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Debt Parameters	
Portfolio Yield (%)	7.24%
Avg Maturity (In Months)	83.93
Modified Duration (In Years)	4.92

AUM ( in Lakhs)			
Equity	Debt	MMI & Others	Total
-	1,848.08	248.56	2,096.64

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 Insts	0% to 60%	6.38%
Public Deposits		
Govt. Securities	40% to 100%	88.14%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	5.47%



## Group Growth Fund as on July 31, 2023

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

<b>SFIN Code</b>	: ULGF00324/08/04EBGROWTH101
<b>Inception Date</b>	: 03 Dec 2004
<b>NAV</b>	: 69.9656

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	10.98%	10.10%
10 Years	10.93%	10.67%
7 Years	10.15%	9.78%
5 Years	9.44%	9.64%
3 Years	12.00%	12.83%
2 Years	8.54%	8.32%
1 Year	10.55%	11.44%
6 Months	7.38%	7.99%
1 Month	1.90%	1.66%

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

### Portfolio

Equity	% to Fund
HDFC Bank Limited	6.02%
Reliance Industries Limited	5.31%
ICICI Bank Limited	5.29%
Tata Consultancy Services Limited	3.57%
Larsen & Toubro Limited	3.49%
Infosys Limited	3.30%
ITC Limited	3.15%
State Bank of India	1.89%
Hindustan Unilever Limited	1.78%
Maruti Suzuki India Ltd	1.71%
Kotak Mahindra Bank Limited	1.61%
Bharti Airtel Ltd	1.55%
Mahindra & Mahindra Ltd.	1.54%
Axis Bank Limited	1.49%
Bajaj Finserv Ltd	1.39%
Bajaj Finance Ltd	1.27%
HCL Technologies Limited	1.16%
Dr Reddys Laboratories Limited	0.98%
Asian Paints (India) Ltd	0.88%
Sun Pharmaceuticals Industries Limited	0.79%
UltraTech Cement Limited	0.72%
Hindalco Industries Limited	0.64%
Hero Motocorp Limited	0.56%
Jio Financial Services Ltd	0.55%
Others	0.70%
<b>Total</b>	<b>51.34%</b>

Government Securities	% to Fund
6.01% GOI Mat 25-Mar-2028	26.55%
8.24% GOI Mat 10-November-2033	2.79%
<b>Total</b>	<b>29.34%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>19.32%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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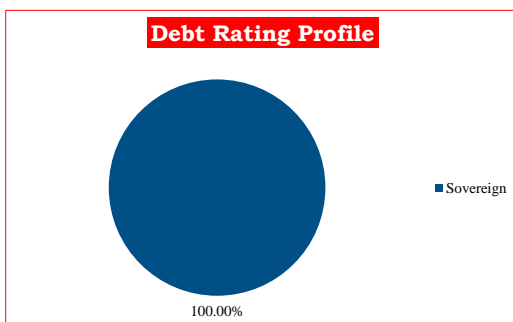
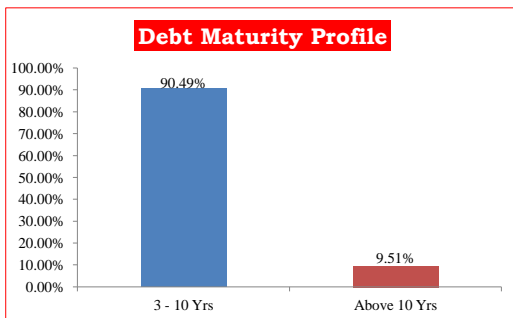
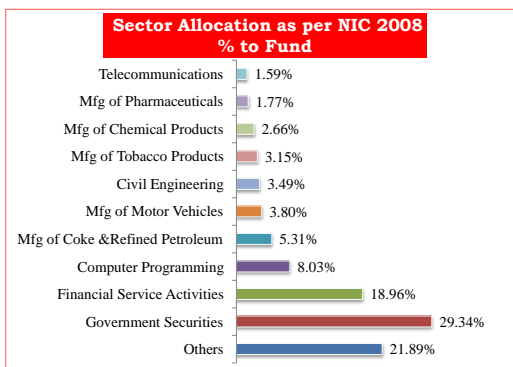
Debt Parameters	
Portfolio Yield (%)	7.16%
Avg Maturity (In Months)	62.11
Modified Duration (In Years)	4.17

### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
5.91	3.38	2.22	11.51

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%	29.34%
Corporate Bonds		
Equity	40% to 60%	51.34%
Net Current Assets	-	19.32%



## Group Secure Fund as on July 31, 2023

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

<b>SFIN Code</b>	: ULGF00524/08/04EBSECURE101
<b>Inception Date</b>	: 03 Dec 2004
<b>NAV</b>	: 44.9892

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.39%	8.03%
10 Years	8.74%	8.94%
7 Years	7.62%	7.85%
5 Years	8.22%	8.19%
3 Years	6.27%	6.92%
2 Years	4.99%	5.78%
1 Year	7.29%	8.86%
6 Months	4.63%	5.29%
1 Month	0.61%	0.75%

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

Note: Returns over 1 year have been annualized.

Portfolio	
Equity	% to Fund
HDFC Bank Limited	1.69%
ICICI Bank Limited	1.15%
Reliance Industries Limited	1.01%
Infosys Limited	0.80%
Larsen & Toubro Limited	0.69%
Nippon India ETF Nifty Bank BeES	0.66%
ITC Limited	0.65%
Others	7.59%
<b>Total</b>	<b>14.23%</b>

Debentures / Bonds	% to Fund
Indian Railway Finance Corporation Ltd	6.63%
National Bank For Agriculture & Rural Development	5.17%
HDFC Bank Ltd	1.93%
REC Limited	1.04%
<b>Total</b>	<b>14.77%</b>

Government Securities	% to Fund
7.38% GOI Mat 20-Jun-2027	12.62%
7.10% GOI Mat 18-Apr-2029	11.25%
7.54% GOI Mat 23-May-2036	6.93%
7.26% GOI Mat 06-Feb-2033	5.29%
7.26% GOI Mat 22-Aug-2032	4.93%
7.18% GOI Mat 24-Jul-2037	4.35%
7.40% Madhya Pradesh SDL Mat 14-June-2034	3.92%
6.54% GOI Mat 17-Jan-2032	3.91%
7.41% GOI Mat 19-Dec-2036	2.24%
7.17% GOI Mat 17-Apr-2030	1.96%
Others	1.73%
<b>Total</b>	<b>59.12%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>11.87%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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Debt Parameters	
Portfolio Yield (%)	7.20%
Avg Maturity (In Months)	84.45
Modified Duration (In Years)	4.97

**AUM ( in Lakhs)**

Equity	Debt	MMI & Others	Total
1,449.01	7,522.48	1,208.90	10,180.40

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%	7.32%
Public Deposits		
Govt. Securities	0% to 90%	73.89%
Corporate Bonds		
Equity	10% to 20%	14.23%
Net Current Assets	-	4.55%

