

MONTHLY UPDATE SEPTEMBER 2024



Group Fund Fact Sheet

Fund Name	SFIN	Page No
Balanced Managed Fund - Old Group	ULGF00411/08/03BalancedMF101	3
Defensive Managed Fund - Old Group	ULGF00311/08/03DefensiveF101	4
Liquid Fund - Old Group	ULGF00111/08/03LiquidFund101	5
Secured Managed Fund - Old Group	ULGF00211/08/03SecureMgtF101	6
Balanced Managed Fund - Life Group	ULGF02525/02/12BalancedMF101	7
Balanced Managed Fund - Pension Group	ULGF03218/02/12BalancedMF101	8
Defensive Managed Fund - Life Group	ULGF02425/02/12DefensiveF101	9
Defensive Managed Fund - Pension Group	ULGF03118/02/12DefensiveF101	10
Growth Fund - Pension Group	ULGF03318/02/12GrowthFund101	11
Liquid Fund - Life Group	ULGF02225/02/12LiquidFund101	12
Liquid Fund - Pension Group	ULGF02918/02/12LiquidFund101	13
Secured Managed Fund - Life Group	ULGF02325/02/12SecureMgtF101	14
Secured Managed Fund - Pension Group	ULGF03018/02/12SecureMgtF101	15
Stable Managed Fund - Old Group	ULGF00620/06/07StableMgFd101	16
Sovereign Fund - Life	ULGF01620/06/07SovereignF101	17
Sovereign Fund - Pension	ULGF01520/06/07SovereignF101	18
Stable Managed Fund - Life Group	ULGF02825/02/12StableMgFd101	19
Stable Managed Fund - Pension Group	ULGF03518/02/12StableMgFd101	20
Balanced Managed Fund - Life Group - II	ULGF04020/02/12BalncdMFII101	21
Defensive Managed Fund - Life Group - II	ULGF03920/02/12DefnsvFdII101	22
Liquid Fund - Life Group - II	ULGF03620/02/12LiquidFdII101	23
Secured Managed Fund - Life Group - II	ULGF03820/02/12SecureMFII101	24
Stable Managed Fund - Life Group - II	ULGF03720/02/12StableMFII101	25
Balanced Managed Fund - Pension Group - II	ULGF04611/02/12BalncdMFII101	26
Defensive Managed Fund - Pension Group - II	ULGF04511/02/12DefnsvFdII101	27
Liquid Fund - Pension Group - II	ULGF04311/02/12LiquidFdII101	28
Secure Managed Fund - Pension Group - II	ULGF04411/02/12SecureMFII101	29
Stable Managed Fund - Pension Group - II	ULGF04811/02/12StableMFII101	30
Balanced Managed Fund - Defined Benefit Group	ULGF01128/03/05BalancedMF101	31
Defensive Managed Fund - Defined Benefit Group	ULGF01028/03/05DefensiveF101	32
Secured Managed Fund - Defined Benefit Group	ULGF00928/03/05SecureMgtF101	33
Group Balanced Fund	ULGF00124/08/04EBBALANCE101	34
Group Debt Fund	ULGF00224/08/04EBDEBT101	35
Group Growth Fund	ULGF00324/08/04EBGROWTH101	36
Group Secure Fund	ULGF00524/08/04EBSECURE101	37
Capital Guarantee Debt Fund Group Life	ULGF04927/02/23CGDebtFund101	38
Capital Guarantee Debt Plus Fund Group Life	ULGF05027/02/23CGHybdFund101	39

Balanced Managed Fund - Old Group as on September 30, 2024

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

SFIN Code	: ULGF00411/08/03BalancedMF101
Inception Date	: 23 Jul 2003
NAV	: 269.9082

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	13.04%	11.27%
10 Years	10.96%	10.31%
7 Years	10.90%	10.66%
5 Years	12.62%	12.28%
3 Years	10.16%	10.11%
2 Years	15.69%	15.79%
1 Year	21.04%	21.23%
6 Months	11.33%	10.41%
1 Month	1.69%	1.62%

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

Portfolio

Equity	% to Fund
HDFC Bank Limited	5.02%
ICICI Bank Limited	3.60%
Reliance Industries Limited	3.46%
Infosys Limited	2.67%
Axis Bank Limited	1.66%
ITC Limited	1.62%
Tata Consultancy Services Limited	1.57%
Larsen & Toubro Limited	1.54%
State Bank of India	1.07%
Bharti Airtel Ltd	0.95%
Mahindra & Mahindra Ltd.	0.93%
Hindustan Unilever Limited	0.87%
NTPC Ltd.	0.83%
Maruti Suzuki India Ltd	0.68%
HCL Technologies Limited	0.67%
Titan Company Limited	0.65%
Trent Ltd.	0.61%
UltraTech Cement Limited	0.59%
Sun Pharmaceutical Industries Limited	0.58%
Bharti Airtel Ltd - Partly Paid	0.52%
Others	17.24%
Total	47.33%

Debentures/Bonds	% to Fund
HDFC Bank Ltd	3.59%
LIC Housing Finance Ltd	1.37%
Mahindra and Mahindra Financial Services Ltd	1.04%
Sikka Ports And Terminals	0.91%
HDB Financial Services Ltd	0.77%
Sundaram Finance Ltd	0.63%
Bharti Telecom Ltd	0.43%
ICICI Securities Primary Dealership Ltd	0.42%
Embassy Office Parks REIT	0.16%
NHPC Ltd	0.14%
Others	0.38%
Total	9.84%

Government Securities	% to Fund
7.30% GOI Mat 19-Jun-2053	9.18%
7.18% GOI Mat 24-Jul-2037	6.98%
7.34% GOI Mat 22-Apr-2064	5.51%
7.46% GOI Mat 06-Nov-2073	3.06%
7.18% GOI Mat 14-Aug-2033	2.90%
7.23% GOI Mat 15-Apr-2039	1.81%
6.63% Tamil Nadu SDL Mat 23-Dec-2035	1.37%
7.37% GOI Sovereign Green Bond Mat 23-Jan-2054	1.04%
7.33% Maharashtra SDL Mat 13-Sep-2027	0.96%
7.09% GOI Mat 05-Aug-2054	0.86%
Others	7.59%
Total	41.25%

Deposits, Money Mkt Securities and Net Current Assets.	1.58%
---------------------------------------------------------------	--------------

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

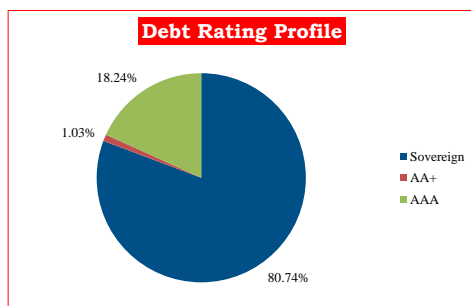
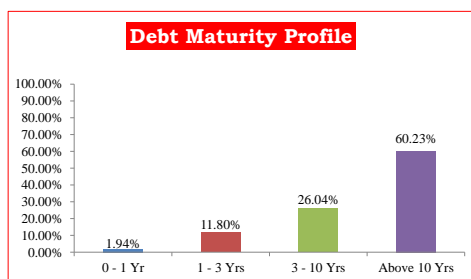
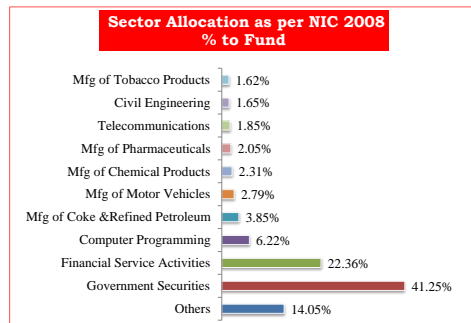
Debt Parameters	
Portfolio Yield (%)	7.00%
Avg Maturity (In Months)	218.58
Modified Duration (In Years)	8.14

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
58,038.59	62,662.00	1,935.80	122,636.39

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	20
Mr Abhishek Agarwal	-	1	22

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.45%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	51.10%
Corporate Bonds	30% to 60%	47.33%
Net Current Assets	-	1.12%



Defensive Managed Fund - Old Group as on September 30, 2024

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

SFIN Code	: ULGF00311/08/03DefensiveF101
Inception Date	: 23 Jul 2003
NAV	: 155.6596

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	10.14%	9.07%
10 Years	9.43%	9.18%
7 Years	8.74%	8.81%
5 Years	9.68%	9.63%
3 Years	7.71%	8.03%
2 Years	11.70%	12.14%
1 Year	15.30%	15.25%
6 Months	8.05%	7.57%
1 Month	1.56%	1.34%

#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	2.50%
ICICI Bank Limited	1.81%
Reliance Industries Limited	1.73%
Infosys Limited	1.34%
Axis Bank Limited	0.83%
ITC Limited	0.83%
Tata Consultancy Services Limited	0.79%
Larsen & Toubro Limited	0.77%
State Bank of India	0.54%
Others	12.51%

Total 23.65%

Debentures/Bonds	% to Fund
HDFC Bank Ltd	5.57%
Sikka Ports And Terminals	2.53%
Bajaj Finance Ltd	1.11%
NHPC Ltd	0.88%
Nuclear Power Corporation of India Ltd	0.87%
LIC Housing Finance Ltd	0.78%
Mahindra and Mahindra Financial Services Ltd	0.44%
Sundaram Finance Ltd	0.43%
ICICI Securities Primary Dealership Ltd	0.37%
HDB Financial Services Ltd	0.34%
Others	0.52%

Total 13.85%

Government Securities	% to Fund
7.30% GOI Mat 19-Jun-2053	13.06%
7.18% GOI Mat 24-Jul-2037	8.57%
7.34% GOI Mat 22-Apr-2064	7.38%
7.46% GOI Mat 06-Nov-2073	4.94%
7.18% GOI Mat 14-Aug-2033	4.13%
7.23% GOI Mat 15-Apr-2039	2.44%
7.65% Tamil Nadu SDL Mat 06-Dec-2027	2.41%
6.63% Tamil Nadu SDL Mat 23-Dec-2035	1.63%
7.37% GOI Sovereign Green Bond Mat 23-Jan-2054	1.49%
6.45% GOI Mat 07-Oct-2029	1.47%
Others	12.17%

Total 59.69%

Deposits, Money Mkt Securities and Net Current Assets.	2.81%
---------------------------------------------------------------	--------------

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

Debt Parameters	
Portfolio Yield (%)	6.99%
Avg Maturity (In Months)	213.64
Modified Duration (In Years)	7.90

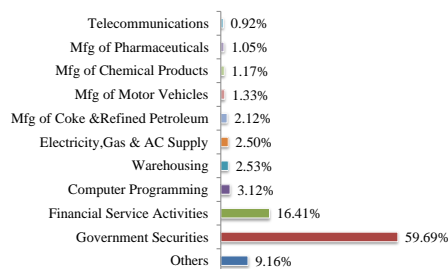
AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
10,822.19	33,658.37	1,286.04	45,766.59

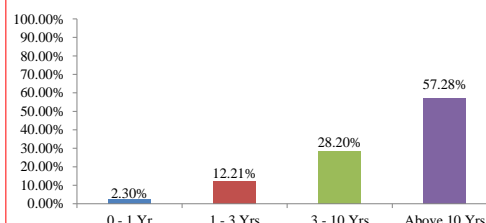
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	20
Mr Abhishek Agarwal	-	1	22

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	1.14%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	73.54%
Corporate Bonds		
Equity	15% to 30%	23.65%
Net Current Assets	-	1.67%

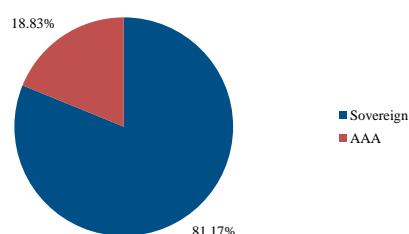
Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Debt Rating Profile



Liquid Fund - Old Group as on September 30, 2024

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

SFIN Code	: ULGF00111/08/03LiquidFund101
Inception Date	: 23 Jul 2003
NAV	: 77.4197

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.57%	6.60%
10 Years	5.50%	6.49%
7 Years	4.85%	6.00%
5 Years	4.50%	5.49%
3 Years	4.98%	6.23%
2 Years	5.95%	7.19%
1 Year	6.19%	7.40%
6 Months	3.13%	3.61%
1 Month	0.52%	0.60%

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

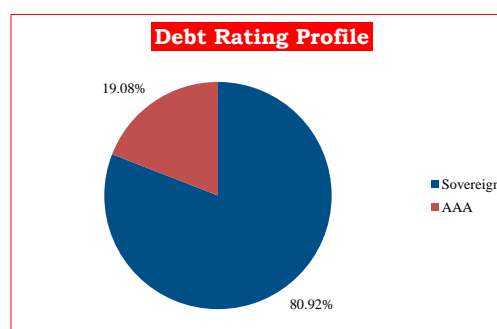
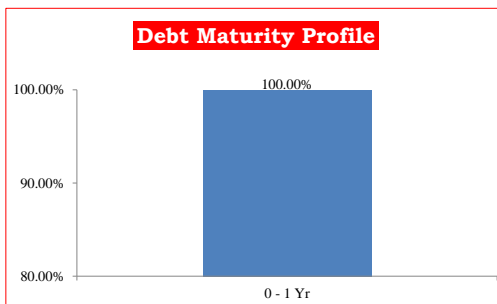
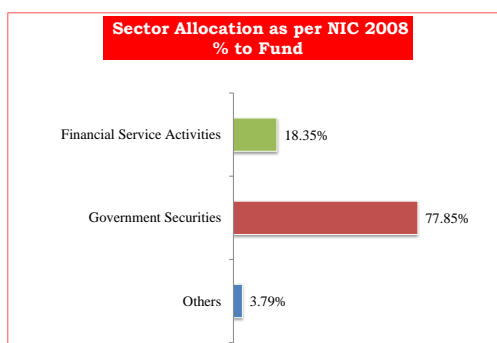
Portfolio	
Deposits, Money Mkt Securities and Net Current Assets.	100.00%
Grand Total	100.00%

Debt Parameters	
Portfolio Yield (%)	7.01%
Avg Maturity (In Months)	6.34
Modified Duration (In Years)	0.53

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
-	-	240.42	240.42

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

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



Secured Managed Fund - Old Group as on September 30, 2024

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

SFIN Code	: ULGF00211/08/03SecureMgtF101
Inception Date	: 23 Jul 2003
NAV	: 89.3286

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.26%	6.86%
10 Years	7.94%	8.06%
7 Years	6.81%	6.97%
5 Years	6.75%	6.99%
3 Years	5.99%	5.95%
2 Years	8.82%	8.49%
1 Year	10.96%	9.27%
6 Months	5.45%	4.73%
1 Month	1.57%	1.07%

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

Portfolio

Debentures/Bonds	% to Fund
HDFC Bank Ltd	9.11%
Cholamandalam Investment & Finance Company Ltd	6.08%
LIC Housing Finance Ltd	2.97%
Bajaj Finance Ltd	2.17%
Mahindra and Mahindra Financial Services Ltd	1.84%
Bharti Telecom Ltd	1.56%
Embassy Office Parks REIT	1.19%
ICICI Securities Primary Dealership Ltd	1.04%
India Grid Trust	0.91%
Mindspace Business Parks REIT	0.86%
Others	2.58%

Total 30.30%

Government Securities	% to Fund
7.23% GOI Mat 15-Apr-2039	16.44%
7.46% GOI Mat 06-Nov-2073	9.93%
7.34% GOI Mat 22-Apr-2064	8.99%
7.18% GOI Mat 14-Aug-2033	8.83%
7.18% GOI Mat 24-Jul-2037	5.11%
Gsec C-STRIPS Mat 19-Sep-2027	4.47%
7.10% GOI Mat 08-Apr-2034	4.46%
7.61% GOI Mat 09-May-2030	2.17%
7.32% GOI Mat 13-Nov-2030	1.45%
7.60% Food Corp of India Bond GOI Mat 09-Jan-2030	1.34%
Others	3.50%

Total 66.69%

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

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

Debt Parameters	
Portfolio Yield (%)	7.03%
Avg Maturity (In Months)	189.83
Modified Duration (In Years)	7.28

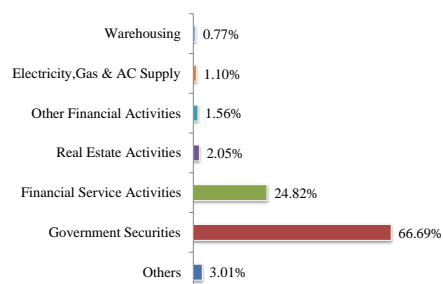
AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	16,093.18	499.75	16,592.93

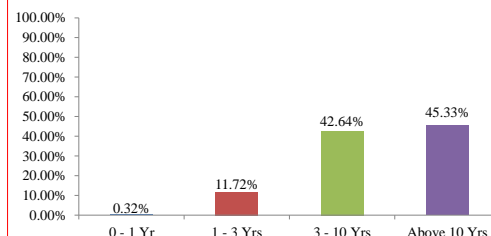
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Vineet Choraria	1	28	2

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.24%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	96.99%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	2.78%

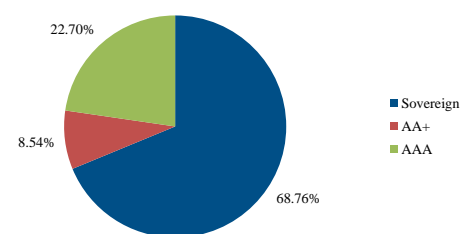
Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Debt Rating Profile



Balanced Managed Fund - Life Group as on September 30, 2024

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

SFIN Code	: ULGF02525/02/12BalancedMF101
Inception Date	: 02 Jan 2004
NAV	: 214.1706

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.85%	9.96%
10 Years	10.84%	10.31%
7 Years	10.59%	10.66%
5 Years	12.59%	12.28%
3 Years	9.78%	10.11%
2 Years	15.38%	15.79%
1 Year	20.48%	21.23%
6 Months	11.02%	10.41%
1 Month	1.69%	1.62%

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

Portfolio

Equity	% to Fund
HDFC Bank Limited	5.03%
ICICI Bank Limited	3.63%
Reliance Industries Limited	3.48%
Infosys Limited	2.68%
Axis Bank Limited	1.67%
ITC Limited	1.66%
Tata Consultancy Services Limited	1.58%
Larsen & Toubro Limited	1.55%
State Bank of India	1.08%
Mahindra & Mahindra Ltd.	0.94%
Hindustan Unilever Limited	0.89%
NTPC Ltd.	0.84%
Bharti Airtel Ltd	0.75%
Bharti Airtel Ltd - Partly Paid	0.70%
Maruti Suzuki India Ltd	0.68%
HCL Technologies Limited	0.67%
Titan Company Limited	0.65%
Trent Ltd.	0.64%
UltraTech Cement Limited	0.60%
Sun Pharmaceutical Industries Limited	0.59%
Others	17.13%
Total	47.44%

Debentures/Bonds	% to Fund
HDFC Bank Ltd	2.60%
HDB Financial Services Ltd	1.13%
Bharti Telecom Ltd	0.72%
Sundaram Finance Ltd	0.71%
Mahindra and Mahindra Financial Services Ltd	0.63%
NHPC Ltd	0.62%
LIC Housing Finance Ltd	0.49%
Power Grid Corporation of India Ltd	0.42%
Sikka Ports And Terminals	0.38%
AXIS Bank Limited	0.38%
Others	0.94%
Total	9.03%

Government Securities	% to Fund
7.30% GOI Mat 19-Jun-2053	10.09%
7.18% GOI Mat 24-Jul-2037	7.09%
7.34% GOI Mat 22-Apr-2064	5.49%
7.46% GOI Mat 06-Nov-2073	3.10%
7.18% GOI Mat 14-Aug-2033	3.01%
7.33% Maharashtra SDL Mat 13-Sep-2027	1.99%
7.23% GOI Mat 15-Apr-2039	1.81%
6.45% GOI Mat 07-Oct-2029	1.49%
7.74% Karnataka SDL Mat 23-Nov-2037	0.91%
7.09% GOI Mat 05-Aug-2054	0.85%
Others	5.67%
Total	41.52%

Deposits, Money Mkt Securities and Net Current Assets.	2.02%
---------------------------------------------------------------	--------------

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

Debt Parameters	
Portfolio Yield (%)	6.98%
Avg Maturity (In Months)	217.66
Modified Duration (In Years)	8.05

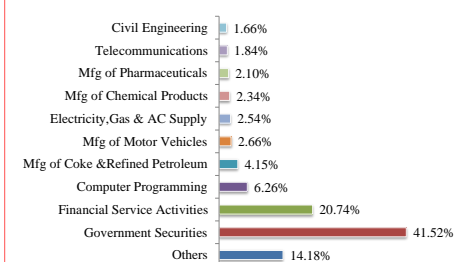
AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
13,746.16	14,647.56	584.49	28,978.21

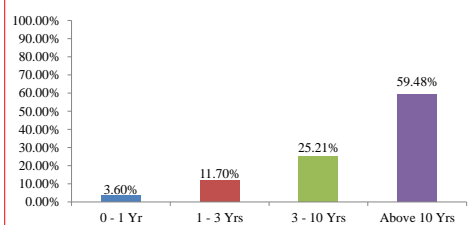
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	20
Mr Abhishek Agarwal	-	1	22

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.81%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	50.55%
Corporate Bonds	30% to 60%	47.44%
Net Current Assets	-	1.21%

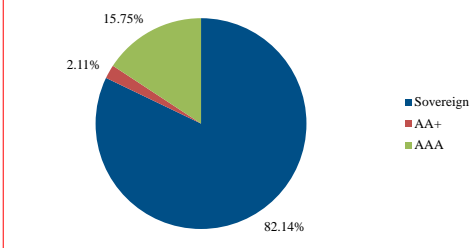
Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Debt Rating Profile



Balanced Managed Fund - Pension Group as on September 30, 2024

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

SFIN Code	: ULGF03218/02/12BalancedMF101
Inception Date	: 02 Jan 2004
NAV	: 203.0471

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.56%	9.96%
10 Years	10.86%	10.31%
7 Years	10.55%	10.66%
5 Years	12.43%	12.28%
3 Years	9.79%	10.11%
2 Years	15.37%	15.79%
1 Year	20.59%	21.23%
6 Months	11.14%	10.41%
1 Month	1.71%	1.62%

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

Portfolio

Equity	% to Fund
HDFC Bank Limited	4.98%
ICICI Bank Limited	3.60%
Reliance Industries Limited	3.47%
Infosys Limited	2.67%
Axis Bank Limited	1.66%
ITC Limited	1.63%
Tata Consultancy Services Limited	1.57%
Larsen & Toubro Limited	1.54%
State Bank of India	1.07%
Mahindra & Mahindra Ltd.	0.93%
Hindustan Unilever Limited	0.87%
NTPC Ltd.	0.83%
Bharti Airtel Ltd	0.73%
Bharti Airtel Ltd - Partly Paid	0.69%
Maruti Suzuki India Ltd	0.67%
HCL Technologies Limited	0.67%
Titan Company Limited	0.65%
Trent Ltd.	0.63%
UltraTech Cement Limited	0.59%
Sun Pharmaceutical Industries Limited	0.58%
Emcure Pharmaceuticals Limited	0.56%
Others	16.77%
Total	47.37%

Debentures/Bonds	% to Fund
HDFC Bank Ltd	3.70%
HDB Financial Services Ltd	2.37%
LIC Housing Finance Ltd	0.79%
Sundaram Finance Ltd	0.77%
Mahindra and Mahindra Financial Services Ltd	0.59%
IDFC First Bank Limited	0.55%
Sikka Ports And Terminals	0.34%
REC Limited	0.09%
IL & FS Ltd	0.00%
Total	9.20%

Government Securities	% to Fund
7.30% GOI Mat 19-Jun-2053	8.44%
7.18% GOI Mat 24-Jul-2037	7.21%
7.34% GOI Mat 22-Apr-2064	5.38%
7.46% GOI Mat 06-Nov-2073	3.40%
7.18% GOI Mat 14-Aug-2033	3.06%
7.23% GOI Mat 15-Apr-2039	1.78%
7.33% Maharashtra SDL Mat 13-Sep-2027	1.55%
7.37% GOI Sovereign Green Bond Mat 23-Jan-2054	1.03%
7.74% Karnataka SDL Mat 23-Nov-2037	0.90%
7.09% GOI Mat 05-Aug-2054	0.86%
Others	8.09%
Total	41.71%

Deposits, Money Mkt Securities and Net Current Assets.	1.73%
---------------------------------------------------------------	--------------

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

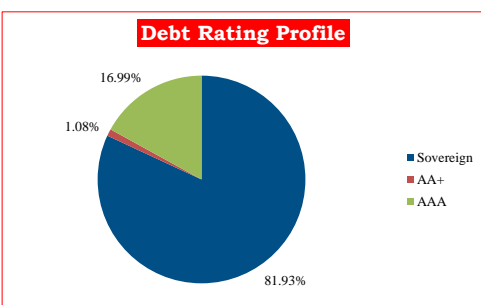
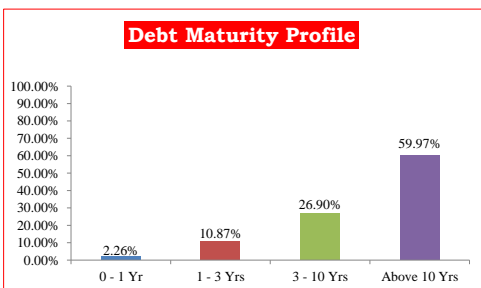
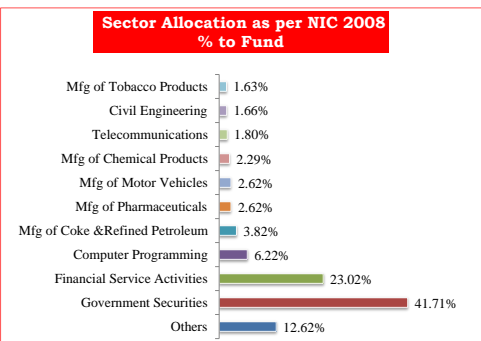
Debt Parameters	
Portfolio Yield (%)	6.99%
Avg Maturity (In Months)	217.96
Modified Duration (In Years)	8.11

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
16,407.84	17,632.04	599.27	34,639.14

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	20
Mr Abhishek Agarwa	-	1	22

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.62%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	50.90%
Corporate Bonds		
Equity	30% to 60%	47.37%
Net Current Assets	-	1.11%



Defensive Managed Fund - Life Group as on September 30, 2024

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

SFIN Code	: ULGF02425/02/12DefensiveF101
Inception Date	: 02 Jan 2004
NAV	: 137.4853

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.57%	8.39%
10 Years	9.35%	9.18%
7 Years	8.70%	8.81%
5 Years	9.73%	9.63%
3 Years	7.84%	8.03%
2 Years	12.00%	12.14%
1 Year	15.65%	15.25%
6 Months	8.29%	7.57%
1 Month	1.56%	1.34%

#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	2.48%
ICICI Bank Limited	1.80%
Reliance Industries Limited	1.74%
Infosys Limited	1.34%
Axis Bank Limited	0.83%
ITC Limited	0.82%
Tata Consultancy Services Limited	0.79%
Larsen & Toubro Limited	0.77%
State Bank of India	0.54%
Others	12.63%

Total 23.73%

Debentures/Bonds	% to Fund
HDFC Bank Ltd	5.57%
LIC Housing Finance Ltd	2.35%
Bharti Telecom Ltd	1.87%
ICICI Securities Primary Dealership Ltd	1.16%
Sikka Ports And Terminals	0.80%
Reliance Industries Ltd	0.68%
Nuclear Power Corporation of India Ltd	0.65%
Mahindra and Mahindra Financial Services Ltd	0.59%
Bajaj Finance Ltd	0.51%
National Bank For Agriculture & Rural Development	0.46%
Others	2.06%

Total 16.69%

Government Securities	% to Fund
7.30% GOI Mat 19-Jun-2053	14.74%
7.18% GOI Mat 24-Jul-2037	8.52%
7.34% GOI Mat 22-Apr-2064	5.48%
7.46% GOI Mat 06-Nov-2073	4.98%
7.18% GOI Mat 14-Aug-2033	4.70%
7.23% GOI Mat 15-Apr-2039	2.58%
6.45% GOI Mat 07-Oct-2029	1.49%
7.37% GOI Sovereign Green Bond Mat 23-Jan-2054	1.44%
7.65% Tamil Nadu SDL Mat 06-Dec-2027	1.40%
7.33% Maharashtra SDL Mat 13-Sep-2027	1.28%
Others	10.88%

Total 57.48%

Deposits, Money Mkt Securities and Net Current Assets.	2.09%
---------------------------------------------------------------	--------------

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

Debt Parameters	
Portfolio Yield (%)	7.01%
Avg Maturity (In Months)	212.69
Modified Duration (In Years)	8.00

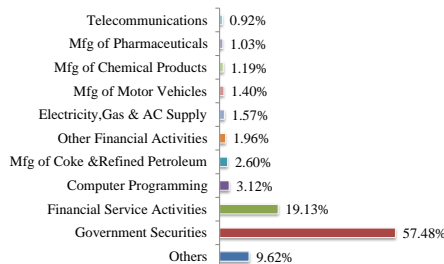
AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
42,982.70	134,324.16	3,793.84	181,100.69

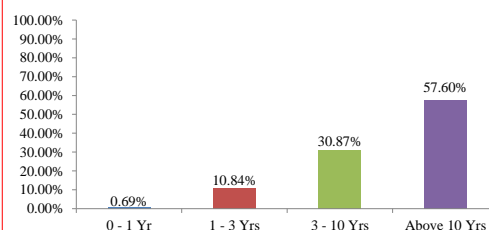
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	20
Mr Abhishek Agarwal	-	1	22

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.22%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	74.17%
Corporate Bonds		
Equity	15% to 30%	23.73%
Net Current Assets	-	1.88%

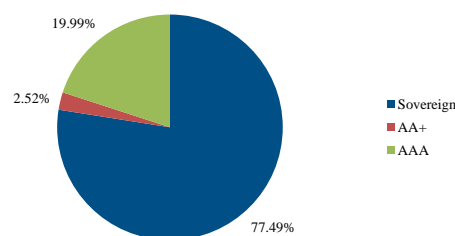
Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Debt Rating Profile



Defensive Managed Fund - Pension Group as on September 30, 2024

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

SFIN Code :	ULGF03118/02/12DefensiveF101
Inception Date :	02 Jan 2004
NAV :	123.2222

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.99%	8.39%
10 Years	9.26%	9.18%
7 Years	8.60%	8.81%
5 Years	9.45%	9.63%
3 Years	7.62%	8.03%
2 Years	11.73%	12.14%
1 Year	15.23%	15.25%
6 Months	8.16%	7.57%
1 Month	1.55%	1.34%

#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	2.49%
ICICI Bank Limited	1.80%
Reliance Industries Limited	1.73%
Infosys Limited	1.33%
Axis Bank Limited	0.83%
ITC Limited	0.82%
Tata Consultancy Services Limited	0.78%
Larsen & Toubro Limited	0.77%
State Bank of India	0.54%
Others	12.49%

Total 23.58%

Debentures/Bonds	% to Fund
HDFC Bank Ltd	6.31%
Sikka Ports And Terminals	3.39%
ICICI Securities Primary Dealership Ltd	1.35%
NHPC Ltd	1.04%
HDB Financial Services Ltd	0.91%
Bajaj Finance Ltd	0.88%
LIC Housing Finance Ltd	0.74%
Power Grid Corporation of India Ltd	0.46%
ICICI Bank Ltd	0.44%
Tata Capital Housing Finance Limited	0.43%
Others	1.25%

Total 17.18%

Government Securities	% to Fund
7.30% GOI Mat 19-Jun-2053	11.94%
7.18% GOI Mat 24-Jul-2037	9.45%
7.34% GOI Mat 22-Apr-2064	7.52%
7.46% GOI Mat 06-Nov-2073	5.07%
7.18% GOI Mat 14-Aug-2033	4.74%
7.23% GOI Mat 15-Apr-2039	2.47%
6.45% GOI Mat 07-Oct-2029	1.43%
7.38% Karnataka SDL Mat 27-Sep-2027	1.36%
7.09% GOI Mat 05-Aug-2054	1.17%
7.37% GOI Sovereign Green Bond Mat 23-Jan-2054	1.12%
Others	10.98%

Total 57.25%

Deposits, Money Mkt Securities and Net Current Assets.	1.99%
---------------------------------------------------------------	--------------

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

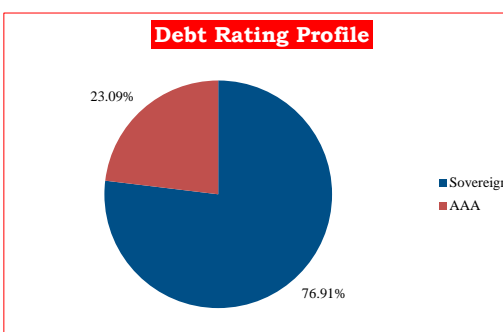
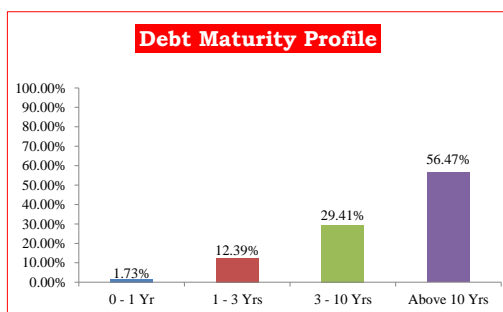
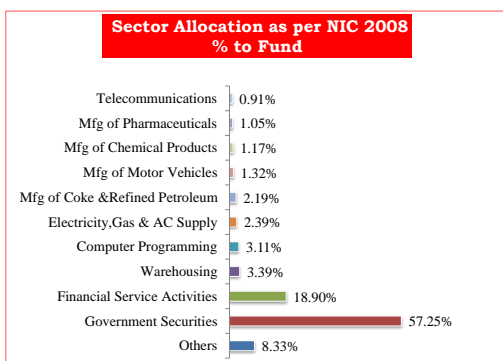
Debt Parameters	
Portfolio Yield (%)	7.01%
Avg Maturity (In Months)	211.68
Modified Duration (In Years)	7.87

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
5,473.99	17,281.82	461.88	23,217.68

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	20
Mr Abhishek Agarwal	-	1	22

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.19%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	74.43%
Corporate Bonds		
Equity	15% to 30%	23.58%
Net Current Assets	-	1.80%



Growth Fund - Pension Group as on September 30, 2024

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

SFIN Code	: ULGF03318/02/12GrowthFund101
Inception Date	: 02 Jan 2004
NAV	: 492.434

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	16.11%	13.77%
10 Years	16.24%	13.05%
7 Years	18.09%	15.17%
5 Years	23.61%	18.74%
3 Years	20.74%	15.20%
2 Years	32.03%	24.72%
1 Year	45.21%	35.86%
6 Months	17.87%	17.36%
1 Month	2.46%	2.29%

#BSE-100

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
UltraTech Cement Limited	6.91%
Bharti Airtel Ltd	6.43%
Larsen & Toubro Limited	5.01%
Mahindra & Mahindra Ltd.	4.85%
Tata Motors Limited	4.06%
MRF Ltd.	3.77%
State Bank of India	3.70%
Reliance Industries Limited	3.70%
Bajaj Auto Ltd.	3.70%
Infosys Limited	3.37%
Tata Steel Limited	3.26%
Axis Bank Limited	2.90%
Dr Reddys Laboratories Limited	2.76%
Adani Ports & Special Economic Zone Ltd	2.52%
Hindalco Industries Limited	2.45%
Godrej Consumer Products Limited	2.26%
Vedanta Ltd	2.12%
Tech Mahindra Limited	2.04%
ICICI Bank Limited	1.96%
Tata Power Co. Ltd	1.95%
Cipla Limited	1.87%
Oil & Natural Gas Corporation Ltd.	1.52%
Sun Pharmaceutical Industries Limited	1.44%
Maruti Suzuki India Ltd	1.44%
Power Grid Corporation of India Ltd	1.41%
GAIL (INDIA) Ltd.	1.37%
Eicher Motors Limited	1.37%
HDFC Bank Limited	1.37%
Bajaj Finserv Ltd	1.34%
Bharat Petroleum Corporation Ltd	1.29%
SKF India Ltd	1.18%
Marico Limited.	1.14%
Nestle India Limited	1.10%
Ambuja Cements Ltd.	1.03%
Bosch Ltd	1.03%
Lupin Limited	0.90%
IndusInd Bank Limited	0.87%
Colgate Palmolive (India) Ltd	0.83%
Grasim Industries Limited	0.76%
Indian Oil Corporation Ltd	0.73%
Asian Paints (India) Ltd	0.68%
Others	1.87%

Total	96.27%
-------	--------

Deposits, Money Mkt Securities and Net Current Assets.	3.73%
--------------------------------------------------------	-------

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

Debt Parameters	
Portfolio Yield (%)	6.68%
Avg Maturity (In Months)	0.03
Modified Duration (In Years)	0.00

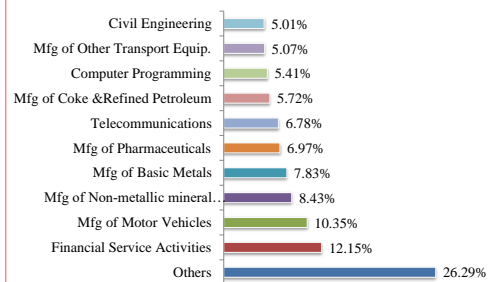
AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
70.67	-	2.74	73.41

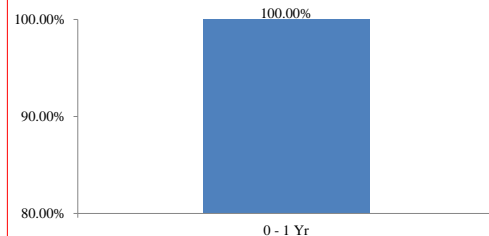
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Priyank Singhal	12	1	1

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	2.37%
Public Deposits	0%	0.00%
Govt. Securities	0%	0.00%
Corporate Bonds		
Equity	95% to 100%	96.27%
Net Current Assets	-	1.36%

Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Liquid Fund - Life Group as on September 30, 2024

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

SFIN Code	: ULGF02225/02/12LiquidFund101
Inception Date	: 02 Jan 2004
NAV	: 76.7527

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.68%	6.65%
10 Years	5.53%	6.49%
7 Years	4.90%	6.00%
5 Years	4.55%	5.49%
3 Years	5.01%	6.23%
2 Years	6.01%	7.19%
1 Year	6.22%	7.40%
6 Months	3.09%	3.61%
1 Month	0.51%	0.60%

#CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

Portfolio	
-----------	--

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

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

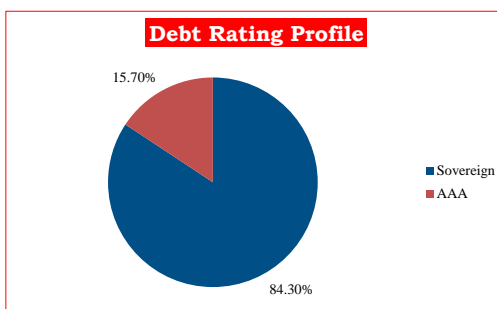
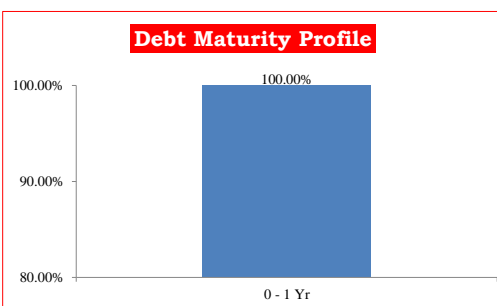
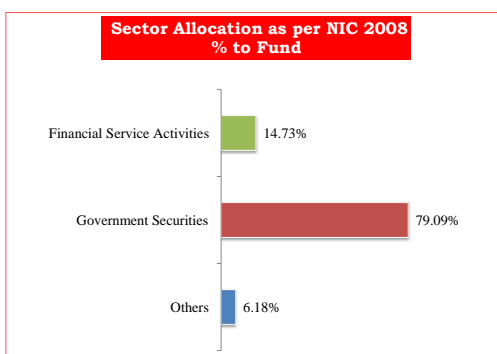
Debt Parameters	
Portfolio Yield (%)	6.96%
Avg Maturity (In Months)	4.99
Modified Duration (In Years)	0.42

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	9,062.67	9,062.67

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

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



Liquid Fund - Pension Group as on September 30, 2024

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

SFIN Code	: ULGF02918/02/12LiquidFund101
Inception Date	: 02 Jan 2004
NAV	: 76.6332

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.67%	6.65%
10 Years	5.45%	6.49%
7 Years	4.80%	6.00%
5 Years	4.46%	5.49%
3 Years	4.93%	6.23%
2 Years	5.91%	7.19%
1 Year	6.21%	7.40%
6 Months	3.14%	3.61%
1 Month	0.52%	0.60%

#CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

Portfolio	
-----------	--

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

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

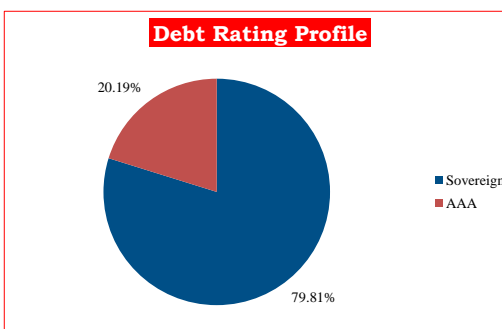
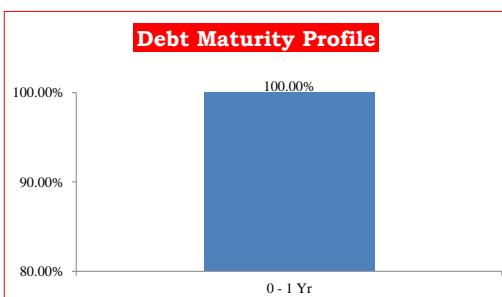
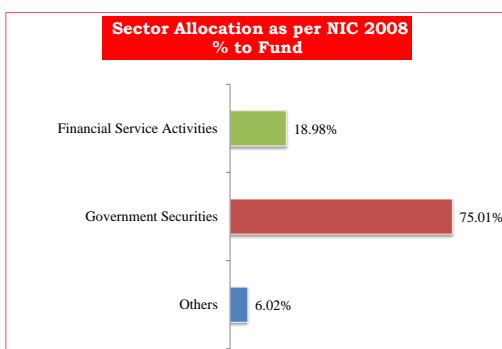
Debt Parameters	
Portfolio Yield (%)	7.04%
Avg Maturity (In Months)	6.23
Modified Duration (In Years)	0.52

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	925.43	925.43

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

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



Secured Managed Fund - Life Group as on September 30, 2024

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

SFIN Code	: ULGF02325/02/12SecureMgtF101
Inception Date	: 02 Jan 2004
NAV	: 90.2507

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.48%	6.83%
10 Years	7.99%	8.06%
7 Years	6.90%	6.97%
5 Years	6.70%	6.99%
3 Years	5.92%	5.95%
2 Years	8.51%	8.49%
1 Year	10.44%	9.27%
6 Months	5.03%	4.73%
1 Month	1.40%	1.07%

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

Portfolio

Debentures/Bonds	% to Fund
HDFC Bank Ltd	4.76%
Cholamandalam Investment & Finance Company Ltd	3.98%
Bajaj Finance Ltd	3.72%
LIC Housing Finance Ltd	3.09%
Sikka Ports And Terminals	2.93%
Sundaram Finance Ltd	1.79%
Bharti Telecom Ltd	1.46%
Embassy Office Parks REIT	1.17%
Mahindra and Mahindra Financial Services Ltd	0.86%
AXIS Bank Limited	0.85%
Others	2.39%

Total	26.98%
--------------	---------------

Government Securities	% to Fund
7.18% GOI Mat 24-Jul-2037	25.32%
7.18% GOI Mat 14-Aug-2033	16.68%
7.46% GOI Mat 06-Nov-2073	6.21%
7.25% GOI Mat 12-Jun-2063	4.39%
7.23% GOI Mat 15-Apr-2039	3.87%
7.34% GOI Mat 22-Apr-2064	3.81%
6.99% GOI Mat 15-Dec-2051	2.17%
7.37% GOI Sovereign Green Bond Mat 23-Jan-2054	1.37%
7.61% GOI Mat 09-May-2030	1.21%
7.30% GOI Mat 19-Jun-2053	1.19%
Others	3.20%

Total	69.41%
--------------	---------------

Deposits, Money Mkt Securities and Net Current Assets.	3.61%
---------------------------------------------------------------	--------------

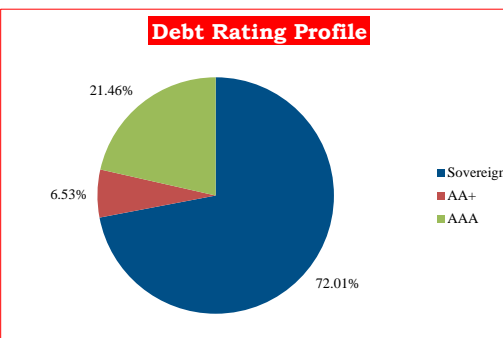
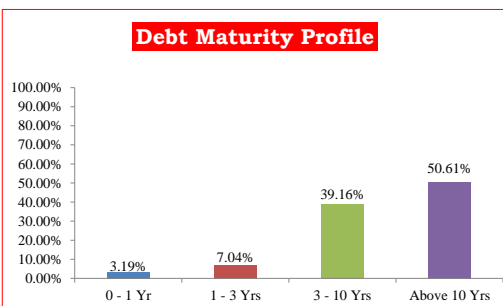
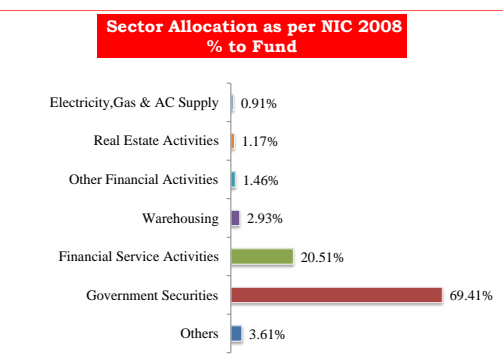
Grand Total	100.00%
--------------------	----------------

Debt Parameters	
Portfolio Yield (%)	7.00%
Avg Maturity (In Months)	178.17
Modified Duration (In Years)	7.36

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
-	34,233.62	1,282.03	35,515.65

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Pranav Parekh	-	8	11

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	1.29%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	96.39%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	2.32%



Secured Managed Fund - Pension Group as on September 30, 2024

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

SFIN Code	: ULGF03018/02/12SecureMgtF101
Inception Date	: 02 Jan 2004
NAV	: 87.6244

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.33%	6.83%
10 Years	7.84%	8.06%
7 Years	6.68%	6.97%
5 Years	6.38%	6.99%
3 Years	5.48%	5.95%
2 Years	8.10%	8.49%
1 Year	9.84%	9.27%
6 Months	4.98%	4.73%
1 Month	1.37%	1.07%

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

Portfolio

Debentures/Bonds	% to Fund
HDFC Bank Ltd	6.25%
LIC Housing Finance Ltd	4.49%
Bajaj Finance Ltd	3.96%
Hdfc Credila Financial Services Limited	1.64%
Bharti Telecom Ltd	1.62%
Sikka Ports And Terminals	1.34%
AXIS Bank Limited	1.12%
Sundaram Finance Ltd	0.85%
Mindspace Business Parks REIT	0.80%
HDB Financial Services Ltd	0.59%
Others	0.11%

Total 22.78%

Government Securities	% to Fund
7.18% GOI Mat 24-Jul-2037	26.89%
7.18% GOI Mat 14-Aug-2033	15.93%
7.23% GOI Mat 15-Apr-2039	7.39%
7.46% GOI Mat 06-Nov-2073	6.40%
6.99% GOI Mat 15-Dec-2051	4.02%
7.10% GOI Mat 08-Apr-2034	2.46%
7.30% GOI Mat 19-Jun-2053	2.13%
7.61% GOI Mat 09-May-2030	2.12%
7.25% GOI Mat 12-Jun-2063	1.54%
7.37% GOI Sovereign Green Bond Mat 23-Jan-2054	1.51%
Others	4.14%

Total 74.53%

Deposits, Money Mkt Securities and Net Current Assets.	2.69%
---------------------------------------------------------------	--------------

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

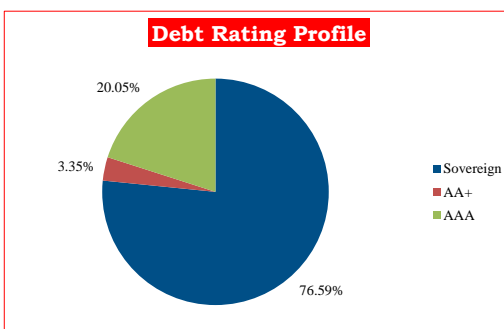
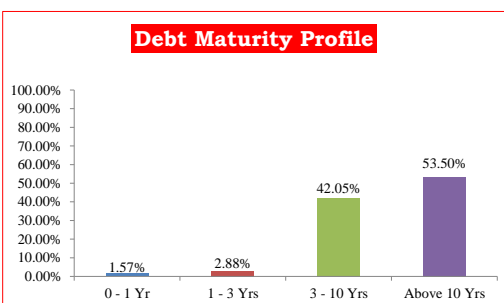
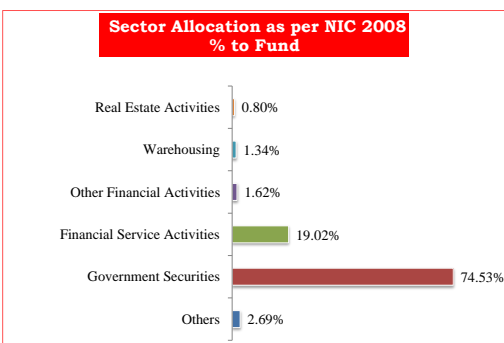
Debt Parameters	
Portfolio Yield (%)	6.96%
Avg Maturity (In Months)	171.05
Modified Duration (In Years)	7.50

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	8,696.16	240.06	8,936.23

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Pranav Parekh	-	8	11

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.41%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	97.31%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	2.28%



Stable Managed Fund - Old Group as on September 30, 2024

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

SFIN Code	: ULGF00620/06/07StableMgFd101
Inception Date	: 20 Jun 2007
NAV	: 77.441

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.88%	7.38%
10 Years	6.27%	7.36%
7 Years	5.82%	6.82%
5 Years	5.38%	6.39%
3 Years	5.30%	6.48%
2 Years	6.77%	7.66%
1 Year	7.23%	7.84%
6 Months	3.78%	3.90%
1 Month	0.73%	0.66%

#CRISIL Low Duration Debt Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures/Bonds	% to Fund
Bajaj Finance Ltd	5.85%
REC Limited	5.83%
LIC Housing Finance Ltd	5.82%
Kotak Mahindra Prime Ltd.	3.89%
National Bank For Agriculture & Rural Development	3.86%
Sundaram Finance Ltd	1.94%
Total	27.19%

Government Securities	% to Fund
8.15% Maharashtra SDL Mat 26-Nov-2025	39.37%
8.27% Karnataka SDL Mat 23-Dec-2025	12.62%
8.22% Karnataka SDL Mat 09 Dec 2025	12.22%
Gsec C-STRIPS Mat 06-Nov-2025	3.61%
8.27% Tamil Nadu SDL Mat 23-Dec-2025	0.99%
Total	68.81%

Deposits, Money Mkt Securities and Net Current Assets.	4.00%
---------------------------------------------------------------	--------------

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

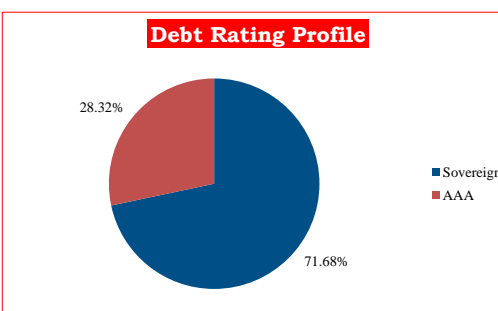
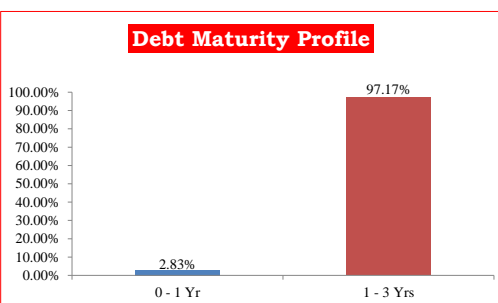
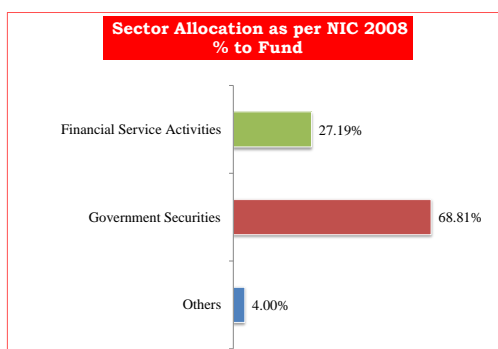
Debt Parameters	
Portfolio Yield (%)	7.00%
Avg Maturity (In Months)	14.43
Modified Duration (In Years)	1.09

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	495.16	20.62	515.78

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	20

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



Sovereign Fund - Life as on September 30, 2024

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

SFIN Code	: ULGF01620/06/07SovereignF101
Inception Date	: 20 Jun 2007
NAV	: 74.7438

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.33%	8.19%
10 Years	7.88%	8.29%
7 Years	6.50%	7.32%
5 Years	6.40%	6.99%
3 Years	5.66%	6.01%
2 Years	8.11%	8.59%
1 Year	9.48%	9.63%
6 Months	5.27%	5.15%
1 Month	1.48%	1.10%

#M-BEX

Note: Returns over 1 year have been annualized.

Portfolio

Government Securities	% to Fund
7.23% GOI Mat 15-Apr-2039	27.89%
7.26% GOI Mat 06-Feb-2033	23.21%
7.46% GOI Mat 06-Nov-2073	8.37%
7.37% GOI Sovereign Green Bond Mat 23-Jan-2054	8.28%
7.26% GOI Mat 22-Aug-2032	7.14%
7.61% GOI Mat 09-May-2030	5.76%
7.18% GOI Mat 24-Jul-2037	5.53%
7.54% GOI Mat 23-May-2036	3.61%
8.60% GOI Mat 02-Jun-2028	2.65%
7.59% GOI Mat 20-Mar-2029	1.61%
Others	3.68%

Total	97.74%
--------------	---------------

Deposits, Money Mkt Securities and Net Current Assets.	2.26%
---------------------------------------------------------------	--------------

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

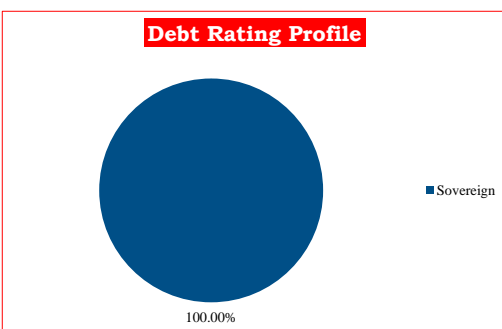
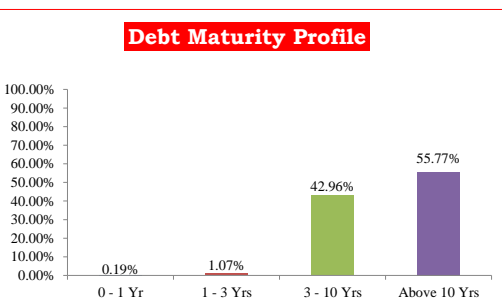
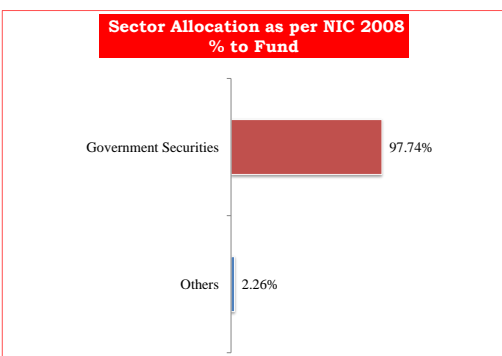
Debt Parameters	
Portfolio Yield (%)	6.78%
Avg Maturity (In Months)	184.14
Modified Duration (In Years)	7.92

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	565.07	13.07	578.14

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	20

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.19%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	97.74%
Corporate Bonds	0%	0.00%
Equity	0%	0.00%
Net Current Assets	-	2.07%



Sovereign Fund - Pension as on September 30, 2024

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

SFIN Code	: ULGF01520/06/07SovereignF101
Inception Date	: 20 Jun 2007
NAV	: 68.2398

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.76%	8.19%
10 Years	6.90%	8.29%
7 Years	5.03%	7.32%
5 Years	5.32%	6.99%
3 Years	5.78%	6.01%
2 Years	7.22%	8.59%
1 Year	8.68%	9.63%
6 Months	5.35%	5.15%
1 Month	1.59%	1.10%

#Mi-BEX

Note: Returns over 1 year have been annualized.

Portfolio

Government Securities	% to Fund
7.23% GOI Mat 15-Apr-2039	31.15%
7.26% GOI Mat 22-Aug-2032	25.01%
7.46% GOI Mat 06-Nov-2073	15.34%
7.18% GOI Mat 24-Jul-2037	8.83%
7.26% GOI Mat 06-Feb-2033	6.48%
7.34% GOI Mat 22-Apr-2064	6.02%
7.54% GOI Mat 23-May-2036	1.51%
Gsec C-STRIPS Mat 19-Sep-2025	1.34%
7.41% GOI Mat 19-Dec-2036	1.20%

Total 96.88%

Deposits, Money Mkt Securities and Net Current Assets.	3.12%
--------------------------------------------------------	-------

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

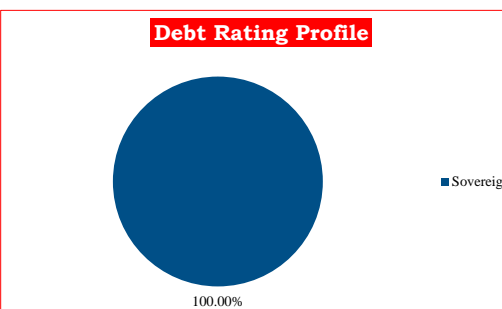
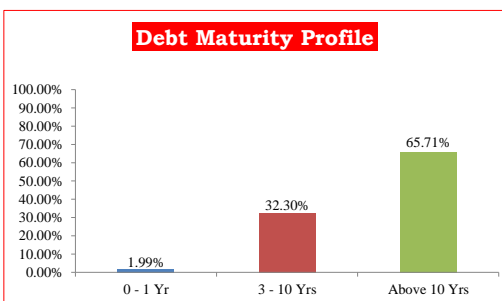
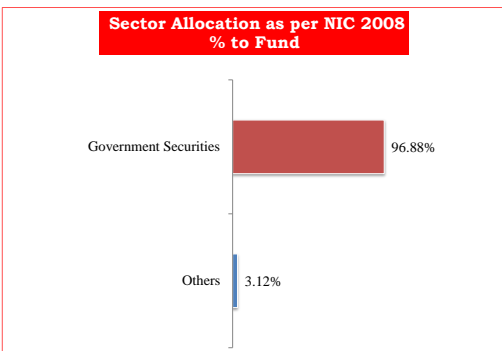
Debt Parameters	
Portfolio Yield (%)	6.80%
Avg Maturity (In Months)	226.97
Modified Duration (In Years)	8.63

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	.34	.01	.35

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	20

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.60%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	96.88%
Corporate Bonds	0%	0.00%
Equity	0%	0.00%
Net Current Assets	-	2.51%



Stable Managed Fund - Life Group as on September 30, 2024

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

SFIN Code	: ULGF02825/02/12StableMgFd101
Inception Date	: 20 Jun 2007
NAV	: 80.0297

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.08%	7.38%
10 Years	6.25%	7.36%
7 Years	5.82%	6.82%
5 Years	5.40%	6.39%
3 Years	5.32%	6.48%
2 Years	6.70%	7.66%
1 Year	7.15%	7.84%
6 Months	3.75%	3.90%
1 Month	0.71%	0.66%

#CRISIL Low Duration Debt Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures/Bonds	% to Fund
REC Limited	6.26%
Bajaj Finance Ltd	5.90%
LIC Housing Finance Ltd	5.11%
National Bank For Agriculture & Rural Development	5.09%
Kotak Mahindra Prime Ltd.	4.55%
IDFC First Bank Limited	3.97%
Sundaram Finance Ltd	3.60%
Total	34.48%

Government Securities	% to Fund
8.15% Maharashtra SDL Mat 26-Nov-2025	36.50%
8.22% Karnataka SDL Mat 09 Dec 2025	12.30%
8.27% Karnataka SDL Mat 23-Dec-2025	8.76%
Gsec C-STRIPS Mat 22-Oct-2025	3.50%
8.33% GOI Mat 09-Jul-2026	0.39%
Total	61.44%

Deposits, Money Mkt Securities and Net Current Assets.	4.08%
---------------------------------------------------------------	--------------

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

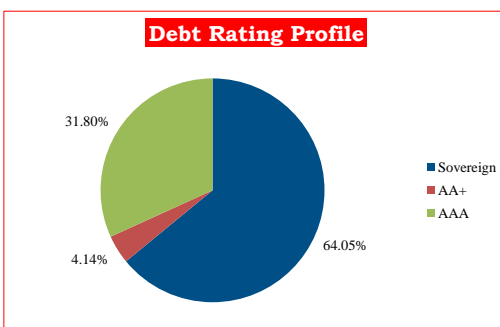
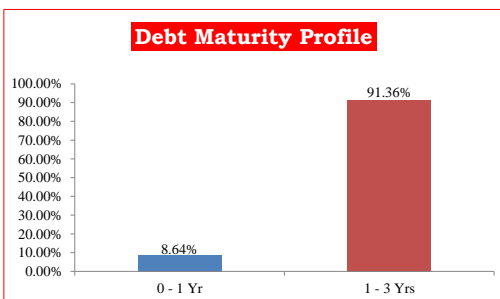
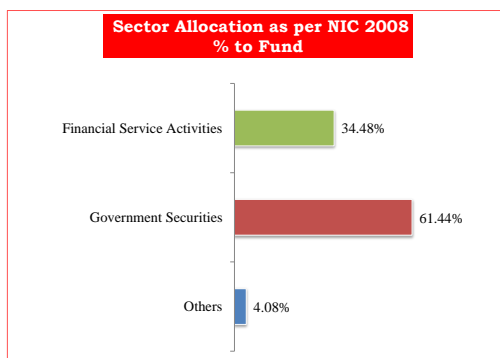
Debt Parameters	
Portfolio Yield (%)	7.07%
Avg Maturity (In Months)	13.83
Modified Duration (In Years)	1.04

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	5,070.60	215.57	5,286.17

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	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 September 30, 2024

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

SFIN Code	: ULGF03518/02/12StableMgFd101
Inception Date	: 20 Jun 2007
NAV	: 79.894

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.07%	7.38%
10 Years	6.23%	7.36%
7 Years	5.78%	6.82%
5 Years	5.34%	6.39%
3 Years	5.28%	6.48%
2 Years	6.70%	7.66%
1 Year	7.15%	7.84%
6 Months	3.73%	3.90%
1 Month	0.71%	0.66%

#CRISIL Low Duration Debt Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures/Bonds	% to Fund
National Bank For Agriculture & Rural Development	7.65%
REC Limited	6.16%
Bajaj Finance Ltd	5.67%
LIC Housing Finance Ltd	5.23%
Kotak Mahindra Prime Ltd.	4.83%
Sundaram Finance Ltd	3.90%
Power Grid Corporation of India Ltd	1.55%
IDFC First Bank Limited	0.72%
Total	35.70%

Government Securities	% to Fund
8.15% Maharashtra SDL Mat 26-Nov-2025	33.28%
8.22% Karnataka SDL Mat 09 Dec 2025	11.45%
8.27% Karnataka SDL Mat 23-Dec-2025	8.13%
6.90% Tamil Nadu SDL Mat 16-Oct-2025	3.08%
Gsec C-STRIPS Mat 22-Oct-2025	2.43%
8.15% Gujarat SDL Mat 26-Nov-2025	1.31%
7.98% Karnataka SDL Mat 14-Oct-2025	0.57%
Total	60.25%

Deposits, Money Mkt Securities and Net Current Assets.	4.05%
---------------------------------------------------------------	--------------

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

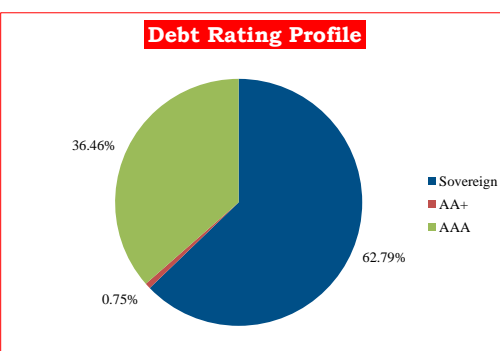
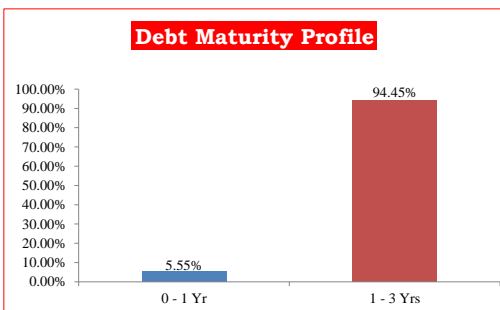
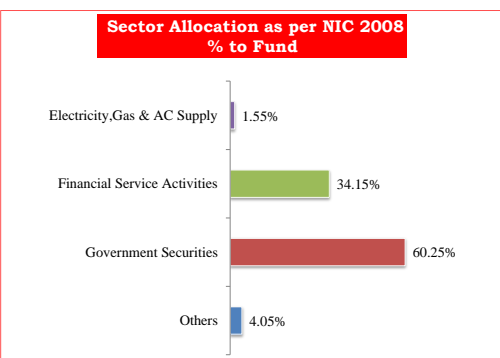
Debt Parameters	
Portfolio Yield (%)	7.09%
Avg Maturity (In Months)	14.23
Modified Duration (In Years)	1.07

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	9,367.15	395.22	9,762.37

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	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 September 30, 2024

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

SFIN Code	: ULGF04020/02/12BalncdMFII101
Inception Date	: 20 Feb 2008
NAV	: 41.2206

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.40%	8.76%
10 Years	10.29%	10.31%
7 Years	9.87%	10.66%
5 Years	11.59%	12.28%
3 Years	9.22%	10.11%
2 Years	14.68%	15.79%
1 Year	19.64%	21.23%
6 Months	10.78%	10.41%
1 Month	1.60%	1.62%

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

Portfolio

Equity	% to Fund
HDFC Bank Limited	5.46%
ICICI Bank Limited	3.56%
Reliance Industries Limited	3.42%
Infosys Limited	2.63%
Axis Bank Limited	1.64%
ITC Limited	1.61%
Tata Consultancy Services Limited	1.55%
Larsen & Toubro Limited	1.52%
State Bank of India	1.06%
Mahindra & Mahindra Ltd.	0.92%
Hindustan Unilever Limited	0.86%
NTPC Ltd.	0.82%
Bharti Airtel Ltd	0.72%
Bharti Airtel Ltd - Partly Paid	0.69%
Maruti Suzuki India Ltd	0.67%
HCL Technologies Limited	0.66%
Titan Company Limited	0.64%
Trent Ltd.	0.62%
UltraTech Cement Limited	0.58%
Sun Pharmaceutical Industries Limited	0.58%
Others	16.95%
Total	47.17%

Debentures/Bonds	% to Fund
HDFC Bank Ltd	3.64%
Sikka Ports And Terminals	1.77%
LIC Housing Finance Ltd	1.39%
Tata Capital Housing Finance Limited	0.64%
AXIS Bank Limited	0.61%
Mahindra and Mahindra Financial Services Ltd	0.51%
National Bank For Agriculture & Rural Development	0.47%
HDB Financial Services Ltd	0.40%
IOT Utkal Energy Services Limited	0.33%
REC Limited	0.24%
Others	0.83%
Total	10.83%

Government Securities	% to Fund
7.30% GOI Mat 19-Jun-2053	8.14%
7.18% GOI Mat 24-Jul-2037	6.50%
7.34% GOI Mat 22-Apr-2064	5.43%
7.18% GOI Mat 14-Aug-2033	4.14%
7.46% GOI Mat 06-Nov-2073	3.11%
7.23% GOI Mat 15-Apr-2039	1.79%
6.45% GOI Mat 07-Oct-2029	1.42%
7.37% GOI Sovereign Green Bond Mat 23-Jan-2054	1.09%
7.09% GOI Mat 05-Aug-2054	0.84%
Gsec C-STRIPS Mat 19-Mar-2027	0.55%
Others	6.66%
Total	39.68%

Deposits, Money Mkt Securities and Net Current Assets.	2.32%
---------------------------------------------------------------	--------------

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

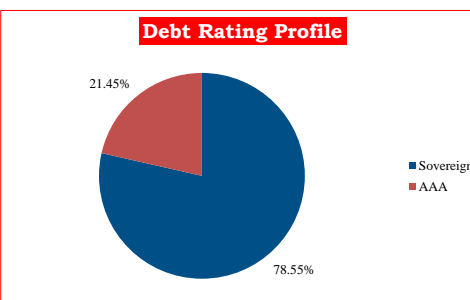
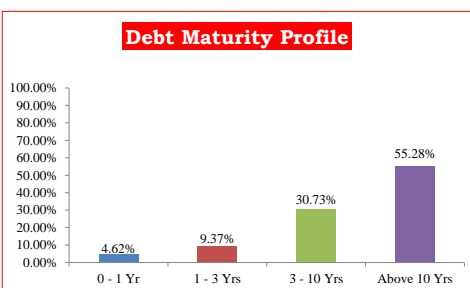
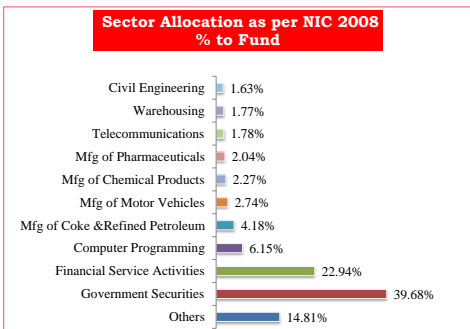
Debt Parameters	
Portfolio Yield (%)	6.98%
Avg Maturity (In Months)	210.18
Modified Duration (In Years)	7.84

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
30,921.35	33,113.92	1,517.59	65,552.85

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	20
Mr Abhishek Agarwal	-	1	22

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	1.13%
Public Deposits		
Govt. Securities	20% to 70%	50.51%
Corporate Bonds		
Equity	30% to 60%	47.17%
Net Current Assets	-	1.18%



Defensive Managed Fund - Life Group - II as on September 30, 2024

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

SFIN Code	: ULGF03920/02/12DefnsvFdH101
Inception Date	: 20 Feb 2008
NAV	: 38.9938

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.74%	8.18%
10 Years	8.78%	9.18%
7 Years	8.11%	8.81%
5 Years	9.08%	9.63%
3 Years	7.25%	8.03%
2 Years	11.37%	12.14%
1 Year	15.12%	15.25%
6 Months	8.07%	7.57%
1 Month	1.58%	1.34%

#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	2.46%
ICICI Bank Limited	1.78%
Reliance Industries Limited	1.73%
Infosys Limited	1.33%
Axis Bank Limited	0.81%
ITC Limited	0.81%
Tata Consultancy Services Limited	0.78%
Larsen & Toubro Limited	0.77%
State Bank of India	0.53%
Others	12.54%

Total 23.53%

Debentures/Bonds	% to Fund
HDFC Bank Ltd	5.10%
LIC Housing Finance Ltd	2.04%
Bharti Telecom Ltd	1.55%
NHPC Ltd	0.97%
ICICI Securities Primary Dealership Ltd	0.82%
Reliance Industries Ltd	0.74%
Bajaj Finance Ltd	0.48%
HDB Financial Services Ltd	0.47%
Sundaram Finance Ltd	0.46%
AXIS Bank Limited	0.42%
Others	1.50%

Total 14.55%

Government Securities	% to Fund
7.30% GOI Mat 19-Jun-2053	10.13%
7.18% GOI Mat 24-Jul-2037	10.11%
7.34% GOI Mat 22-Apr-2064	9.14%
7.46% GOI Mat 06-Nov-2073	5.64%
7.18% GOI Mat 14-Aug-2033	4.60%
7.23% GOI Mat 15-Apr-2039	2.59%
7.09% GOI Mat 05-Aug-2054	1.76%
6.45% GOI Mat 07-Oct-2029	1.39%
7.37% GOI Sovereign Green Bond Mat 23-Jan-2054	1.16%
6.91% Maharashtra SDL Mat 15-Sep-2033	0.97%
Others	11.90%

Total 59.40%

Deposits, Money Mkt Securities and Net Current Assets.	2.52%
---------------------------------------------------------------	--------------

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

Debt Parameters	
Portfolio Yield (%)	6.99%
Avg Maturity (In Months)	223.04
Modified Duration (In Years)	8.14

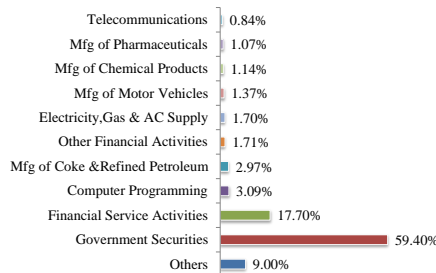
AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
78,710.04	247,308.63	8,423.64	334,442.31

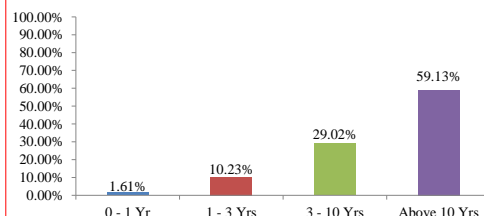
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	20
Mr Abhishek Agarwal	-	1	22

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	0.72%
Public Deposits		
Govt. Securities	50% to 85%	73.95%
Corporate Bonds		
Equity	15% to 30%	23.53%
Net Current Assets	-	1.79%

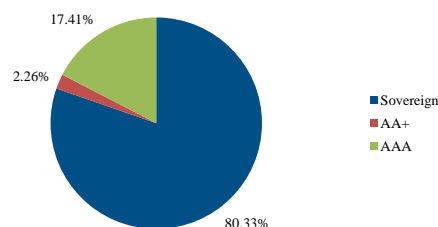
Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Debt Rating Profile



Liquid Fund - Life Group - II as on September 30, 2024

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

SFIN Code	: ULGF03620/02/12LiquidFdII101
Inception Date	: 20 Feb 2008
NAV	: 27.2847

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.17%	6.93%
10 Years	4.91%	6.49%
7 Years	4.29%	6.00%
5 Years	3.96%	5.49%
3 Years	4.46%	6.23%
2 Years	5.45%	7.19%
1 Year	5.71%	7.40%
6 Months	2.86%	3.61%
1 Month	0.52%	0.60%

#CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

Portfolio	
-----------	--

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

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

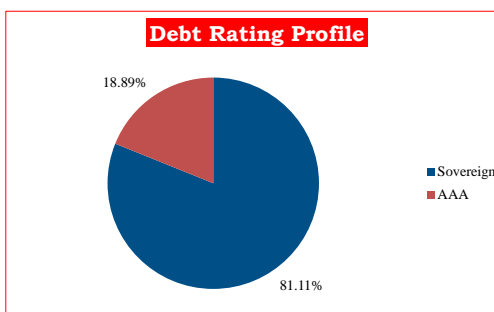
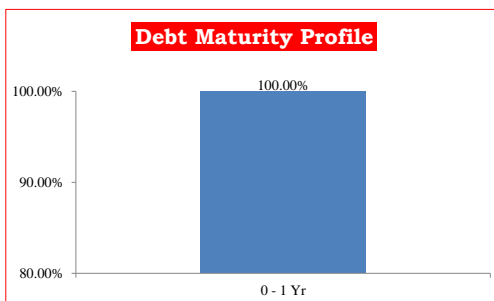
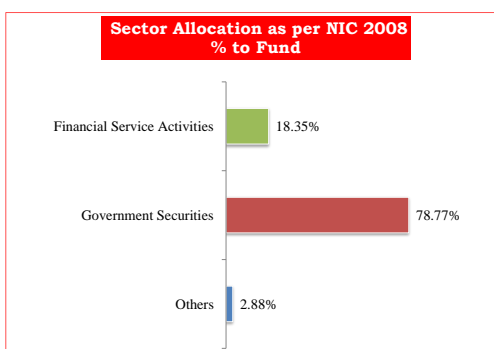
Debt Parameters	
Portfolio Yield (%)	6.96%
Avg Maturity (In Months)	2.45
Modified Duration (In Years)	0.20

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	1,377.55	1,377.55

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

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



Secured Managed Fund - Life Group - II as on September 30, 2024

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

SFIN Code	: ULGF03820/02/12SecureMFII101
Inception Date	: 20 Feb 2008
NAV	: 34.6839

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.74%	7.59%
10 Years	7.57%	8.06%
7 Years	6.43%	6.97%
5 Years	6.26%	6.99%
3 Years	5.52%	5.95%
2 Years	8.14%	8.49%
1 Year	10.25%	9.27%
6 Months	5.14%	4.73%
1 Month	1.53%	1.07%

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

Portfolio

Debentures/Bonds	% to Fund
HDFC Bank Ltd	6.71%
Cholamandalam Investment & Finance Company Ltd	6.08%
Sikka Ports And Terminals	3.97%
Bajaj Finance Ltd	3.75%
LIC Housing Finance Ltd	3.60%
ICICI Securities Primary Dealership Ltd	1.61%
Bharti Telecom Ltd	1.04%
Mahindra and Mahindra Financial Services Ltd	0.93%
Sundaram Finance Ltd	0.82%
Embassy Office Parks REIT	0.81%
Others	4.24%

Total	33.56%
--------------	---------------

Government Securities	% to Fund
7.23% GOI Mat 15-Apr-2039	18.51%
7.18% GOI Mat 14-Aug-2033	9.53%
7.46% GOI Mat 06-Nov-2073	9.39%
7.34% GOI Mat 22-Apr-2064	8.71%
7.18% GOI Mat 24-Jul-2037	5.11%
7.10% GOI Mat 08-Apr-2034	4.38%
7.32% GOI Mat 13-Nov-2030	1.45%
7.25% GOI Mat 12-Jun-2063	1.10%
7.26% GOI Mat 22-Aug-2032	0.90%
7.73% Maharashtra SDL Mat 29-Mar-2032	0.69%
Others	3.38%

Total	63.16%
--------------	---------------

Deposits, Money Mkt Securities and Net Current Assets.	3.28%
---------------------------------------------------------------	--------------

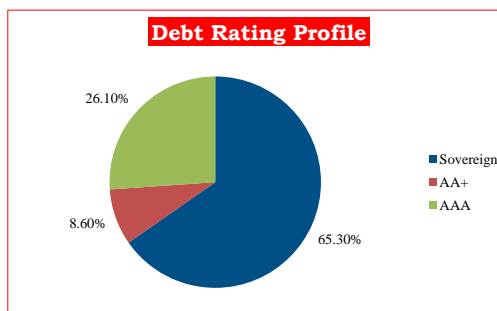
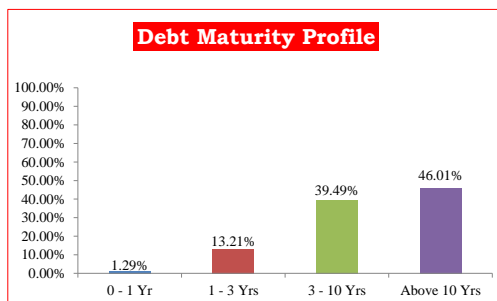
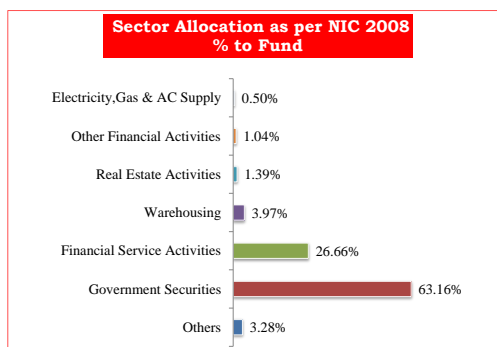
Grand Total	100.00%
--------------------	----------------

Debt Parameters	
Portfolio Yield (%)	7.06%
Avg Maturity (In Months)	186.95
Modified Duration (In Years)	7.22

AUM (₹ in Lakhs)			
Equity	Debt	MMI & Others	Total
-	189,314.89	6,420.10	195,734.99

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 25%	0.51%
Public Deposits		
Govt. Securities	75% to 100%	96.72%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	2.77%



Stable Managed Fund - Life Group - II as on September 30, 2024

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

SFIN Code	: ULGF03720/02/12StableMFII101
Inception Date	: 20 Feb 2008
NAV	: 28.4026

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.45%	7.36%
10 Years	5.66%	7.36%
7 Years	5.24%	6.82%
5 Years	4.79%	6.39%
3 Years	4.77%	6.48%
2 Years	5.95%	7.66%
1 Year	6.41%	7.84%
6 Months	3.31%	3.90%
1 Month	0.58%	0.66%

#CRISIL Low Duration Debt Index
Note: Returns over 1 year have been annualized.

Portfolio

Debentures/Bonds	% to Fund
Sundaram Finance Ltd	8.56%
REC Limited	8.17%
Kotak Mahindra Prime Ltd.	7.75%
Bajaj Finance Ltd	6.55%
National Bank For Agriculture & Rural Development	6.08%
LIC Housing Finance Ltd	5.29%
IOT Utkal Energy Services Limited	3.54%
IDFC First Bank Limited	1.22%

Total	47.17%
--------------	---------------

Government Securities	% to Fund
Gsec C-STRIPS Mat 22-Apr-2026	14.35%
Gsec C-STRIPS Mat 22-Oct-2025	6.27%
8.27% Karnataka SDL Mat 23-Dec-2025	4.97%
8.26% Maharashtra SDL Mat 12-Aug-2025	4.95%
8.23% Maharashtra SDL Mat 09-Sep-2025	4.13%
8.15% Gujarat SDL Mat 26-Nov-2025	3.72%
Gsec C-STRIPS Mat 06-Nov-2025	3.03%
6.90% Tamil Nadu SDL Mat 16-Oct-2025	2.24%
8.67% Maharashtra SDL Mat 24-Feb-2026	1.46%
8.33% GOI Mat 09-Jul-2026	0.84%

Total	45.96%
--------------	---------------

Deposits, Money Mkt Securities and Net Current Assets.	6.87%
---------------------------------------------------------------	--------------

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

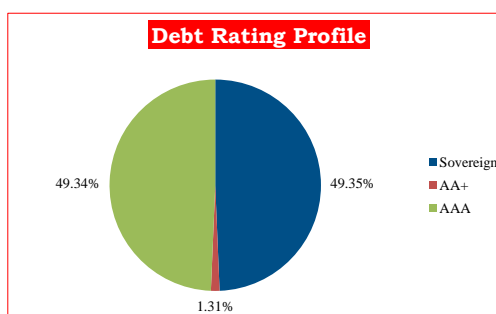
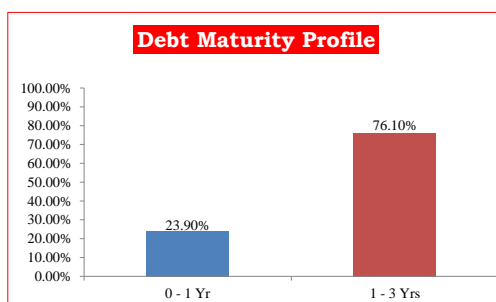
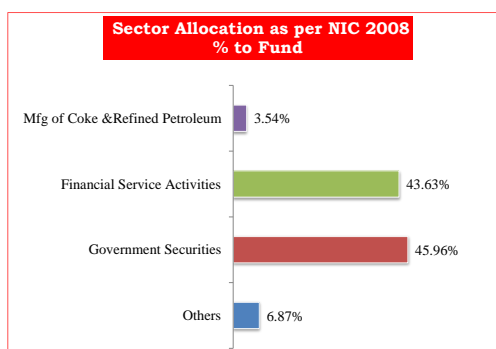
Debt Parameters	
Portfolio Yield (%)	7.17%
Avg Maturity (In Months)	14.09
Modified Duration (In Years)	1.07

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	2,287.50	168.78	2,456.28

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	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 - Pension Group - II as on September 30, 2024

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

SFIN Code	: ULGF04611/02/12BalncdMFII101
Inception Date	: 08 Oct 2008
NAV	: 55.4889

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.60%	10.62%
10 Years	10.34%	10.31%
7 Years	10.03%	10.66%
5 Years	11.56%	12.28%
3 Years	9.04%	10.11%
2 Years	14.58%	15.79%
1 Year	19.38%	21.23%
6 Months	10.60%	10.41%
1 Month	1.63%	1.62%

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

Portfolio

Equity	% to Fund
HDFC Bank Limited	4.92%
ICICI Bank Limited	3.47%
Reliance Industries Limited	3.32%
Infosys Limited	2.56%
Axis Bank Limited	1.60%
ITC Limited	1.56%
Tata Consultancy Services Limited	1.50%
Larsen & Toubro Limited	1.48%
State Bank of India	1.03%
Mahindra & Mahindra Ltd.	0.89%
Hindustan Unilever Limited	0.83%
NTPC Ltd.	0.80%
Bharti Airtel Ltd - Partly Paid	0.69%
Bharti Airtel Ltd	0.67%
HCL Technologies Limited	0.64%
Maruti Suzuki India Ltd	0.64%
Titan Company Limited	0.62%
Trent Ltd.	0.60%
UltraTech Cement Limited	0.57%
Sun Pharmaceutical Industries Limited	0.57%
Others	16.25%
Total	45.20%

Debentures/Bonds	% to Fund
LIC Housing Finance Ltd	2.27%
HDFC Bank Ltd	2.25%
Sikka Ports And Terminals	2.22%
National Bank For Agriculture & Rural Development	1.16%
Reliance Industries Ltd	1.16%
Total	9.07%

Government Securities	% to Fund
7.30% GOI Mat 19-Jun-2053	12.77%
7.18% GOI Mat 24-Jul-2037	4.53%
7.37% GOI Sovereign Green Bond Mat 23-Jan-2054	4.18%
7.34% GOI Mat 22-Apr-2064	3.41%
7.46% Karnataka SDL Mat 20-Mar-2038	3.01%
7.46% GOI Mat 06-Nov-2073	1.84%
7.18% GOI Mat 14-Aug-2033	1.55%
7.23% GOI Mat 15-Apr-2039	1.29%
7.59% GOI Mat 20-Mar-2029	1.23%
6.45% GOI Mat 07-Oct-2029	0.99%
Others	6.26%
Total	41.08%

Deposits, Money Mkt Securities and Net Current Assets.	4.65%
---------------------------------------------------------------	--------------

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

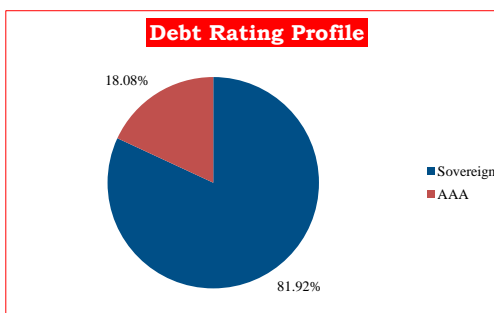
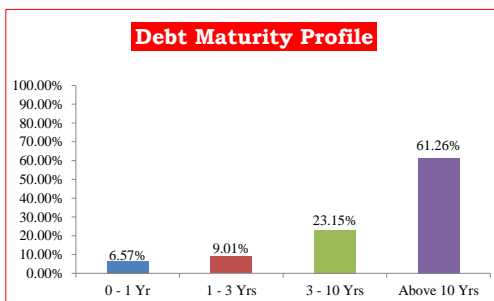
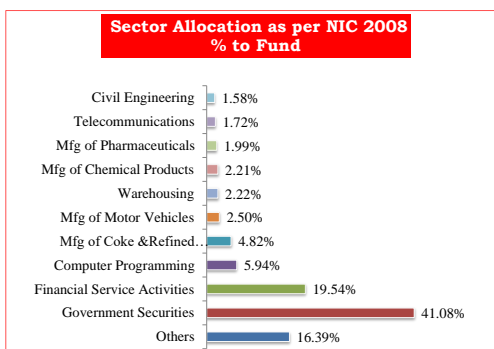
Debt Parameters	
Portfolio Yield (%)	6.97%
Avg Maturity (In Months)	213.86
Modified Duration (In Years)	8.08

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
401.95	445.99	41.37	889.31

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	20
Mr Abhishek Agarwal	-	1	22

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	3.53%
Public Deposits		
Govt. Securities	20% to 70%	50.15%
Corporate Bonds		
Equity	30% to 60%	45.20%
Net Current Assets	-	1.12%



Defensive Managed Fund - Pension Group - II as on September 30, 2024

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

SFIN Code	: ULGF04511/02/12DefnsvFdH101
Inception Date	: 08 Oct 2008
NAV	: 42.1659

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.50%	9.26%
10 Years	8.75%	9.18%
7 Years	8.09%	8.81%
5 Years	9.02%	9.63%
3 Years	7.10%	8.03%
2 Years	11.20%	12.14%
1 Year	14.70%	15.25%
6 Months	7.92%	7.57%
1 Month	1.55%	1.34%

#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	2.51%
ICICI Bank Limited	1.81%
Reliance Industries Limited	1.73%
Infosys Limited	1.33%
Axis Bank Limited	0.83%
ITC Limited	0.83%
Tata Consultancy Services Limited	0.79%
Larsen & Toubro Limited	0.77%
State Bank of India	0.54%
Others	12.47%

Total 23.62%

Debentures/Bonds	% to Fund
HDFC Bank Ltd	4.59%
LIC Housing Finance Ltd	2.52%
Reliance Industries Ltd	1.40%
Sikka Ports And Terminals	0.94%
Bajaj Finance Ltd	0.94%
ICICI Securities Primary Dealership Ltd	0.94%
HDB Financial Services Ltd	0.72%
National Bank For Agriculture & Rural Development	0.40%
Mahindra and Mahindra Financial Services Ltd	0.35%
Sundaram Finance Ltd	0.30%
Others	0.61%

Total 13.71%

Government Securities	% to Fund
7.30% GOI Mat 19-Jun-2053	11.99%
7.34% GOI Mat 22-Apr-2064	10.09%
7.18% GOI Mat 24-Jul-2037	7.69%
7.23% GOI Mat 15-Apr-2039	6.35%
7.18% GOI Mat 14-Aug-2033	6.24%
7.46% GOI Mat 06-Nov-2073	2.95%
7.37% GOI Mat 23-Oct-2028	2.68%
7.33% Maharashtra SDL Mat 13-Sep-2027	1.98%
6.63% Tamil Nadu SDL Mat 23-Dec-2035	1.53%
7.09% GOI Mat 05-Aug-2054	1.15%
Others	8.11%

Total 60.75%

Deposits, Money Mkt Securities and Net Current Assets.	1.91%
---------------------------------------------------------------	--------------

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

Debt Parameters	
Portfolio Yield (%)	6.96%
Avg Maturity (In Months)	215.74
Modified Duration (In Years)	8.17

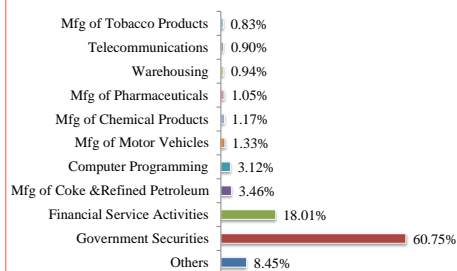
AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
22,602.68	71,243.23	1,832.17	95,678.08

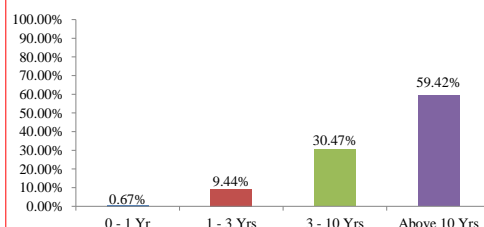
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	20
Mr Abhishek Agarwal	-	1	22

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	0.19%
Public Deposits		
Govt. Securities	50% to 85%	74.46%
Corporate Bonds		
Equity	15% to 30%	23.62%
Net Current Assets	-	1.73%

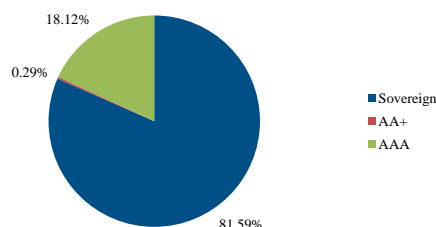
Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Debt Rating Profile



Liquid Fund - Pension Group - II as on September 30, 2024

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

SFIN Code	: ULGF04311/02/12LiquidFdII101
Inception Date	: 08 Oct 2008
NAV	: 25.6666

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.06%	6.88%
10 Years	4.84%	6.49%
7 Years	4.24%	6.00%
5 Years	3.91%	5.49%
3 Years	4.43%	6.23%
2 Years	5.41%	7.19%
1 Year	5.69%	7.40%
6 Months	2.88%	3.61%
1 Month	0.48%	0.60%

#CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

Portfolio	
-----------	--

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

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

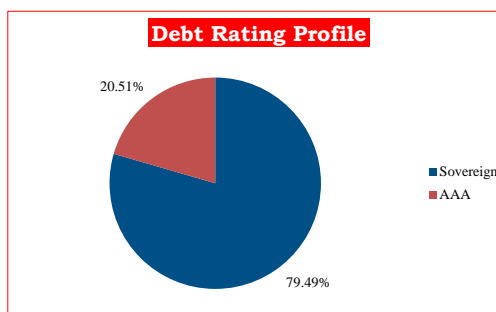
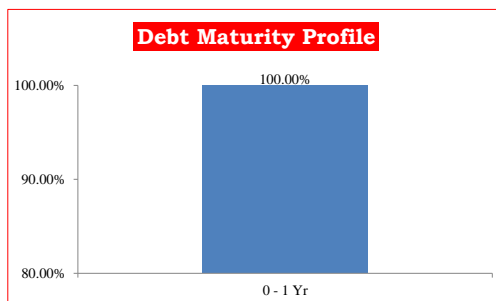
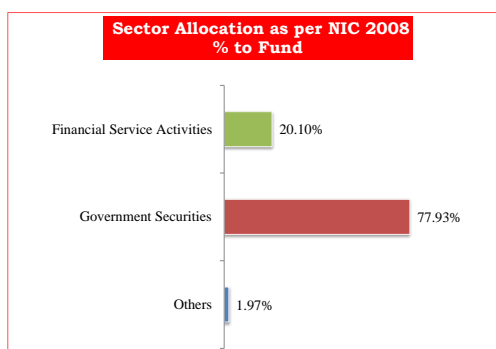
Debt Parameters	
Portfolio Yield (%)	7.07%
Avg Maturity (In Months)	6.75
Modified Duration (In Years)	0.56

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	2,540.79	2,540.79

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

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



Secure Managed Fund - Pension Group - II as on September 30, 2024

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

SFIN Code	: ULGF04411/02/12SecureMFII101
Inception Date	: 08 Oct 2008
NAV	: 33.6166

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.81%	7.89%
10 Years	7.38%	8.06%
7 Years	6.17%	6.97%
5 Years	5.88%	6.99%
3 Years	4.95%	5.95%
2 Years	7.58%	8.49%
1 Year	9.36%	9.27%
6 Months	4.78%	4.73%
1 Month	1.36%	1.07%

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

Portfolio

Debentures/Bonds	% to Fund
HDFC Bank Ltd	4.52%
Sikka Ports And Terminals	4.34%
Bajaj Finance Ltd	4.27%
LIC Housing Finance Ltd	3.50%
Mahindra and Mahindra Financial Services Ltd	2.81%
Sundaram Finance Ltd	1.58%
HDB Financial Services Ltd	1.12%
Cholamandalam Investment & Finance Company Ltd	1.06%
Bharti Telecom Ltd	1.02%
International Finance Corporation	0.93%
Others	1.44%

Total 26.60%

Government Securities	% to Fund
7.23% GOI Mat 15-Apr-2039	14.75%
7.18% GOI Mat 24-Jul-2037	11.50%
7.18% GOI Mat 14-Aug-2033	9.80%
7.46% GOI Mat 06-Nov-2073	9.34%
7.34% GOI Mat 22-Apr-2064	7.97%
7.10% GOI Mat 08-Apr-2034	4.40%
7.26% GOI Mat 22-Aug-2032	3.05%
7.88% GOI Mat 19-Mar-2030	1.88%
7.25% GOI Mat 12-Jun-2063	1.76%
7.32% GOI Mat 13-Nov-2030	1.44%
Others	2.72%

Total 68.59%

Deposits, Money Mkt Securities and Net Current Assets.	4.81%
---------------------------------------------------------------	--------------

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

Debt Parameters	
Portfolio Yield (%)	7.00%
Avg Maturity (In Months)	185.59
Modified Duration (In Years)	7.18

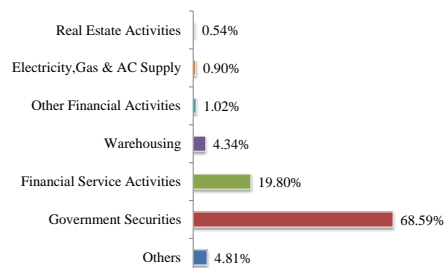
AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	10,670.28	538.76	11,209.04

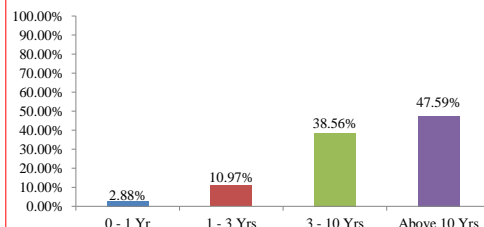
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Vineet Choraria	1	28	2

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 25%	2.27%
Public Deposits		
Govt. Securities	75% to 100%	95.19%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	2.54%

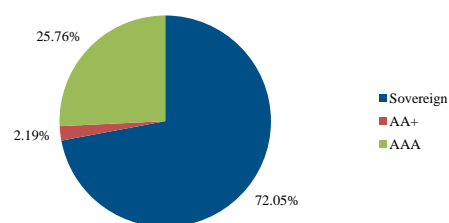
Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Debt Rating Profile



Stable Managed Fund - Pension Group - II as on September 30, 2024

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

SFIN Code	: ULGF04811/02/12StableMFII101
Inception Date	: 08 Oct 2008
NAV	: 27.1331

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.43%	7.36%
10 Years	5.65%	7.36%
7 Years	5.27%	6.82%
5 Years	4.80%	6.39%
3 Years	4.73%	6.48%
2 Years	5.95%	7.66%
1 Year	6.39%	7.84%
6 Months	3.31%	3.90%
1 Month	0.59%	0.66%

#CRISIL Low Duration Debt Index
Note: Returns over 1 year have been annualized.

Portfolio

Debentures/Bonds	% to Fund
Sundaram Finance Ltd	8.50%
IDFC First Bank Limited	7.34%
REC Limited	6.58%
Kotak Mahindra Prime Ltd.	6.58%
Bajaj Finance Ltd	5.83%
LIC Housing Finance Ltd	5.02%
National Bank For Agriculture & Rural Development	1.54%
Total	41.38%

Government Securities	% to Fund
Gsec C-STRIPS Mat 22-Apr-2026	13.88%
8.21% Maharashtra SDL Mat 09-Dec-2025	4.51%
8.27% Karnataka SDL Mat 23-Dec-2025	3.93%
7.98% Karnataka SDL Mat 14-Oct-2025	3.91%
Gsec C-STRIPS Mat 22-Oct-2025	3.71%
Gsec C-STRIPS Mat 06-Nov-2025	3.60%
6.90% Tamil Nadu SDL Mat 16-Oct-2025	3.29%
8.23% Maharashtra SDL Mat 09-Sep-2025	3.13%
7.89% Gujarat SDL Mat 15-May-2025	3.11%
8.27% Tamil Nadu SDL Mat 23-Dec-2025	2.55%
Others	7.98%
Total	53.60%

Deposits, Money Mkt Securities and Net Current Assets.	5.01%
---------------------------------------------------------------	--------------

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

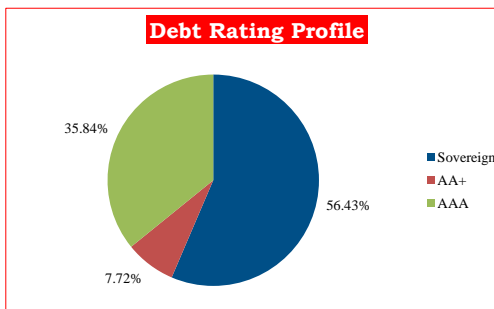
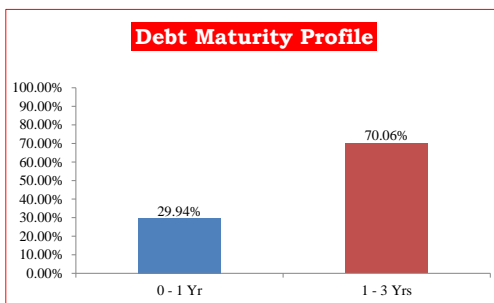
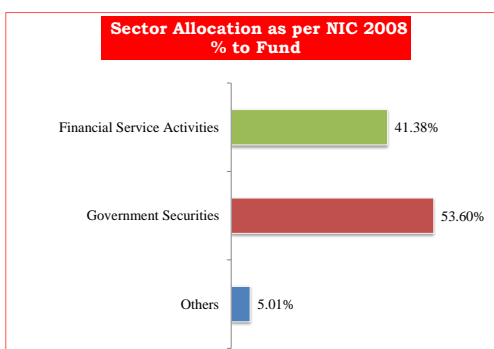
Debt Parameters	
Portfolio Yield (%)	7.11%
Avg Maturity (In Months)	12.86
Modified Duration (In Years)	0.99

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	2,460.37	129.89	2,590.26

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	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 - Defined Benefit Group as on September 30, 2024

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

SFIN Code	: ULGF01128/03/05BalancedMF101
Inception Date	: 28 Mar 2005
NAV	: 193.5472

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	12.46%	10.40%
10 Years	11.09%	10.31%
7 Years	10.95%	10.66%
5 Years	12.52%	12.28%
3 Years	9.80%	10.11%
2 Years	15.03%	15.79%
1 Year	19.78%	21.23%
6 Months	11.04%	10.41%
1 Month	1.66%	1.62%

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

Portfolio

Equity	% to Fund
HDFC Bank Limited	4.94%
ICICI Bank Limited	3.56%
Reliance Industries Limited	3.41%
Infosys Limited	2.63%
Axis Bank Limited	1.64%
ITC Limited	1.62%
Tata Consultancy Services Limited	1.55%
Larsen & Toubro Limited	1.52%
State Bank of India	1.06%
Mahindra & Mahindra Ltd.	0.93%
Hindustan Unilever Limited	0.87%
NTPC Ltd.	0.82%
Bharti Airtel Ltd	0.73%
Bharti Airtel Ltd - Partly Paid	0.69%
Maruti Suzuki India Ltd	0.67%
HCL Technologies Limited	0.66%
Titan Company Limited	0.64%
Trent Ltd.	0.63%
UltraTech Cement Limited	0.59%
Sun Pharmaceutical Industries Limited	0.58%
Others	16.82%
Total	46.54%

Debentures/Bonds	% to Fund
Nuclear Power Corporation of India Ltd	2.86%
LIC Housing Finance Ltd	1.84%
Sikka Ports And Terminals	1.82%
IOT Utkal Energy Services Limited	1.37%
Total	7.89%

Government Securities	% to Fund
7.30% GOI Mat 19-Jun-2053	12.44%
7.54% GOI Mat 23-May-2036	8.27%
7.37% GOI Sovereign Green Bond Mat 23-Jan-2054	8.20%
7.40% GOI Mat 09-Sep-2035	3.96%
7.46% Karnataka SDL Mat 20-Mar-2038	2.34%
7.59% GOI Mat 20-Mar-2029	1.97%
6.63% Tamil Nadu SDL Mat 23-Dec-2035	1.75%
8.15% GOI Mat 24-Nov-2026	0.90%
7.09% GOI Mat 05-Aug-2054	0.78%
6.45% GOI Mat 07-Oct-2029	0.63%
Others	0.67%
Total	41.91%

Deposits, Money Mkt Securities and Net Current Assets.	3.66%
---------------------------------------------------------------	--------------

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

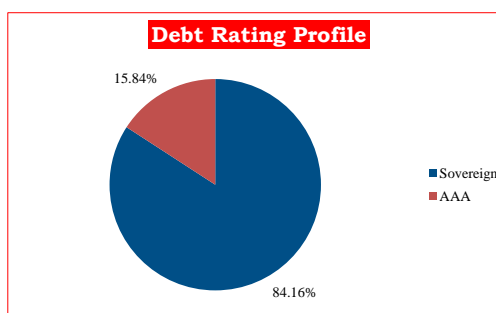
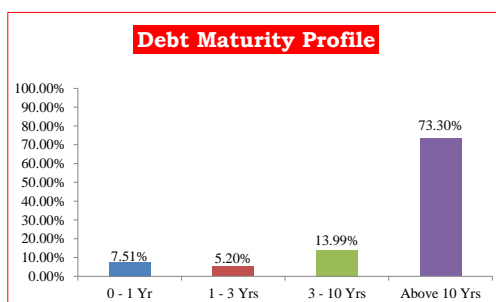
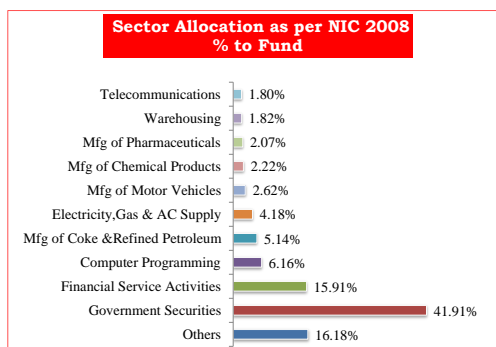
Debt Parameters	
Portfolio Yield (%)	6.95%
Avg Maturity (In Months)	199.90
Modified Duration (In Years)	8.13

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
513.21	549.05	40.37	1,102.63

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	20
Mr Abhishek Agarwal	-	1	22

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	2.56%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	49.79%
Corporate Bonds		
Equity	30% to 60%	46.54%
Net Current Assets	-	1.10%



Defensive Managed Fund - Defined Benefit Group as on September 30, 2024

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

SFIN Code	: ULGF01028/03/05DefensiveF101
Inception Date	: 28 Mar 2005
NAV	: 127.9202

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	10.03%	8.81%
10 Years	9.52%	9.18%
7 Years	8.98%	8.81%
5 Years	9.81%	9.63%
3 Years	7.98%	8.03%
2 Years	11.47%	12.14%
1 Year	14.43%	15.25%
6 Months	7.93%	7.57%
1 Month	1.46%	1.34%

#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	2.48%
ICICI Bank Limited	1.79%
Reliance Industries Limited	1.71%
Infosys Limited	1.32%
ITC Limited	0.84%
Axis Bank Limited	0.83%
Tata Consultancy Services Limited	0.77%
Larsen & Toubro Limited	0.76%
State Bank of India	0.53%
Others	12.32%

Total 23.34%

Debentures/Bonds	% to Fund
International Finance Corporation	1.41%
National Thermal Power Corporation Ltd	1.36%
IOT Utkal Energy Services Limited	0.68%

Total 3.44%

Government Securities	% to Fund
6.63% Tamil Nadu SDL Mat 23-Dec-2035	15.18%
7.37% GOI Sovereign Green Bond Mat 23-Jan-2054	14.34%
7.30% GOI Mat 19-Jun-2053	12.74%
Gsec C-STRIPS Mat 19-Mar-2025	4.36%
Gsec C-STRIPS Mat 19-Sep-2025	3.38%
7.54% GOI Mat 23-May-2036	3.33%
6.45% GOI Mat 07-Oct-2029	3.12%
7.26% GOI Mat 14-Jan-2029	2.76%
8.60% GOI Mat 02-Jun-2028	2.39%
Gsec C-STRIPS Mat 12-Dec-2024	2.22%
Others	6.84%

Total 70.64%

Deposits, Money Mkt Securities and Net Current Assets.	2.57%
--------------------------------------------------------	-------

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

Debt Parameters	
Portfolio Yield (%)	6.89%
Avg Maturity (In Months)	180.25
Modified Duration (In Years)	7.33

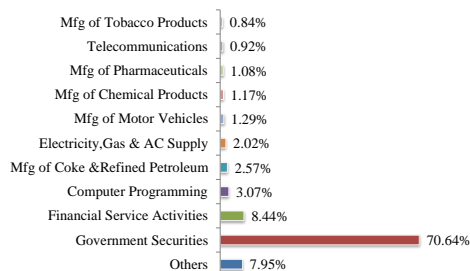
AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
51.93	164.82	5.73	222.48

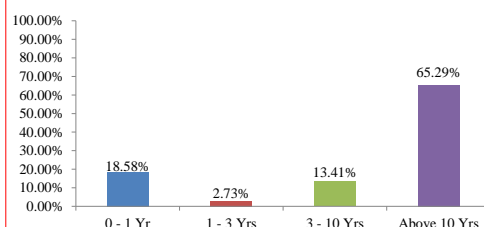
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	20
Mr Abhishek Agarwal	-	1	22

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.93%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	74.08%
Corporate Bonds		
Equity	15% to 30%	23.34%
Net Current Assets	-	1.64%

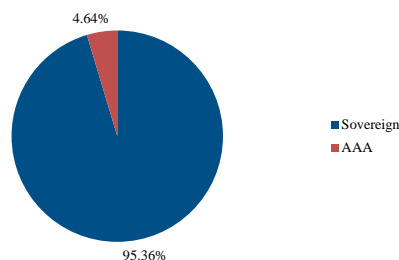
Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Debt Rating Profile



Secured Managed Fund - Defined Benefit Group as on September 30, 2024

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

SFIN Code	: ULGF00928/03/05SecureMgtF101
Inception Date	: 28 Mar 2005
NAV	: 184.2005

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	12.03%	7.23%
10 Years	8.08%	8.06%
7 Years	5.60%	6.97%
5 Years	5.40%	6.99%
3 Years	5.04%	5.95%
2 Years	7.40%	8.49%
1 Year	8.29%	9.27%
6 Months	4.46%	4.73%
1 Month	1.17%	1.07%

#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	25.77%
7.59% GOI Mat 20-Mar-2029	21.08%
5.77% GOI Mat 03-AUG-2030	18.24%
7.46% GOI Mat 06-Nov-2073	17.84%
7.18% GOI Mat 24-Jul-2037	8.56%
7.72% GOI Mat 25-May-2025	4.17%
9.20% GOI Mat 30-Sep-2030	1.86%

Total	97.52%
-------	--------

Deposits, Money Mkt Securities and Net Current Assets.	2.48%
--------------------------------------------------------	-------

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

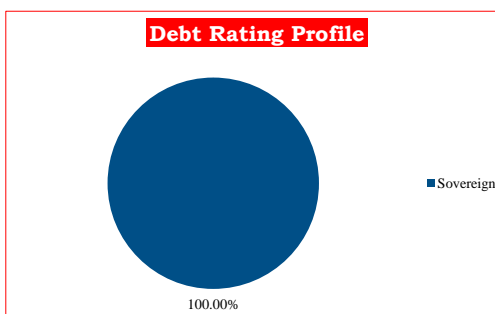
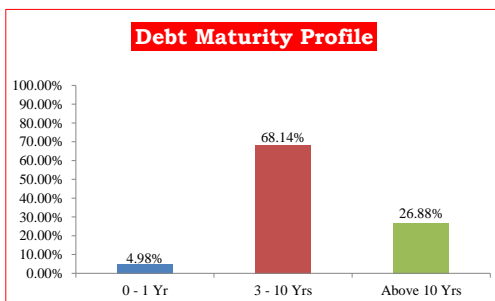
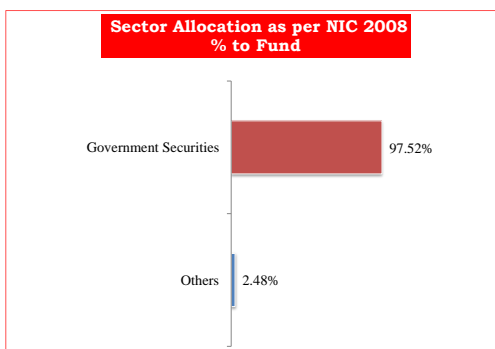
Debt Parameters	
Portfolio Yield (%)	6.73%
Avg Maturity (In Months)	160.24
Modified Duration (In Years)	5.92

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	11.76	.30	12.06

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.72%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	97.52%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	1.76%



Group Balanced Fund as on September 30, 2024

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

SFIN Code	: ULGF00124/08/04EBBALANCE101
Inception Date	: 03 Dec 2004
NAV	: 55.2697

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.00%	9.19%
10 Years	7.96%	9.38%
7 Years	8.17%	9.33%
5 Years	8.82%	10.17%
3 Years	7.66%	8.23%
2 Years	11.92%	12.81%
1 Year	14.97%	15.92%
6 Months	8.02%	7.99%
1 Month	1.18%	1.43%

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

Portfolio

Equity	% to Fund
HDFC Bank Limited	5.74%
Reliance Industries Limited	4.94%
Infosys Limited	3.41%
ICICI Bank Limited	3.38%
Larsen & Toubro Limited	2.27%
ITC Limited	2.22%
Tata Consultancy Services Limited	2.17%
Mahindra & Mahindra Ltd.	1.58%
Bharti Airtel Ltd	1.56%
State Bank of India	1.26%
Hindustan Unilever Limited	1.08%
HCL Technologies Limited	1.05%
Maruti Suzuki India Ltd	0.96%
Kotak Mahindra Bank Limited	0.81%
Sun Pharmaceutical Industries Limited	0.77%
NTPC Ltd.	0.52%
Others	1.84%
Total	35.56%

Government Securities	% to Fund
6.01% GOI Mat 25-Mar-2028	28.14%
8.24% GOI Mat 10-November-2033	15.18%
7.25% GOI Mat 12-Jun-2063	3.80%
Total	47.12%

Deposits, Money Mkt Securities and Net Current Assets.	17.31%
---------------------------------------------------------------	---------------

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

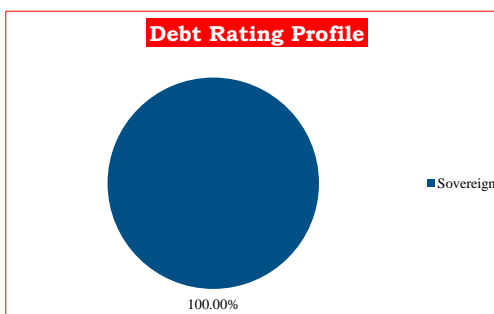
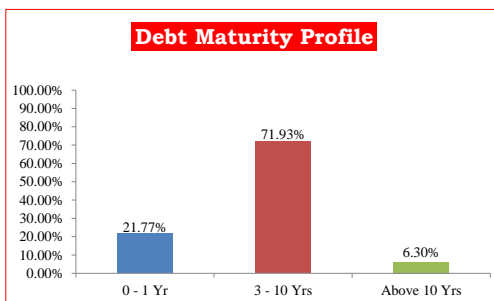
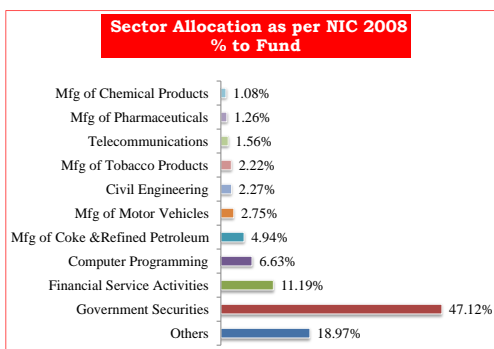
Debt Parameters	
Portfolio Yield (%)	6.73%
Avg Maturity (In Months)	76.40
Modified Duration (In Years)	3.85

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
9.77	12.95	4.76	27.48

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Sumeet Hinduja	11	-	8
Mr Pranav Parekh	-	8	11

Corporate Bonds	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	13.11%
Public Deposits		
Govt. Securities	0% to 80%	47.12%
Corporate Bonds		
Equity	20% to 40%	35.56%
Net Current Assets	-	4.20%



Group Debt Fund as on September 30, 2024

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

SFIN Code	: ULGF00224/08/04EBDEBT101
Inception Date	: 03 Dec 2004
NAV	: 44.1696

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.77%	7.23%
10 Years	7.95%	8.06%
7 Years	6.83%	6.97%
5 Years	6.56%	6.99%
3 Years	5.71%	5.95%
2 Years	8.26%	8.49%
1 Year	10.09%	9.27%
6 Months	5.09%	4.73%
1 Month	1.38%	1.07%

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

Portfolio

Debentures/Bonds	% to Fund
India Grid Trust	6.29%
National Bank For Agriculture & Rural Development	4.63%
Indian Railway Finance Corporation Ltd	3.07%
HDFC Bank Ltd	1.67%
REC Limited	1.29%
Housing & Urban Development Corporation Limited	0.88%
Total	17.83%

Government Securities	% to Fund
7.18% GOI Mat 24-Jul-2037	22.43%
7.25% GOI Mat 12-Jun-2063	18.28%
7.23% GOI Mat 15-Apr-2039	11.36%
9.20% GOI Mat 30-Sep-2030	5.41%
7.46% GOI Mat 06-Nov-2073	4.29%
7.10% GOI Mat 08-Apr-2034	3.04%
7.35% Andhra Pradesh SDL Mat 17-May-2039	2.79%
7.26% GOI Mat 22-Aug-2032	1.95%
8.24% GOI Mat 10-November-2033	1.84%
7.30% GOI Mat 19-Jun-2053	0.88%
Others	1.98%
Total	74.25%

Deposits, Money Mkt Securities and Net Current Assets.	7.92%
---------------------------------------------------------------	--------------

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

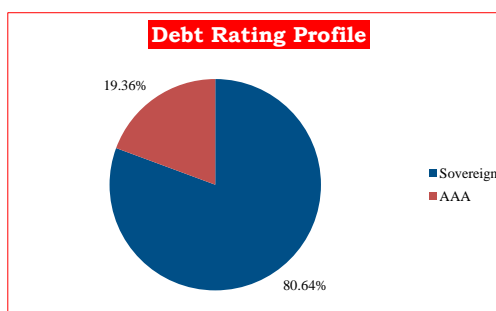
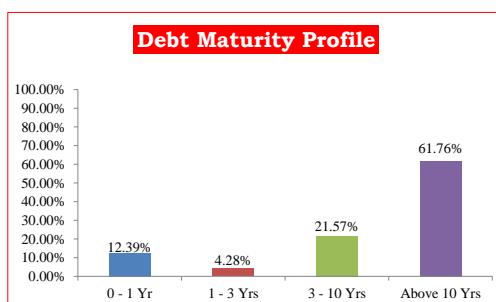
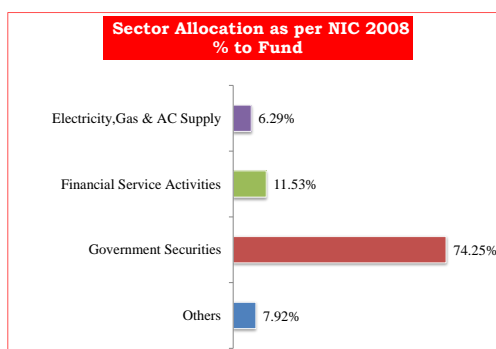
Debt Parameters	
Portfolio Yield (%)	6.97%
Avg Maturity (In Months)	194.67
Modified Duration (In Years)	7.46

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	2,193.27	188.57	2,381.84

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Pranav Parekh	-	8	11

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 60%	5.84%
Public Deposits		
Govt. Securities	40% to 100%	92.08%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	2.07%



Group Growth Fund as on September 30, 2024

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

SFIN Code	: ULGF00324/08/04EBGROWTH101
Inception Date	: 03 Dec 2004
NAV	: 82.9659

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.25%	10.50%
10 Years	10.35%	10.27%
7 Years	10.62%	10.91%
5 Years	11.92%	12.29%
3 Years	9.04%	9.76%
2 Years	14.61%	15.68%
1 Year	18.44%	20.35%
6 Months	10.05%	10.17%
1 Month	1.54%	1.67%

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

Portfolio

Equity	% to Fund
ICICI Bank Limited	5.69%
HDFC Bank Limited	5.33%
Reliance Industries Limited	5.19%
Infosys Limited	3.85%
Larsen & Toubro Limited	3.77%
Tata Consultancy Services Limited	3.75%
ITC Limited	2.96%
Mahindra & Mahindra Ltd.	2.72%
Bharti Airtel Ltd	2.50%
State Bank of India	2.02%
Maruti Suzuki India Ltd	1.94%
Hindustan Unilever Limited	1.73%
Axis Bank Limited	1.62%
HCL Technologies Limited	1.58%
Bajaj Finserv Ltd	1.45%
Kotak Mahindra Bank Limited	1.36%
Sun Pharmaceutical Industries Limited	1.13%
Bajaj Finance Ltd	1.13%
Dr Reddys Laboratories Limited	0.99%
Hindalco Industries Limited	0.89%
UltraTech Cement Limited	0.86%
Hero Motocorp Limited	0.84%
NTPC Ltd.	0.81%
Asian Paints (India) Ltd	0.73%
Others	0.26%

Total	55.09%
--------------	---------------

Government Securities	% to Fund
6.01% GOI Mat 25-Mar-2028	22.95%
7.38% GOI Mat 20-Jun-2027	3.54%
8.24% GOI Mat 10-November-2033	2.41%

Total	28.90%
--------------	---------------

Deposits, Money Mkt Securities and Net Current Assets.	16.01%
---------------------------------------------------------------	---------------

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

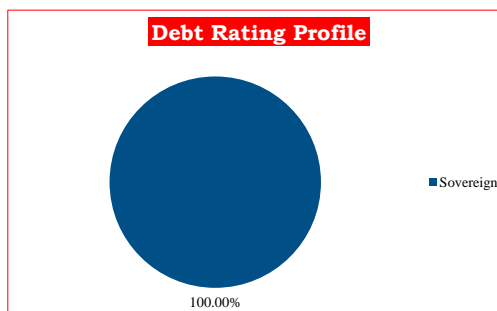
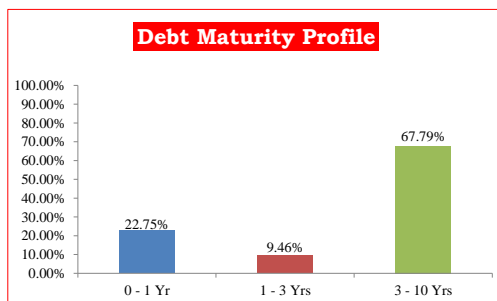
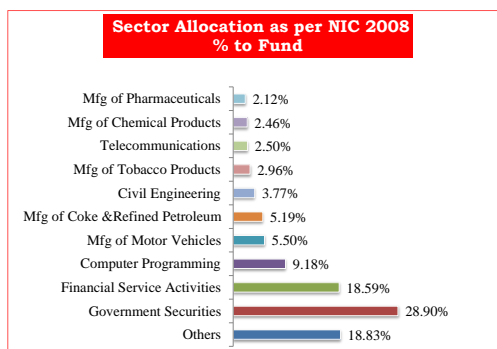
Debt Parameters	
Portfolio Yield (%)	6.69%
Avg Maturity (In Months)	35.80
Modified Duration (In Years)	2.53

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
7.52	3.95	2.19	13.65

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Sumeet Hinduja	11	-	8
Mr Pranav Parekh	-	8	11

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	8.51%
Public Deposits		
Govt. Securities	0% to 60%	28.90%
Corporate Bonds		
Equity	40% to 60%	55.09%
Net Current Assets	-	7.49%



Group Secure Fund as on September 30, 2024

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

SFIN Code	: ULGF00524/08/04EBSECURE101
Inception Date	: 03 Dec 2004
NAV	: 51.4115

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.60%	8.21%
10 Years	8.70%	8.72%
7 Years	8.23%	8.15%
5 Years	8.53%	8.58%
3 Years	7.00%	7.09%
2 Years	10.46%	10.65%
1 Year	13.69%	12.59%
6 Months	7.26%	6.36%
1 Month	1.57%	1.25%

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%
Reliance Industries Limited	1.31%
ICICI Bank Limited	1.21%
Infosys Limited	0.95%
Bharti Airtel Ltd	0.68%
Tata Consultancy Services Limited	0.63%
Larsen & Toubro Limited	0.59%
ITC Limited	0.57%
Dixon Technologies (India) Limited	0.54%
Axis Bank Limited	0.50%
Others	8.65%
Total	17.33%

Debentures/Bonds	% to Fund
National Bank For Agriculture & Rural Development	4.01%
Indian Railway Finance Corporation Ltd	3.79%
Sikka Ports And Terminals	2.35%
HDFC Bank Ltd	1.86%
NHPC Ltd	0.47%
India Grid Trust	0.09%
Total	12.57%

Government Securities	% to Fund
7.18% GOI Mat 24-Jul-2037	16.16%
7.30% GOI Mat 19-Jun-2053	7.72%
7.26% GOI Mat 06-Feb-2033	7.63%
7.23% GOI Mat 15-Apr-2039	7.16%
7.26% GOI Mat 22-Aug-2032	4.83%
7.25% GOI Mat 12-Jun-2063	4.71%
6.99% GOI Mat 15-Dec-2051	3.32%
7.18% GOI Mat 14-Aug-2033	3.29%
7.69% Tamil Nadu SDL Mat 27-Jul-2026	2.84%
7.10% GOI Mat 08-Apr-2034	2.06%
Others	6.17%
Total	65.88%

Deposits, Money Mkt Securities and Net Current Assets.	4.22%
---------------------------------------------------------------	--------------

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

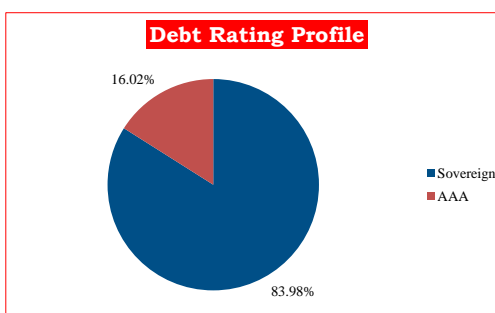
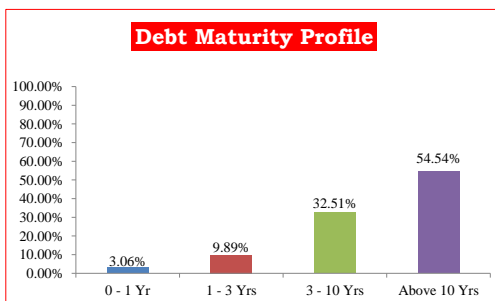
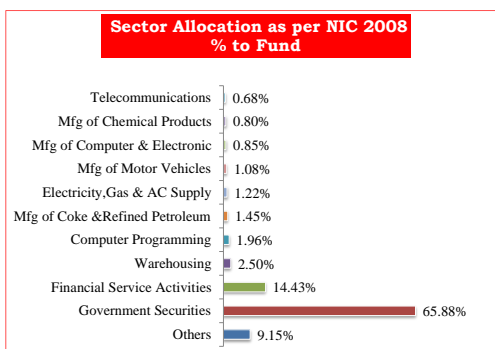
Debt Parameters	
Portfolio Yield (%)	6.91%
Avg Maturity (In Months)	174.35
Modified Duration (In Years)	7.44

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
1,851.67	8,382.80	450.98	10,685.45

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Sumeet Hinduja	11	-	8
Mr Pranav Parekh	-	8	11

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	2.38%
Public Deposits		
Govt. Securities	0% to 90%	78.45%
Corporate Bonds		
Equity	10% to 20%	17.33%
Net Current Assets	-	1.84%



Capital Guarantee Debt Fund Group Life as on September 30, 2024

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

SFIN Code	: ULGF04927/02/23CGDebtFund101
Inception Date	: 08 Apr 2024
NAV	: 10.5215

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	5.22%	5.03%
10 Years	N/A	N/A
7 Years	N/A	N/A
5 Years	N/A	N/A
3 Years	N/A	N/A
2 Years	N/A	N/A
1 Year	N/A	N/A
6 Months	N/A	N/A
1 Month	1.46%	1.07%

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

Portfolio

Debentures/Bonds	% to Fund
International Finance Corporation	7.21%
Power Grid Corporation of India Ltd	7.12%
HDFC Bank Ltd	6.97%
Bharti Telecom Ltd	4.67%

Total 25.97%

Government Securities	% to Fund
7.23% GOI Mat 15-Apr-2039	23.21%
7.18% GOI Mat 14-Aug-2033	21.78%
7.46% GOI Mat 06-Nov-2073	12.36%
7.34% GOI Mat 22-Apr-2064	11.78%
7.18% GOI Mat 24-Jul-2037	1.27%
7.30% GOI Mat 19-Jun-2053	0.47%

Total 70.87%

Deposits, Money Mkt Securities and Net Current Assets. 3.16%

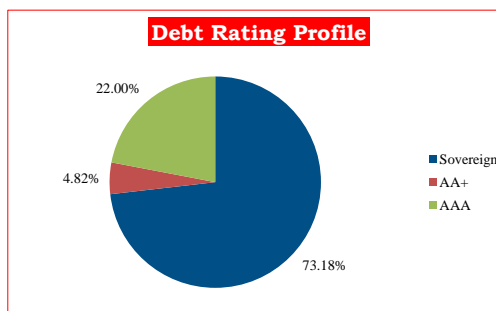
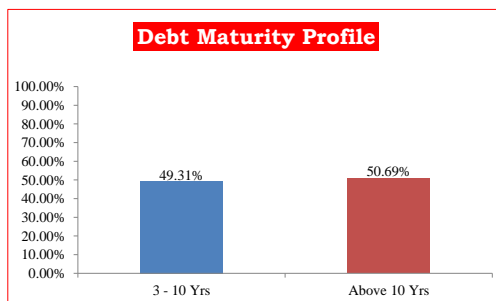
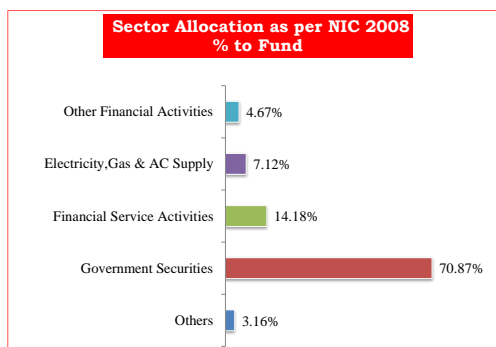
Grand Total 100.00%

Debt Parameters	
Portfolio Yield (%)	6.98%
Avg Maturity (In Months)	218.90
Modified Duration (In Years)	8.04

AUM (₹ in Lakhs)			
Equity	Debt	MMI & Others	Total
-	434.02	14.16	448.18

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 25%	0.00%
Public Deposits		
Govt. Securities	75% to 100%	96.84%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	3.16%



Capital Guarantee Debt Plus Fund Group Life as on September 30, 2024

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

SFIN Code	: ULGF05027/02/23CGHybdFund101
Inception Date	: 03 Jul 2024
NAV	: 10.2193

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	2.19%	3.14%
10 Years	N/A	N/A
7 Years	N/A	N/A
5 Years	N/A	N/A
3 Years	N/A	N/A
2 Years	N/A	N/A
1 Year	N/A	N/A
6 Months	N/A	N/A
1 Month	1.10%	1.19%

#10% BSE 100 Index + 90% Crisil Composite Bond Index
Note: Returns over 1 year have been annualized.

Portfolio

Government Securities	% to Fund
7.46% GOI Mat 06-Nov-2073	21.10%
7.41% GOI Mat 19-Dec-2036	20.57%
7.26% GOI Mat 06-Feb-2033	20.24%
7.38% GOI Mat 20-Jun-2027	19.95%
Total	81.87%

Deposits, Money Mkt Securities and Net Current Assets.	18.13%
---------------------------------------------------------------	---------------

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

Debt Parameters	
Portfolio Yield (%)	6.79%
Avg Maturity (In Months)	221.57
Modified Duration (In Years)	7.57

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
-	4.17	.92	5.10

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	20
Mr Abhishek Agarwal	-	1	22

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 25%	0.00%
Public Deposits		
Govt. Securities	50% to 90%	81.87%
Corporate Bonds		
Equity	0% to 20%	0.00%
Net Current Assets	-	18.13%

