

MONTHLY UPDATE

JUNE 2025



Group Fund Fact Sheet

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Balanced Managed Fund – Old Group as on June 30, 2025

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	: 275.3408

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	12.67%	10.97%
10 Years	10.18%	9.79%
7 Years	10.70%	10.46%
5 Years	12.60%	12.76%
3 Years	12.82%	13.03%
2 Years	12.10%	12.23%
1 Year	7.49%	7.45%
6 Months	5.05%	5.65%
1 Month	0.84%	1.19%

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

Note: Returns over 1 year have been annualized.

Portfolio	
Equity	% to Fund
HDFC Bank Limited	5.62%
ICICI Bank Limited	3.77%
Reliance Industries Limited	3.39%
Infosys Limited	2.33%
Axis Bank Limited	1.69%
Larsen & Toubro Limited	1.42%
ITC Limited	1.26%
Tata Consultancy Services Limited	1.02%
Mahindra & Mahindra Ltd.	1.01%
State Bank of India	1.00%
Bajaj Finance Ltd	0.95%
Kotak Mahindra Bank Limited	0.93%
Bharti Airtel Ltd	0.88%
UltraTech Cement Limited	0.84%
NTPC Ltd.	0.74%
Maruti Suzuki India Ltd	0.67%
Bharti Airtel Ltd - Partly Paid	0.63%
Titan Company Limited	0.59%
Hindustan Unilever Limited	0.58%
HCL Technologies Limited	0.55%
Tech Mahindra Limited	0.50%
Others	16.16%
Total	46.55%

Debentures/Bonds	% to Fund
HDFC Bank Ltd	3.46%
LIC Housing Finance Ltd	2.34%
Bajaj Finance Ltd	1.70%
National Bank For Agriculture & Rural Development	1.57%
Mahindra and Mahindra Financial Services Ltd	1.07%
Larsen & Toubro Ltd	0.75%
Indian Railway Finance Corporation Ltd	0.69%
HDB Financial Services Ltd	0.62%
Sundaram Finance Ltd	0.60%
Mankind Pharma Limited	0.55%
Others	2.67%
Total	16.01%

Government Securities	% to Fund
7.34% GOI Mat 22-Apr-2064	13.31%
7.30% GOI Mat 19-Jun-2053	3.14%
7.10% GOI Mat 08-Apr-2034	2.22%
6.90% GOI Mat 15-Apr-2065	2.16%
6.79% GOI Mat 30-Dec-2031	1.78%
6.79% GOI Mat 07-Oct-2034	1.45%
7.09% GOI Mat 05-Aug-2054	1.22%
7.33% Maharashtra SDL Mat 13-Sep-2027	0.79%
7.72% Maharashtra SDL Mat 23-Mar-2032	0.42%
7.64% Karnataka SDL Mat 18-Oct-2032	0.39%
Others	7.93%
Total	34.80%

Deposits, Money Mkt Securities and Net Current Assets.	2.64%
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Grand Total	100.00%
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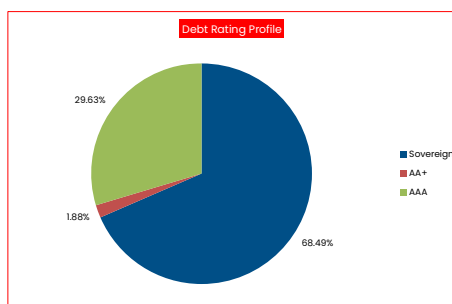
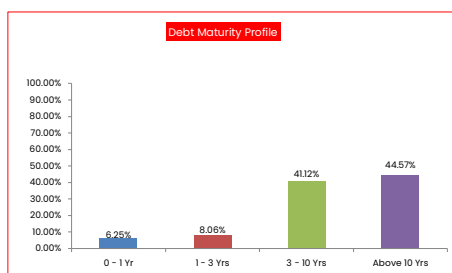
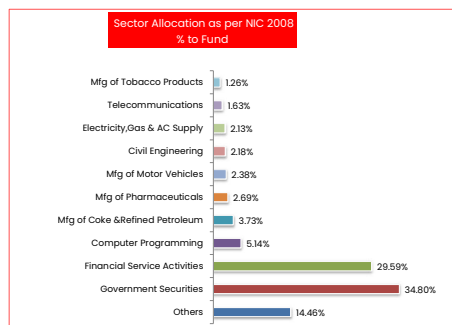
Debt Parameters	
Portfolio Yield (%)	6.81%
Avg Maturity (In Months)	214.98
Modified Duration (In Years)	7.64

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
60,158.03	65,672.32	3,414.13	129,244.48

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

Asset Category	F&U Mandate	% of Actual
Money Market Instns	0% to 5%	1.57%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	50.81%
Corporate Bonds		
Equity	30% to 60%	46.55%
Net Current Assets	-	0.97%



Defensive Managed Fund – Old Group as on June 30, 2025

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	: ULGFO0311/08/03DefensiveF101
Inception Date	: 23 Jul 2003
NAV	: 160.9958

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.94%	8.94%
10 Years	8.94%	8.80%
7 Years	9.00%	9.19%
5 Years	9.16%	9.47%
3 Years	10.08%	10.72%
2 Years	9.91%	10.31%
1 Year	7.81%	8.30%
6 Months	4.66%	5.19%
1 Month	-0.11%	0.38%

#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	2.81%
ICICI Bank Limited	1.93%
Reliance Industries Limited	1.74%
Infosys Limited	1.19%
Axis Bank Limited	0.87%
Larsen & Toubro Limited	0.73%
ITC Limited	0.65%
Tata Consultancy Services Limited	0.52%
Mahindra & Mahindra Ltd.	0.52%
State Bank of India	0.51%
Others	12.29%
Total	23.75%

Debentures/Bonds	% to Fund
Bajaj Finance Ltd	5.86%
HDFC Bank Ltd	5.51%
UC Housing Finance Ltd	1.58%
National Bank For Agriculture & Rural Development	1.03%
Larsen & Toubro Ltd	1.01%
Indian Railway Finance Corporation Ltd	0.93%
Nuclear Power Corporation of India Ltd	0.83%
State Bank of India	0.71%
Tata Capital Housing Finance Limited	0.70%
NHPC Ltd	0.67%
Others	2.78%
Total	21.61%

Government Securities	% to Fund
7.34% GOI Mat 22-Apr-2064	15.32%
7.30% GOI Mat 19-Jun-2053	5.83%
7.10% GOI Mat 08-Apr-2034	3.61%
6.90% GOI Mat 15-Apr-2065	3.30%
7.09% GOI Mat 05-Aug-2054	2.63%
6.79% GOI Mat 30-Dec-2031	2.35%
7.65% Tamil Nadu SDL Mat 06-Dec-2027	2.29%
6.79% GOI Mat 07-Oct-2034	1.78%
6.45% GOI Mat 07-Oct-2029	1.41%
7.74% Karnataka SDL Mat 23-Nov-2037	0.92%
Others	11.40%
Total	50.84%

Deposits, Money Mkt Securities and Net Current Assets.	3.79%
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Grand Total	100.00%
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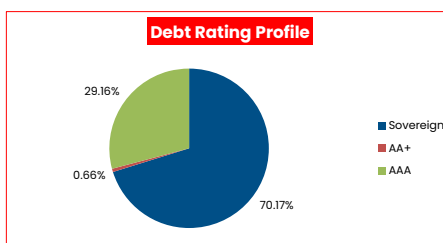
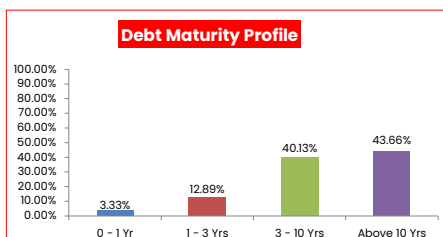
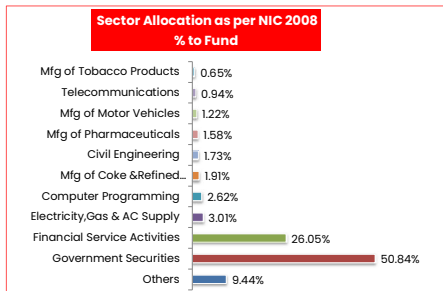
Debt Parameters	
Portfolio Yield (%)	6.77%
Avg Maturity (In Months)	204.83
Modified Duration (In Years)	7.47

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
11,601.56	35,395.09	1,852.60	48,849.25

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	2.28%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	72.46%
Corporate Bonds	15% to 30%	23.75%
Equity	-	1.51%
Net Current Assets	-	-



Liquid Fund – Old Group as on June 30, 2025

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	: ULGF0011/08/03LiquidFund101
Inception Date	: 23 Jul 2003
NAV	: 80.8683

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.55%	6.61%
10 Years	5.34%	6.37%
7 Years	4.93%	5.99%
5 Years	4.59%	5.70%
3 Years	5.74%	7.00%
2 Years	6.09%	7.22%
1 Year	6.09%	7.09%
6 Months	2.87%	3.41%
1 Month	0.48%	0.52%

#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 (%)	6.48%
Avg Maturity (In Months)	6.15
Modified Duration (In Years)	0.51

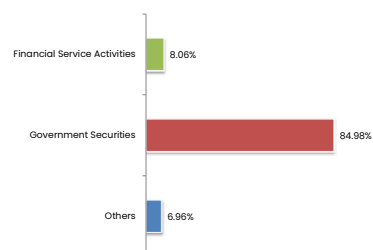
AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	243.94	243.94

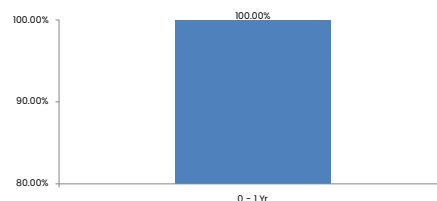
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Vineet Choraria	1	28	2

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%

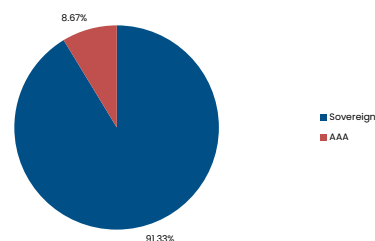
Sector Allocation as per NIC 2008
% to Fund



Debt Maturity Profile



Debt Rating Profile



Secured Managed Fund – Old Group as on June 30, 2025

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	: ULGF0021/08/03SecureMgtF101
Inception Date	: 23 Jul 2003
NAV	: 94.3206

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.27%	6.91%
10 Years	7.60%	7.81%
7 Years	7.67%	7.92%
5 Years	6.00%	6.19%
3 Years	8.26%	8.41%
2 Years	8.68%	8.39%
1 Year	9.27%	9.16%
6 Months	4.79%	4.72%
1 Month	-0.66%	-0.43%

#CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio	
Debentures/Bonds	% to Fund
National Bank For Agriculture & Rural Development	6.34%
Bajaj Finance Ltd	5.94%
UC Housing Finance Ltd	5.28%
HDFC Bank Ltd	5.28%
Indian Railway Finance Corporation Ltd	2.98%
Cholamandalam Investment & Finance Company Ltd	2.78%
National Housing Bank	2.54%
Power Finance Corporation Ltd	2.47%
Mahindra and Mahindra Financial Services Ltd	1.96%
Small Industries Development Bank Of India	1.50%
Others	9.34%

Total	46.41%
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Government Securities	% to Fund
7.34% GOI Mat 22-Apr-2064	13.12%
7.10% GOI Mat 08-Apr-2034	10.84%
6.79% GOI Mat 07-Oct-2034	8.99%
7.18% GOI Mat 14-Aug-2033	7.25%
Gsec C-STRIPS Mat 19-Sep-2027	3.80%
7.23% GOI Mat 15-Apr-2039	1.38%
7.37% GOI Sovereign Green Bond Mat 23-Jan-2054	0.71%
7.61% GOI Mat 09-May-2030	0.64%
6.77% Maharashtra SDL Mat 30-Apr-2038	0.59%
7.45% Karnataka SDL Mat 20-Mar-2037	0.52%
Others	0.97%

Total	48.83%
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Deposits, Money Mkt Securities and Net Current Assets.	4.76%
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Grand Total	100.00%
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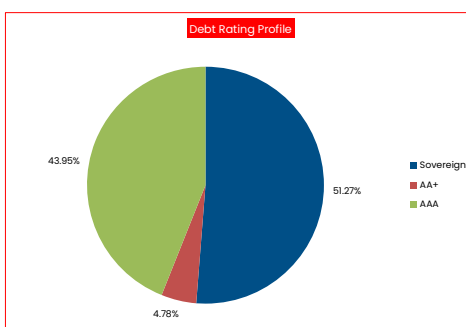
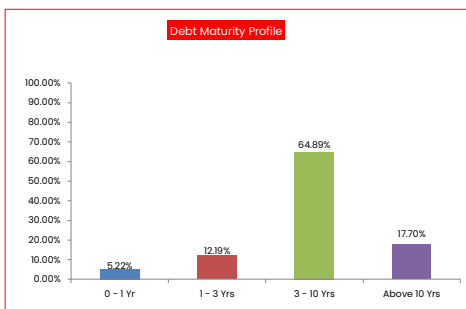
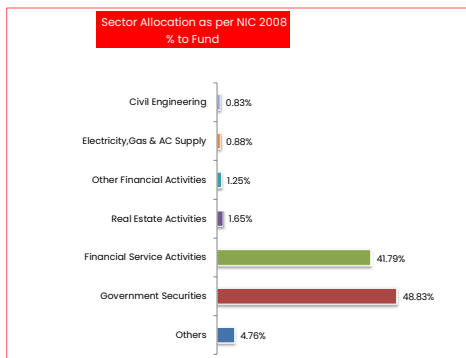
Debt Parameters	
Portfolio Yield (%)	6.68%
Avg Maturity (In Months)	127.77
Modified Duration (In Years)	5.73

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	19,852.23	993.18	20,845.41

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%	2.68%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	95.24%
Corporate Bonds		0.00%
Equity	0%	0.00%
Net Current Assets	-	2.08%



Balanced Managed Fund – Life Group as on June 30, 2025

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	: 218.669

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.52%	9.70%
10 Years	10.04%	9.79%
7 Years	10.48%	10.46%
5 Years	12.51%	12.76%
3 Years	12.64%	13.03%
2 Years	11.89%	12.23%
1 Year	7.49%	7.45%
6 Months	5.19%	5.65%
1 Month	0.89%	1.19%

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

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	5.66%
ICICI Bank Limited	3.72%
Reliance Industries Limited	3.35%
Infosys Limited	2.31%
Axis Bank Limited	1.67%
Larsen & Toubro Limited	1.41%
ITC Limited	1.24%
Tata Consultancy Services Limited	1.01%
Mahindra & Mahindra Ltd.	1.00%
State Bank of India	0.99%
Bajaj Finance Ltd	0.94%
Kotak Mahindra Bank Limited	0.93%
Bharti Airtel Ltd	0.87%
UltraTech Cement Limited	0.83%
Bharti Airtel Ltd - Partly Paid	0.82%
NTPC Ltd.	0.73%
Maruti Suzuki India Ltd	0.67%
Titan Company Limited	0.58%
Hindustan Unilever Limited	0.58%
HCL Technologies Limited	0.54%
Others	16.26%
Total	46.11%

Debentures/Bonds	% to Fund
HDFC Bank Ltd	2.33%
LIC Housing Finance Ltd	1.99%
Bajaj Finance Ltd	1.03%
Bharti Telecom Ltd	0.97%
Sundaram Finance Ltd	0.90%
Indian Railway Finance Corporation Ltd	0.68%
National Bank For Agriculture & Rural Development	0.62%
Mahindra and Mahindra Financial Services Ltd	0.56%
Tata Capital Housing Finance Limited	0.53%
State Bank of India	0.36%
Others	2.19%
Total	12.14%

Government Securities	% to Fund
7.34% GOI Mat 22-Apr-2064	11.88%
7.10% GOI Mat 08-Apr-2034	5.43%
7.30% GOI Mat 19-Jun-2053	3.04%
6.90% GOI Mat 15-Apr-2065	2.72%
6.79% GOI Mat 30-Dec-2031	1.75%
6.79% GOI Mat 07-Oct-2034	1.40%
6.45% GOI Mat 07-Oct-2029	1.36%
7.09% GOI Mat 05-Aug-2054	1.15%
7.74% Karnataka SDL Mat 23-Nov-2037	0.82%
7.21% Gujarat SDL Mat 05-Mar-2035	0.36%
Others	6.82%
Total	36.72%

Deposits, Money Mkt Securities and Net Current Assets.	5.03%
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Grand Total	100.00%
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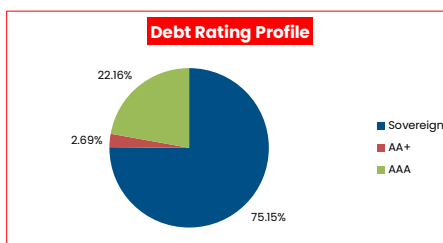
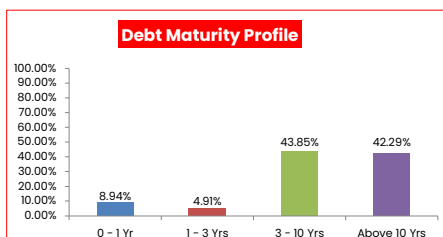
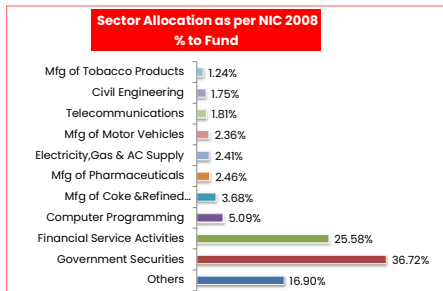
Debt Parameters		
Portfolio Yield (%)		6.72%
Avg Maturity (In Months)		207.01
Modified Duration (In Years)		7.47

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
15,090.26	15,989.27	1,645.92	32,725.46

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	4.08%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	48.86%
Corporate Bonds		
Equity	30% to 60%	46.11%
Net Current Assets	-	0.95%



Balanced Managed Fund – Pension Group as on June 30, 2025

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	: 207.2695

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.24%	9.70%
10 Years	10.06%	9.79%
7 Years	10.42%	10.46%
5 Years	12.42%	12.76%
3 Years	12.60%	13.03%
2 Years	11.92%	12.23%
1 Year	7.62%	7.45%
6 Months	5.22%	5.65%
1 Month	0.90%	1.19%

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

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	5.56%
ICICI Bank Limited	3.77%
Reliance Industries Limited	3.40%
Infosys Limited	2.33%
Axis Bank Limited	1.69%
Larsen & Toubro Limited	1.42%
ITC Limited	1.26%
Tata Consultancy Services Limited	1.02%
Mahindra & Mahindra Ltd.	1.02%
State Bank of India	1.00%
Bajaj Finance Ltd	0.95%
Kotak Mahindra Bank Limited	0.95%
Bharti Airtel Ltd	0.88%
UltraTech Cement Limited	0.85%
Bharti Airtel Ltd - Partly Paid	0.83%
NTPC Ltd.	0.74%
Maruti Suzuki India Ltd	0.68%
Titan Company Limited	0.59%
Hindustan Unilever Limited	0.58%
HCL Technologies Limited	0.55%
Tech Mahindra Limited	0.50%
Others	15.97%

Total 46.54%

Debentures/Bonds	% to Fund
HDFC Bank Ltd	3.67%
Bajaj Finance Ltd	2.44%
HDB Financial Services Ltd	2.13%
UC Housing Finance Ltd	1.78%
Larsen & Toubro Ltd	0.78%
Sundaram Finance Ltd	0.76%
National Bank For Agriculture & Rural Development	0.70%
Indian Railway Finance Corporation Ltd	0.68%
Tata Capital Housing Finance Limited	0.53%
Mahindra and Mahindra Financial Services Ltd	0.41%
Others	1.67%

Total 15.54%

Government Securities	% to Fund
7.34% GOI Mat 22-Apr-2064	11.38%
7.10% GOI Mat 08-Apr-2034	3.47%
7.30% GOI Mat 19-Jun-2053	2.65%
6.90% GOI Mat 15-Apr-2065	2.12%
6.79% GOI Mat 30-Dec-2031	1.74%
6.79% GOI Mat 07-Oct-2034	1.36%
7.09% GOI Mat 05-Aug-2054	1.18%
7.74% Karnataka SDL Mat 23-Nov-2037	0.89%
6.45% GOI Mat 07-Oct-2029	0.74%
7.64% Karnataka SDL Mat 18-Oct-2032	0.57%
Others	8.16%

Total 34.27%

Deposits, Money Mkt Securities and Net Current Assets.	3.65%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.76%
Avg Maturity (In Months)	198.73
Modified Duration (In Years)	7.31

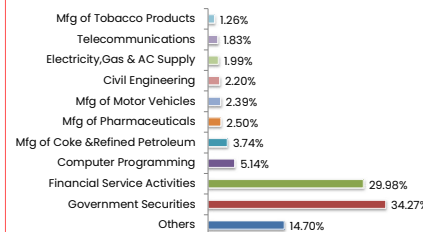
AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
16,457.38	17,616.94	1,290.21	35,364.52

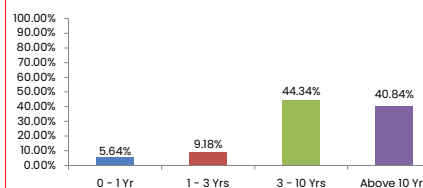
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	22
Mr Abhishek Agarwal	-	1	22

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	2.81%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	49.82%
Corporate Bonds		
Equity	30% to 60%	46.54%
Net Current Assets	-	1.04%

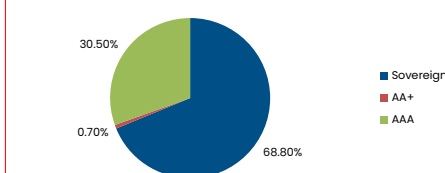
Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Debt Rating Profile



Defensive Managed Fund – Life Group as on June 30, 2025

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	: 142.4667

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.40%	8.29%
10 Years	8.82%	8.80%
7 Years	9.08%	9.19%
5 Years	9.04%	9.47%
3 Years	10.34%	10.72%
2 Years	10.17%	10.31%
1 Year	8.13%	8.30%
6 Months	4.74%	5.19%
1 Month	-0.10%	0.38%

#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	2.89%
ICICI Bank Limited	1.94%
Reliance Industries Limited	1.74%
Infosys Limited	1.20%
Axis Bank Limited	0.86%
Larsen & Toubro Limited	0.74%
ITC Limited	0.65%
Tata Consultancy Services Limited	0.53%
Mahindra & Mahindra Ltd.	0.52%
State Bank of India	0.51%
Others	12.46%
Total	24.03%

Debentures/Bonds	% to Fund
HDFC Bank Ltd	5.13%
LIC Housing Finance Ltd	3.16%
Bharti Telecom Ltd	3.00%
Bajaj Finance Ltd	2.40%
Indian Railway Finance Corporation Ltd	1.49%
Poonawalla Fincorp Limited	1.09%
Larsen & Toubro Ltd	1.04%
ICICI Securities Primary Dealership Ltd	1.00%
National Bank For Agriculture & Rural Development	0.95%
Reliance Industries Ltd	0.67%
Others	5.53%
Total	25.45%

Government Securities	% to Fund
7.34% GOI Mat 22-Apr-2064	18.12%
7.10% GOI Mat 08-Apr-2034	3.99%
6.90% GOI Mat 15-Apr-2065	3.15%
6.79% GOI Mat 30-Dec-2031	2.12%
7.09% GOI Mat 05-Aug-2054	2.08%
7.09% GOI Mat 25-Nov-2074	2.07%
6.79% GOI Mat 07-Oct-2034	1.89%
6.45% GOI Mat 07-Oct-2029	1.51%
7.30% GOI Mat 19-Jun-2053	0.65%
7.74% Karnataka SDL Mat 23-Nov-2037	0.64%
Others	11.29%
Total	47.51%

Deposits, Money Mkt Securities and Net Current Assets.	3.01%
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Grand Total	100.00%
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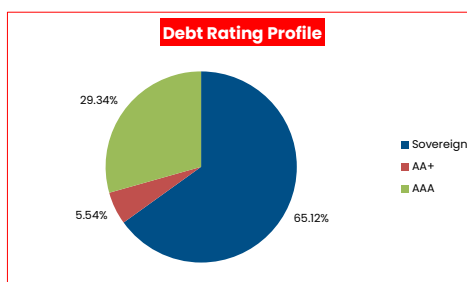
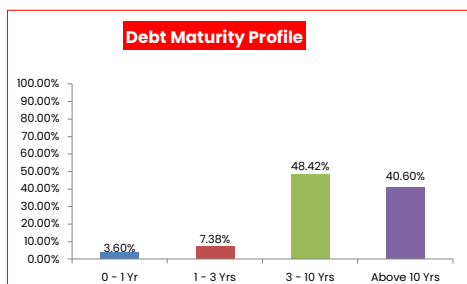
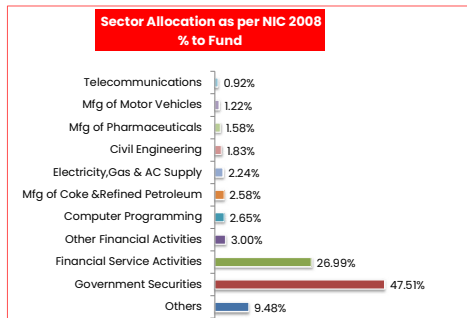
Debt Parameters	
Portfolio Yield (%)	6.83%
Avg Maturity (In Months)	212.55
Modified Duration (In Years)	7.53

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
45,329.64	1,37,617.10	5,673.49	1,88,620.23

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	1.56%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	72.96%
Corporate Bonds		
Equity	15% to 30%	24.03%
Net Current Assets	-	1.44%



Defensive Managed Fund - Pension Group as on June 30, 2025

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	: 127.6249

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.84%	8.29%
10 Years	8.72%	8.80%
7 Years	8.94%	9.19%
5 Years	8.96%	9.47%
3 Years	10.12%	10.72%
2 Years	9.94%	10.31%
1 Year	8.00%	8.30%
6 Months	4.72%	5.19%
1 Month	-0.09%	0.38%

#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	2.81%
ICICI Bank Limited	1.94%
Reliance Industries Limited	1.75%
Infosys Limited	1.19%
Axis Bank Limited	0.87%
Larsen & Toubro Limited	0.73%
ITC Limited	0.65%
Tata Consultancy Services Limited	0.53%
Mahindra & Mahindra Ltd.	0.52%
State Bank of India	0.51%
Others	12.34%

Total	23.84%
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Debentures/Bonds	% to Fund
HDFC Bank Ltd	5.77%
Mankind Pharma Limited	3.58%
Bajaj Finance Ltd	1.80%
UC Housing Finance Ltd	1.49%
Larsen & Toubro Ltd	1.03%
National Bank For Agriculture & Rural Development	0.96%
Indian Railway Finance Corporation Ltd	0.93%
HDB Financial Services Ltd	0.87%
ICICI Securities Primary Dealership Ltd	0.76%
Tata Capital Housing Finance Limited	0.71%
Others	3.31%

Total	21.22%
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Government Securities	% to Fund
7.34% GOI Mat 22-Apr-2064	15.74%
7.30% GOI Mat 19-Jun-2053	5.07%
7.10% GOI Mat 08-Apr-2034	3.41%
6.90% GOI Mat 15-Apr-2065	2.91%
6.79% GOI Mat 30-Dec-2031	2.38%
Gsec C-STRIPS Mat 19-Mar-2027	1.86%
7.12% Maharashtra SDL Mat 05-Feb-2036	1.73%
7.09% GOI Mat 05-Aug-2054	1.63%
6.45% GOI Mat 07-Oct-2029	1.39%
7.18% GOI Mat 14-Aug-2033	1.26%
Others	12.70%

Total	50.08%
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Deposits, Money Mkt Securities and Net Current Assets.	4.85%
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Grand Total	100.00%
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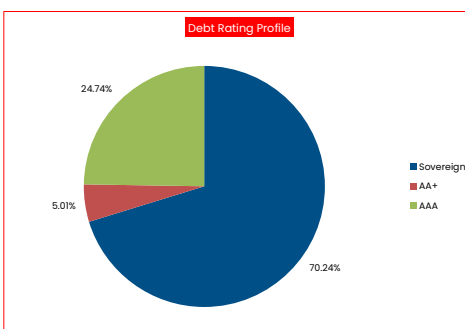
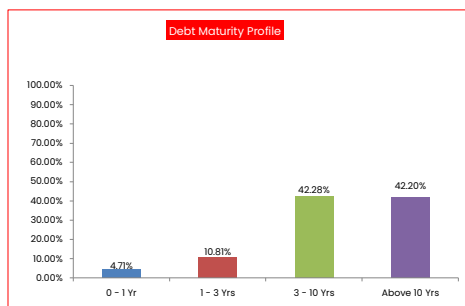
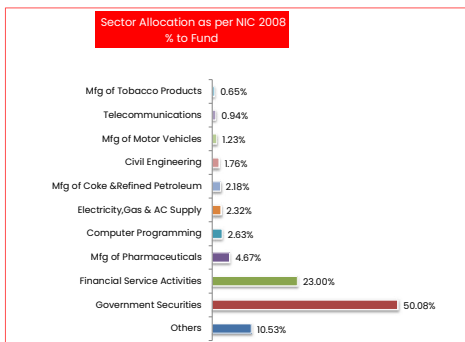
Debt Parameters	
Portfolio Yield (%)	6.77%
Avg Maturity (In Months)	199.16
Modified Duration (In Years)	7.33

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
5,824.81	17,417.67	1,185.53	24,428.01

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	3.52%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	71.30%
Corporate Bonds	15% to 30%	23.84%
Equity	-	1.33%
Net Current Assets	-	1.33%



Growth Fund – Pension Group as on June 30, 2025

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	: 469.9142

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	15.26%	13.15%
10 Years	15.03%	12.20%
7 Years	15.80%	13.56%
5 Years	24.59%	20.78%
3 Years	22.59%	18.67%
2 Years	21.08%	16.94%
1 Year	1.63%	5.37%
6 Months	6.41%	6.79%
1 Month	3.30%	3.17%

#BSE-100

Note: Returns over 1 year have been annualized.

Portfolio	
Equity	% to Fund
Bharti Airtel Ltd	7.92%
UltraTech Cement Limited	7.42%
Larsen & Toubro Limited	5.24%
Mahindra & Mahindra Ltd.	5.23%
MRF Ltd.	4.06%
State Bank of India	4.04%
Reliance Industries Limited	3.94%
Tata Steel Limited	3.24%
Infosys Limited	3.02%
Tata Motors Limited	3.01%
Axis Bank Limited	2.96%
Dr Reddys Laboratories Limited	2.75%
Adani Ports & Special Economic Zone Ltd	2.65%
Bajaj Auto Ltd.	2.63%
Hindalco Industries Limited	2.35%
ICICI Bank Limited	2.33%
Tech Mahindra Limited	2.29%
Godrej Consumer Products Limited	2.00%
Vedanta Ltd	1.99%
Cipla Limited	1.78%
Tata Power Co. Ltd	1.71%
HDFC Bank Limited	1.66%
Eicher Motors Limited	1.61%
Bajaj Finserv Ltd	1.47%
Maruti Suzuki India Ltd	1.42%
Sun Pharmaceutical Industries Limited	1.32%
Oil & Natural Gas Corporation Ltd.	1.30%
Power Grid Corporation of India Ltd	1.25%
Marico Limited.	1.24%
Bharat Petroleum Corporation Ltd	1.21%
GAIL (INDIA) Ltd.	1.14%
SKF India Ltd	1.10%
Nestle India Limited	1.06%
Ambuja Cements Ltd.	0.99%
Bosch Ltd	0.93%
Grasim Industries Limited	0.85%
Lupin Limited	0.83%
Indian Oil Corporation Ltd	0.62%
Colgate Palmolive (India) Ltd	0.55%
IndusInd Bank Limited	0.55%
Asian Paints (India) Ltd	0.50%
Others	1.74%
Total	95.91%

Deposits, Money Mkt Securities and Net Current Assets.	4.09%
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Grand Total	100.00%
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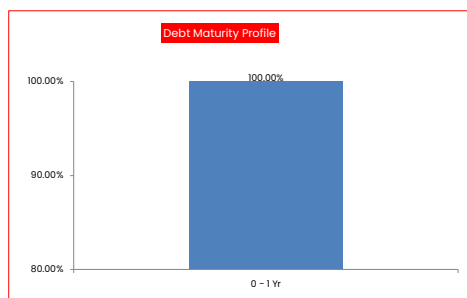
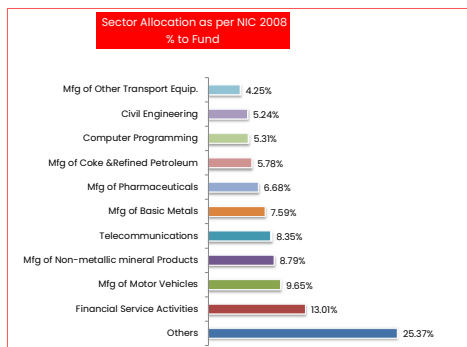
Debt Parameters	
Portfolio Yield (%)	5.45%
Avg Maturity (In Months)	0.03
Modified Duration (In Years)	0.00

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
67.19	-	2.86	70.06

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%	2.41%
Public Deposits	0%	0.00%
Govt. Securities	0%	0.00%
Corporate Bonds	95% to 100%	95.91%
Equity	-	1.68%
Net Current Assets	-	



Liquid Fund – Life Group as on June 30, 2025

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	: 80.2363

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.66%	6.66%
10 Years	5.37%	6.37%
7 Years	4.96%	5.99%
5 Years	4.67%	5.70%
3 Years	5.80%	7.00%
2 Years	6.16%	7.22%
1 Year	6.15%	7.09%
6 Months	2.94%	3.41%
1 Month	0.47%	0.52%

#CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

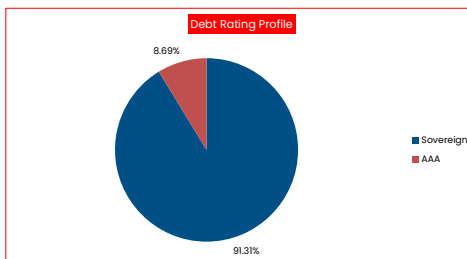
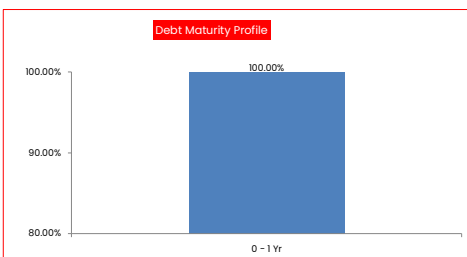
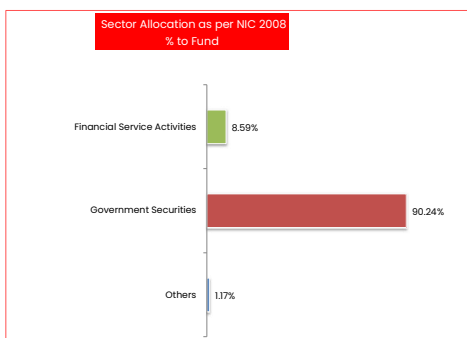
Portfolio	
Deposits, Money Mkt Securities and Net Current Assets.	100.00%
Grand Total	100.00%
Debt Parameters	
Portfolio Yield (%)	6.53%
Avg Maturity (In Months)	6.93
Modified Duration (In Years)	0.58

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	1,316.40	1,316.40

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 June 30, 2025

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	: 80.036

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.65%	6.66%
10 Years	5.27%	6.37%
7 Years	4.87%	5.99%
5 Years	4.56%	5.70%
3 Years	5.70%	7.00%
2 Years	6.09%	7.22%
1 Year	6.08%	7.09%
6 Months	2.86%	3.41%
1 Month	0.47%	0.52%

#CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

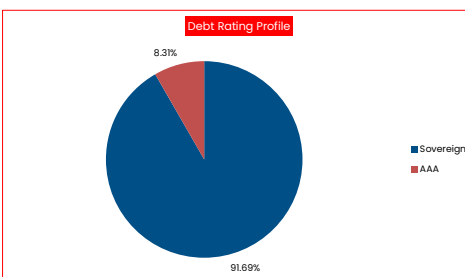
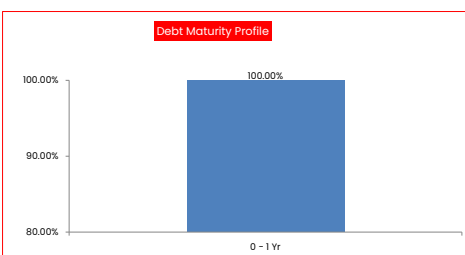
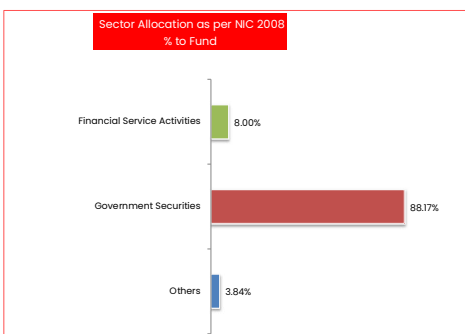
Portfolio	
Deposits, Money Mkt Securities and Net Current Assets.	100.00%
Grand Total	100.00%
Debt Parameters	
Portfolio Yield (%)	6.51%
Avg Maturity (In Months)	6.36
Modified Duration (In Years)	0.53

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	984.12	984.12

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 June 30, 2025

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	: 95.4107

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.49%	6.88%
10 Years	7.70%	7.81%
7 Years	7.77%	7.92%
5 Years	5.96%	6.19%
3 Years	8.28%	8.41%
2 Years	8.48%	8.39%
1 Year	9.14%	9.16%
6 Months	4.78%	4.72%
1 Month	-0.81%	-0.43%

#CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures/Bonds	% to Fund
Bajaj Finance Ltd	5.77%
Indian Railway Finance Corporation Ltd	4.71%
NTPC Ltd.	4.67%
HDFC Bank Ltd	4.58%
National Housing Bank	4.56%
LIC Housing Finance Ltd	3.79%
Bharti Telecom Ltd	2.84%
Power Finance Corporation Ltd	2.73%
Tata Capital Housing Finance Limited	2.29%
State Bank of India	1.43%
Others	10.14%

Total	47.50%
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Government Securities	% to Fund
7.18% GOI Mat 14-Aug-2033	17.98%
7.09% GOI Mat 25-Nov-2074	7.18%
7.34% GOI Mat 22-Apr-2064	6.27%
7.10% GOI Mat 08-Apr-2034	3.91%
7.18% GOI Mat 24-Jul-2037	3.91%
7.30% GOI Mat 19-Jun-2053	1.89%
6.90% GOI Mat 15-Apr-2065	1.51%
6.98% GOI Sovereign Green Bond Mat 16-Dec-2054	1.32%
7.37% GOI Sovereign Green Bond Mat 23-Jan-2054	1.27%
7.45% Karnataka SDL Mat 20-Mar-2037	0.61%
Others	1.64%

Total	47.49%
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Deposits, Money Mkt Securities and Net Current Assets.	5.01%
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Grand Total	100.00%
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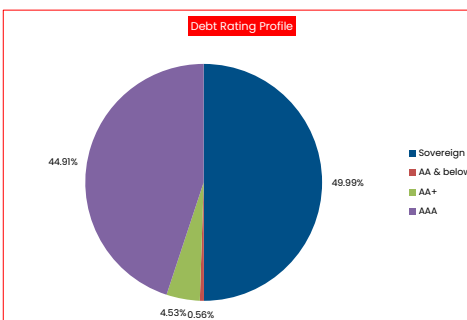
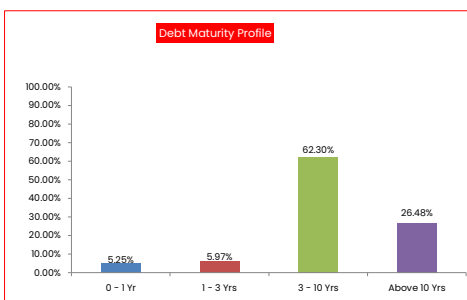
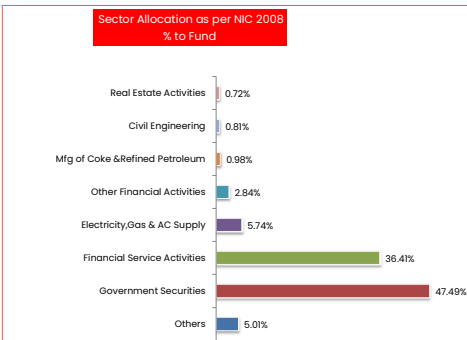
Debt Parameters	
Portfolio Yield (%)	6.78%
Avg Maturity (In Months)	161.74
Modified Duration (In Years)	6.54

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	35,592.94	1,877.15	37,470.09

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	2.90%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	94.99%
Corporate Bonds		0.00%
Equity	0%	0.00%
Net Current Assets	-	2.11%



Secured Managed Fund – Pension Group as on June 30, 2025

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	: 92.7693

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.35%	6.88%
10 Years	7.56%	7.81%
7 Years	7.57%	7.92%
5 Years	5.70%	6.19%
3 Years	7.96%	8.41%
2 Years	8.27%	8.39%
1 Year	9.28%	9.16%
6 Months	4.95%	4.72%
1 Month	-0.73%	-0.43%

#CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures/Bonds	% to Fund
UC Housing Finance Ltd	8.25%
Bajaj Finance Ltd	8.12%
HDFC Bank Ltd	6.23%
Indian Railway Finance Corporation Ltd	3.82%
NTPC Ltd.	3.37%
Bharti Telecom Ltd	3.34%
Tata Capital Housing Finance Limited	3.19%
National Housing Bank	2.48%
Power Finance Corporation Ltd	2.00%
Credila Financial Services Limited	1.96%
Others	6.36%

Total	49.13%
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Government Securities	% to Fund
7.18% GOI Mat 14-Aug-2033	19.62%
7.34% GOI Mat 22-Apr-2064	7.85%
7.10% GOI Mat 08-Apr-2034	4.20%
7.30% GOI Mat 19-Jun-2053	3.94%
6.98% GOI Sovereign Green Bond Mat 16-Dec-2054	3.26%
6.90% GOI Mat 15-Apr-2065	2.50%
7.18% GOI Mat 24-Jul-2037	2.01%
7.37% GOI Sovereign Green Bond Mat 23-Jan-2054	1.73%
7.21% Gujarat SDL Mat 05-Mar-2035	1.35%
7.45% Karnataka SDL Mat 20-Mar-2037	0.81%
Others	1.16%

Total	48.43%
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Deposits, Money Mkt Securities and Net Current Assets.	2.45%
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Grand Total	100.00%
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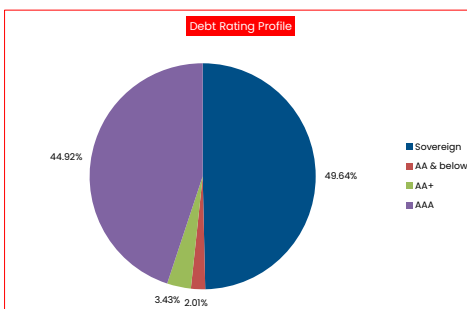
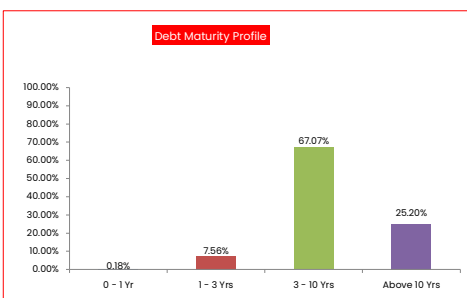
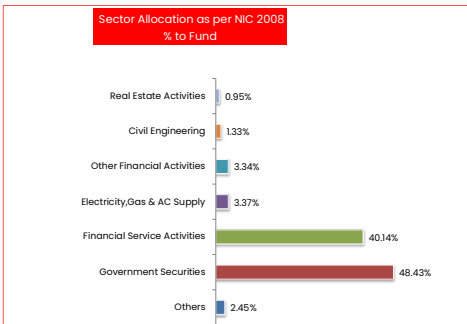
Debt Parameters	
Portfolio Yield (%)	6.82%
Avg Maturity (In Months)	149.79
Modified Duration (In Years)	6.58

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	7,427.43	186.29	7,613.72

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.17%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	97.55%
Corporate Bonds		0.00%
Equity	0%	0.00%
Net Current Assets	-	2.27%



Stable Managed Fund – Pension Group as on June 30, 2025

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	: 84.4902

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.10%	7.42%
10 Years	6.18%	7.27%
7 Years	6.13%	7.02%
5 Years	5.25%	6.38%
3 Years	6.70%	7.66%
2 Years	7.20%	7.94%
1 Year	7.88%	8.24%
6 Months	4.24%	4.22%
1 Month	0.43%	0.58%

#CRISIL Low Duration Debt Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures/Bonds	% to Fund
National Bank For Agriculture & Rural Development	6.96%
Kotak Mahindra Prime Ltd.	6.66%
Bajaj Finance Ltd	6.62%
UC Housing Finance Ltd	5.73%
Sundaram Finance Ltd	5.68%
Power Grid Corporation of India Ltd	1.44%

Total	33.09%
-------	--------

Government Securities	% to Fund
7.37% Tamil Nadu SDL Mat 14-Sep-2026	13.72%
7.83% Gujarat SDL Mat 13-Jul-2026	13.07%
7.84% Tamil Nadu SDL Mat 13-Jul-2026	12.40%
7.15% Maharashtra SDL Mat 13-Oct-2026	6.41%
7.62% Tamil Nadu SDL Mat 09-Aug-2026	4.87%
Gsec C-STRIPS Mat 22-Aug-2026	4.50%
7.84% Maharashtra SDL Mat 13-Jul-2026	3.41%
7.58% Maharashtra SDL Mat 24-Aug-2026	1.46%
7.57% Gujarat SDL Mat 09-Nov-2026	0.98%
6.84% Tamil Nadu SDL Mat 23-Nov-2026	0.48%
Others	0.71%

Total	62.03%
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Deposits, Money Mkt Securities and Net Current Assets.	4.88%
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Grand Total	100.00%
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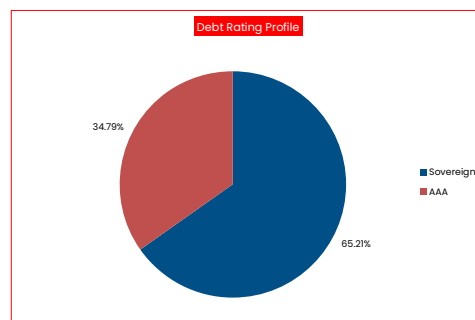
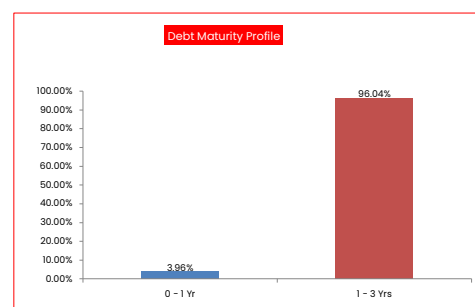
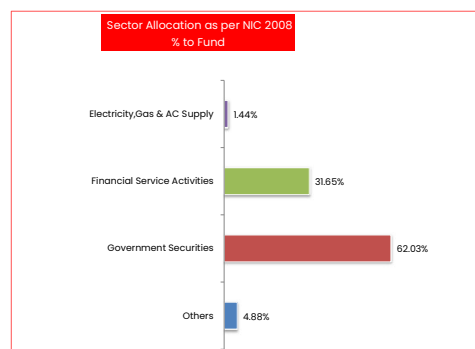
Debt Parameters	
Portfolio Yield (%)	6.13%
Avg Maturity (In Months)	14.10
Modified Duration (In Years)	1.07

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	9,936.04	509.57	10,445.61

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

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



Stable Managed Fund – Old Group as on June 30, 2025

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	: 81.8378

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.91%	7.42%
10 Years	6.21%	7.27%
7 Years	6.15%	7.02%
5 Years	5.26%	6.38%
3 Years	6.74%	7.66%
2 Years	7.20%	7.94%
1 Year	7.83%	8.24%
6 Months	4.25%	4.22%
1 Month	0.44%	0.58%

#CRISIL Low Duration Debt Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures/Bonds	% to Fund
Bajaj Finance Ltd	6.24%
Sundaram Finance Ltd	6.22%
UC Housing Finance Ltd	6.22%
Kotak Mahindra Prime Ltd.	4.64%
National Bank For Agriculture & Rural Development	3.10%

Total	26.42%
-------	--------

Government Securities	% to Fund
7.84% Maharashtra SDL Mat 13-Jul-2026	23.45%
7.83% Gujarat SDL Mat 13-Jul-2026	19.54%
7.37% Tamil Nadu SDL Mat 14-Sep-2026	12.16%
Gsec C-STRIPS Mat 22-Aug-2026	7.92%
7.15% Maharashtra SDL Mat 13-Oct-2026	3.43%

Total	66.49%
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Deposits, Money Mkt Securities and Net Current Assets.	7.09%
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Grand Total	100.00%
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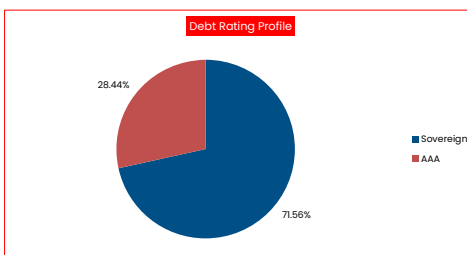
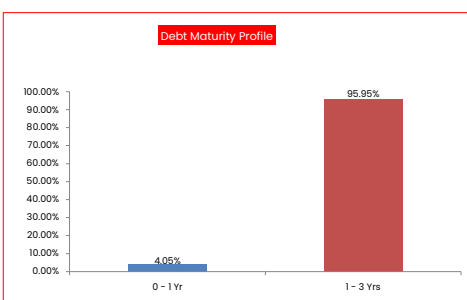
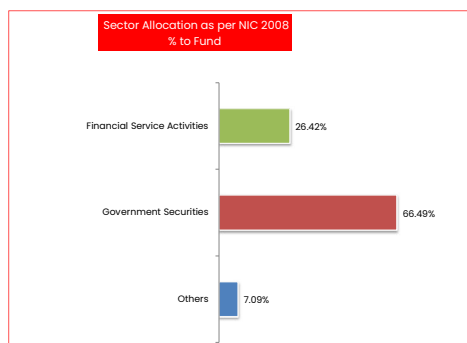
Debt Parameters	
Portfolio Yield (%)	6.05%
Avg Maturity (In Months)	13.69
Modified Duration (In Years)	1.04

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	605.81	46.22	652.03

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

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



Sovereign Fund – Life as on June 30, 2025

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	: 78.9132

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.34%	8.26%
10 Years	7.46%	8.16%
7 Years	7.67%	8.32%
5 Years	5.54%	6.47%
3 Years	7.85%	8.80%
2 Years	8.03%	9.17%
1 Year	9.18%	10.79%
6 Months	4.83%	5.92%
1 Month	-0.92%	-0.37%

#M-BEX

Note: Returns over 1 year have been annualized.

Portfolio	
Government Securities	% to Fund
7.59% GOI Mat 20-Mar-2029	13.44%
6.79% GOI Mat 30-Dec-2031	10.88%
7.18% GOI Mat 14-Aug-2033	9.33%
6.45% GOI Mat 07-Oct-2029	9.16%
8.60% GOI Mat 02-Jun-2028	5.92%
7.23% GOI Mat 15-Apr-2039	5.55%
7.10% GOI Mat 18-Apr-2029	5.35%
7.30% GOI Mat 19-Jun-2053	5.32%
7.26% GOI Mat 06-Feb-2033	4.61%
7.34% GOI Mat 22-Apr-2064	3.99%
Others	22.99%

Total	96.54%
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Deposits, Money Mkt Securities and Net Current Assets.	3.46%
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Grand Total	100.00%
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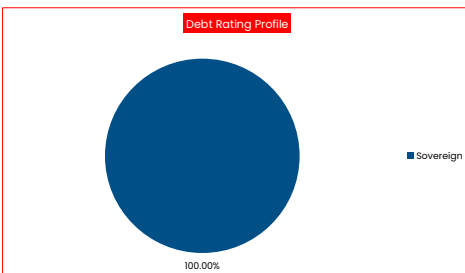
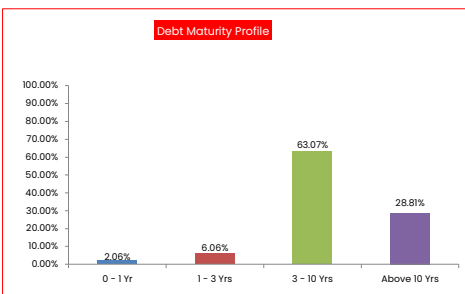
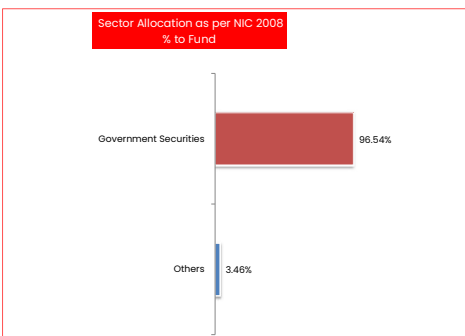
Debt Parameters	
Portfolio Yield (%)	6.34%
Avg Maturity (In Months)	128.60
Modified Duration (In Years)	6.03

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	3,742.79	134.33	3,877.13

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	2.03%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	96.54%
Corporate Bonds	0%	0.00%
Equity	0%	0.00%
Net Current Assets	-	1.43%



Sovereign Fund - Pension as on June 30, 2025

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	: 71.6304

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.76%	8.26%
10 Years	6.41%	8.16%
7 Years	6.10%	8.32%
5 Years	5.17%	6.47%
3 Years	6.86%	8.80%
2 Years	7.56%	9.17%
1 Year	8.77%	10.79%
6 Months	4.31%	5.92%
1 Month	-1.46%	-0.37%

#M-BEX

Note: Returns over 1 year have been annualized.

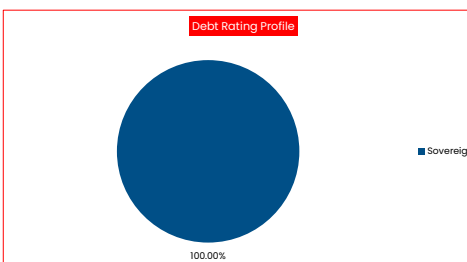
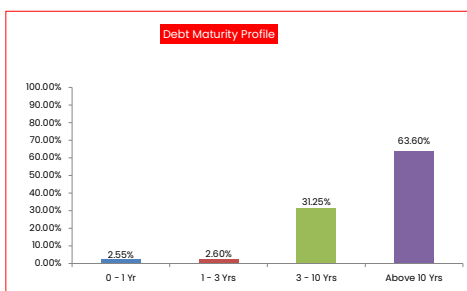
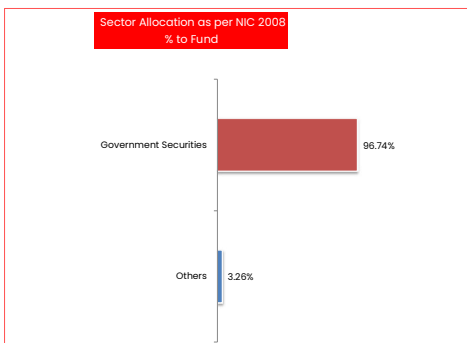
Portfolio	
Government Securities	% to Fund
7.23% GOI Mat 15-Apr-2039	29.93%
7.26% GOI Mat 22-Aug-2032	24.31%
7.46% GOI Mat 06-Nov-2073	14.17%
7.18% GOI Mat 24-Jul-2037	9.94%
7.26% GOI Mat 06-Feb-2033	6.28%
7.34% GOI Mat 22-Apr-2064	5.60%
Gsec C-STRIPS Mat 19-Sep-2026	2.54%
7.54% GOI Mat 23-May-2036	1.46%
Gsec C-STRIPS Mat 19-Sep-2025	1.34%
7.41% GOI Mat 19-Dec-2036	1.16%
Total	96.74%
Deposits, Money Mkt Securities and Net Current Assets.	3.26%
Grand Total	100.00%
Debt Parameters	
Portfolio Yield (%)	6.61%
Avg Maturity (In Months)	207.23
Modified Duration (In Years)	8.06

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	.36	.01	.37

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	1.16%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	96.74%
Corporate Bonds	0%	0.00%
Equity	0%	0.00%
Net Current Assets	-	2.10%



Stable Managed Fund – Life Group as on June 30, 2025

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	: 84.6267

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.11%	7.42%
10 Years	6.20%	7.27%
7 Years	6.16%	7.02%
5 Years	5.29%	6.38%
3 Years	6.71%	7.66%
2 Years	7.21%	7.94%
1 Year	7.86%	8.24%
6 Months	4.24%	4.22%
1 Month	0.44%	0.58%

#CRISIL Low Duration Debt Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures/Bonds	% to Fund
Bajaj Finance Ltd	9.64%
Kotak Mahindra Prime Ltd.	9.56%
Sundaram Finance Ltd	7.35%
National Bank For Agriculture & Rural Development	5.63%
UC Housing Finance Ltd	3.96%

Total	36.13%
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Government Securities	% to Fund
7.37% Tamil Nadu SDL Mat 14-Sep-2026	21.48%
7.15% Maharashtra SDL Mat 13-Oct-2026	16.41%
7.83% Gujarat SDL Mat 13-Jul-2026	16.19%
7.84% Tamil Nadu SDL Mat 13-Jul-2026	2.84%
7.58% Maharashtra SDL Mat 24-Aug-2026	0.85%

Total	57.77%
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Deposits, Money Mkt Securities and Net Current Assets.	6.10%
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Grand Total	100.00%
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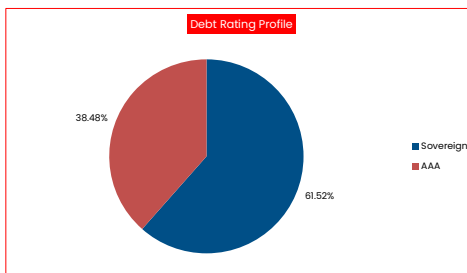
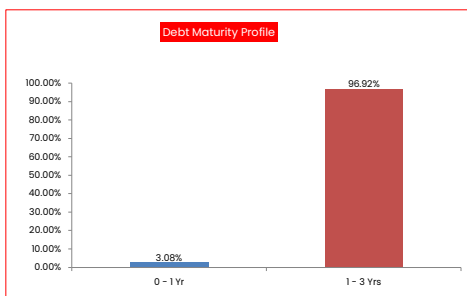
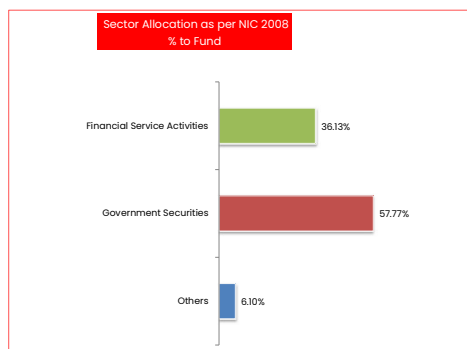
Debt Parameters	
Portfolio Yield (%)	6.15%
Avg Maturity (in Months)	14.66
Modified Duration (in Years)	1.11

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	1,684.55	109.45	1,794.00

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

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



Balanced Managed Fund – Life Group – II as on June 30, 2025

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	: 41.9088

Fund V/s Benchmark Performance			
Period	Returns (%)	Benchmark Returns (%)#	
Inception	9.08%	8.51%	
10 Years	9.39%	9.79%	
7 Years	9.75%	10.46%	
5 Years	11.68%	12.76%	
3 Years	11.98%	13.03%	
2 Years	11.18%	12.23%	
1 Year	6.91%	7.45%	
6 Months	4.83%	5.65%	
1 Month	0.82%	1.19%	

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

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	5.58%
ICICI Bank Limited	3.81%
Reliance Industries Limited	3.44%
Infosys Limited	2.33%
Axis Bank Limited	1.70%
Larsen & Toubro Limited	1.43%
ITC Limited	1.25%
Tata Consultancy Services Limited	1.03%
Mahindra & Mahindra Ltd.	1.00%
State Bank of India	1.00%
Bajaj Finance Ltd	0.96%
Kotak Mahindra Bank Limited	0.95%
Bharti Airtel Ltd	0.86%
UltraTech Cement Limited	0.85%
Bharti Airtel Ltd - Partly Paid	0.80%
NTPC Ltd.	0.74%
Maruti Suzuki India Ltd	0.68%
Titan Company Limited	0.59%
Hindustan Unilever Limited	0.58%
HCL Technologies Limited	0.55%
Tech Mahindra Limited	0.50%
Others	15.97%

Total 46.58%

Debentures/Bonds	% to Fund
HDFC Bank Ltd	3.95%
National Bank For Agriculture & Rural Development	2.23%
LIC Housing Finance Ltd	1.51%
Bajaj Finance Ltd	1.09%
Larsen & Toubro Ltd	0.69%
Indian Railway Finance Corporation Ltd	0.68%
Tata Capital Housing Finance Limited	0.52%
Mahindra and Mahindra Financial Services Ltd	0.51%
HDB Financial Services Ltd	0.50%
State Bank of India	0.41%
Others	1.86%

Total 13.96%

Government Securities	% to Fund
7.34% GOI Mat 22-Apr-2064	13.22%
6.45% GOI Mat 07-Oct-2029	2.80%
7.30% GOI Mat 19-Jun-2053	2.60%
7.10% GOI Mat 08-Apr-2034	2.13%
7.18% GOI Mat 14-Aug-2033	2.03%
6.79% GOI Mat 30-Dec-2031	1.74%
6.79% GOI Mat 07-Oct-2034	1.31%
7.09% GOI Mat 05-Aug-2054	1.17%
7.74% Maharashtra SDL Mat 01-Mar-2033	1.04%
7.74% Karnataka SDL Mat 23-Nov-2037	0.57%
Others	8.21%

Total 36.81%

Deposits, Money Mkt Securities and Net Current Assets.	2.65%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.75%
Avg Maturity (In Months)	199.16
Modified Duration (In Years)	7.41

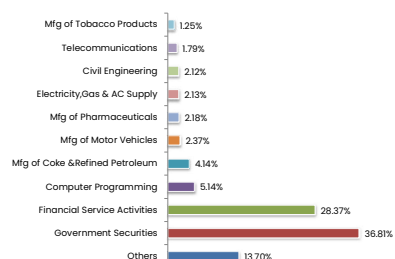
AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
34,452.48	37,557.15	1,959.70	73,969.33

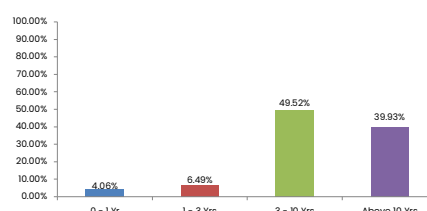
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	22
Mr Abhishek Agarwal	-	1	22

Asset Category	F&U Mandate	% of Actual
Money Market Instns	0% to 20%	1.62%
Public Deposits		
Govt. Securities	20% to 70%	50.77%
Corporate Bonds		
Equity	30% to 60%	46.58%
Net Current Assets	-	1.03%

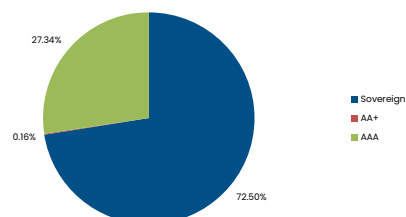
Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Debt Rating Profile



Defensive Managed Fund – Life Group – II as on June 30, 2025

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	: ULGF03920/02/12DefnsvFdlII01
Inception Date	: 20 Feb 2008
NAV	: 40.223

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.54%	8.06%
10 Years	8.24%	8.80%
7 Years	8.45%	9.19%
5 Years	8.49%	9.47%
3 Years	9.71%	10.72%
2 Years	9.57%	10.31%
1 Year	7.56%	8.30%
6 Months	4.46%	5.19%
1 Month	-0.14%	0.38%

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

Note: Returns over 1 year have been annualized.

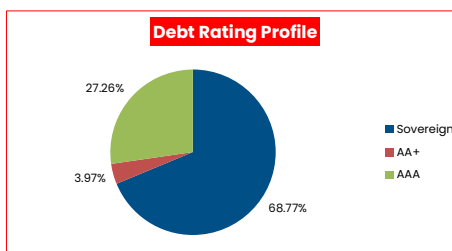
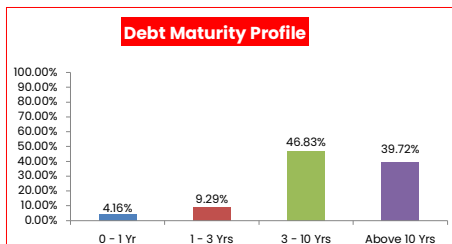
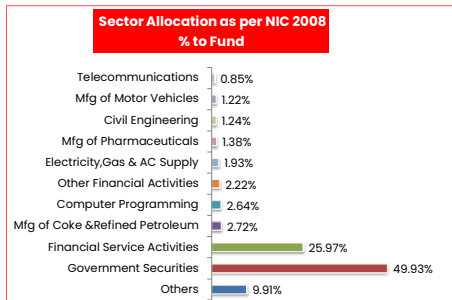
Portfolio	
Equity	% to Fund
HDFC Bank Limited	2.99%
ICICI Bank Limited	1.93%
Reliance Industries Limited	1.74%
Infosys Limited	1.20%
Axis Bank Limited	0.86%
Larsen & Toubro Limited	0.73%
ITC Limited	0.65%
Tata Consultancy Services Limited	0.53%
Mahindra & Mahindra Ltd.	0.52%
State Bank of India	0.51%
Others	12.25%
Total	23.91%
Debentures/Bonds	% to Fund
LIC Housing Finance Ltd	4.06%
HDFC Bank Ltd	3.98%
Bharti Telecom Ltd	2.22%
Bajaj Finance Ltd	1.75%
National Bank For Agriculture & Rural Development	1.36%
Indian Railway Finance Corporation Ltd	1.15%
Poonawalla Fincorp Limited	1.13%
ICICI Securities Primary Dealership Ltd	0.64%
Reliance Industries Ltd	0.61%
HDB Financial Services Ltd	0.60%
Others	5.19%
Total	22.68%
Government Securities	% to Fund
7.34% GOI Mat 22-Apr-2054	14.97%
7.10% GOI Mat 08-Apr-2034	6.54%
6.90% GOI Mat 15-Apr-2065	5.45%
6.79% GOI Mat 30-Dec-2031	2.54%
7.09% GOI Mat 05-Aug-2054	2.28%
6.79% GOI Mat 07-Oct-2034	1.73%
7.30% GOI Mat 19-Jun-2053	1.59%
7.09% GOI Mat 25-Nov-2074	1.22%
6.91% Maharashtra SDL Mat 15-Sep-2033	0.81%
7.18% GOI Mat 14-Aug-2033	0.74%
Others	12.06%
Total	49.93%
Deposits, Money Mkt Securities and Net Current Assets.	3.48%
Grand Total	100.00%
Debt Parameters	
Portfolio Yield (%)	6.79%
Avg Maturity (In Months)	206.49
Modified Duration (In Years)	7.46

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
97,732.33	2,96,755.06	14,233.13	4,08,720.51

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	2.06%
Public Deposits		
Govt. Securities	50% to 85%	72.61%
Corporate Bonds		
Equity	15% to 30%	23.91%
Net Current Assets	-	1.42%



Liquid Fund – Life Group – II as on June 30, 2025

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	: ULGF03620/02/12LiquidFdlII101
Inception Date	: 20 Feb 2008
NAV	: 28.3875

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.14%	6.93%
10 Years	4.75%	6.37%
7 Years	4.37%	5.99%
5 Years	4.05%	5.70%
3 Years	5.22%	7.00%
2 Years	5.58%	7.22%
1 Year	5.55%	7.09%
6 Months	2.61%	3.41%
1 Month	0.43%	0.52%

#CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

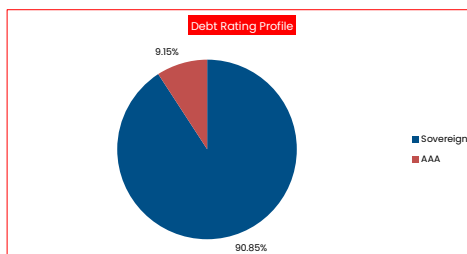
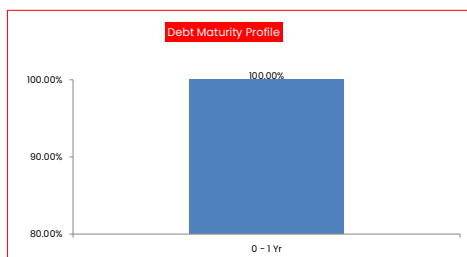
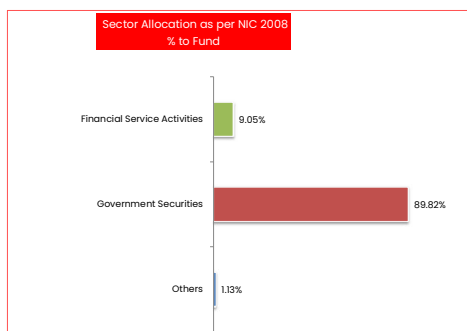
Portfolio	
Deposits, Money Mkt Securities and Net Current Assets.	100.00%
Grand Total	100.00%
Debt Parameters	
Portfolio Yield (%)	6.56%
Avg Maturity (In Months)	6.20
Modified Duration (In Years)	0.52

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	1,522.38	1,522.38

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 June 30, 2025

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	: 36.4717

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.71%	7.62%
10 Years	7.23%	7.81%
7 Years	7.28%	7.92%
5 Years	5.48%	6.19%
3 Years	7.78%	8.41%
2 Years	8.03%	8.39%
1 Year	8.64%	9.16%
6 Months	4.50%	4.72%
1 Month	-0.67%	-0.43%

#CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures/Bonds	% to Fund
Bajaj Finance Ltd	7.11%
National Bank For Agriculture & Rural Development	6.28%
HDFC Bank Ltd	6.13%
UC Housing Finance Ltd	4.34%
Cholamandalam Investment & Finance Company Ltd	3.11%
Power Finance Corporation Ltd	2.84%
National Housing Bank	2.54%
Indian Railway Finance Corporation Ltd	2.41%
Small Industries Development Bank Of India	1.61%
Mahindra and Mahindra Financial Services Ltd	1.06%
Others	9.33%

Total	46.79%
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Government Securities	% to Fund
7.10% GOI Mat 08-Apr-2034	17.78%
7.34% GOI Mat 22-Apr-2064	13.84%
6.79% GOI Mat 07-Oct-2034	8.32%
7.18% GOI Mat 14-Aug-2033	5.71%
6.77% Maharashtra SDL Mat 30-Apr-2038	0.69%
7.23% GOI Mat 15-Apr-2039	0.52%
7.73% Maharashtra SDL Mat 29-Mar-2032	0.51%
7.61% GOI Mat 09-May-2030	0.49%
Gsec C-STRIPS Mat 19-Sep-2027	0.45%
7.45% Karnataka SDL Mat 20-Mar-2037	0.35%
Others	1.40%

Total	50.05%
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Deposits, Money Mkt Securities and Net Current Assets.	3.16%
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Grand Total	100.00%
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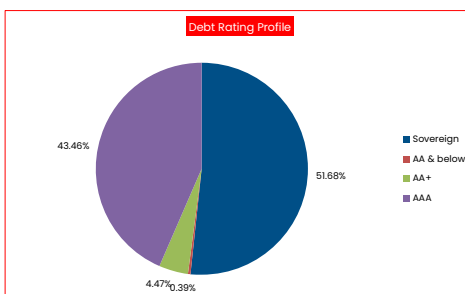
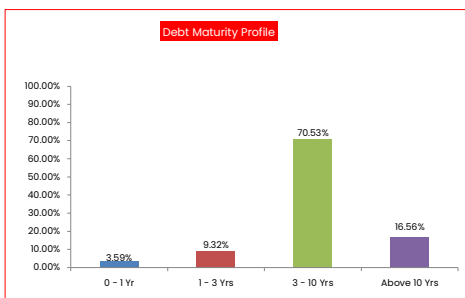
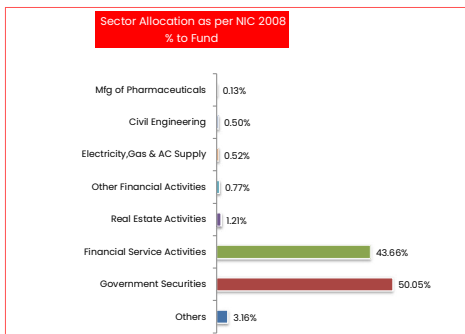
Debt Parameters	
Portfolio Yield (%)	6.73%
Avg Maturity (In Months)	133.35
Modified Duration (In Years)	5.96

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	258,505.03	8,448.91	266,953.94

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%	0.93%
Public Deposits		
Govt. Securities	75% to 100%	96.84%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	2.23%



Stable Managed Fund – Life Group – II as on June 30, 2025

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	: ULGF03720/02/12StableMFII01
Inception Date	: 20 Feb 2008
NAV	: 29.9167

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.49%	7.40%
10 Years	5.60%	7.27%
7 Years	5.57%	7.02%
5 Years	4.72%	6.38%
3 Years	6.02%	7.66%
2 Years	6.57%	7.94%
1 Year	7.17%	8.24%
6 Months	3.97%	4.22%
1 Month	0.41%	0.58%

#CRISIL Low Duration Debt Index

Note: Returns over 1 year have been annualized.

Portfolio	
Debentures/Bonds	% to Fund
National Bank For Agriculture & Rural Development	8.71%
Kotak Mahindra Prime Ltd.	8.27%
Bajaj Finance Ltd	7.02%
Sundaram Finance Ltd	6.57%
UC Housing Finance Ltd	6.12%
IOT Utkal Energy Services Limited	2.79%
Total	39.48%

Government Securities	% to Fund
7.57% Gujarat SDL Mat 09-Nov-2026	9.70%
7.15% Maharashtra SDL Mat 13-Oct-2026	8.89%
Gsec C-STRIPS Mat 22-Aug-2026	8.71%
7.83% Gujarat SDL Mat 13-Jul-2026	7.91%
7.71% Gujarat SDL Mat 01-Mar-2027	7.31%
Gsec C-STRIPS Mat 06-Nov-2026	5.61%
7.84% Tamil Nadu SDL Mat 13-Jul-2026	3.08%
6.24% Maharashtra SDL Mat 11-Aug-2026	2.17%
8.23% Maharashtra SDL Mat 09-Sep-2025	1.08%
8.15% GOI Mat 24-Nov-2026	0.67%
Total	55.13%

Deposits, Money Mkt Securities and Net Current Assets.	5.39%
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Grand Total	100.00%
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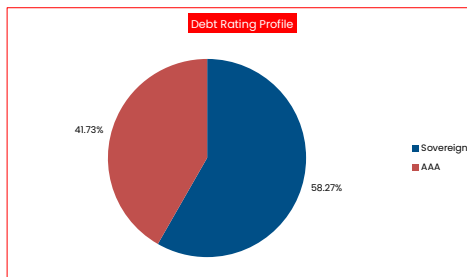
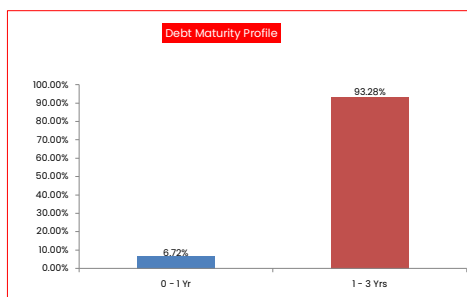
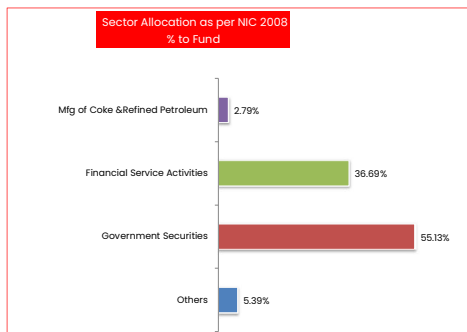
Debt Parameters	
Portfolio Yield (%)	6.13%
Avg Maturity (In Months)	14.97
Modified Duration (In Years)	1.14

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	2,192.63	124.84	2,317.47

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

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



Balanced Managed Fund – Pension Group – II as on June 30, 2025

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	: 56.4549

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.17%	10.26%
10 Years	9.50%	9.79%
7 Years	9.84%	10.46%
5 Years	11.69%	12.76%
3 Years	11.91%	13.03%
2 Years	11.13%	12.23%
1 Year	6.80%	7.45%
6 Months	4.88%	5.65%
1 Month	0.80%	1.19%

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

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	5.52%
ICICI Bank Limited	3.93%
Reliance Industries Limited	3.58%
Infosys Limited	2.39%
Axis Bank Limited	1.79%
Larsen & Toubro Limited	1.46%
ITC Limited	1.34%
Mahindra & Mahindra Ltd.	1.08%
Tata Consultancy Services Limited	1.05%
State Bank of India	1.04%
Bajaj Finance Ltd	0.99%
Kotak Mahindra Bank Limited	0.96%
Bharti Airtel Ltd - Partly Paid	0.90%
UltraTech Cement Limited	0.89%
NTPC Ltd.	0.77%
Maruti Suzuki India Ltd	0.70%
Titan Company Limited	0.61%
Hindustan Unilever Limited	0.60%
HCL Technologies Limited	0.56%
Tech Mahindra Limited	0.52%
Bharat Electronics Ltd	0.51%
Others	16.59%

Total 47.77%

Debentures/Bonds	% to Fund
Bajaj Finance Ltd	4.03%
LIC Housing Finance Ltd	2.01%
National Bank For Agriculture & Rural Development	1.60%
HDFC Bank Ltd	1.22%
Mankind Pharma Limited	0.98%
Indian Railway Finance Corporation Ltd	0.71%
Reliance Industries Ltd	0.63%
Tata Capital Housing Finance Limited	0.60%
Larsen & Toubro Ltd	0.36%
National Housing Bank	0.35%
Others	0.60%

Total 13.09%

Government Securities	% to Fund
7.30% GOI Mat 19-Jun-2053	7.42%
7.34% GOI Mat 22-Apr-2064	5.01%
7.59% GOI Mat 20-Mar-2029	3.81%
7.09% GOI Mat 05-Aug-2054	2.90%
7.18% GOI Mat 24-Jul-2037	2.82%
6.45% GOI Mat 07-Oct-2029	1.75%
6.79% GOI Mat 30-Dec-2031	1.71%
6.90% GOI Mat 15-Apr-2065	1.52%
7.38% GOI Mat 20-Jun-2027	1.23%
7.10% GOI Mat 08-Apr-2034	0.94%
Others	4.94%

Total 34.05%

Deposits, Money Mkt Securities and Net Current Assets.	5.09%
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Grand Total	100.00%
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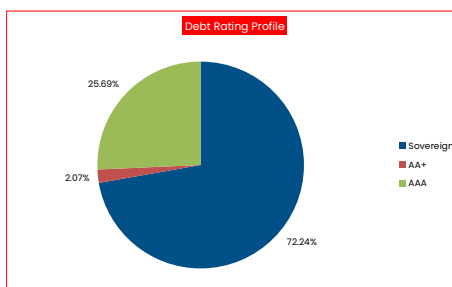
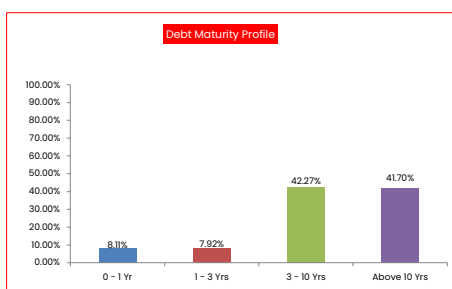
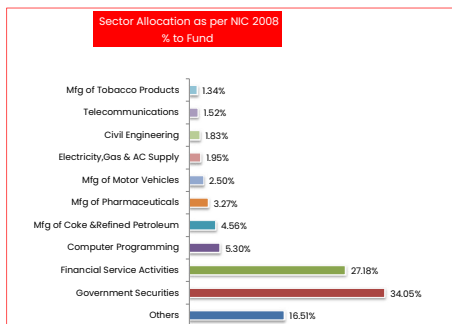
Debt Parameters	
Portfolio Yield (%)	6.64%
Avg Maturity (In Months)	173.83
Modified Duration (In Years)	6.83

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
799.24	788.55	85.14	1,672.93

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

Asset Category	F&U Mandate	% of Actual
Money Market Instns	0% to 20%	4.16%
Public Deposits		
Govt. Securities	20% to 70%	47.14%
Corporate Bonds		
Equity	30% to 60%	47.77%
Net Current Assets	-	0.93%



Defensive Managed Fund – Pension Group – II as on June 30, 2025

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	: ULGF04511/02/12DefnsvFdiII01
Inception Date	: 08 Oct 2008
NAV	: 43.3826

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.24%	9.09%
10 Years	8.20%	8.80%
7 Years	8.40%	9.19%
5 Years	8.40%	9.47%
3 Years	9.46%	10.72%
2 Years	9.26%	10.31%
1 Year	7.18%	8.30%
6 Months	4.30%	5.19%
1 Month	-0.22%	0.38%

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

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	2.72%
ICICI Bank Limited	1.87%
Reliance Industries Limited	1.63%
Infosys Limited	1.17%
Axis Bank Limited	0.82%
Larsen & Toubro Limited	0.71%
Happy Forgings Limited	0.70%
ITC Limited	0.60%
Tata Consultancy Services Limited	0.51%
Others	12.58%

Total	23.31%
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Debentures/Bonds	% to Fund
HDFC Bank Ltd	4.19%
UC Housing Finance Ltd	3.82%
National Bank For Agriculture & Rural Development	2.91%
Mankind Pharma Limited	1.49%
Bajaj Finance Ltd	1.48%
Indian Railway Finance Corporation Ltd	1.34%
Reliance Industries Ltd	1.19%
Tata Capital Housing Finance Limited	0.69%
ICICI Securities Primary Dealership Ltd	0.66%
Larsen & Toubro Ltd	0.62%
Others	3.47%

Total	21.86%
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Government Securities	% to Fund
7.34% GOI Mat 22-Apr-2064	15.87%
7.09% GOI Mat 05-Aug-2054	3.72%
7.30% GOI Mat 19-Jun-2053	3.44%
7.10% GOI Mat 08-Apr-2034	3.38%
6.90% GOI Mat 15-Apr-2065	3.09%
6.79% GOI Mat 07-Oct-2034	2.67%
6.79% GOI Mat 30-Dec-2031	2.40%
7.18% GOI Mat 14-Aug-2033	1.59%
7.46% Karnataka SDL Mat 20-Mar-2038	1.20%
6.92% GOI Mat 18-Nov-2039	1.00%
Others	10.77%

Total	49.12%
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Deposits, Money Mkt Securities and Net Current Assets.	5.71%
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Grand Total	100.00%
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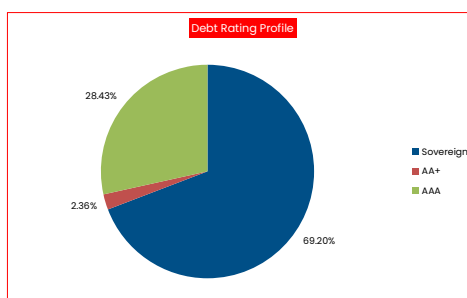
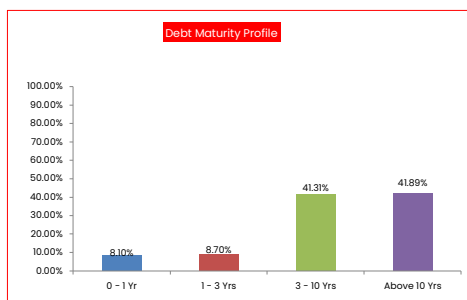
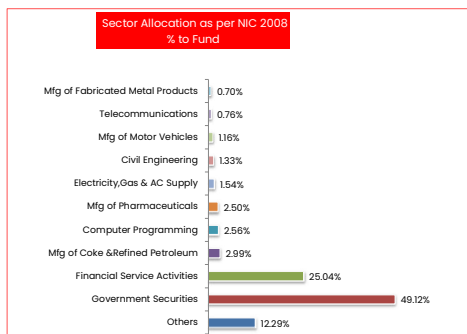
Debt Parameters	
Portfolio Yield (%)	6.76%
Avg Maturity (In Months)	202.23
Modified Duration (In Years)	7.37

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
26,776.36	81,547.54	6,557.86	114,881.76

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	4.39%
Public Deposits		
Govt. Securities	50% to 85%	70.98%
Corporate Bonds	15% to 30%	23.31%
Equity	-	1.32%
Net Current Assets		



Liquid Fund – Pension Group – II as on June 30, 2025

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	: ULGF04311/02/12LiquidFundII101
Inception Date	: 08 Oct 2008
NAV	: 26.708

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.03%	6.89%
10 Years	4.70%	6.37%
7 Years	4.32%	5.99%
5 Years	4.04%	5.70%
3 Years	5.20%	7.00%
2 Years	5.58%	7.22%
1 Year	5.56%	7.09%
6 Months	2.61%	3.41%
1 Month	0.43%	0.52%

#CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

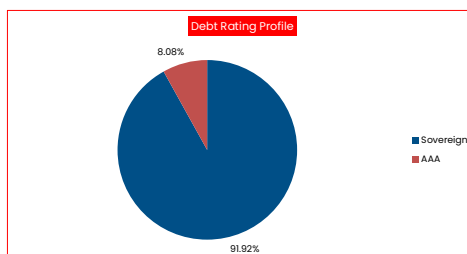
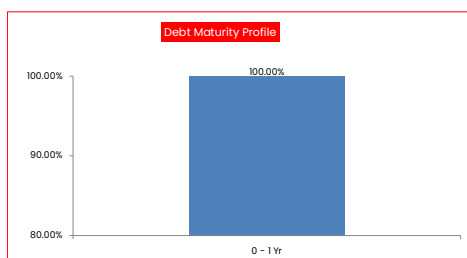
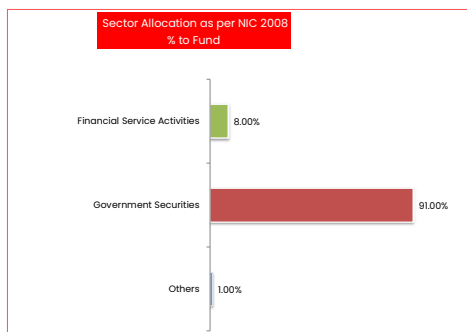
Portfolio	
Deposits, Money Mkt Securities and Net Current Assets.	100.00%
Grand Total	100.00%
Debt Parameters	
Portfolio Yield (%)	6.53%
Avg Maturity (In Months)	6.68
Modified Duration (In Years)	0.56

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	3,442.83	3,442.83

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 June 30, 2025

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	: 35.3971

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.78%	7.91%
10 Years	7.07%	7.81%
7 Years	7.02%	7.92%
5 Years	5.15%	6.19%
3 Years	7.38%	8.41%
2 Years	7.66%	8.39%
1 Year	8.56%	9.16%
6 Months	4.46%	4.72%
1 Month	-0.70%	-0.43%

#CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures/Bonds	% to Fund
National Bank For Agriculture & Rural Development	8.74%
Indian Railway Finance Corporation Ltd	7.12%
Bajaj Finance Ltd	5.26%
HDFC Bank Ltd	2.91%
Mankind Pharma Limited	2.68%
LIC Housing Finance Ltd	2.30%
Power Finance Corporation Ltd	2.14%
National Housing Bank	1.91%
Small Industries Development Bank Of India	1.54%
REC Limited	1.52%
Others	7.31%

Total	43.45%
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Government Securities	% to Fund
7.10% GOI Mat 08-Apr-2034	23.43%
7.34% GOI Mat 22-Apr-2064	14.12%
6.79% GOI Mat 07-Oct-2034	5.67%
7.18% GOI Mat 14-Aug-2033	4.42%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	0.87%
7.61% GOI Mat 09-May-2030	0.55%
6.77% Maharashtra SDL Mat 30-Apr-2038	0.50%
7.59% GOI Mat 20-Mar-2029	0.48%
7.23% GOI Mat 15-Apr-2039	0.27%
Gsec C-STRIPS Mat 19-Sep-2028	0.26%
Others	0.33%

Total	50.90%
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Deposits, Money Mkt Securities and Net Current Assets.	5.66%
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Grand Total	100.00%
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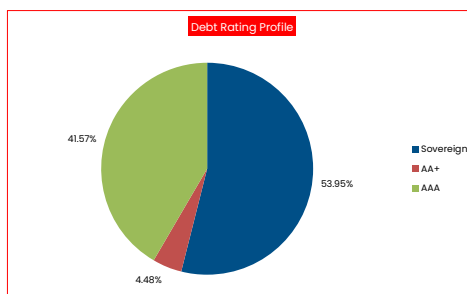
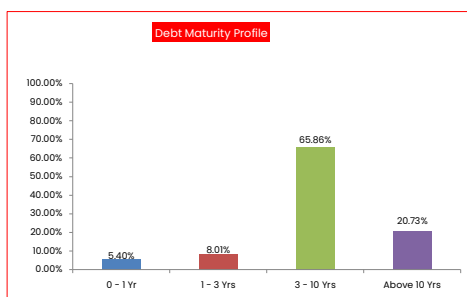
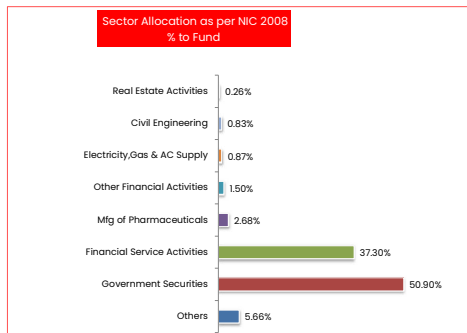
Debt Parameters	
Portfolio Yield (%)	6.69%
Avg Maturity (In Months)	135.36
Modified Duration (In Years)	6.03

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	22,265.57	1,334.97	23,600.54

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%	4.48%
Public Deposits		
Govt. Securities	75% to 100%	94.34%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	1.18%



Stable Managed Fund – Pension Group – II as on June 30, 2025

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	: ULGF04811/02/12StableMFIII01
Inception Date	: 08 Oct 2008
NAV	: 28.5521

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.46%	7.40%
10 Years	5.58%	7.27%
7 Years	5.56%	7.02%
5 Years	4.68%	6.38%
3 Years	6.00%	7.66%
2 Years	6.50%	7.94%
1 Year	7.09%	8.24%
6 Months	3.91%	4.22%
1 Month	0.40%	0.58%

#CRISIL Low Duration Debt Index

Note: Returns over 1 year have been annualized.

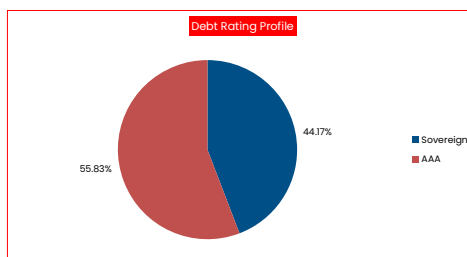
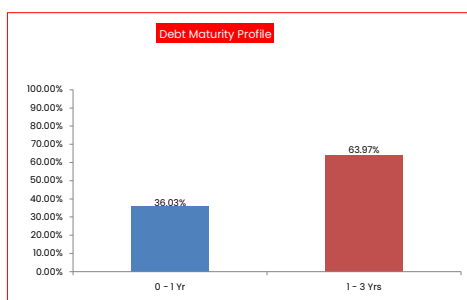
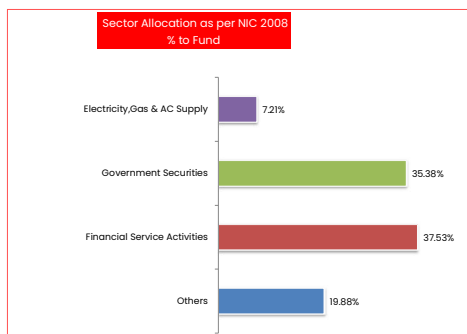
Portfolio	
Debentures/Bonds	% to Fund
Sundaram Finance Ltd	8.49%
Bajaj Finance Ltd	7.29%
UC Housing Finance Ltd	7.27%
National Bank For Agriculture & Rural Development	7.24%
Kotak Mahindra Prime Ltd.	7.24%
Power Grid Corporation of India Ltd	7.21%
Total	44.73%
Government Securities	% to Fund
7.84% Tamil Nadu SDL Mat 13-Jul-2026	12.18%
7.96% Maharashtra SDL Mat 29-June-2026	10.98%
7.58% Maharashtra SDL Mat 24-Aug-2026	8.52%
8.15% GOI Mat 24-Nov-2026	3.70%
Total	35.38%
Deposits, Money Mkt Securities and Net Current Assets.	19.88%
Grand Total	100.00%
Debt Parameters	
Portfolio Yield (%)	6.15%
Avg Maturity (In Months)	11.53
Modified Duration (In Years)	0.87

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	335.14	83.16	418.31

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

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



Balanced Managed Fund – Defined Benefit Group as on June 30, 2025

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	: 197.6956

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	12.09%	10.11%
10 Years	10.28%	9.79%
7 Years	10.75%	10.46%
5 Years	12.35%	12.76%
3 Years	12.34%	13.03%
2 Years	11.71%	12.23%
1 Year	7.53%	7.45%
6 Months	5.32%	5.65%
1 Month	1.01%	1.19%

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

Note: Returns over 1 year have been annualized.

Portfolio	
Equity	% to Fund
HDFC Bank Limited	5.35%
ICICI Bank Limited	3.69%
Reliance Industries Limited	3.31%
Infosys Limited	2.30%
Axis Bank Limited	1.65%
Larsen & Toubro Limited	1.40%
ITC Limited	1.23%
Tata Consultancy Services Limited	1.01%
Mahindra & Mahindra Ltd.	0.99%
State Bank of India	0.98%
Bajaj Finance Ltd	0.93%
Kotak Mahindra Bank Limited	0.89%
Bharti Airtel Ltd	0.85%
UltraTech Cement Limited	0.81%
Bharti Airtel Ltd - Partly Paid	0.78%
NTPC Ltd.	0.72%
Maruti Suzuki India Ltd	0.66%
Happy Forgings Limited	0.61%
Titan Company Limited	0.58%
Hindustan Unilever Limited	0.57%
HCL Technologies Limited	0.54%
Others	16.07%
Total	45.93%

Debentures/Bonds	% to Fund
Nuclear Power Corporation of India Ltd	2.73%
Embassy Office Parks REIT	2.58%
UC Housing Finance Ltd	1.76%
Larsen & Toubro Ltd	0.69%
Total	7.77%

Government Securities	% to Fund
7.30% GOI Mat 19-Jun-2053	12.44%
7.59% GOI Mat 20-Mar-2029	9.22%
7.54% GOI Mat 23-May-2036	7.97%
7.40% GOI Mat 09-Sep-2035	3.84%
7.68% Tamil Nadu Uday Mat 22-Mar-2026	3.04%
7.46% Karnataka SDL Mat 20-Mar-2038	2.23%
8.15% GOI Mat 24-Nov-2026	0.86%
7.09% GOI Mat 05-Aug-2054	0.72%
6.45% GOI Mat 07-Oct-2029	0.61%
7.34% GOI Mat 22-Apr-2064	0.42%
Others	0.39%
Total	41.73%

Deposits, Money Mkt Securities and Net Current Assets.	4.58%
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Grand Total	100.00%
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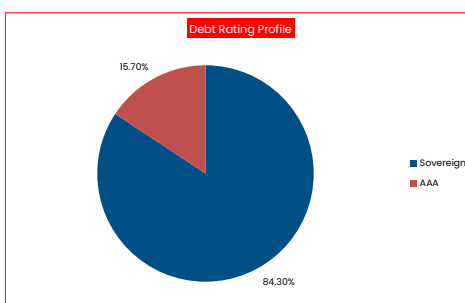
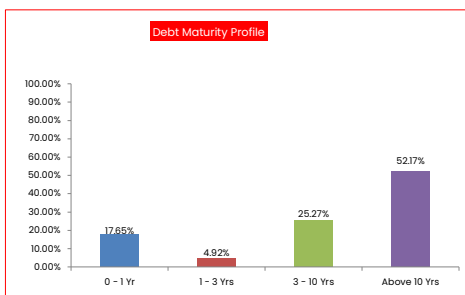
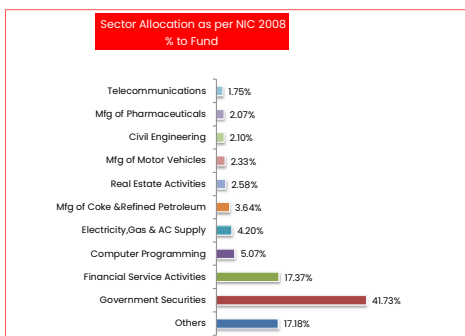
Debt Parameters	
Portfolio Yield (%)	6.49%
Avg Maturity (In Months)	137.21
Modified Duration (In Years)	6.11

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
535.11	576.69	53.30	1,165.10

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	3.78%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	49.50%
Corporate Bonds	30% to 60%	45.93%
Equity	-	0.79%
Net Current Assets	-	0.79%



Defensive Managed Fund – Defined Benefit Group as on June 30, 2025

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	: 132.1145

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.81%	8.69%
10 Years	9.03%	8.80%
7 Years	9.01%	9.19%
5 Years	9.33%	9.47%
3 Years	9.92%	10.72%
2 Years	9.66%	10.31%
1 Year	7.42%	8.30%
6 Months	4.41%	5.19%
1 Month	-0.06%	0.38%

#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	1.70%
Reliance Industries Limited	1.54%
Infosys Limited	1.05%
Axis Bank Limited	0.77%
Larsen & Toubro Limited	0.64%
ITC Limited	0.58%
Others	12.24%

Total	21.03%
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Debentures/Bonds	% to Fund
International Finance Corporation	4.47%
Larsen & Toubro Ltd	0.86%

Total	5.33%
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Government Securities	% to Fund
7.59% GOI Mat 20-Mar-2029	16.08%
7.37% GOI Sovereign Green Bond Mat 23-Jan-2054	13.29%
7.30% GOI Mat 19-Jun-2053	11.86%
6.45% GOI Mat 07-Oct-2029	6.49%
7.26% GOI Mat 22-Aug-2032	3.59%
Gsec C-STRIPS Mat 19-Sep-2025	3.36%
7.54% GOI Mat 23-May-2036	3.21%
7.26% GOI Mat 14-Jan-2029	2.66%
8.60% GOI Mat 02-Jun-2028	2.28%
7.40% GOI Mat 09-Sep-2035	1.41%
Others	3.75%

Total	67.99%
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Deposits, Money Mkt Securities and Net Current Assets.	5.65%
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Grand Total	100.00%
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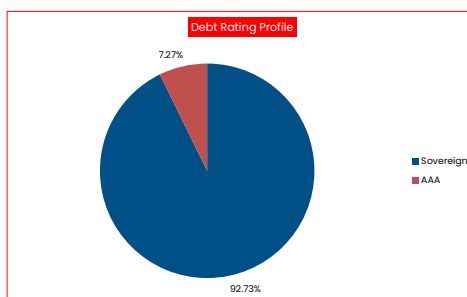
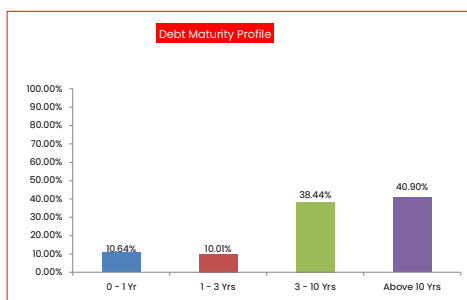
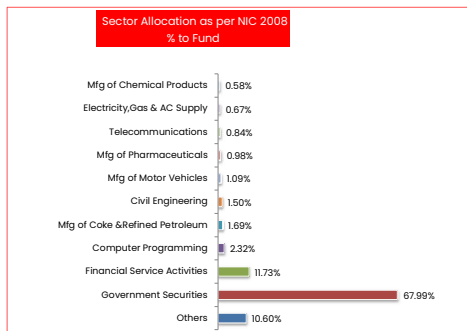
Debt Parameters	
Portfolio Yield (%)	6.45%
Avg Maturity (In Months)	150.44
Modified Duration (In Years)	6.22

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
49.35	172.03	13.25	234.63

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	3.89%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	73.32%
Corporate Bonds	15% to 30%	21.03%
Equity	-	1.76%
Net Current Assets	-	1.76%



Secured Managed Fund – Defined Benefit Group as on June 30, 2025

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	: ULGF00928/03/05SecureMgtFI01
Inception Date	: 28 Mar 2005
NAV	: 194.0537

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.85%	7.27%
10 Years	6.69%	7.81%
7 Years	6.21%	7.92%
5 Years	5.06%	6.19%
3 Years	7.25%	8.41%
2 Years	7.38%	8.39%
1 Year	8.31%	9.16%
6 Months	4.43%	4.72%
1 Month	-0.82%	-0.43%

#CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio	
Government Securities	% to Fund
7.26% GOI Mat 14-Jan-2029	24.89%
7.59% GOI Mat 20-Mar-2029	20.36%
5.77% GOI Mat 03-AUG-2030	17.82%
7.46% GOI Mat 06-Nov-2073	16.43%
7.18% GOI Mat 24-Jul-2037	12.35%
9.20% GOI Mat 30-Sep-2030	1.78%

Total	93.62%
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Deposits, Money Mkt Securities and Net Current Assets.	6.38%
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Grand Total	100.00%
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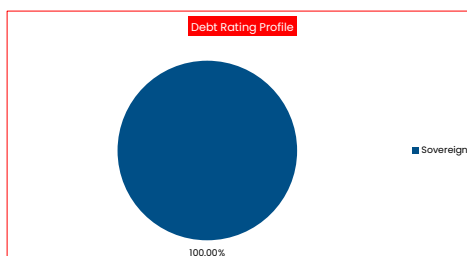
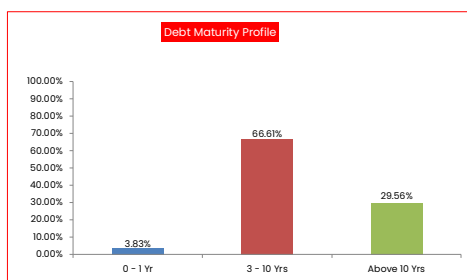
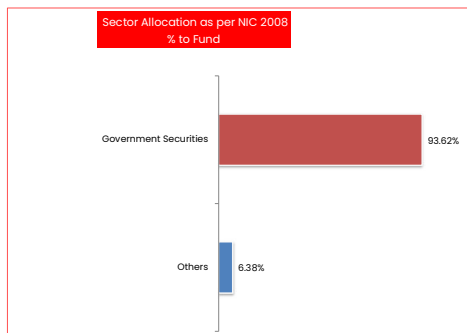
Debt Parameters	
Portfolio Yield (%)	6.27%
Avg Maturity (In Months)	148.92
Modified Duration (In Years)	5.53

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	11.89	.81	12.70

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%	3.73%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	93.62%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	2.65%



Group Balanced Fund as on June 30, 2025

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	: 57.8509

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.90%	9.04%
10 Years	7.72%	9.01%
7 Years	8.49%	9.50%
5 Years	9.11%	10.30%
3 Years	10.41%	11.10%
2 Years	10.39%	10.46%
1 Year	8.90%	8.29%
6 Months	5.73%	5.68%
1 Month	0.93%	0.63%

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

Note: Returns over 1 year have been annualized.

Portfolio	
Equity	% to Fund
HDFC Bank Limited	6.00%
Reliance Industries Limited	4.42%
ICICI Bank Limited	3.67%
Infosys Limited	2.44%
Bharti Airtel Ltd	2.25%
Tata Consultancy Services Limited	1.94%
Bajaj Finance Ltd	1.90%
Larsen & Toubro Limited	1.87%
Mahindra & Mahindra Ltd.	1.62%
ITC Limited	1.46%
HCL Technologies Limited	1.41%
Kotak Mahindra Bank Limited	1.32%
Maruti Suzuki India Ltd	1.26%
State Bank of India	1.17%
Hindustan Unilever Limited	1.17%
Sun Pharmaceutical Industries Limited	0.94%
Bajaj Auto Ltd.	0.85%
Hindalco Industries Limited	0.63%
UltraTech Cement Limited	0.61%
Dr Reddys Laboratories Limited	0.59%
NTPC Ltd.	0.54%
Others	0.47%
Total	38.53%

Government Securities	% to Fund
6.01% GOI Mat 25-Mar-2028	27.51%
8.24% GOI Mat 10-November-2033	21.57%
7.25% GOI Mat 12-Jun-2063	5.17%
Total	54.25%

Deposits, Money Mkt Securities and Net Current Assets.	7.22%
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Grand Total	100.00%
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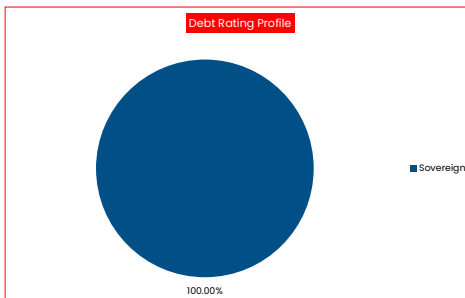
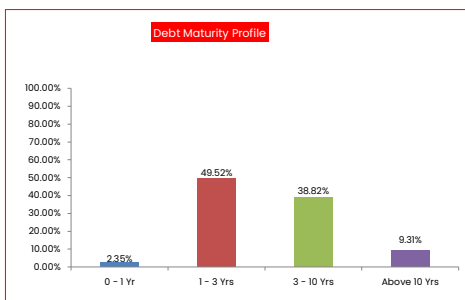
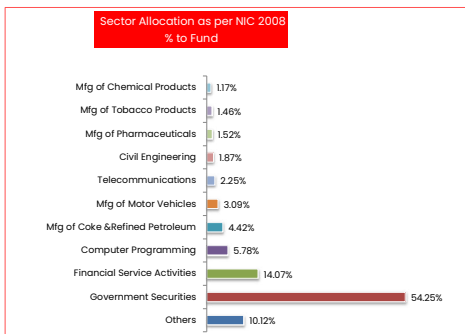
Debt Parameters	
Portfolio Yield (%)	6.21%
Avg Maturity (In Months)	97.66
Modified Duration (In Years)	4.78

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
7.58	10.67	1.42	19.68

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Sumeet Hinduja	14	-	10
Mr Pranav Parekh	-	8	10

Corporate Bonds	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	1.31%
Public Deposits		
Govt. Securities	0% to 80%	54.25%
Corporate Bonds	20% to 40%	38.53%
Equity	-	5.91%
Net Current Assets		



Group Debt Fund as on June 30, 2025

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

SFIN Code	: ULGF00224/08/04EBDEBT01
Inception Date	: 03 Dec 2004
NAV	: 46.3612

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.73%	7.27%
10 Years	7.45%	7.81%
7 Years	7.66%	7.92%
5 Years	5.61%	6.19%
3 Years	7.69%	8.41%
2 Years	7.95%	8.39%
1 Year	8.32%	9.16%
6 Months	4.12%	4.72%
1 Month	-1.06%	-0.43%

#CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures/Bonds	% to Fund
NTPC Ltd.	7.09%
Muthoot Finance Limited	3.74%
Indian Railway Finance Corporation Ltd	2.66%
Mankind Pharma Limited	1.47%
HDFC Bank Ltd	1.46%
REC Limited	1.12%
Housing & Urban Development Corporation Limited	0.76%
UC Housing Finance Ltd	0.75%
National Bank For Agriculture & Rural Development	0.38%

Total	19.41%
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Government Securities	% to Fund
7.25% GOI Mat 12-Jun-2063	14.34%
7.18% GOI Mat 24-Jul-2037	10.02%
7.09% GOI Mat 05-Aug-2054	5.70%
7.61% GOI Mat 09-May-2030	4.96%
9.20% GOI Mat 30-Sep-2030	4.68%
7.34% GOI Mat 22-Apr-2064	4.44%
7.09% GOI Mat 25-Nov-2074	3.57%
7.10% GOI Mat 08-Apr-2034	3.51%
7.21% Gujarat SDL Mat 05-Mar-2035	1.85%
7.20% Karnataka SDL Mat 27-Aug-2037	1.77%
Others	5.01%

Total	59.86%
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Deposits, Money Mkt Securities and Net Current Assets.	20.73%
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Grand Total	100.00%
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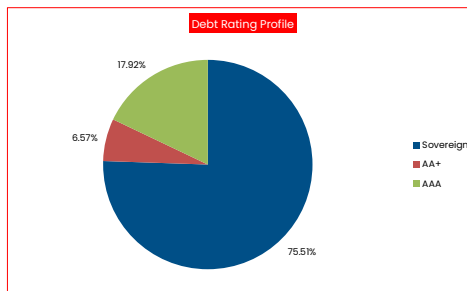
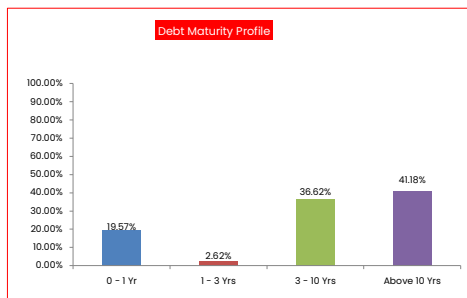
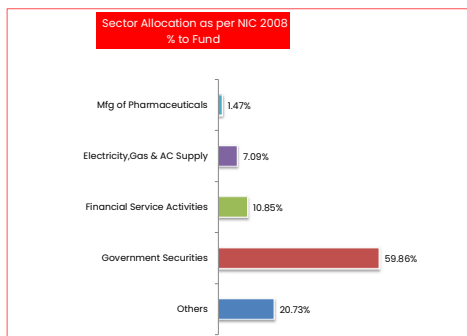
Debt Parameters	
Portfolio Yield (%)	6.54%
Avg Maturity (In Months)	178.66
Modified Duration (In Years)	6.55

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	2,206.39	577.11	2,783.50

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 60%	19.29%
Public Deposits		
Govt. Securities	40% to 100%	79.27%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	1.45%



Group Growth Fund as on June 30, 2025

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	: 84.6178

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	10.93%	10.22%
10 Years	9.85%	9.80%
7 Years	10.16%	10.56%
5 Years	12.19%	13.04%
3 Years	11.91%	12.89%
2 Years	11.01%	11.85%
1 Year	7.16%	7.71%
6 Months	5.11%	6.32%
1 Month	1.47%	1.33%

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

Note: Returns over 1 year have been annualized.

Portfolio	
Equity	% to Fund
HDFC Bank Limited	6.04%
Reliance Industries Limited	5.17%
ICICI Bank Limited	4.78%
Larsen & Toubro Limited	3.69%
Infosys Limited	3.22%
Bharti Airtel Ltd	2.89%
Mahindra & Mahindra Ltd.	2.74%
ITC Limited	2.33%
Tata Consultancy Services Limited	2.24%
Maruti Suzuki India Ltd	1.78%
State Bank of India	1.59%
Kotak Mahindra Bank Limited	1.55%
Axis Bank Limited	1.55%
HCL Technologies Limited	1.49%
Bajaj Finserv Ltd	1.48%
Bajaj Finance Ltd	1.35%
Hindustan Unilever Limited	1.32%
Sun Pharmaceutical Industries Limited	0.96%
UltraTech Cement Limited	0.87%
Dr Reddys Laboratories Limited	0.83%
Hindalco Industries Limited	0.80%
NTPC Ltd.	0.60%
Asian Paints (India) Ltd	0.50%
Others	0.52%

Total	50.28%
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Government Securities		% to Fund
6.01% GOI Mat 25-Mar-2028		23.04%
7.38% GOI Mat 20-Jun-2027		3.51%
8.24% GOI Mat 10-November-2033		2.41%

Total	28.96%
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Deposits, Money Mkt Securities and Net Current Assets.	20.76%
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Grand Total	100.00%
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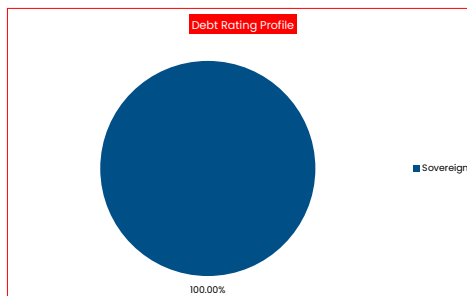
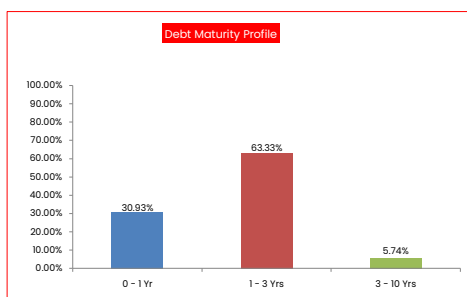
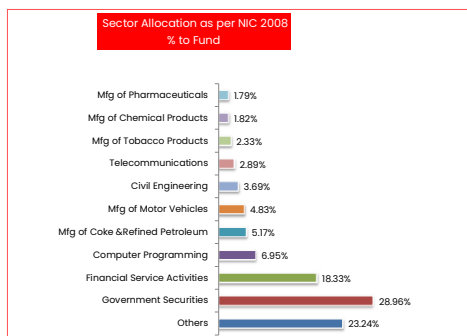
Debt Parameters	
Portfolio Yield (%)	5.79%
Avg Maturity (In Months)	25.81
Modified Duration (In Years)	1.85

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
7.00	4.03	2.89	13.92

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Sumeet Hinduja	14	-	10
Mr Pranav Parekh	-	8	10

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	12.97%
Public Deposits		
Govt. Securities	0% to 60%	28.96%
Corporate Bonds		
Equity	40% to 60%	50.28%
Net Current Assets	-	7.79%



Group Secure Fund as on June 30, 2025

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	: 53.5779

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.49%	8.16%
10 Years	8.36%	8.41%
7 Years	8.73%	8.71%
5 Years	7.84%	8.24%
3 Years	9.23%	9.75%
2 Years	9.46%	9.43%
1 Year	8.39%	8.72%
6 Months	4.82%	5.20%
1 Month	-0.25%	0.10%

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

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	2.98%
Reliance Industries Limited	1.27%
ICICI Bank Limited	1.23%
Infosys Limited	0.82%
Bharti Airtel Ltd	0.76%
Larsen & Toubro Limited	0.54%
Others	9.21%

Total 16.81%

Debentures/Bonds	% to Fund
Indian Railway Finance Corporation Ltd	8.17%
Mankind Pharma Limited	4.17%
National Bank For Agriculture & Rural Development	4.17%
Muthoot Finance Limited	3.35%
Larsen & Toubro Ltd	3.26%
HDFC Bank Ltd	2.18%
National Housing Bank	1.96%
State Bank of India	1.09%
Power Finance Corporation Ltd	0.87%
UC Housing Finance Ltd	0.84%
Others	2.61%

Total 32.67%

Government Securities	% to Fund
7.26% GOI Mat 06-Feb-2033	11.19%
7.10% GOI Mat 08-Apr-2034	9.04%
7.30% GOI Mat 19-Jun-2053	6.04%
7.25% GOI Mat 12-Jun-2063	4.40%
7.34% GOI Mat 22-Apr-2064	4.40%
7.20% Karnataka SDL Mat 27-Aug-2037	3.29%
6.90% GOI Mat 15-Apr-2065	2.41%
7.09% GOI Mat 25-Nov-2074	1.87%
7.18% GOI Mat 14-Aug-2033	1.66%
7.10% GOI Mat 18-Apr-2029	1.34%
Others	2.46%

Total 48.10%

Deposits, Money Mkt Securities and Net Current Assets. 2.41%

Grand Total 100.00%

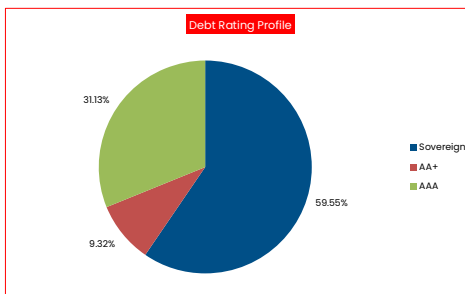
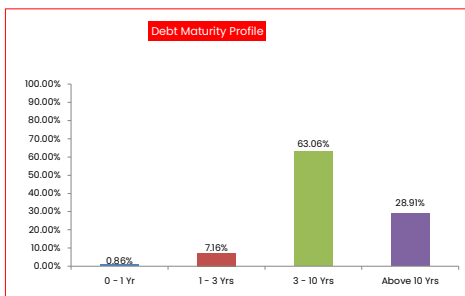
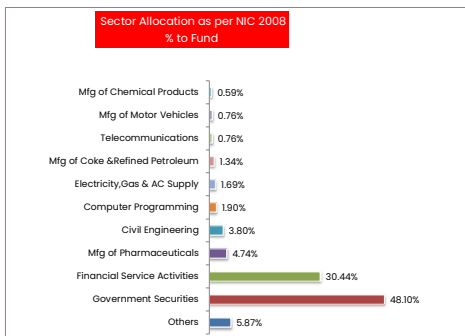
Debt Parameters	
Portfolio Yield (%)	6.78%
Avg Maturity (In Months)	164.68
Modified Duration (In Years)	6.80

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
1,564.71	7,516.75	224.58	9,306.04

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Sumeet Hinduja	14	-	10
Mr Pranav Parekh	-	8	10

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	0.70%
Public Deposits		
Govt. Securities	0% to 90%	80.77%
Corporate Bonds	10% to 20%	16.81%
Equity	-	1.71%
Net Current Assets		



Capital Guarantee Debt Fund Group Life as on June 30, 2025

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	: 11.0338

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.35%	9.25%
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	8.17%	9.16%
6 Months	4.30%	4.72%
1 Month	-0.68%	-0.43%

#CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures/Bonds	% to Fund
National Bank For Agriculture & Rural Development	9.39%
Bajaj Finance Ltd	8.17%
HDFC Bank Ltd	5.32%
Power Finance Corporation Ltd	3.43%
Indian Railway Finance Corporation Ltd	2.75%
LIC Housing Finance Ltd	2.73%
Small Industries Development Bank Of India	1.62%
National Housing Bank	1.57%
REC Limited	1.43%
Mahindra and Mahindra Financial Services Ltd	1.18%
Others	6.62%

Total	44.20%
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Government Securities	% to Fund
6.79% GOI Mat 07-Oct-2034	16.35%
7.34% GOI Mat 22-Apr-2064	15.07%
7.10% GOI Mat 08-Apr-2034	10.47%
7.18% GOI Mat 14-Aug-2033	4.31%
7.61% GOI Mat 09-May-2030	2.75%
Gsec C-STRIIPS Mat 19-Mar-2027	1.63%
6.77% Maharashtra SDL Mat 30-Apr-2038	0.69%
7.59% GOI Mat 20-Mar-2029	0.33%
7.25% GOI Mat 12-Jun-2063	0.30%
7.30% GOI Mat 19-Jun-2053	0.01%

Total	51.91%
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Deposits, Money Mkt Securities and Net Current Assets.	3.89%
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Grand Total	100.00%
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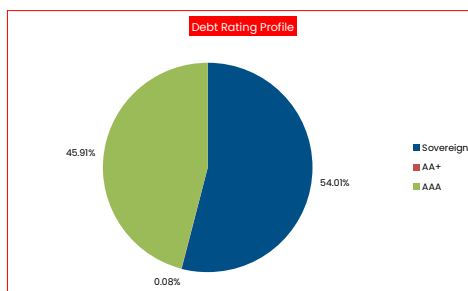
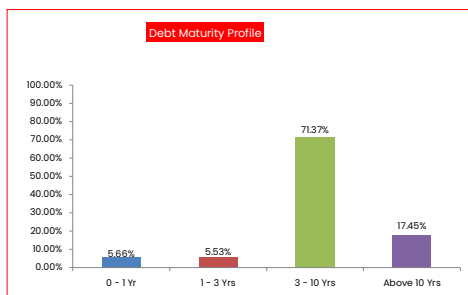
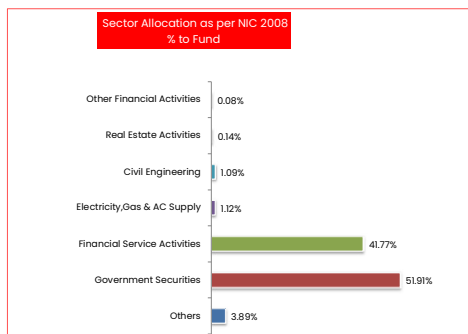
Debt Parameters	
Portfolio Yield (%)	6.68%
Avg Maturity (In Months)	138.35
Modified Duration (In Years)	6.09

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	26,714.85	1,080.00	27,794.85

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%	2.43%
Public Deposits		
Govt. Securities	75% to 100%	96.11%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	1.46%



Capital Guarantee Debt Plus Fund Group Life as on June 30, 2025

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	: 10.7377

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.38%	8.59%
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	4.80%	4.93%
1 Month	-0.22%	-0.07%

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

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	2.85%
ICICI Bank Limited	1.91%
Reliance Industries Limited	1.91%
Infosys Limited	1.08%
Bharti Airtel Ltd	1.01%
Larsen & Toubro Limited	0.74%
ITC Limited	0.72%
Tata Consultancy Services Limited	0.66%
Axis Bank Limited	0.64%
State Bank of India	0.54%
Kotak Mahindra Bank Limited	0.52%
Others	7.01%

Total 19.60%

Debentures/Bonds	% to Fund
Larsen & Toubro Ltd	8.51%
NHPC Ltd	6.97%
HDFC Bank Ltd	4.50%
Nuclear Power Corporation of India Ltd	4.03%

Total 24.02%

Government Securities	% to Fund
7.18% GOI Mat 14-Aug-2033	11.93%
6.45% GOI Mat 07-Oct-2029	11.66%
7.37% GOI Sovereign Green Bond Mat 23-Jan-2054	10.64%
7.23% GOI Mat 15-Apr-2039	9.55%
7.09% GOI Mat 05-Aug-2054	4.57%
6.79% GOI Mat 30-Dec-2031	3.04%
7.26% GOI Mat 06-Feb-2033	2.42%
7.38% GOI Mat 20-Jun-2027	0.12%
7.41% GOI Mat 19-Dec-2036	0.02%
7.46% GOI Mat 06-Nov-2073	0.02%

Total 53.98%

Deposits, Money Mkt Securities and Net Current Assets.	2.40%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.64%
Avg Maturity (In Months)	136.68
Modified Duration (In Years)	6.48

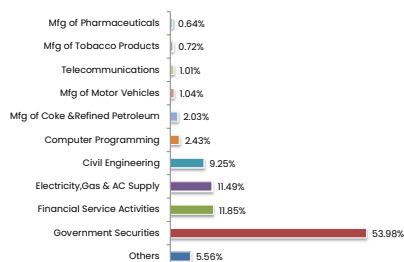
AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
861.23	3,427.16	105.43	4,393.82

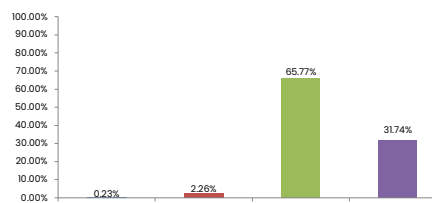
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	22
Mr Abhishek Agarwal	-	1	22

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 25%	0.18%
Public Deposits		
Govt. Securities	50% to 90%	78.00%
Corporate Bonds		
Equity	0% to 20%	19.60%
Net Current Assets	-	2.22%

Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Debt Rating Profile

