

MONTHLY UPDATE

MARCH 2024



Group Fund Fact Sheet

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Balanced Managed Fund - Old Group as on March 31, 2024

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

SFIN Code	: ULGF00411/08/03BalancedMF101
Inception Date	: 23 Jul 2003
NAV	: 242.4319

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	12.79%	11.03%
10 Years	11.48%	10.48%
7 Years	10.06%	9.96%
5 Years	10.70%	10.58%
4 Years	15.72%	15.94%
3 Years	10.07%	10.29%
2 Years	9.54%	9.89%
1 Year	17.16%	19.09%
6 Months	8.72%	9.48%
1 Month	0.92%	1.14%

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

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	4.63%
Reliance Industries Limited	4.21%
ICICI Bank Limited	3.62%
Infosys Limited	2.45%
Larsen & Toubro Limited	2.01%
Axis Bank Limited	1.68%
Tata Consultancy Services Limited	1.66%
Bharti Airtel Ltd	1.53%
ITC Limited	1.43%
Mahindra & Mahindra Ltd.	0.85%
Kotak Mahindra Bank Limited	0.81%
State Bank of India	0.79%
Hindustan Unilever Limited	0.77%
HCL Technologies Limited	0.73%
Maruti Suzuki India Ltd	0.71%
NTPC Ltd.	0.68%
Dr Reddys Laboratories Limited	0.68%
UltraTech Cement Limited	0.66%
Titan Company Limited	0.65%
Tata Steel Limited	0.64%
IndusInd Bank Limited	0.59%
Bajaj Finance Ltd	0.58%
Others	13.79%
Total	46.15%

Debentures / Bonds	% to Fund
HDFC Bank Ltd	3.98%
Mahindra and Mahindra Financial Services Ltd	1.17%
LIC Housing Finance Ltd	1.06%
Sikka Ports And Terminals	0.99%
HDB Financial Services Ltd	0.86%
Sundaram Finance Ltd	0.61%
Bharti Telecom Ltd	0.47%
ICICI Securities Primary Dealership Ltd	0.47%
Cholamandaram Investment & Finance Company Ltd	0.46%
State Bank of India	0.20%
Others	0.89%
Total	11.16%

Government Securities	% to Fund
7.18% GOI Mat 24-Jul-2037	11.05%
7.30% GOI Mat 19-Jun-2053	7.45%
7.25% GOI Mat 12-Jun-2063	5.25%
7.18% GOI Mat 14-Aug-2033	2.54%
7.26% GOI Mat 06-Feb-2033	1.72%
6.63% Tamil Nadu SDL Mat 23-Dec-2035	1.49%
7.33% Maharashtra SDL Mat 13-Sep-2027	1.49%
6.45% GOI Mat 07-Oct-2029	1.16%
7.37% GOI Sovereign Green Bond Mat 23-Jan-2054	1.13%
7.74% Maharashtra SDL Mat 01-Mar-2033	0.55%
Others	8.19%
Total	42.03%

Deposits, Money Mkt Securities and Net Current Assets.	0.65%
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Grand Total	100.00%
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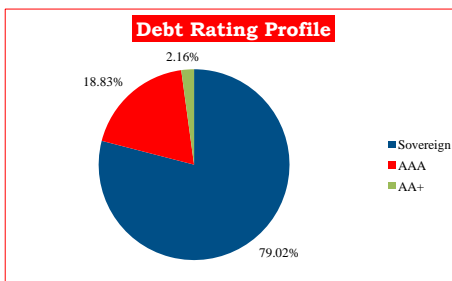
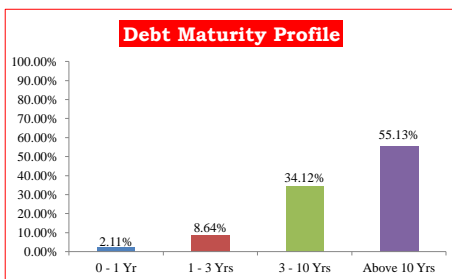
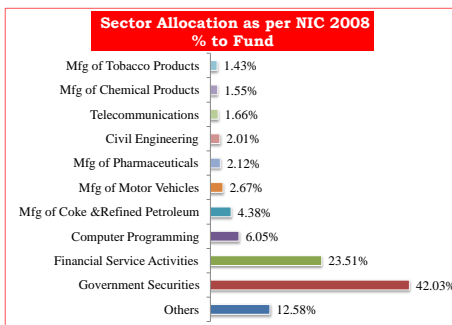
Debt Parameters	
Portfolio Yield (%)	7.26%
Avg Maturity (In Months)	183.65
Modified Duration (In Years)	7.55

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
50,690.91	58,424.61	717.55	1,09,833.07

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.29%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	53.19%
Corporate Bonds		
Equity	30% to 60%	46.15%
Net Current Assets	-	0.37%



Defensive Managed Fund - Old Group as on March 31, 2024

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

SFIN Code	:	ULGF00311/08/03DefensiveF101
Inception Date	:	23 Jul 2003
NAV	:	144.0638

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.98%	8.91%
10 Years	9.71%	9.35%
7 Years	8.38%	8.44%
5 Years	8.82%	8.95%
4 Years	10.56%	10.99%
3 Years	7.60%	7.89%
2 Years	7.42%	7.95%
1 Year	12.21%	13.68%
6 Months	6.71%	6.91%
1 Month	0.91%	0.94%

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	2.61%
Reliance Industries Limited	2.07%
ICICI Bank Limited	1.71%
Infosys Limited	1.17%
Larsen & Toubro Limited	0.94%
Axis Bank Limited	0.84%
Tata Consultancy Services Limited	0.79%
Bharti Airtel Ltd	0.75%
ITC Limited	0.71%
Others	11.21%
Total	22.80%

Debentures / Bonds	% to Fund
HDFC Bank Ltd	6.32%
Sikka Ports And Terminals	2.42%
Cholamandalam Investment & Finance Company Ltd	1.82%
Bajaj Finance Ltd	1.28%
NHPC Ltd	1.00%
Nuclear Power Corporation of India Ltd	1.00%
LIC Housing Finance Ltd	0.89%
Mahindra and Mahindra Financial Services Ltd	0.51%
Sundaram Finance Ltd	0.49%
IOT Utkal Energy Services Limited	0.48%
Others	1.88%
Total	18.07%

Government Securities	% to Fund
7.18% GOI Mat 24-Jul-2037	14.29%
7.30% GOI Mat 19-Jun-2053	10.46%
7.25% GOI Mat 12-Jun-2063	6.95%
7.18% GOI Mat 14-Aug-2033	3.15%
7.65% Tamil Nadu SDL Mat 06-Dec-2027	2.72%
7.26% GOI Mat 06-Feb-2033	2.27%
6.63% Tamil Nadu SDL Mat 23-Dec-2035	1.82%
7.36% GOI Mat 12-Sep-2052	1.80%
6.45% GOI Mat 07-Oct-2029	1.66%
7.37% GOI Sovereign Green Bond Mat 23-Jan-2054	1.52%
Others	10.41%
Total	57.03%

Deposits, Money Mkt Securities and Net Current Assets.	2.10%
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Grand Total	100.00%
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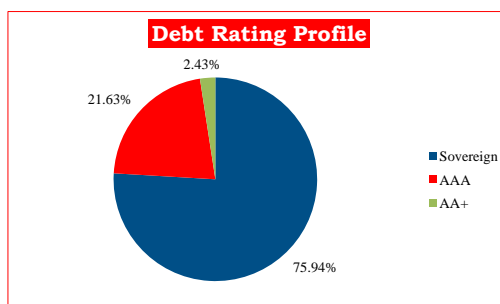
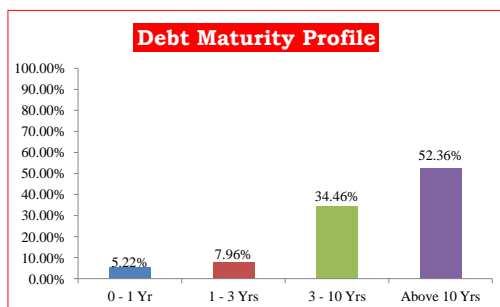
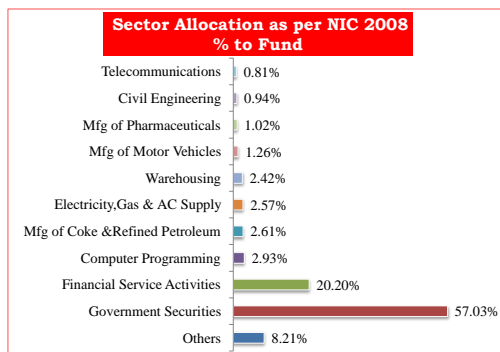
Debt Parameters	
Portfolio Yield (%)	7.27%
Avg Maturity (In Months)	178.66
Modified Duration (In Years)	7.27

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
9,125.28	30,061.29	839.36	40,025.93

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.96%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	75.10%
Corporate Bonds		
Equity	15% to 30%	22.80%
Net Current Assets	-	1.14%



Liquid Fund - Old Group as on March 31, 2024

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

SFIN Code	:	ULGF00111/08/03LiquidFund101
Inception Date	:	23 Jul 2003
NAV	:	75.0702

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.58%	6.58%
10 Years	5.63%	6.58%
7 Years	4.79%	5.95%
5 Years	4.45%	5.45%
4 Years	4.14%	5.21%
3 Years	4.37%	5.60%
2 Years	5.16%	6.57%
1 Year	6.02%	7.31%
6 Months	2.97%	3.66%
1 Month	0.51%	0.62%

CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Deposits, Money Mkt Securities and Net Current Assets.	100.00%
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Grand Total	100.00%
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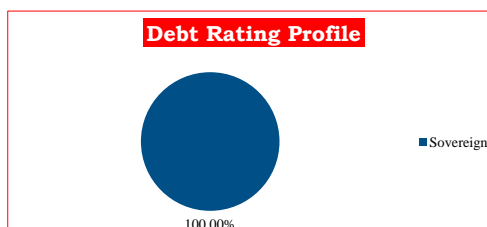
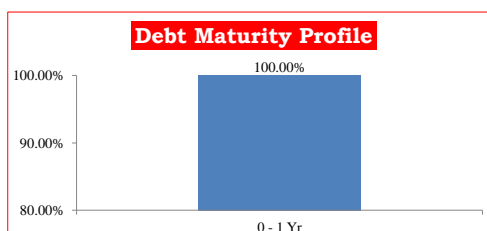
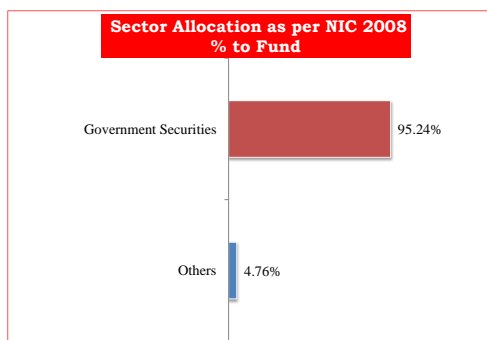
Debt Parameters	
Portfolio Yield (%)	6.97%
Avg Maturity (In Months)	2.22
Modified Duration (In Years)	0.18

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	242.44	242.44

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

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



Secured Managed Fund - Old Group as on March 31, 2024

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

SFIN Code	:	ULGF00211/08/03SecureMgtF101
Inception Date	:	23 Jul 2003
NAV	:	84.7108

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.17%	6.80%
10 Years	8.00%	8.21%
7 Years	6.60%	6.92%
5 Years	6.81%	7.33%
4 Years	5.60%	6.04%
3 Years	5.32%	5.49%
2 Years	5.95%	6.01%
1 Year	8.39%	8.26%
6 Months	5.22%	4.34%
1 Month	0.99%	0.74%

CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures / Bonds	% to Fund
HDFC Bank Ltd	9.48%
Bajaj Finance Ltd	4.89%
Cholamandalam Investment & Finance Company Ltd	4.58%
Sikka Ports And Terminals	3.74%
LIC Housing Finance Ltd	2.99%
Mahindra and Mahindra Financial Services Ltd	2.06%
Bharti Telecom Ltd	1.58%
Embassy Office Parks REIT	1.21%
India Grid Trust	0.92%
Mindspace Business Parks REIT	0.87%
Others	2.20%
Total	34.53%

Government Securities	% to Fund
7.18% GOI Mat 24-Jul-2037	18.93%
7.18% GOI Mat 14-Aug-2033	16.12%
7.26% GOI Mat 06-Feb-2033	4.93%
7.46% GOI Mat 06-Nov-2073	4.89%
7.25% GOI Mat 12-Jun-2063	3.80%
7.30% GOI Mat 19-Jun-2053	2.32%
7.61% GOI Mat 09-May-2030	2.18%
Gsec C-STRIPS Mat 19-Sep-2027	1.45%
7.37% GOI Sovereign Green Bond Mat 23-Jan-2054	1.40%
7.60% Food Corp of India Bond GOI Mat 09-Jan-2030	1.35%
Others	4.92%
Total	62.29%

Deposits, Money Mkt Securities and Net Current Assets.	3.18%
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Grand Total	100.00%
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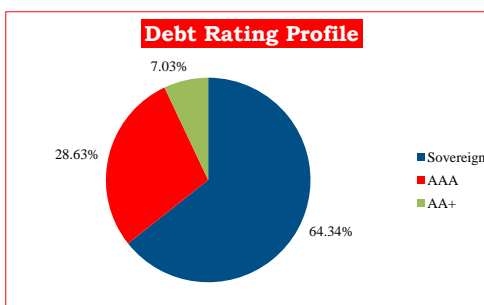
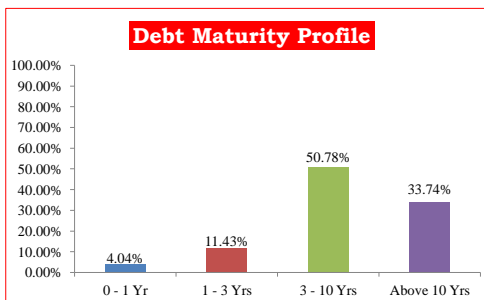
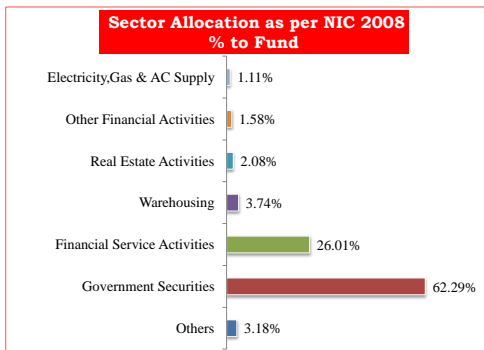
Debt Parameters	
Portfolio Yield (%)	7.29%
Avg Maturity (In Months)	141.93
Modified Duration (In Years)	6.35

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	15,800.01	519.63	16,319.64

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	2.35%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	96.82%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	0.84%



Balanced Managed Fund - Life Group as on March 31, 2024

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

SFIN Code	: ULGF02525/02/12BalancedMF101
Inception Date	: 02 Jan 2004
NAV	: 192.9066

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.58%	9.68%
10 Years	11.38%	10.48%
7 Years	9.88%	9.96%
5 Years	10.72%	10.58%
4 Years	15.72%	15.94%
3 Years	9.90%	10.29%
2 Years	9.33%	9.89%
1 Year	16.84%	19.09%
6 Months	8.52%	9.48%
1 Month	1.04%	1.14%

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

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	4.68%
Reliance Industries Limited	4.23%
ICICI Bank Limited	3.52%
Infosys Limited	2.46%
Larsen & Toubro Limited	1.95%
Axis Bank Limited	1.72%
Tata Consultancy Services Limited	1.63%
Bharti Airtel Ltd	1.53%
ITC Limited	1.47%
Mahindra & Mahindra Ltd.	0.82%
Kotak Mahindra Bank Limited	0.79%
Hindustan Unilever Limited	0.79%
State Bank of India	0.77%
Juniper Hotels Limited	0.76%
HCL Technologies Limited	0.73%
Maruti Suzuki India Ltd	0.70%
UltraTech Cement Limited	0.67%
NTPC Ltd.	0.67%
Titan Company Limited	0.67%
Dr Reddys Laboratories Limited	0.67%
Tata Steel Limited	0.63%
IndusInd Bank Limited	0.57%
Bajaj Finance Ltd	0.57%
Others	13.23%
Total	46.23%

Debentures / Bonds	% to Fund
HDFC Bank Ltd	2.39%
HDB Financial Services Ltd	1.47%
Cholamandalam Investment & Finance Company Ltd	1.25%
Bharti Telecom Ltd	0.93%
Sundaram Finance Ltd	0.92%
Mahindra and Mahindra Financial Services Ltd	0.82%
NHPC Ltd	0.80%
Sikka Ports And Terminals	0.71%
LIC Housing Finance Ltd	0.64%
State Bank of India	0.59%
Others	0.99%
Total	11.51%

Government Securities	% to Fund
7.18% GOI Mat 24-Jul-2037	11.32%
7.30% GOI Mat 19-Jun-2053	7.44%
7.25% GOI Mat 12-Jun-2063	5.17%
7.18% GOI Mat 14-Aug-2033	2.86%
7.26% GOI Mat 06-Feb-2033	2.74%
6.45% GOI Mat 07-Oct-2029	1.91%
7.33% Maharashtra SDL Mat 13-Sep-2027	1.17%
7.74% Karnataka SDL Mat 23-Nov-2037	1.16%
7.37% GOI Sovereign Green Bond Mat 23-Jan-2054	1.13%
6.63% Tamil Nadu SDL Mat 23-Dec-2035	0.62%
Others	7.98%
Total	43.48%

Deposits, Money Mkt Securities and Net Current Assets.	-1.22%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	7.26%
Avg Maturity (In Months)	179.90
Modified Duration (In Years)	7.42

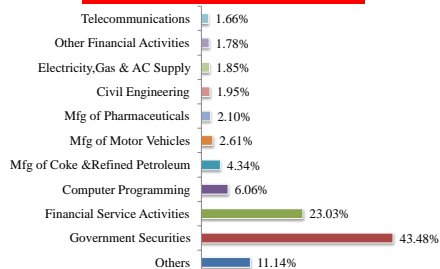
AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
10,322.73	12,280.54	-273.40	22,329.87

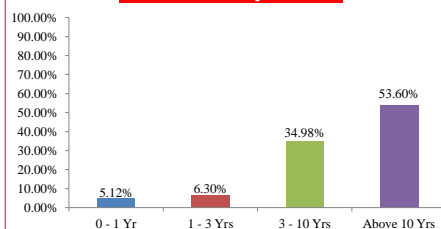
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	13	20
Mr Abhishek Agarwa	-	-	22

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.17%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	55.00%
Corporate Bonds		
Equity	30% to 60%	46.23%
Net Current Assets	-	-1.40%

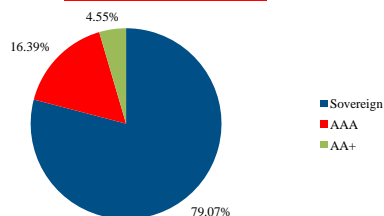
Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Debt Rating Profile



Balanced Managed Fund - Pension Group as on March 31, 2024

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

SFIN Code	: ULGF03218/02/12BalancedMF101
Inception Date	: 02 Jan 2004
NAV	: 182.6909

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.28%	9.68%
10 Years	11.27%	10.48%
7 Years	9.83%	9.96%
5 Years	10.56%	10.58%
4 Years	15.53%	15.94%
3 Years	9.87%	10.29%
2 Years	9.30%	9.89%
1 Year	16.77%	19.09%
6 Months	8.50%	9.48%
1 Month	0.83%	1.14%

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

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	4.51%
Reliance Industries Limited	4.12%
ICICI Bank Limited	3.44%
Infosys Limited	2.39%
Larsen & Toubro Limited	1.93%
Axis Bank Limited	1.68%
Tata Consultancy Services Limited	1.59%
Bharti Airtel Ltd	1.49%
ITC Limited	1.43%
Mahindra & Mahindra Ltd.	0.81%
Apeejay Surrendra Park Hotels Limited	0.80%
Kotak Mahindra Bank Limited	0.77%
Hindustan Unilever Limited	0.77%
State Bank of India	0.75%
HCL Technologies Limited	0.72%
Maruti Suzuki India Ltd	0.68%
NTPC Ltd.	0.66%
UltraTech Cement Limited	0.66%
Dr Reddys Laboratories Limited	0.65%
Titan Company Limited	0.65%
Tata Steel Limited	0.62%
Bajaj Finance Ltd	0.56%
IndusInd Bank Limited	0.56%
Others	12.94%
Total	45.18%

Debentures / Bonds	% to Fund
HDFC Bank Ltd	4.08%
HDB Financial Services Ltd	2.64%
Cholamandalam Investment & Finance Company Ltd	1.03%
LJC Housing Finance Ltd	0.88%
Sundaram Finance Ltd	0.86%
Mahindra and Mahindra Financial Services Ltd	0.66%
IDFC First Bank Limited	0.61%
Sikka Ports And Terminals	0.38%
Tata Steel Ltd	0.26%
REC Limited	0.10%
Others	0.03%
Total	11.51%

Government Securities	% to Fund
7.18% GOI Mat 24-Jul-2037	11.19%
7.30% GOI Mat 19-Jun-2053	7.04%
7.25% GOI Mat 12-Jun-2063	5.22%
7.18% GOI Mat 14-Aug-2033	2.65%
7.33% Maharashtra SDL Mat 13-Sep-2027	2.13%
7.26% GOI Mat 06-Feb-2033	1.81%
7.37% GOI Sovereign Green Bond Mat 23-Jan-2054	1.11%
7.74% Karnataka SDL Mat 23-Nov-2037	0.98%
7.46% GOI Mat 06-Nov-2073	0.79%
7.36% GOI Mat 12-Sep-2052	0.72%
Others	8.22%
Total	41.86%

Deposits, Money Mkt Securities and Net Current Assets.	1.46%
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Grand Total	100.00%
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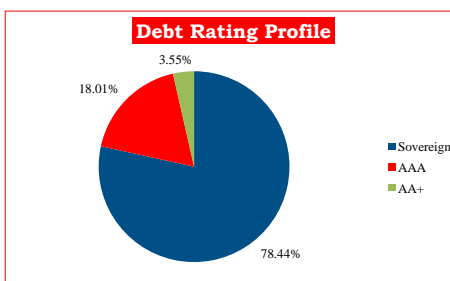
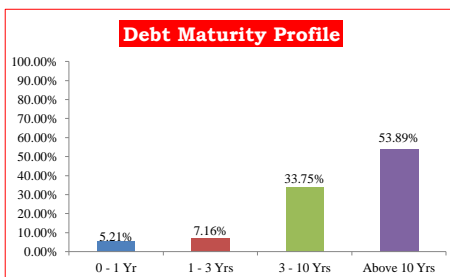
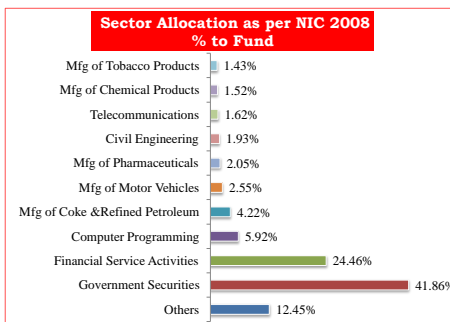
Debt Parameters	
Portfolio Yield (%)	7.26%
Avg Maturity (In Months)	182.17
Modified Duration (In Years)	7.37

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
14,072.89	16,622.69	453.87	31,149.45

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	1.17%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	53.36%
Corporate Bonds		
Equity	30% to 60%	45.18%
Net Current Assets	-	0.29%



Defensive Managed Fund - Life Group as on March 31, 2024

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

SFIN Code	:	ULGF02425/02/12DefensiveF101
Inception Date	:	02 Jan 2004
NAV	:	126.9597

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.39%	8.22%
10 Years	9.62%	9.35%
7 Years	8.25%	8.44%
5 Years	8.86%	8.95%
4 Years	10.32%	10.99%
3 Years	7.58%	7.89%
2 Years	7.57%	7.95%
1 Year	12.41%	13.68%
6 Months	6.79%	6.91%
1 Month	0.82%	0.94%

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

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	2.28%
Reliance Industries Limited	2.05%
ICICI Bank Limited	1.78%
Infosys Limited	1.19%
Larsen & Toubro Limited	0.99%
Axis Bank Limited	0.83%
Tata Consultancy Services Limited	0.81%
Bharti Airtel Ltd	0.74%
ITC Limited	0.71%
Others	11.25%
Total	22.63%

Debentures / Bonds	% to Fund
HDFC Bank Ltd	6.64%
LIC Housing Finance Ltd	2.97%
Bharti Telecom Ltd	1.87%
Reliance Industries Ltd	1.41%
Bajaj Finance Ltd	0.95%
Sikka Ports And Terminals	0.86%
Nuclear Power Corporation of India Ltd	0.74%
Mahindra and Mahindra Financial Services Ltd	0.59%
Sundaram Finance Ltd	0.36%
Embassy Office Parks REIT	0.33%
Others	2.40%
Total	19.12%

Government Securities	% to Fund
7.18% GOI Mat 24-Jul-2037	14.21%
7.30% GOI Mat 19-Jun-2053	10.19%
7.25% GOI Mat 12-Jun-2063	7.00%
7.26% GOI Mat 06-Feb-2033	3.67%
7.18% GOI Mat 14-Aug-2033	3.10%
7.33% Maharashtra SDL Mat 13-Sep-2027	1.88%
7.37% GOI Sovereign Green Bond Mat 23-Jan-2054	1.51%
6.45% GOI Mat 07-Oct-2029	1.46%
7.65% Tamil Nadu SDL Mat 06-Dec-2027	1.38%
6.63% Tamil Nadu SDL Mat 23-Dec-2035	0.74%
Others	10.95%
Total	56.08%

Deposits, Money Mkt Securities and Net Current Assets.	2.17%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	7.28%
Avg Maturity (In Months)	173.92
Modified Duration (In Years)	7.19

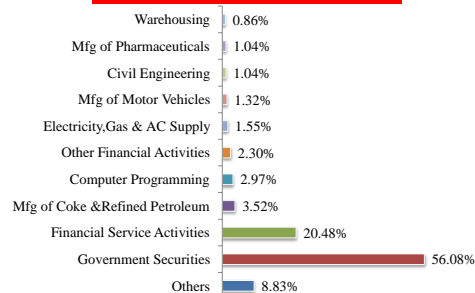
AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
40,947.27	1,36,065.94	3,919.84	1,80,933.04

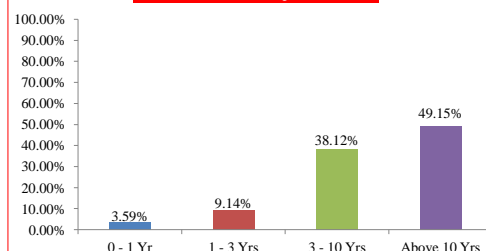
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	13	20
Mr Abhishek Agarwal	-	-	22

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	1.33%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	75.20%
Corporate Bonds		
Equity	15% to 30%	22.63%
Net Current Assets	-	0.84%

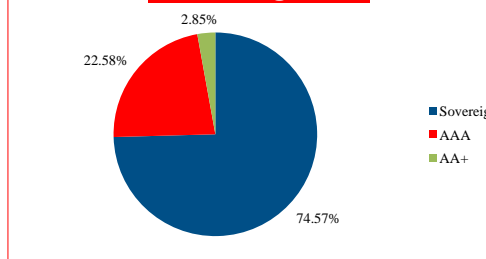
Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Debt Rating Profile



Defensive Managed Fund - Pension Group as on March 31, 2024

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

SFIN Code	:	ULGF03118/02/12DefensiveF101
Inception Date	:	02 Jan 2004
NAV	:	113.9209

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.80%	8.22%
10 Years	9.53%	9.35%
7 Years	8.17%	8.44%
5 Years	8.65%	8.95%
4 Years	10.26%	10.99%
3 Years	7.39%	7.89%
2 Years	7.24%	7.95%
1 Year	12.12%	13.68%
6 Months	6.53%	6.91%
1 Month	0.83%	0.94%

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

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	2.68%
Reliance Industries Limited	2.07%
ICICI Bank Limited	1.74%
Infosys Limited	1.20%
Larsen & Toubro Limited	0.96%
Axis Bank Limited	0.84%
Tata Consultancy Services Limited	0.80%
Bharti Airtel Ltd	0.74%
ITC Limited	0.71%
Others	10.97%
Total	22.70%

Debentures / Bonds	% to Fund
HDFC Bank Ltd	6.62%
Sikka Ports And Terminals	2.30%
Cholamandalam Investment & Finance Company Ltd	1.36%
NHPC Ltd	1.12%
HDB Financial Services Ltd	0.98%
Bajaj Finance Ltd	0.96%
LIC Housing Finance Ltd	0.80%
ICICI Securities Primary Dealership Ltd	0.62%
Power Grid Corporation of India Ltd	0.50%
ICICI Bank Ltd	0.47%
Others	2.11%
Total	17.86%

Government Securities	% to Fund
7.18% GOI Mat 24-Jul-2037	14.64%
7.30% GOI Mat 19-Jun-2053	9.65%
7.25% GOI Mat 12-Jun-2063	7.07%
7.18% GOI Mat 14-Aug-2033	3.65%
7.26% GOI Mat 06-Feb-2033	2.58%
6.45% GOI Mat 07-Oct-2029	1.52%
7.37% GOI Sovereign Green Bond Mat 23-Jan-2054	1.52%
7.38% Karnataka SDL Mat 27-Sep-2027	1.46%
7.33% Maharashtra SDL Mat 13-Sep-2027	1.42%
7.46% GOI Mat 06-Nov-2073	1.42%
Others	13.11%
Total	58.05%

Deposits, Money Mkt Securities and Net Current Assets.	1.39%
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Grand Total	100.00%
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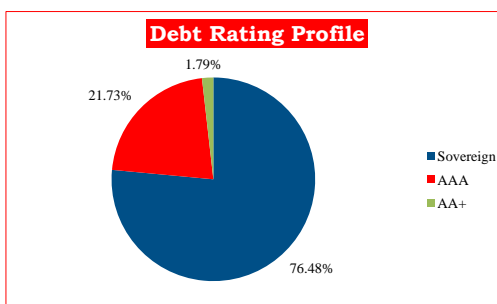
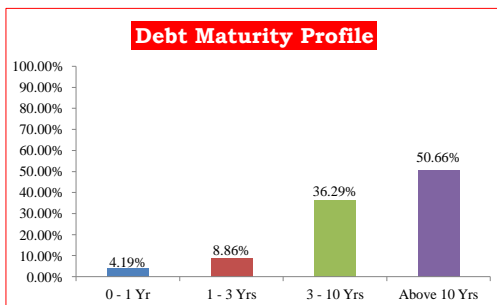
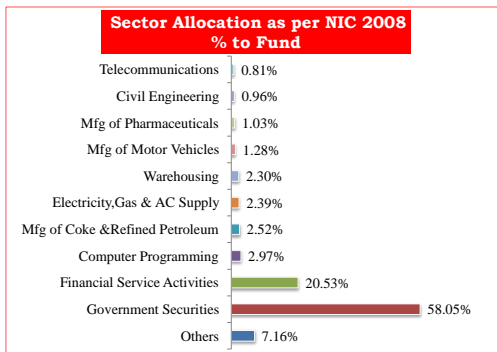
Debt Parameters	
Portfolio Yield (%)	7.26%
Avg Maturity (In Months)	178.44
Modified Duration (In Years)	7.24

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
4,842.90	16,194.23	296.58	21,333.70

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.98%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	75.91%
Corporate Bonds		
Equity	15% to 30%	22.70%
Net Current Assets	-	0.41%



Growth Fund - Pension Group as on March 31, 2024

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

SFIN Code	:	ULGF03318/02/12GrowthFund101
Inception Date	:	02 Jan 2004
NAV	:	417.7903

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	15.60%	13.24%
10 Years	16.76%	13.26%
7 Years	16.18%	13.68%
5 Years	18.54%	14.55%
4 Years	34.24%	28.03%
3 Years	22.28%	16.16%
2 Years	20.86%	14.64%
1 Year	46.70%	32.34%
6 Months	23.20%	15.76%
1 Month	1.73%	1.63%

BSE-100

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
UltraTech Cement Limited	6.73%
Larsen & Toubro Limited	6.04%
Bharti Airtel Ltd	5.44%
Tata Motors Limited	4.88%
Reliance Industries Limited	4.39%
MRF Ltd.	4.28%
State Bank of India	4.17%
Tata Steel Limited	3.55%
Mahindra & Mahindra Ltd.	3.55%
Bajaj Auto Ltd.	3.23%
Infosys Limited	3.17%
Dr Reddys Laboratories Limited	2.97%
Axis Bank Limited	2.91%
Adani Ports & Special Economic Zone Ltd	2.76%
Godrej Consumer Products Limited	2.39%
Hindalco Industries Limited	2.14%
Cipla Limited	1.99%
ICICI Bank Limited	1.98%
Tech Mahindra Limited	1.90%
Tata Power Co. Ltd	1.87%
Maruti Suzuki India Ltd	1.62%
Oil & Natural Gas Corporation Ltd.	1.61%
Sun Pharmaceutical Industries Limited	1.43%
HDFC Bank Limited	1.35%
Vedanta Ltd	1.32%
Bajaj Finserv Ltd	1.32%
Power Grid Corporation of India Ltd	1.30%
Eicher Motors Limited	1.29%
Nestle India Limited	1.26%
Bharat Petroleum Corporation Ltd	1.24%
GAIL (INDIA) Ltd.	1.22%
Ambuja Cements Ltd.	1.18%
IndusInd Bank Limited	1.10%
SKF India Ltd	1.07%
Bosch Ltd	0.96%
Marico Limited.	0.96%
Indian Oil Corporation Ltd	0.80%
Lupin Limited	0.78%
Grasim Industries Limited	0.73%
Colgate Palmolive (India) Ltd	0.70%
Asian Paints (India) Ltd	0.69%
ACC Ltd.	0.56%
Others	1.36%
Total	96.20%

Deposits, Money Mkt Securities and Net Current Assets.	3.80%
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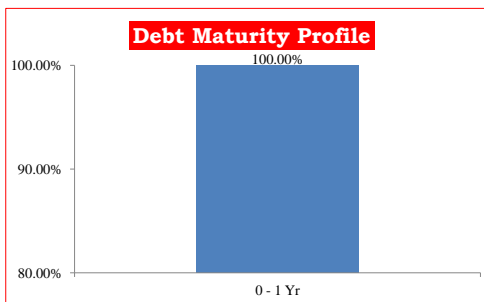
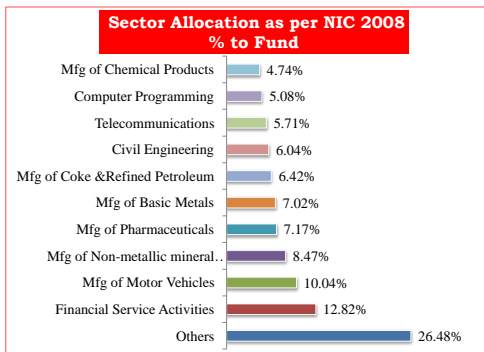
Grand Total	100.00%
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AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
59.92	-	2.37	62.29

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%	2.20%
Public Deposits	0%	0.00%
Govt. Securities	0%	0.00%
Corporate Bonds		
Equity	95% to 100%	96.20%
Net Current Assets	-	1.60%



Liquid Fund - Life Group as on March 31, 2024

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

SFIN Code	:	ULGF02225/02/12LiquidFund101
Inception Date	:	02 Jan 2004
NAV	:	74.455

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.69%	6.63%
10 Years	5.66%	6.58%
7 Years	4.84%	5.95%
5 Years	4.51%	5.45%
4 Years	4.22%	5.21%
3 Years	4.40%	5.60%
2 Years	5.23%	6.57%
1 Year	6.11%	7.31%
6 Months	3.04%	3.66%
1 Month	0.51%	0.62%

CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Deposits, Money Mkt Securities and Net Current Assets.	100.00%
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Grand Total	100.00%
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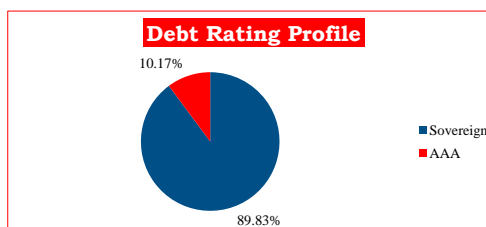
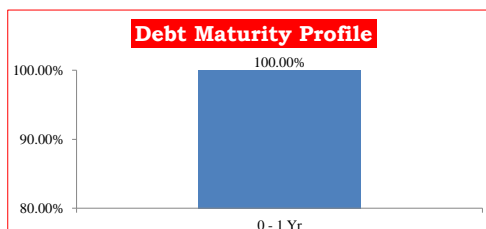
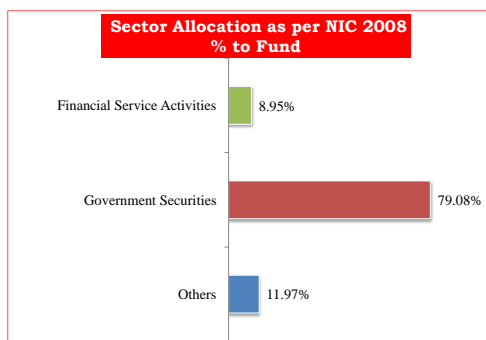
Debt Parameters	
Portfolio Yield (%)	6.97%
Avg Maturity (In Months)	5.09
Modified Duration (In Years)	0.42

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	6,232.73	6,232.73

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

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



Liquid Fund - Pension Group as on March 31, 2024

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

SFIN Code	:	ULGF02918/02/12LiquidFund101
Inception Date	:	02 Jan 2004
NAV	:	74.3006

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.68%	6.63%
10 Years	5.57%	6.58%
7 Years	4.72%	5.95%
5 Years	4.39%	5.45%
4 Years	4.10%	5.21%
3 Years	4.32%	5.60%
2 Years	5.10%	6.57%
1 Year	6.01%	7.31%
6 Months	2.97%	3.66%
1 Month	0.50%	0.62%

CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Deposits, Money Mkt Securities and Net Current Assets.	100.00%
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Grand Total	100.00%
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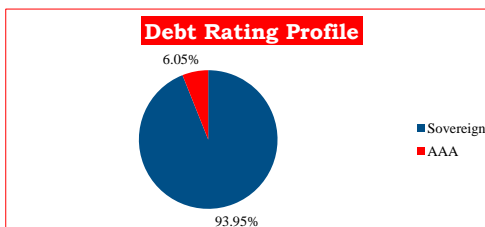
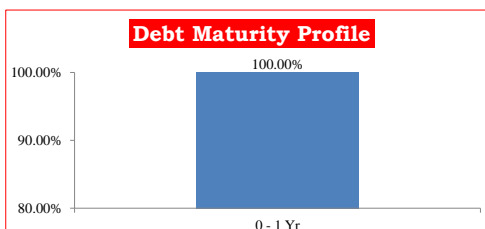
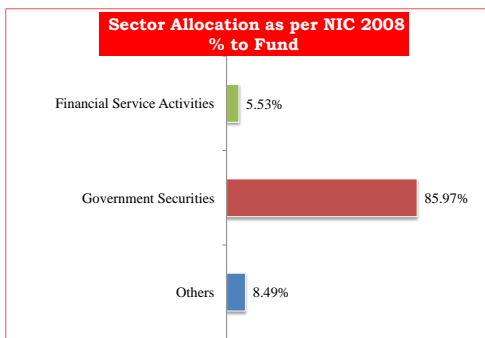
Debt Parameters	
Portfolio Yield (%)	7.05%
Avg Maturity (In Months)	3.26
Modified Duration (In Years)	0.27

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	891.77	891.77

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

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



Secured Managed Fund - Life Group as on March 31, 2024

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

SFIN Code	:	ULGF02325/02/12SecureMgtF101
Inception Date	:	02 Jan 2004
NAV	:	85.9258

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.41%	6.76%
10 Years	8.08%	8.21%
7 Years	6.75%	6.92%
5 Years	6.88%	7.33%
4 Years	5.64%	6.04%
3 Years	5.48%	5.49%
2 Years	6.04%	6.01%
1 Year	8.27%	8.26%
6 Months	5.15%	4.34%
1 Month	0.97%	0.74%

CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures / Bonds	% to Fund
HDFC Bank Ltd	6.07%
Bajaj Finance Ltd	5.35%
Sikka Ports And Terminals	3.37%
LIC Housing Finance Ltd	3.22%
Cholamandalam Investment & Finance Company Ltd	2.86%
Hdfc Credila Financial Services Limited	2.63%
Sundaram Finance Ltd	2.33%
Bharti Telecom Ltd	1.53%
Reliance Industries Ltd	1.52%
Embassy Office Parks REIT	1.23%
Others	6.38%
Total	36.49%

Government Securities	% to Fund
7.18% GOI Mat 24-Jul-2037	19.02%
7.18% GOI Mat 14-Aug-2033	15.88%
7.26% GOI Mat 06-Feb-2033	6.42%
7.46% GOI Mat 06-Nov-2073	4.81%
7.25% GOI Mat 12-Jun-2063	3.28%
7.26% GOI Mat 22-Aug-2032	2.86%
7.30% GOI Mat 19-Jun-2053	2.02%
7.37% GOI Sovereign Green Bond Mat 23-Jan-2054	1.39%
7.61% GOI Mat 09-May-2030	1.26%
7.46% Karnataka SDL Mat 20-Mar-2038	0.93%
Others	2.58%
Total	60.46%

Deposits, Money Mkt Securities and Net Current Assets.	3.05%
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Grand Total	100.00%
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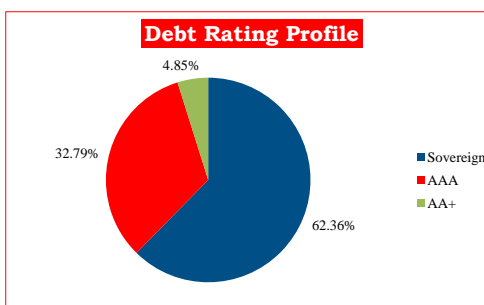
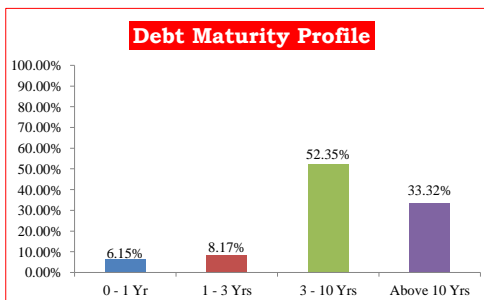
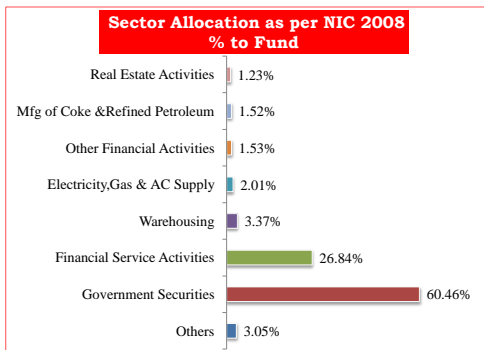
Debt Parameters	
Portfolio Yield (%)	7.30%
Avg Maturity (In Months)	142.21
Modified Duration (In Years)	6.41

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	32,747.33	1,029.21	33,776.54

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.90%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	96.95%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	2.14%



Secured Managed Fund - Pension Group as on March 31, 2024

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

SFIN Code	:	ULGF03018/02/12SecureMgtF101
Inception Date	:	02 Jan 2004
NAV	:	83.4681

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.26%	6.76%
10 Years	7.94%	8.21%
7 Years	6.53%	6.92%
5 Years	6.60%	7.33%
4 Years	5.27%	6.04%
3 Years	5.02%	5.49%
2 Years	5.58%	6.01%
1 Year	7.72%	8.26%
6 Months	4.63%	4.34%
1 Month	0.76%	0.74%

CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures / Bonds	% to Fund
HDFC Bank Ltd	6.77%
Cholamandalam Investment & Finance Company Ltd	6.61%
LIC Housing Finance Ltd	4.31%
Sikka Ports And Terminals	4.02%
Bajaj Finance Ltd	3.81%
Hdfc Credila Financial Services Limited	1.61%
Bharti Telecom Ltd	1.57%
Sundaram Finance Ltd	0.82%
Mindspace Business Parks REIT	0.77%
HDB Financial Services Ltd	0.57%
Others	0.55%
Total	31.41%

Government Securities	% to Fund
7.18% GOI Mat 24-Jul-2037	20.24%
7.18% GOI Mat 14-Aug-2033	18.81%
7.26% GOI Mat 06-Feb-2033	5.24%
7.46% GOI Mat 06-Nov-2073	4.90%
7.25% GOI Mat 12-Jun-2063	3.76%
7.30% GOI Mat 19-Jun-2053	2.23%
7.61% GOI Mat 09-May-2030	2.02%
8.00% Oil Bond Mat 23-Mar-2026	1.49%
7.37% GOI Sovereign Green Bond Mat 23-Jan-2054	1.42%
7.59% GOI Mat 20-Mar-2029	1.16%
Others	3.74%
Total	65.01%

Deposits, Money Mkt Securities and Net Current Assets.	3.58%
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Grand Total	100.00%
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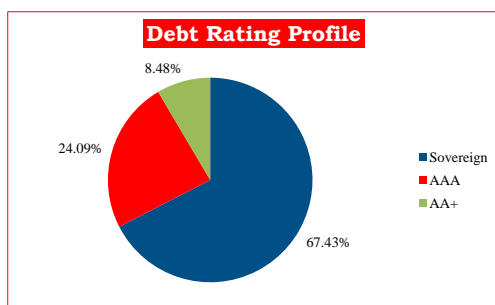
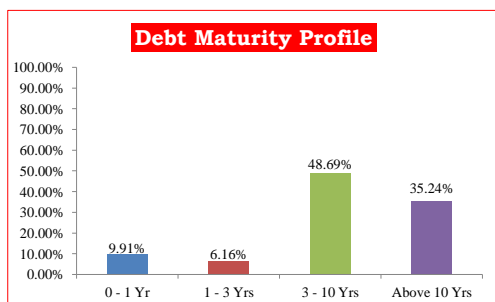
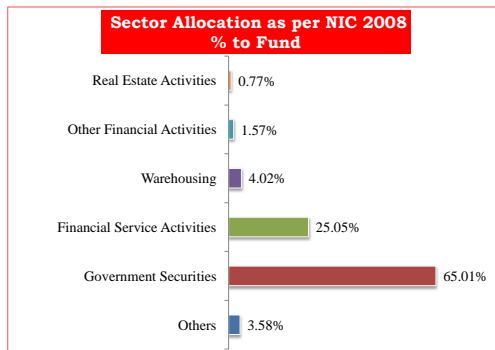
Debt Parameters	
Portfolio Yield (%)	7.25%
Avg Maturity (In Months)	143.48
Modified Duration (In Years)	6.37

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	8,895.29	330.37	9,225.66

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	1.93%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	96.42%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	1.65%



Stable Managed Fund - Old Group as on March 31, 2024

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

SFIN Code	:	ULGF00620/06/07StableMgFd101
Inception Date	:	20 Jun 2007
NAV	:	74.6183

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.86%	7.36%
10 Years	6.33%	7.44%
7 Years	5.69%	6.76%
5 Years	5.39%	6.47%
4 Years	4.85%	6.07%
3 Years	4.77%	5.94%
2 Years	5.22%	6.67%
1 Year	6.69%	7.76%
6 Months	3.33%	3.79%
1 Month	0.55%	0.71%

CRISIL Low Duration Debt Index

Note: Returns over 1 year have been annualized. The benchmark index of the fund has been changed to CRISIL Low Duration Debt Index

Portfolio

Debentures / Bonds	% to Fund
Bajaj Finance Ltd	5.97%
Kotak Mahindra Prime Ltd.	5.96%
National Bank For Agriculture & Rural Development	3.87%
Power Finance Corporation Ltd	2.00%
Sundaram Finance Ltd	1.99%
Total	19.79%

Government Securities	% to Fund
7.89% Gujarat SDL Mat 15-May-2025	42.71%
8.23% Maharashtra SDL Mat 09-Sep-2025	9.65%
Gsec C-STRIPS Mat 22-Aug-2025	8.12%
8.03% Gujarat SDL Mat 16-Apr-2025	6.00%
Gsec C-STRIPS Mat 19-Jun-2025	3.10%
Gsec C-STRIPS Mat 19-Dec-2025	3.00%
Total	72.57%

Deposits, Money Mkt Securities and Net Current Assets.	7.64%
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Grand Total	100.00%
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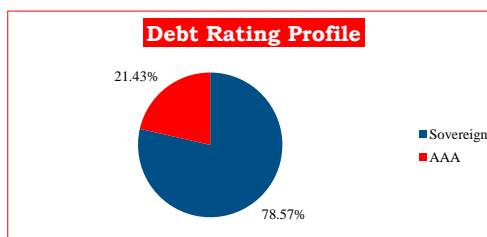
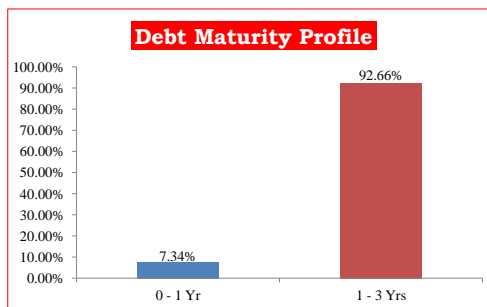
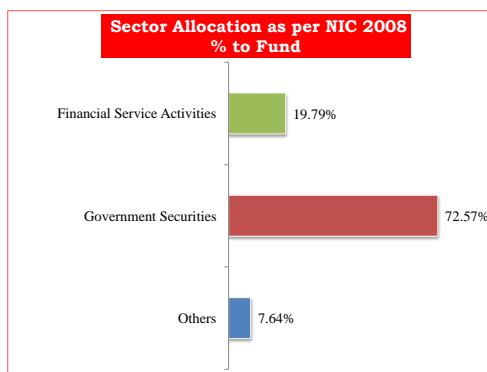
Debt Parameters	
Portfolio Yield (%)	7.36%
Avg Maturity (In Months)	14.01
Modified Duration (In Years)	1.07

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	465.11	38.45	503.56

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

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



Sovereign Fund - Life as on March 31, 2024

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

SFIN Code	:	ULGF01620/06/07SovereignF101
Inception Date	:	20 Jun 2007
NAV	:	71.0023

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.23%	8.12%
10 Years	8.09%	8.36%
7 Years	6.39%	7.12%
5 Years	6.67%	7.07%
4 Years	5.29%	6.10%
3 Years	4.98%	5.66%
2 Years	5.63%	5.78%
1 Year	7.29%	7.65%
6 Months	4.00%	4.26%
1 Month	0.67%	0.67%

M-BEX

Note: Returns over 1 year have been annualized.

Portfolio

Government Securities	% to Fund
7.26% GOI Mat 06-Feb-2033	25.04%
8.32% GOI Mat 02-Aug-2032	23.65%
7.46% GOI Mat 06-Nov-2073	8.98%
7.26% GOI Mat 22-Aug-2032	7.70%
7.61% GOI Mat 09-May-2030	6.26%
7.88% GOI Mat 19-Mar-2030	5.90%
7.37% GOI Sovereign Green Bond Mat 23-Jan-2054	4.91%
7.54% GOI Mat 23-May-2036	3.89%
8.60% GOI Mat 02-Jun-2028	2.90%
7.18% GOI Mat 24-Jul-2037	2.88%
Others	5.75%
Total	97.86%

Deposits, Money Mkt Securities and Net Current Assets.	2.14%
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Grand Total	100.00%
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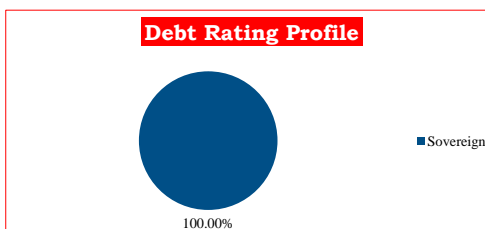
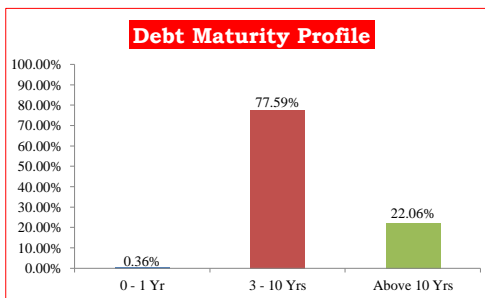
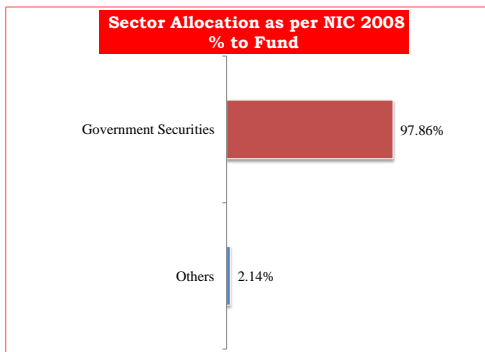
Debt Parameters	
Portfolio Yield (%)	7.09%
Avg Maturity (In Months)	157.26
Modified Duration (In Years)	6.89

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	513.81	11.25	525.06

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.35%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	97.86%
Corporate Bonds	0%	0.00%
Equity	0%	0.00%
Net Current Assets	-	1.79%



Sovereign Fund - Pension as on March 31, 2024

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

SFIN Code	:	ULGF01520/06/07SovereignF101
Inception Date	:	20 Jun 2007
NAV	:	64.7719

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.64%	8.12%
10 Years	7.11%	8.36%
7 Years	4.95%	7.12%
5 Years	5.01%	7.07%
4 Years	4.35%	6.10%
3 Years	4.50%	5.66%
2 Years	5.28%	5.78%
1 Year	6.15%	7.65%
6 Months	3.16%	4.26%
1 Month	0.66%	0.67%

MI-BEX

Note: Returns over 1 year have been annualized.

Portfolio

Government Securities	% to Fund
7.26% GOI Mat 22-Aug-2032	71.37%
7.46% GOI Mat 06-Nov-2073	15.74%
7.26% GOI Mat 06-Feb-2033	6.69%
7.54% GOI Mat 23-May-2036	1.55%
Total	95.35%

Deposits, Money Mkt Securities and Net Current Assets.	4.65%
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Grand Total	100.00%
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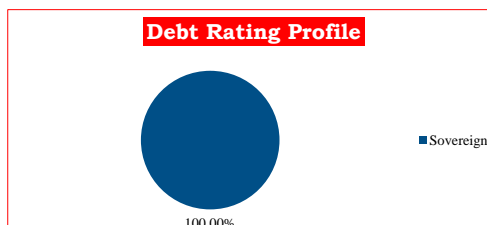
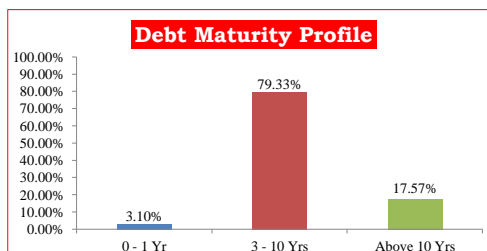
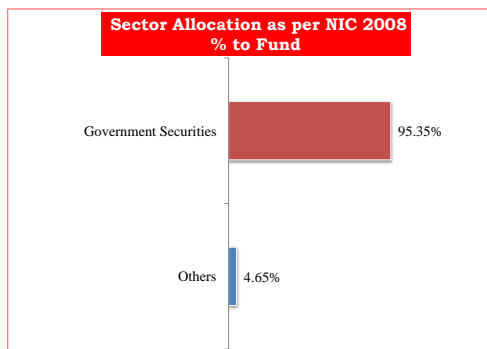
Debt Parameters	
Portfolio Yield (%)	7.09%
Avg Maturity (In Months)	177.42
Modified Duration (In Years)	7.14

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	0.32	0.02	0.33

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	3.05%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	95.35%
Corporate Bonds	0%	0.00%
Equity	0%	0.00%
Net Current Assets	-	1.60%



Stable Managed Fund - Life Group as on March 31, 2024

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

SFIN Code	:	ULGF02825/02/12StableMgFd101
Inception Date	:	20 Jun 2007
NAV	:	77.1362

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.07%	7.36%
10 Years	6.31%	7.44%
7 Years	5.69%	6.76%
5 Years	5.40%	6.47%
4 Years	4.86%	6.07%
3 Years	4.77%	5.94%
2 Years	5.28%	6.67%
1 Year	6.68%	7.76%
6 Months	3.28%	3.79%
1 Month	0.56%	0.71%

CRISIL Low Duration Debt Index

Note: Returns over 1 year have been annualized. The benchmark index of the fund has been changed to CRISIL Low Duration Debt Index

Portfolio

Debentures / Bonds	% to Fund
Kotak Mahindra Prime Ltd.	6.47%
Bajaj Finance Ltd	5.91%
National Bank For Agriculture & Rural Development	5.56%
Power Finance Corporation Ltd	3.64%
Sundaram Finance Ltd	3.63%
IDFC First Bank Limited	3.06%
HDFC Bank Ltd	1.52%
Total	29.78%

Government Securities	% to Fund
7.89% Gujarat SDL Mat 15-May-2025	38.24%
8.23% Maharashtra SDL Mat 09-Sep-2025	10.59%
Gsec C-STRIPS Mat 22-Aug-2025	7.78%
8.03% Gujarat SDL Mat 16-Apr-2025	7.28%
Gsec C-STRIPS Mat 19-Dec-2025	3.04%
7.98% Karnataka SDL Mat 14-Oct-2025	0.96%
Total	67.88%

Deposits, Money Mkt Securities and Net Current Assets.	2.34%
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Grand Total	100.00%
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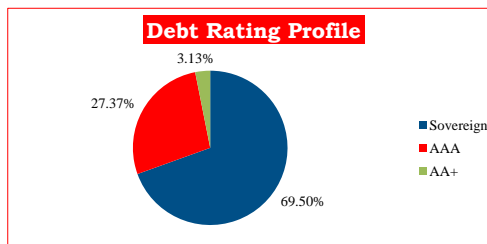
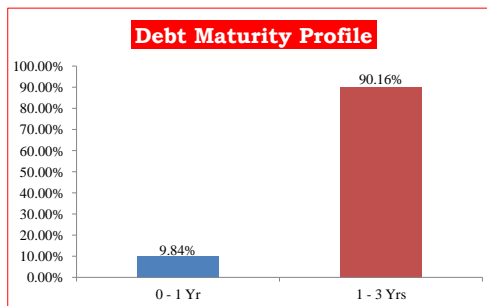
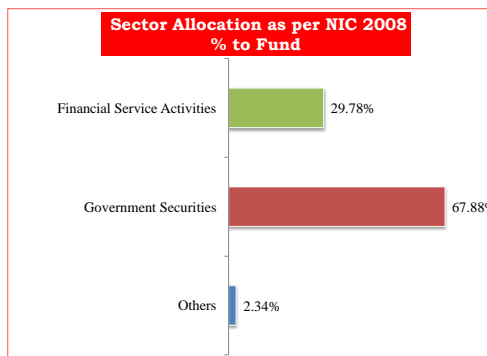
Debt Parameters	
Portfolio Yield (%)	7.43%
Avg Maturity (In Months)	14.14
Modified Duration (In Years)	1.08

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	5,133.39	122.77	5,256.16

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

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



Stable Managed Fund - Pension Group as on March 31, 2024

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

SFIN Code	:	ULGF03518/02/12StableMgFd101
Inception Date	:	20 Jun 2007
NAV	:	77.0184

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.06%	7.36%
10 Years	6.30%	7.44%
7 Years	5.65%	6.76%
5 Years	5.35%	6.47%
4 Years	4.81%	6.07%
3 Years	4.69%	5.94%
2 Years	5.21%	6.67%
1 Year	6.67%	7.76%
6 Months	3.29%	3.79%
1 Month	0.56%	0.71%

CRISIL Low Duration Debt Index

Note: Returns over 1 year have been annualized. The benchmark index of the fund has been changed to CRISIL Low Duration Debt Index

Portfolio

Debentures / Bonds	% to Fund
National Bank For Agriculture & Rural Development	7.86%
Kotak Mahindra Prime Ltd.	6.78%
Bajaj Finance Ltd	5.92%
Sundaram Finance Ltd	3.02%
Power Finance Corporation Ltd	2.92%
HDFC Bank Ltd	0.75%
IDFC First Bank Limited	0.43%
Total	27.69%

Government Securities	% to Fund
7.89% Gujarat SDL Mat 15-May-2025	37.93%
Gsec C-STRIPS Mat 22-Aug-2025	7.81%
8.03% Gujarat SDL Mat 16-Apr-2025	7.47%
8.23% Maharashtra SDL Mat 09-Sep-2025	4.35%
Gsec C-STRIPS Mat 19-Jun-2025	3.71%
Gsec C-STRIPS Mat 09-Mar-2025	3.63%
Gsec C-STRIPS Mat 19-Dec-2025	3.29%
7.98% Karnataka SDL Mat 14-Oct-2025	0.60%
7.72% GOI Mat 25-May-2025	0.05%
Total	68.84%

Deposits, Money Mkt Securities and Net Current Assets.	3.47%
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Grand Total	100.00%
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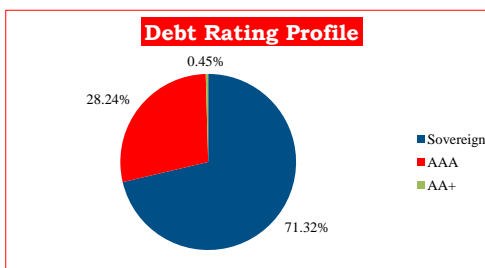
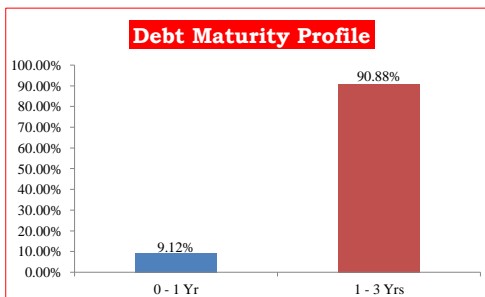
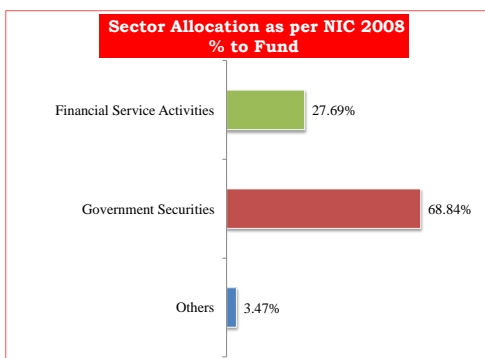
Debt Parameters	
Portfolio Yield (%)	7.39%
Avg Maturity (In Months)	14.28
Modified Duration (In Years)	1.09

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	8,977.11	323.00	9,300.10

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

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



Balanced Managed Fund - Life Group - II as on March 31, 2024

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

SFIN Code	: ULGF04020/02/12BalncdMFII101
Inception Date	: 20 Feb 2008
NAV	: 37.2081

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.01%	8.39%
10 Years	10.79%	10.48%
7 Years	9.15%	9.96%
5 Years	9.84%	10.58%
4 Years	14.74%	15.94%
3 Years	9.30%	10.29%
2 Years	8.79%	9.89%
1 Year	15.98%	19.09%
6 Months	7.99%	9.48%
1 Month	0.84%	1.14%

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

Portfolio

Equity	% to Fund
HDFC Bank Limited	4.55%
Reliance Industries Limited	4.11%
ICICI Bank Limited	3.43%
Infosys Limited	2.39%
Larsen & Toubro Limited	1.90%
Axis Bank Limited	1.66%
Tata Consultancy Services Limited	1.59%
Bharti Airtel Ltd	1.49%
ITC Limited	1.42%
Mahindra & Mahindra Ltd.	0.80%
Kotak Mahindra Bank Limited	0.77%
Hindustan Unilever Limited	0.76%
State Bank of India	0.75%
HCL Technologies Limited	0.70%
Maruti Suzuki India Ltd	0.68%
NTPC Ltd.	0.65%
UltraTech Cement Limited	0.65%
Dr Reddys Laboratories Limited	0.65%
Titan Company Limited	0.64%
Tata Steel Limited	0.62%
IndusInd Bank Limited	0.56%
Bajaj Finance Ltd	0.55%
Others	13.03%
Total	44.35%

Debentures / Bonds	% to Fund
HDFC Bank Ltd	3.45%
Cholamandlam Investment & Finance Company Ltd	1.39%
Sikka Ports And Terminals	1.37%
LIC Housing Finance Ltd	0.72%
Tata Capital Housing Finance Limited	0.72%
Power Finance Corporation Ltd	0.71%
AXIS Bank Limited	0.68%
Mahindra & Mahindra Financial Services Ltd	0.57%
National Bank For Agriculture & Rural Development	0.52%
HDB Financial Services Ltd	0.44%
Others	1.75%
Total	12.34%

Government Securities	% to Fund
7.18% GOI Mat 24-Jul-2037	10.45%
7.30% GOI Mat 19-Jun-2053	6.80%
7.25% GOI Mat 12-Jun-2063	4.46%
7.18% GOI Mat 14-Aug-2033	3.55%
7.26% GOI Mat 06-Feb-2033	2.37%
7.36% GOI Mat 12-Sep-2052	1.96%
6.45% GOI Mat 07-Oct-2029	1.56%
7.37% GOI Sovereign Green Bond Mat 23-Jan-2054	1.18%
7.72% GOI Mat 25-May-2025	0.92%
7.33% Maharashtra SDL Mat 13-Sep-2027	0.68%
Others	7.55%
Total	41.49%

Deposits, Money Mkt Securities and Net Current Assets.	1.81%
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Grand Total	100.00%
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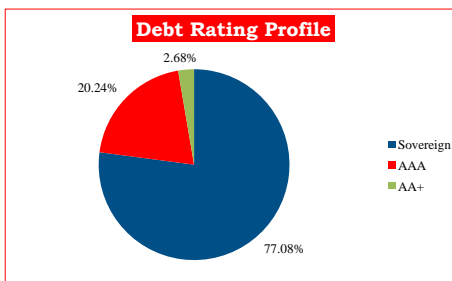
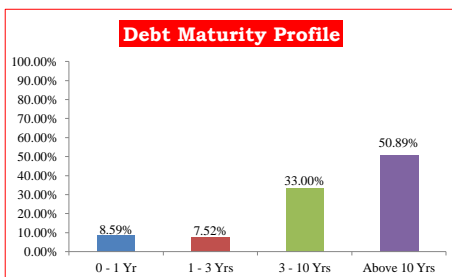
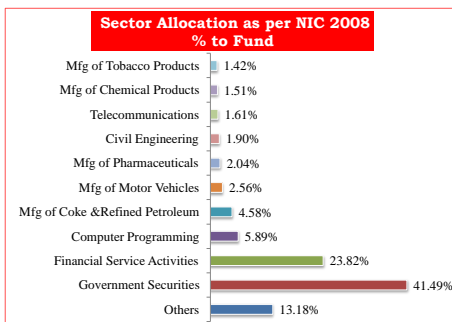
Debt Parameters	
Portfolio Yield (%)	7.25%
Avg Maturity (In Months)	175.14
Modified Duration (In Years)	7.20

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
26,098.76	31,679.62	1,066.66	58,845.05

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	0.95%
Public Deposits		
Govt. Securities	20% to 70%	53.84%
Corporate Bonds		
Equity	30% to 60%	44.35%
Net Current Assets	-	0.86%



Defensive Managed Fund - Life Group - II as on March 31, 2024

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

SFIN Code	:	ULGF03920/02/12DefnsvFdII101
Inception Date	:	20 Feb 2008
NAV	:	36.0817

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.50%	7.96%
10 Years	9.05%	9.35%
7 Years	7.66%	8.44%
5 Years	8.17%	8.95%
4 Years	9.79%	10.99%
3 Years	6.95%	7.89%
2 Years	6.95%	7.95%
1 Year	11.72%	13.68%
6 Months	6.52%	6.91%
1 Month	0.80%	0.94%

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

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	2.24%
Reliance Industries Limited	2.02%
ICICI Bank Limited	1.72%
Infosys Limited	1.14%
Larsen & Toubro Limited	0.96%
Axis Bank Limited	0.80%
Tata Consultancy Services Limited	0.79%
Bharti Airtel Ltd	0.71%
ITC Limited	0.69%
Others	11.02%
Total	22.07%

Debentures / Bonds	% to Fund
HDFC Bank Ltd	6.00%
LIC Housing Finance Ltd	2.77%
Bharti Telecom Ltd	1.81%
NHPC Ltd	1.13%
Reliance Industries Ltd	0.90%
Sikka Ports And Terminals	0.56%
AXIS Bank Limited	0.55%
HDB Financial Services Ltd	0.50%
IOT Utkal Energy Services Limited	0.40%
Cholamandalam Investment & Finance Company Ltd	0.38%
Others	2.01%
Total	17.00%

Government Securities	% to Fund
7.18% GOI Mat 24-Jul-2037	14.05%
7.30% GOI Mat 19-Jun-2053	9.55%
7.25% GOI Mat 12-Jun-2063	6.11%
7.18% GOI Mat 14-Aug-2033	5.22%
7.26% GOI Mat 06-Feb-2033	2.68%
7.37% GOI Sovereign Green Bond Mat 23-Jan-2054	1.59%
6.45% GOI Mat 07-Oct-2029	1.26%
6.91% Maharashtra SDL Mat 15-Sep-2033	1.11%
7.33% Maharashtra SDL Mat 13-Sep-2027	0.98%
Gsec C-STRIPS Mat 19-Mar-2026	0.84%
Others	13.58%
Total	56.96%

Deposits, Money Mkt Securities and Net Current Assets.	3.96%
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Grand Total	100.00%
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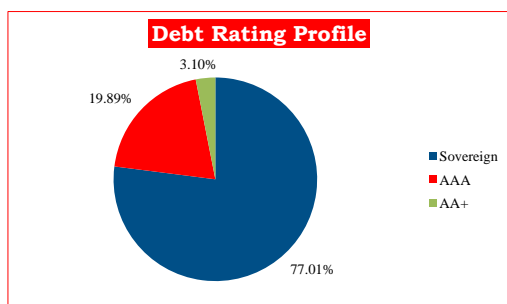
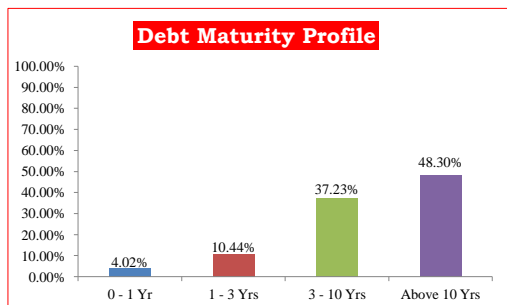
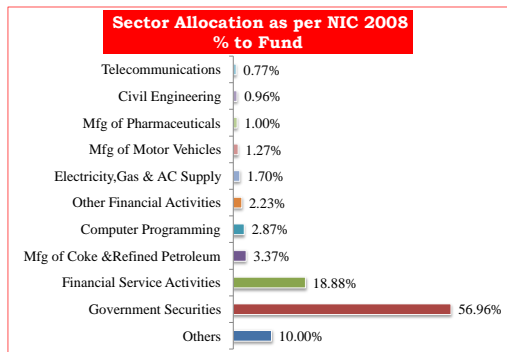
Debt Parameters	
Portfolio Yield (%)	7.26%
Avg Maturity (In Months)	170.09
Modified Duration (In Years)	7.13

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
63,108.33	2,11,455.23	11,318.34	2,85,881.90

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	1.82%
Public Deposits		
Govt. Securities	50% to 85%	73.97%
Corporate Bonds		
Equity	15% to 30%	22.07%
Net Current Assets	-	2.14%



Liquid Fund - Life Group - II as on March 31, 2024

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

SFIN Code	:	ULGF03620/02/12LiquidFdII101
Inception Date	:	20 Feb 2008
NAV	:	26.5263

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.18%	6.92%
10 Years	5.03%	6.58%
7 Years	4.22%	5.95%
5 Years	3.90%	5.45%
4 Years	3.61%	5.21%
3 Years	3.85%	5.60%
2 Years	4.65%	6.57%
1 Year	5.56%	7.31%
6 Months	2.77%	3.66%
1 Month	0.45%	0.62%

CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Deposits, Money Mkt Securities and Net Current Assets.	100.00%
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Grand Total	100.00%
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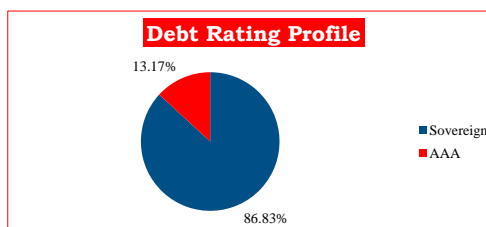
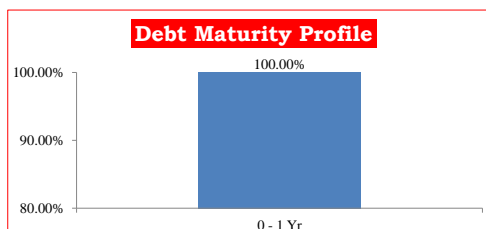
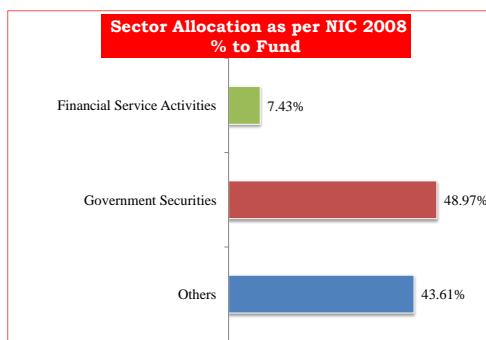
Debt Parameters	
Portfolio Yield (%)	6.95%
Avg Maturity (In Months)	5.35
Modified Duration (In Years)	0.45

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	2,461.58	2,461.58

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

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



Secured Managed Fund - Life Group - II as on March 31, 2024

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

SFIN Code	: ULGF03820/02/12SecureMFII101
Inception Date	: 20 Feb 2008
NAV	: 32.988

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.66%	7.52%
10 Years	7.63%	8.21%
7 Years	6.23%	6.92%
5 Years	6.37%	7.33%
4 Years	5.11%	6.04%
3 Years	4.92%	5.49%
2 Years	5.48%	6.01%
1 Year	7.71%	8.26%
6 Months	4.86%	4.34%
1 Month	0.89%	0.74%

CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures / Bonds	% to Fund
HDFC Bank Ltd	9.40%
Bajaj Finance Ltd	4.82%
LIC Housing Finance Ltd	4.61%
Cholamandalam Investment & Finance Company Ltd	3.68%
Sikka Ports And Terminals	3.41%
Bharti Telecom Ltd	1.36%
IDFC First Bank Limited	1.30%
Hdfc Credila Financial Services Limited	1.25%
Mahindra and Mahindra Financial Services Ltd	1.19%
Sundaram Finance Ltd	1.07%
Others	4.28%
Total	36.38%

Government Securities	% to Fund
7.18% GOI Mat 24-Jul-2037	19.89%
7.18% GOI Mat 14-Aug-2033	19.44%
7.46% GOI Mat 06-Nov-2073	4.14%
7.25% GOI Mat 12-Jun-2063	4.14%
7.26% GOI Mat 06-Feb-2033	3.55%
7.30% GOI Mat 19-Jun-2053	2.19%
7.37% GOI Sovereign Green Bond Mat 23-Jan-2054	1.20%
7.26% GOI Mat 22-Aug-2032	1.09%
7.73% Maharashtra SDL Mat 29-Mar-2032	0.89%
7.46% Karnataka SDL Mat 20-Mar-2038	0.86%
Others	3.32%
Total	60.70%

Deposits, Money Mkt Securities and Net Current Assets.	2.93%
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Grand Total	100.00%
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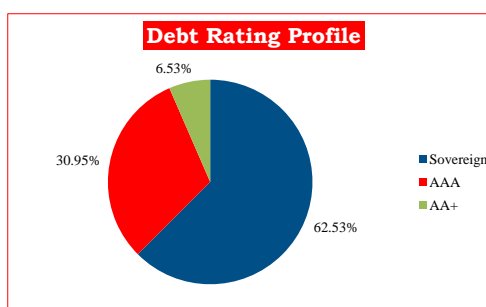
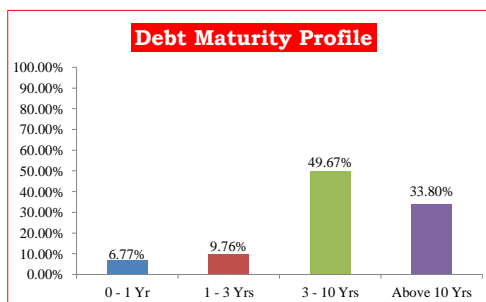
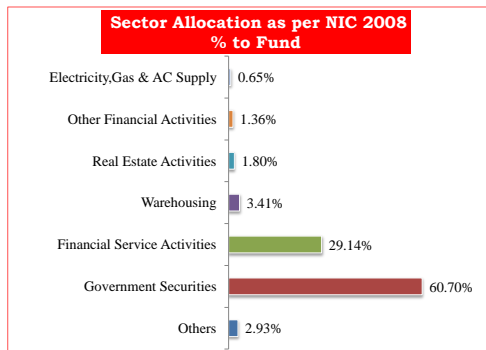
Debt Parameters	
Portfolio Yield (%)	7.30%
Avg Maturity (In Months)	139.91
Modified Duration (In Years)	6.33

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	1,45,465.31	4,385.88	1,49,851.19

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 25%	1.92%
Public Deposits		
Govt. Securities	75% to 100%	97.07%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	1.01%



Stable Managed Fund - Life Group - II as on March 31, 2024

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

SFIN Code	:	ULGF03720/02/12StableMFII101
Inception Date	:	20 Feb 2008
NAV	:	27.4915

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.45%	7.34%
10 Years	5.75%	7.44%
7 Years	5.14%	6.76%
5 Years	4.84%	6.47%
4 Years	4.33%	6.07%
3 Years	4.28%	5.94%
2 Years	4.84%	6.67%
1 Year	6.06%	7.76%
6 Months	3.00%	3.79%
1 Month	0.53%	0.71%

CRISIL Low Duration Debt Index

Note: Returns over 1 year have been annualized. The benchmark index of the fund has been changed to CRISIL Low Duration Debt Index

Portfolio

Debentures / Bonds	% to Fund
Kotak Mahindra Prime Ltd.	8.83%
Sundaram Finance Ltd	8.53%
Bajaj Finance Ltd	5.24%
Power Finance Corporation Ltd	4.93%
National Bank For Agriculture & Rural Development	4.78%
HDFC Bank Ltd	0.98%
Total	33.29%

Government Securities	% to Fund
Gsec C-STRIPS Mat 22-Aug-2025	9.95%
8.94% Gujarat SDL Mat 24-Sep-2024	9.78%
Gsec C-STRIPS Mat 19-Sep-2024	6.45%
8.21% Maharashtra SDL Mat 09-Dec-2025	4.31%
8.26% Maharashtra SDL Mat 12-Aug-2025	3.97%
8.23% Maharashtra SDL Mat 09-Sep-2025	3.31%
8.24% Maharashtra SDL Mat 24-Dec-2024	3.29%
Gsec C-STRIPS Mat 12-Dec-2024	3.12%
8.03% Gujarat SDL Mat 16-Apr-2025	2.63%
7.89% Gujarat SDL Mat 15-May-2025	2.63%
Others	9.54%
Total	58.97%

Deposits, Money Mkt Securities and Net Current Assets.	7.73%
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Grand Total	100.00%
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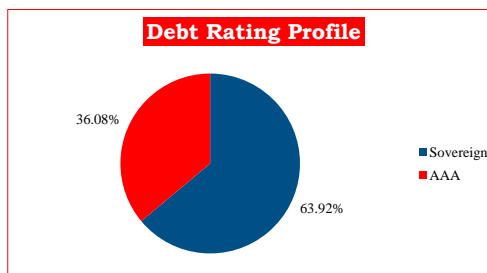
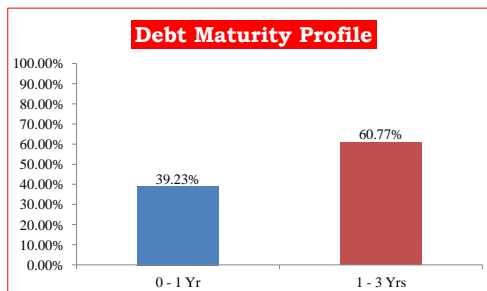
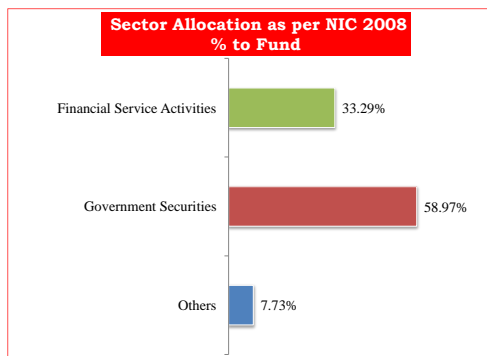
Debt Parameters	
Portfolio Yield (%)	7.37%
Avg Maturity (In Months)	12.38
Modified Duration (In Years)	0.95

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	2,822.30	236.58	3,058.87

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

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



Balanced Managed Fund - Pension Group - II as on March 31, 2024

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

SFIN Code	:	ULGF04611/02/12BalncdMFII101
Inception Date	:	08 Oct 2008
NAV	:	50.1697

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.27%	10.27%
10 Years	10.81%	10.48%
7 Years	9.33%	9.96%
5 Years	9.90%	10.58%
4 Years	14.77%	15.94%
3 Years	9.15%	10.29%
2 Years	8.61%	9.89%
1 Year	15.87%	19.09%
6 Months	7.94%	9.48%
1 Month	0.89%	1.14%

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

Portfolio

Equity	% to Fund
HDFC Bank Limited	4.55%
Reliance Industries Limited	3.94%
ICICI Bank Limited	3.29%
Infosys Limited	2.29%
Larsen & Toubro Limited	1.82%
Axis Bank Limited	1.65%
Tata Consultancy Services Limited	1.52%
Bharti Airtel Ltd	1.43%
ITC Limited	1.41%
Mahindra & Mahindra Ltd.	0.77%
Hindustan Unilever Limited	0.75%
Kotak Mahindra Bank Limited	0.74%
State Bank of India	0.72%
HCL Technologies Limited	0.68%
UltraTech Cement Limited	0.65%
Maruti Suzuki India Ltd	0.65%
Titan Company Limited	0.64%
NTPC Ltd.	0.63%
Dr Reddys Laboratories Limited	0.62%
Tata Steel Limited	0.59%
IndusInd Bank Limited	0.54%
Bajaj Finance Ltd	0.53%
Others	12.37%
Total	42.77%

Debentures / Bonds	% to Fund
LIC Housing Finance Ltd	2.54%
HDFC Bank Ltd	2.51%
Sikka Ports And Terminals	2.48%
National Bank For Agriculture & Rural Development	1.30%
Total	8.82%

Government Securities	% to Fund
7.18% GOI Mat 24-Jul-2037	5.75%
7.37% GOI Sovereign Green Bond Mat 23-Jan-2054	4.56%
7.36% GOI Mat 12-Sep-2052	4.35%
7.30% GOI Mat 19-Jun-2053	4.01%
7.46% Karnataka SDL Mat 20-Mar-2038	3.31%
7.25% GOI Mat 12-Jun-2063	2.96%
7.72% GOI Mat 25-May-2025	2.54%
6.62% GOI Mat 28-Nov-2051	1.45%
7.18% GOI Mat 14-Aug-2033	1.39%
7.59% GOI Mat 20-Mar-2029	1.37%
Others	9.22%
Total	40.90%

Deposits, Money Mkt Securities and Net Current Assets.	7.50%
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Grand Total	100.00%
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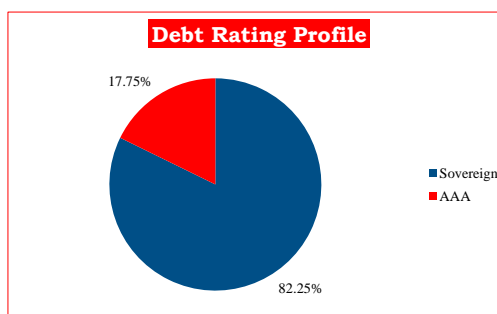
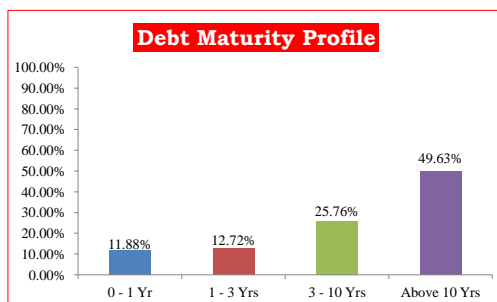
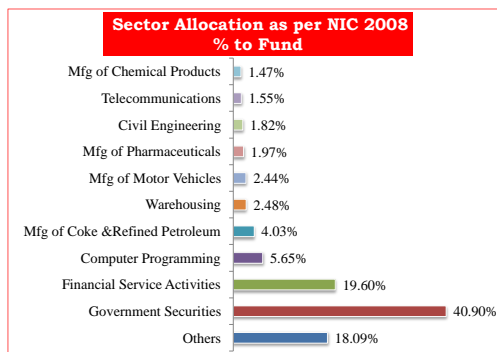
Debt Parameters	
Portfolio Yield (%)	7.22%
Avg Maturity (In Months)	167.39
Modified Duration (In Years)	6.74

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
338.82	393.92	59.44	792.17

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	6.70%
Public Deposits		
Govt. Securities	20% to 70%	49.73%
Corporate Bonds		
Equity	30% to 60%	42.77%
Net Current Assets	-	0.80%



Defensive Managed Fund - Pension Group - II as on March 31, 2024

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

SFIN Code	:	ULGF04511/02/12DefnsvFdII101
Inception Date	:	08 Oct 2008
NAV	:	39.0708

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.28%	9.06%
10 Years	9.01%	9.35%
7 Years	7.67%	8.44%
5 Years	8.22%	8.95%
4 Years	9.78%	10.99%
3 Years	6.93%	7.89%
2 Years	6.81%	7.95%
1 Year	11.52%	13.68%
6 Months	6.28%	6.91%
1 Month	0.78%	0.94%

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

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	2.28%
Reliance Industries Limited	2.05%
ICICI Bank Limited	1.73%
Infosys Limited	1.19%
Larsen & Toubro Limited	0.96%
Axis Bank Limited	0.83%
Tata Consultancy Services Limited	0.80%
Bharti Airtel Ltd	0.74%
ITC Limited	0.71%
Others	10.93%
Total	22.22%

Debentures / Bonds	% to Fund
HDFC Bank Ltd	5.94%
Bajaj Finance Ltd	2.02%
Cholamandalam Investment & Finance Company Ltd	1.58%
Sikka Ports And Terminals	1.35%
HDB Financial Services Ltd	1.16%
LIC Housing Finance Ltd	0.81%
National Bank For Agriculture & Rural Development	0.64%
Mahindra and Mahindra Financial Services Ltd	0.56%
Sundaram Finance Ltd	0.48%
IOT Utkal Energy Services Limited	0.45%
Others	1.44%
Total	16.44%

Government Securities	% to Fund
7.18% GOI Mat 24-Jul-2037	14.20%
7.30% GOI Mat 19-Jun-2053	10.17%
7.25% GOI Mat 12-Jun-2063	6.88%
7.18% GOI Mat 14-Aug-2033	4.45%
7.33% Maharashtra SDL Mat 13-Sep-2027	3.96%
7.26% GOI Mat 06-Feb-2033	2.84%
6.63% Tamil Nadu SDL Mat 23-Dec-2035	2.41%
6.45% GOI Mat 07-Oct-2029	1.53%
7.37% GOI Sovereign Green Bond Mat 23-Jan-2054	1.51%
7.36% GOI Mat 12-Sep-2052	1.39%
Others	10.65%
Total	59.97%

Deposits, Money Mkt Securities and Net Current Assets.	1.37%
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Grand Total	100.00%
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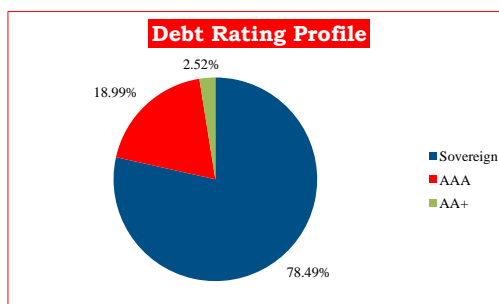
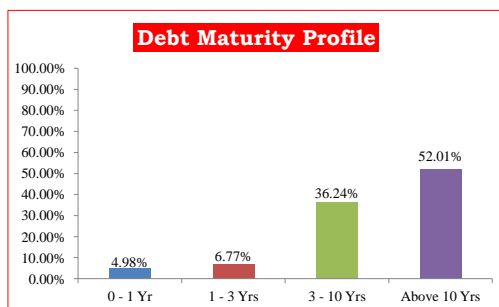
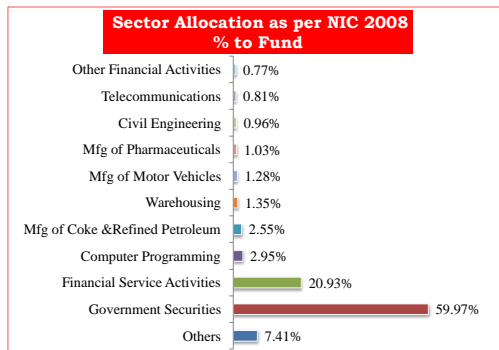
Debt Parameters	
Portfolio Yield (%)	7.26%
Avg Maturity (In Months)	177.23
Modified Duration (In Years)	7.29

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
13,235.69	45,511.11	814.54	59,561.34

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	0.80%
Public Deposits		
Govt. Securities	50% to 85%	76.41%
Corporate Bonds		
Equity	15% to 30%	22.22%
Net Current Assets	-	0.57%



Liquid Fund - Pension Group - II as on March 31, 2024

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

SFIN Code	:	ULGF04311/02/12LiquidFdiI101
Inception Date	:	08 Oct 2008
NAV	:	24.9475

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.07%	6.87%
10 Years	4.95%	6.58%
7 Years	4.17%	5.95%
5 Years	3.84%	5.45%
4 Years	3.57%	5.21%
3 Years	3.81%	5.60%
2 Years	4.61%	6.57%
1 Year	5.51%	7.31%
6 Months	2.73%	3.66%
1 Month	0.47%	0.62%

CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Deposits, Money Mkt Securities and Net Current Assets.	100.00%
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Grand Total	100.00%
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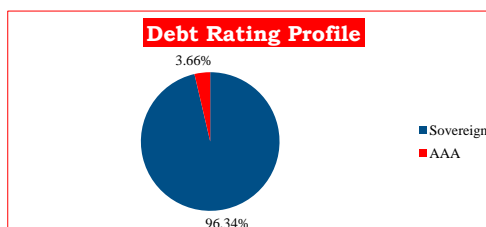
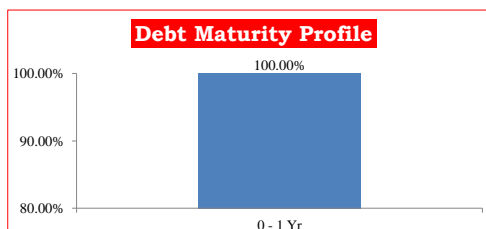
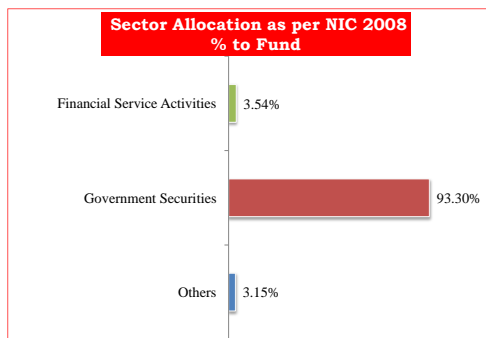
Debt Parameters	
Portfolio Yield (%)	7.07%
Avg Maturity (In Months)	3.93
Modified Duration (In Years)	0.33

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	2,228.34	2,228.34

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

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



Secure Managed Fund - Pension Group - II as on March 31, 2024

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

SFIN Code	:	ULGF04411/02/12SecureMFII101
Inception Date	:	08 Oct 2008
NAV	:	32.0838

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.75%	7.84%
10 Years	7.48%	8.21%
7 Years	6.02%	6.92%
5 Years	6.08%	7.33%
4 Years	4.76%	6.04%
3 Years	4.47%	5.49%
2 Years	5.02%	6.01%
1 Year	7.20%	8.26%
6 Months	4.37%	4.34%
1 Month	0.72%	0.74%

CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures / Bonds	% to Fund
Cholamandalam Investment & Finance Company Ltd	5.70%
HDFC Bank Ltd	5.52%
LJC Housing Finance Ltd	5.38%
Bajaj Finance Ltd	4.31%
Sikka Ports And Terminals	1.65%
HDB Financial Services Ltd	1.38%
Mahindra and Mahindra Financial Services Ltd	1.33%
Sundaram Finance Ltd	1.28%
Bharti Telecom Ltd	1.25%
International Finance Corporation	1.14%
Others	2.66%
Total	31.60%

Government Securities	% to Fund
7.18% GOI Mat 14-Aug-2033	18.18%
7.18% GOI Mat 24-Jul-2037	18.16%
7.26% GOI Mat 06-Feb-2033	7.15%
7.46% GOI Mat 06-Nov-2073	5.18%
7.30% GOI Mat 19-Jun-2053	3.79%
7.26% GOI Mat 22-Aug-2032	3.67%
7.88% GOI Mat 19-Mar-2030	2.28%
7.25% GOI Mat 12-Jun-2063	1.63%
7.37% GOI Sovereign Green Bond Mat 23-Jan-2054	1.33%
7.61% GOI Mat 09-May-2030	1.05%
Others	3.84%
Total	66.25%

Deposits, Money Mkt Securities and Net Current Assets.	2.15%
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Grand Total	100.00%
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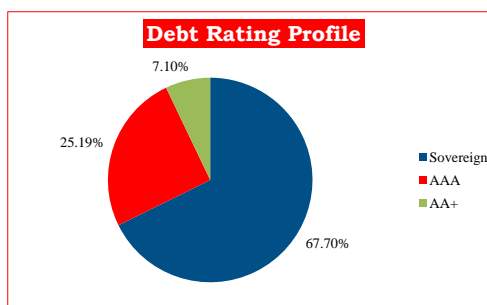
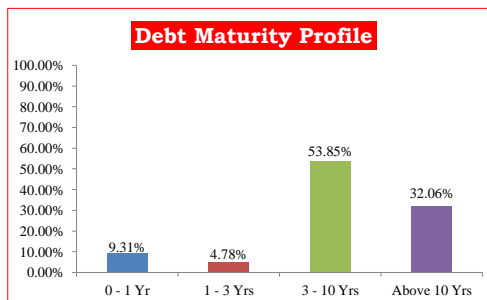
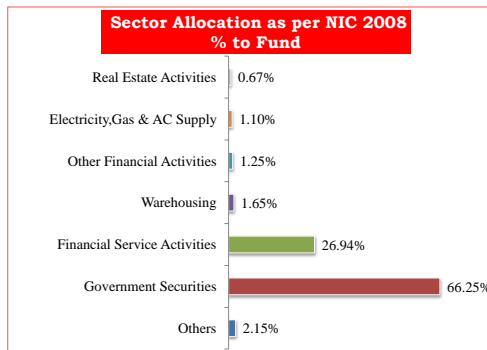
Debt Parameters	
Portfolio Yield (%)	7.26%
Avg Maturity (In Months)	138.20
Modified Duration (In Years)	6.27

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	8,924.54	195.83	9,120.37

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 25%	1.92%
Public Deposits		
Govt. Securities	75% to 100%	97.85%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	0.23%



Stable Managed Fund - Pension Group - II as on March 31, 2024

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

SFIN Code	:	ULGF04811/02/12StableMFII101
Inception Date	:	08 Oct 2008
NAV	:	26.2634

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.42%	7.34%
10 Years	5.74%	7.44%
7 Years	5.16%	6.76%
5 Years	4.84%	6.47%
4 Years	4.34%	6.07%
3 Years	4.23%	5.94%
2 Years	4.78%	6.67%
1 Year	6.00%	7.76%
6 Months	2.98%	3.79%
1 Month	0.52%	0.71%

CRISIL Low Duration Debt Index

Note: Returns over 1 year have been annualized. The benchmark index of the fund has been changed to CRISIL Low Duration Debt Index

Portfolio

Debentures / Bonds	% to Fund
Sundaram Finance Ltd	8.17%
Kotak Mahindra Prime Ltd.	7.78%
Bajaj Finance Ltd	5.56%
Power Finance Corporation Ltd	4.10%
National Bank For Agriculture & Rural Development	1.44%
Total	27.06%

Government Securities	% to Fund
8.94% Gujarat SDL Mat 24-Sep-2024	12.87%
Gsec C-STRIPS Mat 12-Dec-2024	11.46%
Gsec C-STRIPS Mat 22-Aug-2025	9.75%
Gsec C-STRIPS Mat 19-Sep-2024	7.43%
8.21% Maharashtra SDL Mat 09-Dec-2025	4.32%
7.98% Karnataka SDL Mat 14-Oct-2025	3.74%
Gsec C-STRIPS Mat 19-Jun-2025	3.20%
Gsec C-STRIPS Mat 19-Dec-2025	3.09%
8.23% Maharashtra SDL Mat 09-Sep-2025	3.00%
7.89% Gujarat SDL Mat 15-May-2025	2.98%
Others	7.49%
Total	69.33%

Deposits, Money Mkt Securities and Net Current Assets.	3.60%
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Grand Total	100.00%
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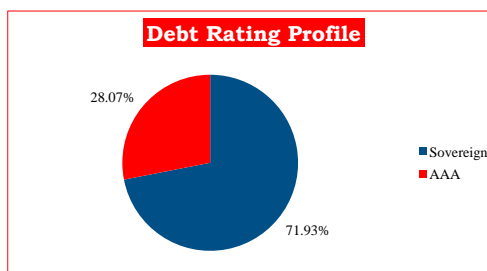
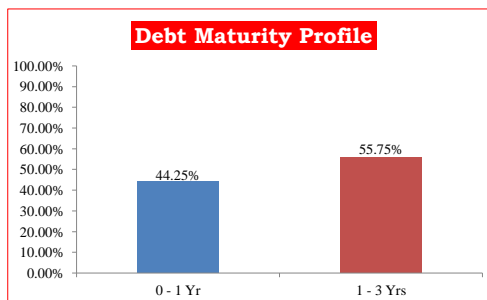
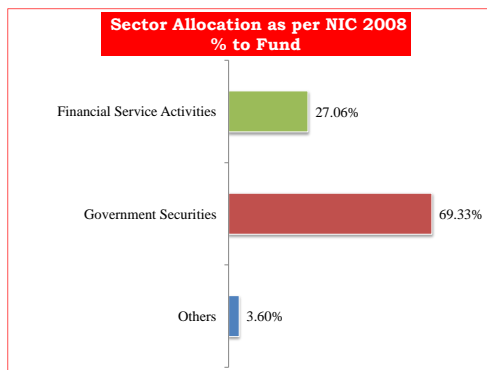
Debt Parameters	
Portfolio Yield (%)	7.32%
Avg Maturity (In Months)	12.36
Modified Duration (In Years)	0.95

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	2,603.08	97.33	2,700.41

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

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



Balanced Managed Fund - Defined Benefit Group as on March 31, 2024

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

SFIN Code	:	ULGF01128/03/05BalancedMF101
Inception Date	:	28 Mar 2005
NAV	:	174.2972

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	12.19%	10.11%
10 Years	11.62%	10.48%
7 Years	10.15%	9.96%
5 Years	10.78%	10.58%
4 Years	15.51%	15.94%
3 Years	9.69%	10.29%
2 Years	9.16%	9.89%
1 Year	16.14%	19.09%
6 Months	7.87%	9.48%
1 Month	0.84%	1.14%

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

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	4.82%
Reliance Industries Limited	4.24%
ICICI Bank Limited	3.53%
Infosys Limited	2.47%
Larsen & Toubro Limited	1.96%
Axis Bank Limited	1.67%
Tata Consultancy Services Limited	1.64%
Bharti Airtel Ltd	1.54%
ITC Limited	1.45%
Mahindra & Mahindra Ltd.	0.83%
Kotak Mahindra Bank Limited	0.79%
Hindustan Unilever Limited	0.78%
State Bank of India	0.77%
HCL Technologies Limited	0.72%
Maruti Suzuki India Ltd	0.70%
UltraTech Cement Limited	0.68%
NTPC Ltd.	0.67%
Dr Reddys Laboratories Limited	0.67%
Titan Company Limited	0.66%
Tata Steel Limited	0.64%
IndusInd Bank Limited	0.58%
Bajaj Finance Ltd	0.57%
Others	13.22%
Total	45.60%

Debentures / Bonds	% to Fund
Nuclear Power Corporation of India Ltd	3.24%
IOT Utkal Energy Services Limited	3.13%
State Bank of India	2.09%
LIC Housing Finance Ltd	2.08%
Sikka Ports And Terminals	2.07%
Power Finance Corporation Ltd	2.07%
Total	14.68%

Government Securities	% to Fund
7.37% GOI Sovereign Green Bond Mat 23-Jan-2054	7.97%
7.54% GOI Mat 23-May-2036	6.39%
7.40% GOI Mat 09-Sep-2035	4.42%
6.63% Tamil Nadu SDL Mat 23-Dec-2035	4.37%
6.62% GOI Mat 28-Nov-2051	3.38%
7.36% GOI Mat 12-Sep-2052	2.92%
7.46% Karnataka SDL Mat 20-Mar-2038	2.60%
Gsec C-STRIPS Mat 12-Jun-2024	2.03%
7.30% GOI Mat 19-Jun-2053	1.05%
8.15% GOI Mat 24-Nov-2026	1.02%
Others	0.84%
Total	36.99%

Deposits, Money Mkt Securities and Net Current Assets. 2.74%

Grand Total 100.00%

Debt Parameters	
Portfolio Yield (%)	7.28%
Avg Maturity (In Months)	158.31
Modified Duration (In Years)	6.88

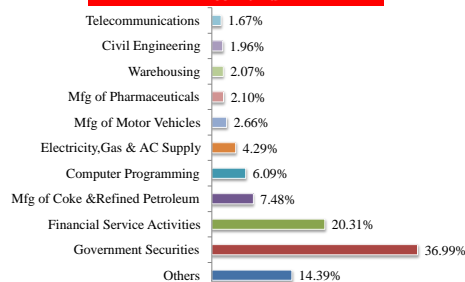
AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
442.86	501.81	26.61	971.28

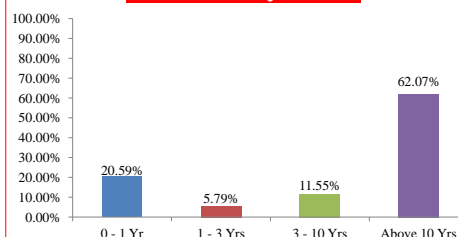
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	13	20
Mr Abhishek Agarwa	-	-	22

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	1.65%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	51.67%
Corporate Bonds	30% to 60%	45.60%
Equity	-	1.09%
Net Current Assets	-	1.09%

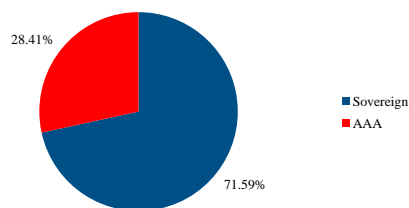
Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Debt Rating Profile



Defensive Managed Fund - Defined Benefit Group as on March 31, 2024

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

SFIN Code	:	ULGF01028/03/05DefensiveF101
Inception Date	:	28 Mar 2005
NAV	:	118.5172

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.86%	8.64%
10 Years	9.82%	9.35%
7 Years	8.66%	8.44%
5 Years	8.93%	8.95%
4 Years	10.87%	10.99%
3 Years	7.90%	7.89%
2 Years	7.65%	7.95%
1 Year	11.93%	13.68%
6 Months	6.02%	6.91%
1 Month	0.83%	0.94%

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	2.32%
Reliance Industries Limited	2.04%
ICICI Bank Limited	1.70%
Infosys Limited	1.18%
Larsen & Toubro Limited	0.92%
Axis Bank Limited	0.83%
Tata Consultancy Services Limited	0.78%
Bharti Airtel Ltd	0.74%
ITC Limited	0.71%
Others	10.57%
Total	21.80%

Debentures / Bonds	% to Fund
International Finance Corporation	1.53%
IOT Utkal Energy Services Limited	1.49%
National Thermal Power Corporation Ltd	1.49%
Total	4.51%

Government Securities	% to Fund
6.63% Tamil Nadu SDL Mat 23-Dec-2035	16.20%
7.37% GOI Sovereign Green Bond Mat 23-Jan-2054	15.19%
7.36% GOI Mat 12-Sep-2052	8.86%
Gsec C-STRIPS Mat 12-Dec-2024	7.02%
Gsec C-STRIPS Mat 19-Mar-2025	4.59%
6.45% GOI Mat 07-Oct-2029	3.35%
7.26% GOI Mat 14-Jan-2029	2.97%
8.60% GOI Mat 02-Jun-2028	2.59%
6.62% GOI Mat 28-Nov-2051	2.31%
7.40% GOI Mat 09-Sep-2035	1.56%
Others	3.75%
Total	68.39%

Deposits, Money Mkt Securities and Net Current Assets.	5.29%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	7.20%
Avg Maturity (In Months)	163.29
Modified Duration (In Years)	6.69

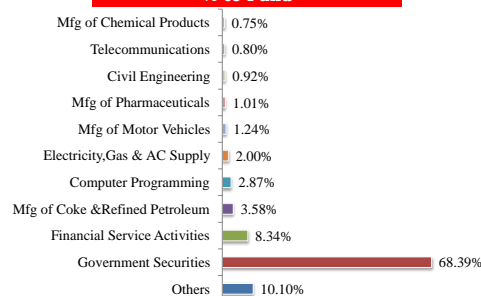
AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
44.41	148.48	10.78	203.67

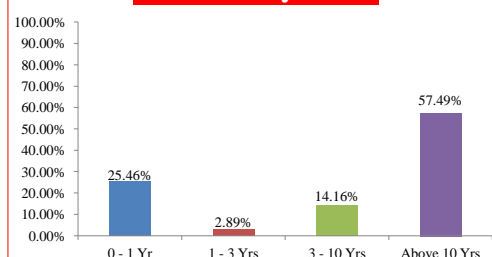
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	13	20
Mr Abhishek Agarwal	-	-	22

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	3.84%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	72.91%
Corporate Bonds		
Equity	15% to 30%	21.80%
Net Current Assets	-	1.45%

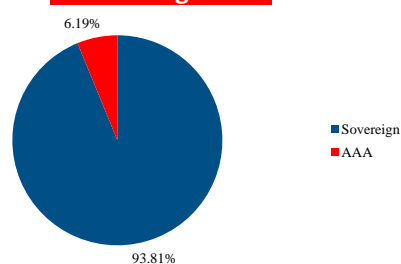
Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Debt Rating Profile



Secured Managed Fund - Defined Benefit Group as on March 31, 2024

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

SFIN Code	:	ULGF00928/03/05SecureMgtF101
Inception Date	:	28 Mar 2005
NAV	:	176.3359

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	12.11%	7.16%
10 Years	8.23%	8.21%
7 Years	5.38%	6.92%
5 Years	5.36%	7.33%
4 Years	4.57%	6.04%
3 Years	4.64%	5.49%
2 Years	5.26%	6.01%
1 Year	6.67%	8.26%
6 Months	3.66%	4.34%
1 Month	0.60%	0.74%

CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Government Securities	% to Fund
7.26% GOI Mat 14-Jan-2029	26.57%
Gsec C-STRIPS Mat 09-Sep-2024	24.37%
7.59% GOI Mat 20-Mar-2029	21.73%
5.77% GOI Mat 03-AUG-2030	18.64%
7.72% GOI Mat 25-May-2025	4.36%
9.20% GOI Mat 30-Sep-2030	1.92%
Total	97.59%

Deposits, Money Mkt Securities and Net Current Assets.	2.41%
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Grand Total	100.00%
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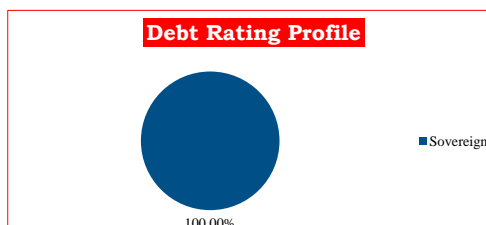
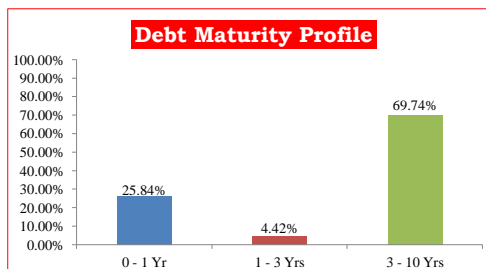
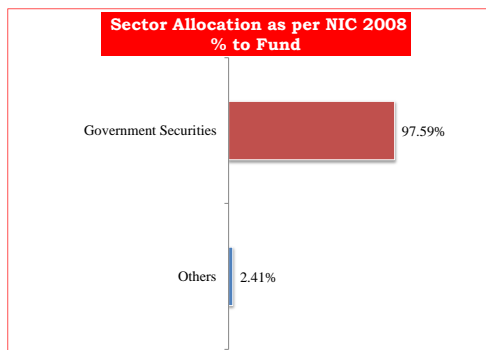
Debt Parameters	
Portfolio Yield (%)	7.05%
Avg Maturity (In Months)	46.30
Modified Duration (In Years)	3.17

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	11.26	0.28	11.54

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	1.14%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	97.59%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	1.27%



Group Balanced Fund as on March 31, 2024

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

SFIN Code	: ULGF00124/08/04EBBALANCE101
Inception Date	: 03 Dec 2004
NAV	: 51.1658

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.81%	9.01%
10 Years	8.11%	9.58%
7 Years	7.66%	8.91%
5 Years	7.99%	9.31%
4 Years	9.68%	12.31%
3 Years	7.41%	8.34%
2 Years	7.35%	8.12%
1 Year	11.95%	14.36%
6 Months	6.43%	7.14%
1 Month	0.66%	0.99%

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

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
Reliance Industries Limited	5.37%
HDFC Bank Limited	5.18%
ICICI Bank Limited	3.14%
Infosys Limited	2.94%
Larsen & Toubro Limited	2.52%
Tata Consultancy Services Limited	2.13%
ITC Limited	1.99%
State Bank of India	1.30%
Bharti Airtel Ltd	1.21%
Mahindra & Mahindra Ltd.	1.06%
Maruti Suzuki India Ltd	0.99%
HCL Technologies Limited	0.97%
Hindustan Unilever Limited	0.89%
Kotak Mahindra Bank Limited	0.84%
Sun Pharmaceutical Industries Limited	0.70%
Others	2.12%
Total	33.35%

Government Securities	% to Fund
6.01% GOI Mat 25-Mar-2028	29.92%
8.24% GOI Mat 10-November-2033	16.11%
7.25% GOI Mat 12-Jun-2063	3.99%
Total	50.01%

Deposits, Money Mkt Securities and Net Current Assets.	16.64%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	7.09%
Avg Maturity (In Months)	82.97
Modified Duration (In Years)	4.18

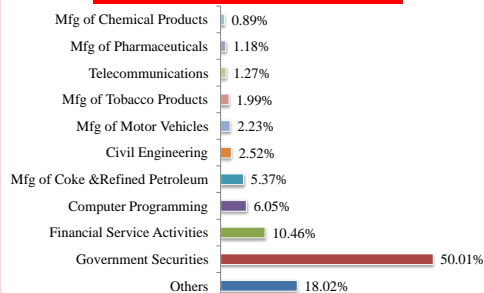
AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
8.48	12.72	4.23	25.44

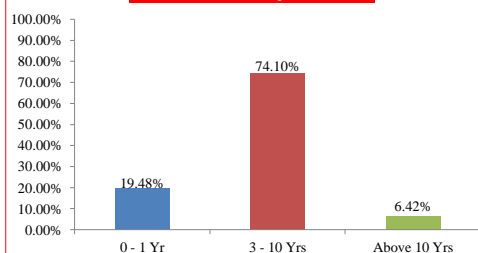
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Pranav Parekh	-	6	9
Mr Sumeet Hinduja	9	-	8

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	12.10%
Public Deposits		
Govt. Securities	0% to 80%	50.01%
Corporate Bonds		
Equity	20% to 40%	33.35%
Net Current Assets	-	4.54%

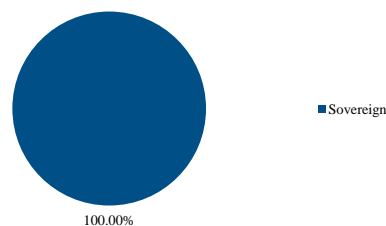
Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Debt Rating Profile



Group Debt Fund as on March 31, 2024

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

SFIN Code	: ULGF00224/08/04EBDEBT101
Inception Date	: 03 Dec 2004
NAV	: 42.0311

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.71%	7.17%
10 Years	7.89%	8.21%
7 Years	6.74%	6.92%
5 Years	6.80%	7.33%
4 Years	5.53%	6.04%
3 Years	5.12%	5.49%
2 Years	5.76%	6.01%
1 Year	7.84%	8.26%
6 Months	4.76%	4.34%
1 Month	0.75%	0.74%

CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures / Bonds	% to Fund
National Bank For Agriculture & Rural Development	6.41%
Indian Railway Finance Corporation Ltd	5.66%
Power Finance Corporation Ltd	4.60%
REC Limited	2.29%
HDFC Bank Ltd	1.81%
Housing & Urban Development Corporation Limited	0.96%
Total	21.73%

Government Securities	% to Fund
7.18% GOI Mat 24-Jul-2037	23.68%
7.25% GOI Mat 12-Jun-2063	10.58%
9.20% GOI Mat 30-Sep-2030	7.37%
7.46% GOI Mat 06-Nov-2073	3.60%
6.54% GOI Mat 17-Jan-2032	3.55%
7.30% GOI Mat 19-Jun-2053	3.28%
7.54% GOI Mat 23-May-2036	3.08%
7.35% Andhra Pradesh SDL Mat 17-May-2039	2.97%
7.26% GOI Mat 22-Aug-2032	2.09%
8.24% GOI Mat 10-November-2033	1.98%
Others	3.99%
Total	66.18%

Deposits, Money Mkt Securities and Net Current Assets.	12.09%
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Grand Total	100.00%
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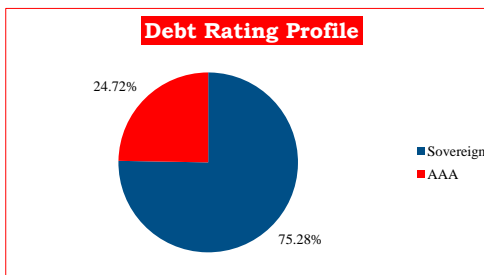
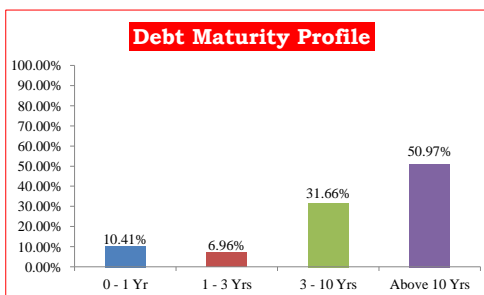
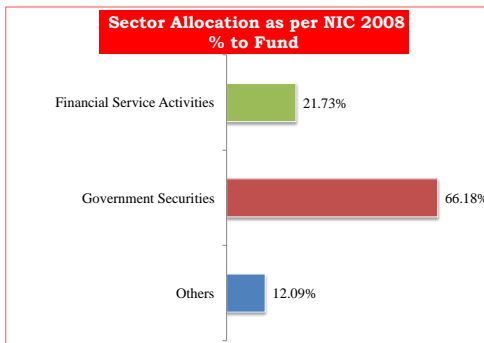
Debt Parameters	
Portfolio Yield (%)	7.22%
Avg Maturity (In Months)	163.64
Modified Duration (In Years)	6.71

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	1,917.03	263.57	2,180.60

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 60%	10.22%
Public Deposits		
Govt. Securities	40% to 100%	87.91%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	1.87%



Group Growth Fund as on March 31, 2024

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

SFIN Code	:	ULGF00324/08/04EBGROWTH101
Inception Date	:	03 Dec 2004
NAV	:	75.3887

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.01%	10.24%
10 Years	10.60%	10.50%
7 Years	10.00%	10.24%
5 Years	10.47%	10.64%
4 Years	14.74%	16.49%
3 Years	9.70%	10.23%
2 Years	8.71%	9.54%
1 Year	15.94%	18.44%
6 Months	7.62%	9.01%
1 Month	0.93%	1.15%

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

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
Reliance Industries Limited	5.75%
ICICI Bank Limited	5.38%
HDFC Bank Limited	4.90%
Larsen & Toubro Limited	4.25%
Tata Consultancy Services Limited	3.75%
Infosys Limited	3.38%
ITC Limited	2.69%
State Bank of India	2.12%
Maruti Suzuki India Ltd	2.03%
Bharti Airtel Ltd	1.98%
Mahindra & Mahindra Ltd.	1.86%
Axis Bank Limited	1.52%
HCL Technologies Limited	1.49%
Hindustan Unilever Limited	1.46%
Kotak Mahindra Bank Limited	1.44%
Bajaj Finserv Ltd	1.33%
Bajaj Finance Ltd	1.17%
Sun Pharmaceutical Industries Limited	1.05%
Dr Reddys Laboratories Limited	0.99%
UltraTech Cement Limited	0.79%
Hero Motocorp Limited	0.76%
Hindalco Industries Limited	0.72%
Asian Paints (India) Ltd	0.69%
NTPC Ltd.	0.68%
Others	0.29%
Total	52.46%

Government Securities	% to Fund
6.01% GOI Mat 25-Mar-2028	24.85%
7.38% GOI Mat 20-Jun-2027	3.86%
8.24% GOI Mat 10-November-2033	2.61%
Total	31.32%

Deposits, Money Mkt Securities and Net Current Assets.	16.22%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	7.08%
Avg Maturity (In Months)	41.61
Modified Duration (In Years)	2.90

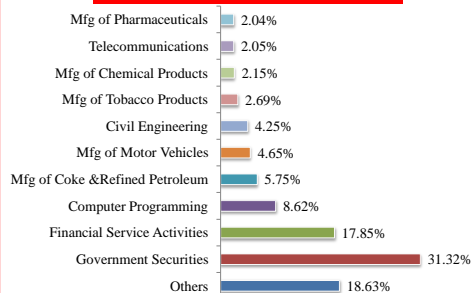
AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
6.51	3.89	2.01	12.41

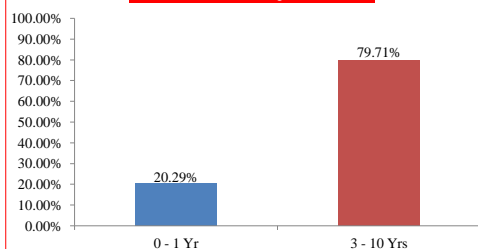
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Pranav Parekh	-	6	9
Mr Sumeet Hinduja	9	-	8

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	7.97%
Public Deposits		
Govt. Securities	0% to 60%	31.32%
Corporate Bonds		
Equity	40% to 60%	52.46%
Net Current Assets	-	8.25%

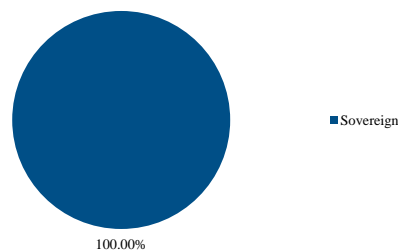
Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Debt Rating Profile



Group Secure Fund as on March 31, 2024

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

SFIN Code	: ULGF00524/08/04EBSECURE101
Inception Date	: 03 Dec 2004
NAV	: 47.9312

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.44%	8.09%
10 Years	8.64%	8.90%
7 Years	7.81%	7.92%
5 Years	8.19%	8.32%
4 Years	8.47%	9.17%
3 Years	6.53%	6.91%
2 Years	6.65%	7.06%
1 Year	10.58%	11.31%
6 Months	6.00%	5.74%
1 Month	0.88%	0.87%

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

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	1.48%
ICICI Bank Limited	1.09%
Reliance Industries Limited	1.07%
Infosys Limited	0.88%
Larsen & Toubro Limited	0.87%
Tata Consultancy Services Limited	0.51%
Bharti Airtel Ltd	0.51%
Others	8.27%
Total	14.69%

Debentures / Bonds	% to Fund
Indian Railway Finance Corporation Ltd	5.73%
National Bank For Agriculture & Rural Development	5.16%
HDFC Bank Ltd	1.94%
REC Limited	1.04%
Power Finance Corporation Ltd	0.98%
NHPC Ltd	0.49%
Total	15.35%

Government Securities	% to Fund
7.18% GOI Mat 24-Jul-2037	17.66%
7.26% GOI Mat 06-Feb-2033	9.22%
7.25% GOI Mat 12-Jun-2063	8.03%
7.54% GOI Mat 23-May-2036	7.00%
7.26% GOI Mat 22-Aug-2032	4.95%
7.18% GOI Mat 14-Aug-2033	4.40%
6.54% GOI Mat 17-Jan-2032	3.94%
7.30% GOI Mat 19-Jun-2053	2.60%
7.38% GOI Mat 20-Jun-2027	2.55%
7.46% GOI Mat 06-Nov-2073	1.80%
Others	2.10%
Total	64.26%

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 (%)	7.18%
Avg Maturity (In Months)	157.11
Modified Duration (In Years)	6.91

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
1,498.42	8,119.15	582.12	10,199.69

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	4.24%
Public Deposits		
Govt. Securities	0% to 90%	79.60%
Corporate Bonds		
Equity	10% to 20%	14.69%
Net Current Assets	-	1.47%

