

INVESTMENT'Z INSIGHT

Monthly Investment Update April 2026

Index

EQUITY FUNDS

Group Equity Index Fund	1
Group Blue Chip Fund	2
Group Equity Fund	3
Group Nifty 100 index Fund	4

HYBRID FUNDS

Group Asset Allocation Fund	5
Stable Gain Fund	6
Secure Gain Fund	7
Group Balanced Gain Fund-II	8

DEBT FUNDS

Group Debt Fund	9
Group Debt Fund-II	10
Group Debt Fund-III	11

LIQUID FUNDS

Group Liquid Fund-II	12
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April 2026

Group Equity Index Fund

Fund Objective

To provide capital appreciation through investment in equities forming part of NSE NIFTY.

Portfolio Allocation

	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 20	-
Corporate bonds rated AA or above by Crisil	0 - 40	-
Money market and other liquid assets	0 - 40	-
Infrastructure sector as defined by the IRDA	0 - 20	1.37
Listed equities	0 - 100	98.55
Net Current Assets*		0.08
Total		100.00

*Net current asset represents net of receivables and payables for investments held.

Portfolio

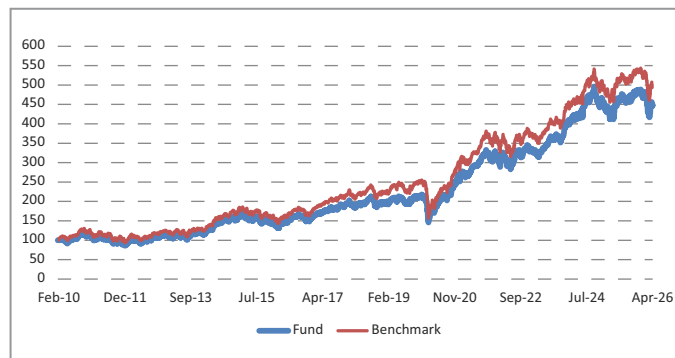
Company/Issuer	Exposure (%)
Equity	98.55%
Reliance Industries Ltd	9.04%
ICICI Bank Ltd	7.36%
HDFC Bank Ltd	6.07%
Bharti Airtel Ltd	5.41%
Larsen & Toubro Ltd	4.85%
Infosys Ltd	4.26%
State Bank of India	3.62%
ITC Ltd	3.12%
Axis Bank Ltd	2.97%
Mahindra & Mahindra Ltd	2.84%
Others	49.02%
Money Market, Deposits & Other	1.45%
Total	100.00%

Fund Details

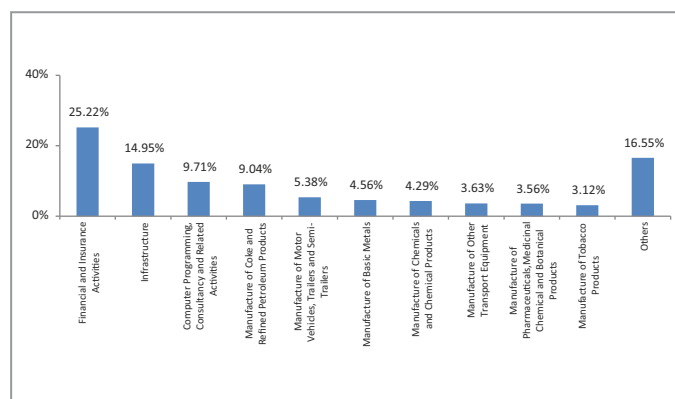
Description	
SFIN Number	ULGF00822/02/10GREQTYINDX116
Launch Date	19-Feb-10
Face Value	10
Risk Profile	High
Benchmark	Nifty 50 Index
Fund Manager Name	Abhay Moghe
Number of funds managed by fund manager:	
Equity	31
Debt	-
Hybrid	11
NAV as on 30-April-2026	44.7111
AUM (Rs. Cr)*	29.97
Equity (Rs. Cr)	29.53
Debt (Rs. Cr)	0.41
Net current asset (Rs. Cr)	0.02

*AUM is excluding the last day unitisation.

Lumpsum Investment Growth of ₹100 Since Inception

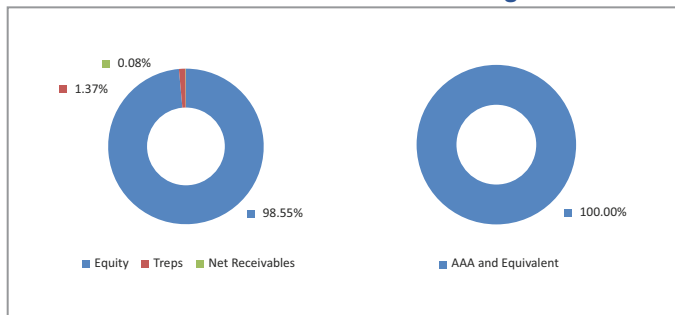


Top 10 Sectors

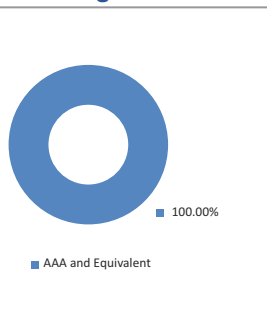


Note: 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits', Central Government Securities (including TREPS).

Asset Class



Rating Profile



Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	7.28%	-6.40%	-1.08%	2.50%	10.24%	9.38%	10.60%	11.41%	11.76%	9.68%
Benchmark	7.46%	-6.70%	-1.38%	3.03%	9.90%	8.82%	10.40%	10.73%	11.81%	10.38%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

April 2026

Group Blue Chip Fund

Fund Objective

To provide capital appreciation through investment in equities.

Portfolio Allocation

	Stated (%)	Actual (%)
Equity and equity related securities	60 - 100	98.14
Debt and debt related securities /Cash /Money Market instruments**/Fixed Deposit and Mutual funds	0 - 40	1.52
Net Current Assets*		0.35
Total		100.00

*Net current asset represents net of receivables and payables for investments held.
**The exposure to money market instruments may be increased to 100%, keeping in view market conditions, market opportunities, and political, economic and other factors, depending on the perception of the Investment Manager.

Portfolio

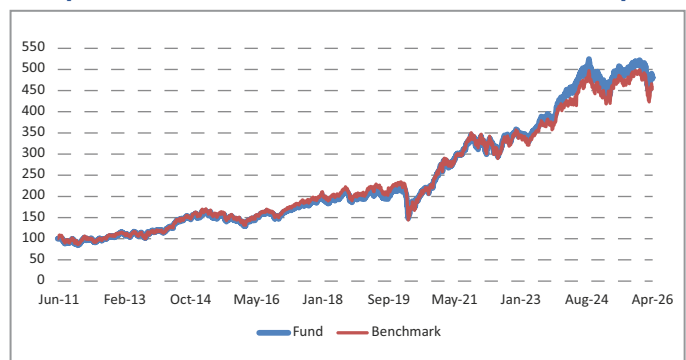
Company/Issuer	Exposure (%)
Equity	98.14%
Reliance Industries Ltd	8.77%
HDFC Bank Ltd	8.53%
ICICI Bank Ltd	7.06%
Bharti Airtel Ltd	5.63%
Larsen & Toubro Ltd	4.59%
Infosys Ltd	4.03%
Bajaj Auto Ltd	3.61%
State Bank of India	3.47%
ITC Ltd	2.95%
Axis Bank Ltd	2.85%
Others	46.64%
Money Market, Deposits & Other	1.86%
Total	100.00%

Fund Details

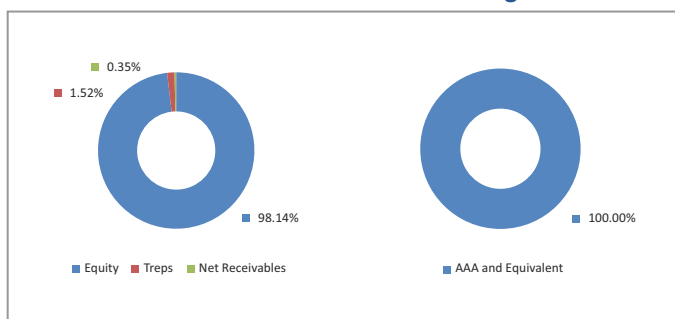
Description	
SFIN Number	ULGF01118/04/11GRBLUECHIP116
Launch Date	21-Jun-11
Face Value	10
Risk Profile	High
Benchmark	Nifty 50 Index
Fund Manager Name	Abhay Moghe
Number of funds managed by fund manager:	
Equity	31
Debt	-
Hybrid	11
NAV as on 30-April-2026	48.0168
AUM (Rs. Cr)*	3.29
Equity (Rs. Cr)	3.23
Debt (Rs. Cr)	0.05
Net current asset (Rs. Cr)	0.01

*AUM is excluding the last day unitisation.

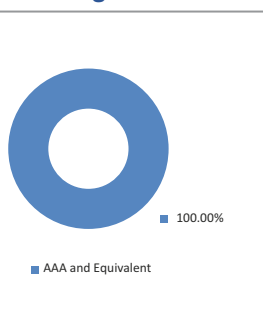
Lumpsum Investment Growth of ₹100 Since Inception



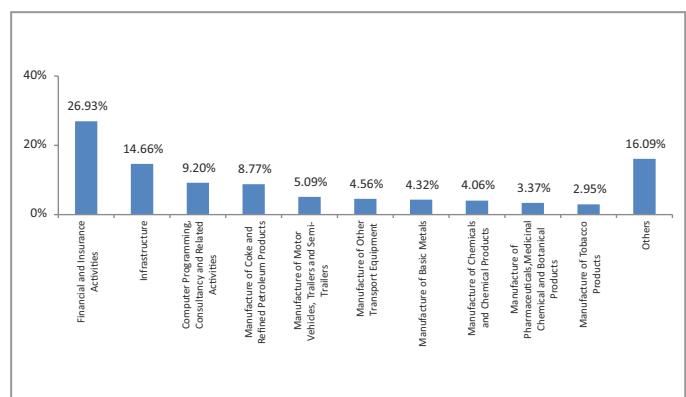
Asset Class



Rating Profile



Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits', Central Government Securities (including TREPS).

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	7.25%	-5.77%	-0.17%	2.48%	10.84%	10.24%	11.50%	12.36%	12.66%	11.13%
Benchmark	7.46%	-6.70%	-1.38%	3.03%	9.90%	8.82%	10.40%	10.73%	11.81%	10.73%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

April 2026

Group Equity Fund

Fund Objective

To provide capital appreciation through investment in equity shares.

Portfolio Allocation

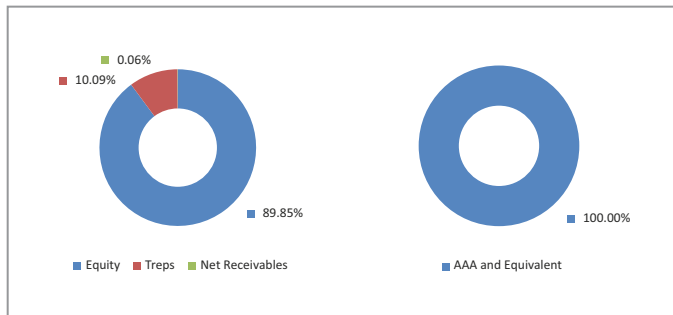
	Stated (%)	Actual (%)
Equity and equity related securities	60 - 100	89.85
Debt and debt related securities, Cash/Money Market Instruments/Fixed deposits/Mutual Funds	0 - 40	10.09
Net Current Assets*		0.06
Total		100.00

*Net current asset represents net of receivables and payables for investments held.

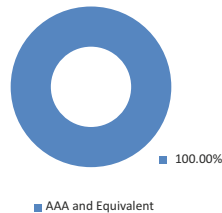
Portfolio

Company/Issuer	Exposure (%)
Equity	89.85%
ICICI Bank Ltd	8.76%
Reliance Industries Ltd	8.54%
Kotak Nifty Bank ETF	6.71%
Larsen & Toubro Ltd	4.58%
HDFC Bank Ltd	4.56%
State Bank of India	4.13%
Bharti Airtel Ltd	3.80%
Infosys Ltd	3.67%
Mahindra & Mahindra Ltd	2.70%
Kotak Mahindra Bank Ltd	2.37%
Others	40.02%
Money Market, Deposits & Other	10.15%
Total	100.00%

Asset Class



Rating Profile



Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	7.07%	-6.65%	-2.23%	1.89%	9.25%	8.72%	10.00%	10.19%	11.62%	11.79%
Benchmark	7.46%	-6.70%	-1.38%	3.03%	9.90%	8.82%	10.40%	10.73%	11.81%	10.73%

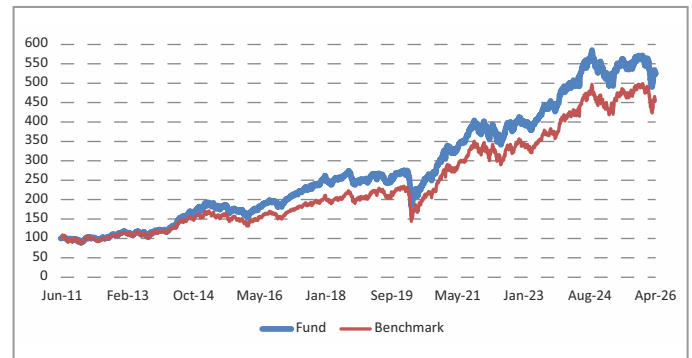
Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

Fund Details

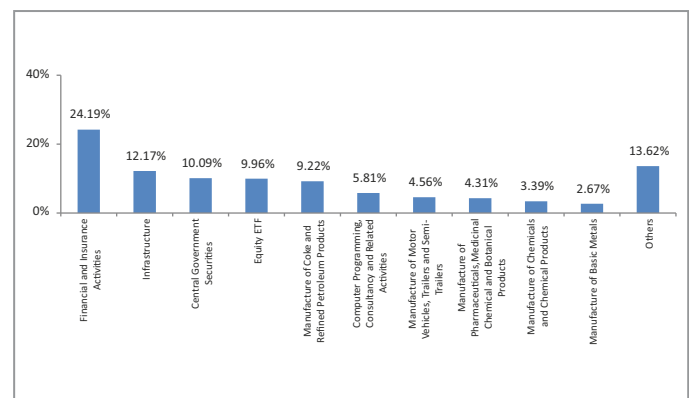
Description	
SFIN Number	ULGF01018/04/11GREQTYFUND116
Launch Date	21-Jun-11
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
Fund Manager Name	Paresh Jain
Number of funds managed by fund manager:	
Equity	10
Debt	-
Hybrid	-
NAV as on 30-April-2026	52.4410
AUM (Rs. Cr)*	55.28
Equity (Rs. Cr)	49.67
Debt (Rs. Cr)	5.58
Net current asset (Rs. Cr)	0.04

*AUM is excluding the last day unitisation.

Lumpsum Investment Growth of ₹100 Since Inception



Top 10 Sectors



Note: 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).

April 2026

Group Nifty 100 index Fund

Fund Objective

To provide capital appreciation through investment in equities forming part of Nifty 100 Index.

Portfolio Allocation

	Stated (%)	Actual (%)
Equity & Equity related instruments	65 - 100	99.51
Cash, Bank Deposits, Liquid Mutual Funds and Money Market Instruments	0 - 35	0.45
Net Current Assets*		0.04
Total		100.00

*Net current asset represents net of receivables and payables for investments held.

Portfolio

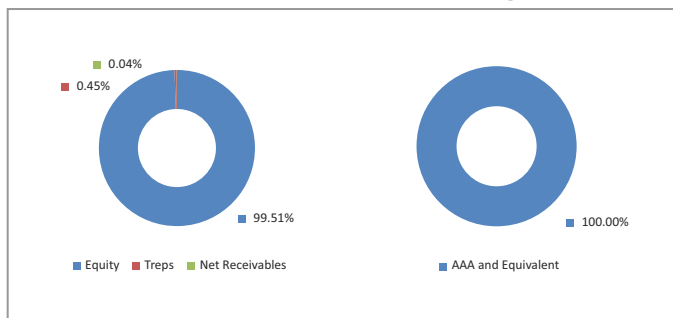
Company/Issuer	Exposure (%)
Equity	99.51%
HDFC Bank Ltd	8.40%
Reliance Industries Ltd	7.67%
ICICI Bank Ltd	6.43%
Bharti Airtel Ltd	4.60%
Larsen & Toubro Ltd	3.74%
Infosys Ltd	3.29%
State Bank of India	3.15%
Axis Bank Ltd	2.59%
ITC Ltd	2.41%
Mahindra & Mahindra Ltd	2.20%
Others	55.04%
Money Market, Deposits & Other	0.49%
Total	100.00%

Fund Details

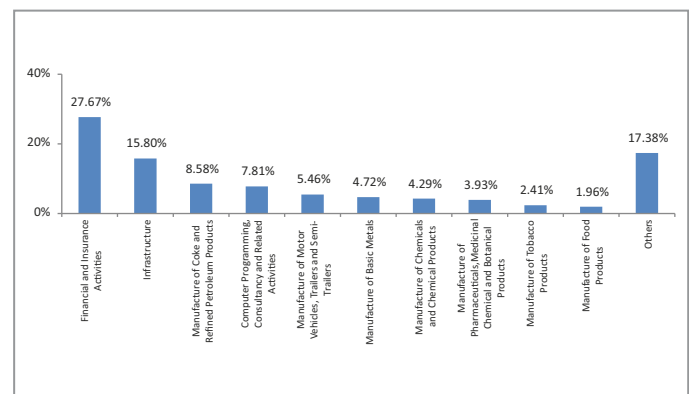
Description	
SFIN Number	ULGF03029/01/25GRN100INFU116
Launch Date	24-Jun-25
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 100 index
Fund Manager Name	Abhay Moghe
Number of funds managed by fund manager:	
Equity	31
Debt	-
Hybrid	11
NAV as on 30-April-2026	9.7376
AUM (Rs. Cr)*	125.54
Equity (Rs. Cr)	124.93
Debt (Rs. Cr)	0.56
Net current asset (Rs. Cr)	0.05

*AUM is excluding the last day unitisation.

Asset Class



Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	8.46%	-6.06%		-	-	-	-	-	-	-2.62%
Benchmark	8.83%	-5.59%	0.21%	-	-	-	-	-	-	-2.87%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

April 2026

Group Asset Allocation Fund

Fund Objective

To realize a level of total income, including current income and capital appreciation, which is consistent with reasonable investment risk. The investment strategy will involve a flexible policy for allocating assets among equities, bonds and cash. The fund strategy will be to adjust the mix between these asset classes to capitalize on the changing financial markets and economic conditions.

Portfolio Allocation

	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 50	15.57
Corporate bonds	0 - 50	11.28
Money market and other liquid assets	0 - 40	2.05
Infrastructure sector as defined by the IRDA	0 - 40	0.22
Listed equities	0 - 100	70.61
Net Current Assets*		0.27
Total		100.00

*Net current asset represents net of receivables and payables for investments held.

Portfolio

Company/Issuer	Exposure (%)
Equity	70.61%
Reliance Industries Ltd	7.31%
ICICI Bank Ltd	7.21%
HDFC Bank Ltd	5.51%
Bharti Airtel Ltd	4.31%
UltraTech Cement Ltd	3.24%
State Bank of India	3.21%
Coal India Ltd	2.99%
LG Electronics India Ltd	2.60%
Larsen & Toubro Ltd	2.57%
Maruti Suzuki India Ltd	2.33%
Others	29.34%
Corporate Bond	13.32%
6.80% National Housing Bank (U) NCD (MD 02/04/2032)	7.19%
7.68% NABARD (U) NCD (MD 30/04/2029)	1.87%
7.29% National Housing Bank (U) NCD (MD 04/07/2031)	1.38%
7.37% IRFC Ltd Series 181 (U) NCD (MD 31/07/2029)	1.12%
10.63% IOT Series IV-STRIP-6 (S) NCD (MD 20/09/2028)	0.93%
7.58% LIC HF Ltd (S) NCD (MD 23/03/2035) (P 24/08/2027)	0.47%
6.66% NABARD (U) NCD (MD 12/10/2028)	0.37%
Sovereign	15.57%
6.48% GOI (MD 06/10/2035)	4.90%
6.77% Maharashtra SDL (MD 25/02/2030)	3.69%
6.01% GOI (MD 21/07/2030)	3.67%
7.14% Madhya Pradesh SDL (MD 19/03/2032)	2.06%
7.70% Karnataka SDL (MD 08/11/2033)	0.94%
6.90% GOI (MD 15/04/2065)	0.31%
Money Market, Deposits & Other	0.49%
Total	100.00%

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	4.61%	-4.21%	-0.32%	4.06%	8.82%	8.36%	9.20%	8.92%	9.53%	10.37%
Benchmark	5.17%	-3.89%	0.39%	4.38%	8.84%	8.18%	8.93%	9.96%	10.55%	9.75%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

Fund Details

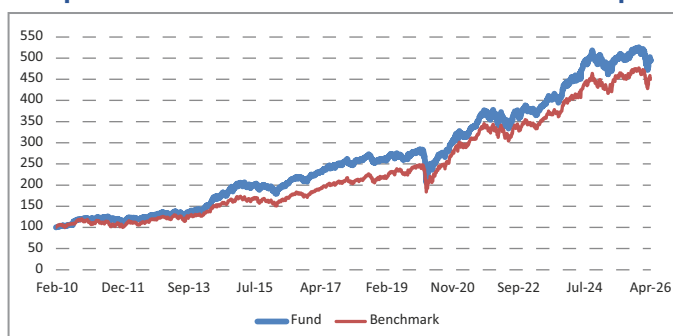
Description	
SFIN Number	ULGF00926/02/10GRASSALLOC116
Launch Date	25-Feb-10
Face Value	10
Risk Profile	High
Benchmark	CRISIL Balanced Fund – Aggressive Index
Fund Manager Name	Abhijit Moghe, Lakshman Chettiar
Number of funds managed by fund manager:	Abhijit Moghe Lakshman Chettiar
Equity	31
Debt	10
Hybrid	11 12
NAV as on 30-April-2026	49.3936
AUM (Rs. Cr)*	53.33
Equity (Rs. Cr)	37.66
Debt (Rs. Cr)	15.53
Net current asset (Rs. Cr)	0.14

*AUM is excluding the last day unitisation.

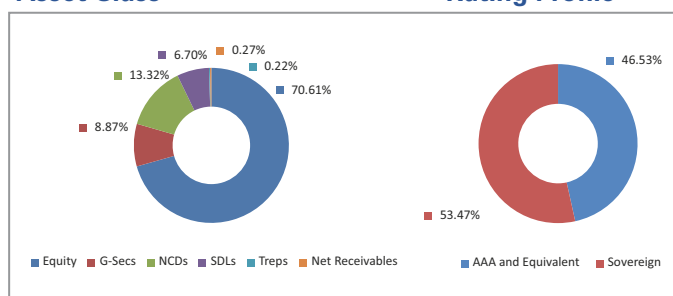
Quantitative Indicators

Modified Duration in Years	4.37
Average Maturity in Years	5.83
Yield to Maturity in %	7.35

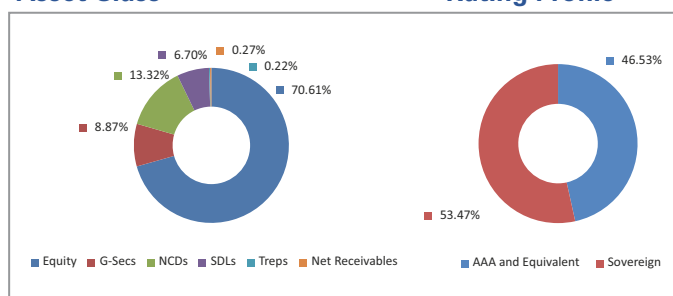
Lumpsum Investment Growth of ₹100 Since Inception



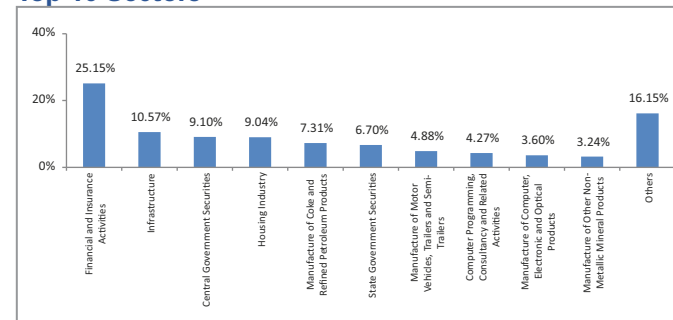
Asset Class



Rating Profile



Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).

April 2026

Stable Gain Fund

Fund Objective

To provide moderate risk with moderate returns.

Portfolio Allocation

	Stated (%)	Actual (%)
Equity and Equity Related	0 - 35	33.75
Debt and Debt related securities Cash & Money		
Market incl. FD, Mutual Funds	65 - 100	66.25
Total		100.00

*Net current asset represents net of receivables and payables for investments held.

Portfolio

Company/Issuer	Exposure (%)
Equity	33.75%
HDFC Bank Ltd	3.31%
Reliance Industries Ltd	3.09%
ICICI Bank Ltd	2.06%
Bharti Airtel Ltd	1.67%
Infosys Ltd	1.49%
Axis Bank Ltd	1.20%
Larsen & Toubro Ltd	1.02%
State Bank of India	0.94%
Mahindra & Mahindra Ltd	0.93%
Kotak Mahindra Bank Ltd	0.81%
Others	17.23%
Corporate Bond	32.99%
7.64% RECL Ltd (U) NCD Series 231-A (MD 30/04/2027)	3.79%
7.63% Grasim Industries Series22-23-II NCD(U)(MD 01/12/2027)	3.03%
7.29% National Housing Bank (U) NCD (MD 04/07/2031)	2.97%
7.46% IRFC Ltd Series - 178 (U) NCD (MD 18/06/2029)	2.25%
7.34% SIDBI Series III (U) NCD (MD 26/02/2029)	1.87%
7.48% NABARD (U) NCD (MD 15/09/2028)	1.81%
7.59% National Housing Bank (U) NCD (MD 14/07/2027)	1.51%
7.68% NABARD (U) NCD (MD 30/04/2029)	1.51%
7.45% IRFC Ltd Series 172B (U) NCD (MD 13/10/2028)	1.51%
7.22% National Housing Bank (U) NCD (MD 23/07/2026)	1.36%
Others	11.37%
Sovereign	29.46%
6.48% GOI (MD 06/10/2035)	7.96%
6.90% GOI (MD 15/04/2065)	6.37%
6.68% GOI (MD 07/07/2040)	5.26%
6.79% GOI (MD 30/12/2031)	3.76%
7.24% GOI (MD 18/08/2055)	1.74%
7.31% Karnataka SDL (MD 04/09/2033)	1.26%
7.62% TAMILNADU SDL (MD 04/01/2033)	0.76%
7.60% Karnataka SDL (MD 04/01/2033)	0.61%
7.57% Maharashtra SDL (MD 25/03/2036)	0.54%
7.54% Maharashtra SDL (MD 04/02/2037)	0.45%
Others	0.74%
Money Market, Deposits & Other	3.80%
Total	100.00%

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	2.76%	-3.43%	-1.31%	4.05%	6.41%	6.35%	6.42%	7.10%	7.80%	9.29%
Benchmark	-	-	-	-	-	-	-	-	-	-

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

Fund Details

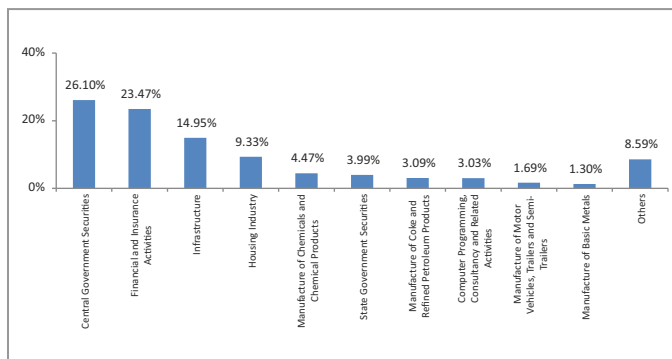
Description	
SFIN Number	ULGF00115/09/04STABLEFUND116
Launch Date	31-Oct-04
Face Value	10
Risk Profile	Moderate
Benchmark	-
Fund Manager Name	Sujit Jain, Lakshman Chettiar
Number of funds managed by fund manager:	Sujit Jain Lakshman Chettiar
Equity	1 -
Debt	- 10
Hybrid	2 12
NAV as on 30-April-2026	67.6184
AUM (Rs. Cr)*	660.88
Equity (Rs. Cr)	223.03
Debt (Rs. Cr)	430.69
Net current asset (Rs. Cr)	7.16

*AUM is excluding the last day unitisation.

Quantitative Indicators

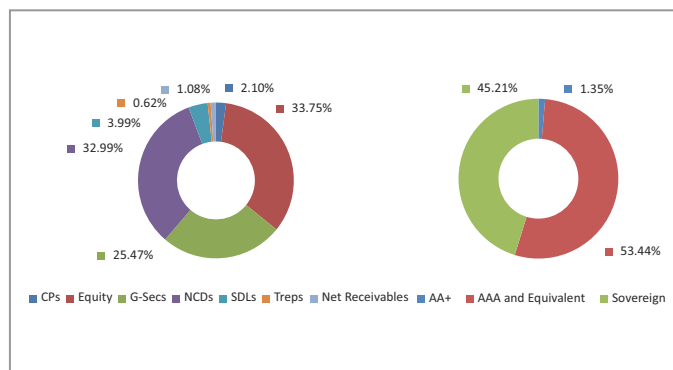
Modified Duration in Years	4.76
Average Maturity in Years	9.00
Yield to Maturity in %	7.44

Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).

Asset Class



Rating Profile

April 2026

Secure Gain Fund

Fund Objective

To provide very low principal risk with stable returns.

Portfolio Allocation

	Stated (%)	Actual (%)
Equity and Equity Related	0 - 20	19.55
Debt and Debt related securities, Cash & Money		
Market incl. FD, Mutual Funds	80 - 100	80.45
Total		100.00

*Net current asset represents net of receivables and payables for investments held.

Portfolio

Company/Issuer	Exposure (%)
Equity	19.55%
HDFC Bank Ltd	1.86%
Reliance Industries Ltd	1.75%
ICICI Bank Ltd	1.24%
Bharti Airtel Ltd	0.96%
Infosys Ltd	0.86%
Axis Bank Ltd	0.67%
Mahindra & Mahindra Ltd	0.57%
State Bank of India	0.57%
Kotak Mahindra Bank Ltd	0.49%
Tata Consultancy Services Ltd	0.47%
Others	10.12%
Corporate Bond	41.76%
7.37% IRFC Ltd Series 181 (U) NCD (MD 31/07/2029)	2.50%
7.46% IRFC Ltd Series - 178 (U) NCD (MD 18/06/2029)	2.07%
7.29% National Housing Bank (U) NCD (MD 04/07/2031)	2.04%
6.61% PFC Ltd Series 250A (U) NCD (MD 15/07/2028)	1.95%
7.63% Grasim Industries Series22-23-II NCD(U)(MD 01/12/2027)	1.91%
7.75% LIC HF Ltd Tr.444 (S) NCD (MD 23/08/2029)	1.84%
7.49% SIDBI Series VIII(U) NCD (MD 11/06/2029)	1.78%
7.66% LIC HF Ltd Tr. 451 (S) NCD (MD 11/12/2029)	1.40%
6.66% SIDBI NCD SERIES I (U) (MD 25/10/2028)	1.39%
7.35% EXIM Bank Series AA02 (U) NCD (MD 27/07/2028)	1.35%
Others	23.52%
Sovereign	34.08%
6.48% GOI (MD 06/10/2035)	11.10%
6.90% GOI (MD 15/04/2065)	9.14%
6.68% GOI (MD 07/07/2040)	4.67%
6.61% Gujarat SDL (MD 07/05/2032)	1.53%
7.31% Karnataka SDL (MD 04/09/2033)	1.45%
7.24% GOI (MD 18/08/2055)	1.17%
7.08% Karnataka SDL (MD 16/10/2034)	0.95%
7.54% Maharashtra SDL (MD 04/02/2037)	0.64%
6.36% GOI (MD 16/02/2031)	0.60%
6.79% GOI (MD 30/12/2031)	0.49%
Others	2.34%
Money Market, Deposits & Other	4.62%
Total	100.00%

Fund Details

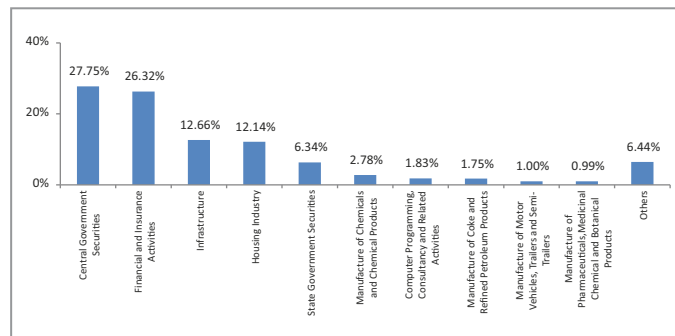
Description		
SFIN Number	ULGF00215/10/04SECUREFUND116	
Launch Date	15-Oct-04	
Face Value	10	
Risk Profile	Moderate	
Benchmark	-	
Fund Manager Name	Sujit Jain, Lakshman Chettiar	
Number of funds managed by fund manager:	Sujit Jain	Lakshman Chettiar
Equity	1	-
Debt	-	10
Hybrid	2	12
NAV as on 30-April-2026	59.6319	
AUM (Rs. Cr)*	4075.53	
Equity (Rs. Cr)	796.65	
Debt (Rs. Cr)	3231.59	
Net current asset (Rs. Cr)	47.29	

*AUM is excluding the last day unitisation.

Quantitative Indicators

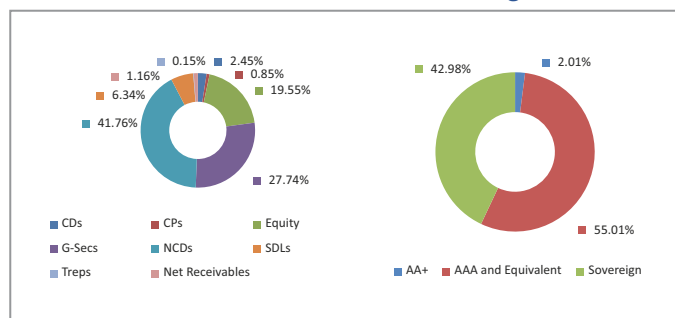
Modified Duration in Years	4.82
Average Maturity in Years	9.29
Yield to Maturity in %	7.46

Top 10 Sectors

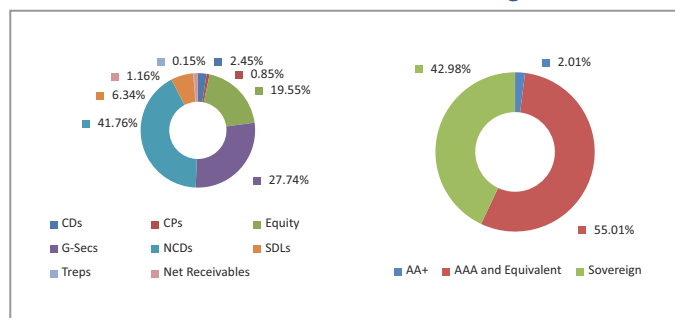


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).

Asset Class



Rating Profile



Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	1.79%	-1.76%	-0.17%	4.92%	6.41%	6.22%	5.96%	6.76%	7.36%	8.64%
Benchmark	-	-	-	-	-	-	-	-	-	-

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

April 2026

Group Balanced Gain Fund-II

Fund Objective

To provide capital appreciation with reasonable risk by investing in a suitable mix of debt and equities.

Portfolio Allocation

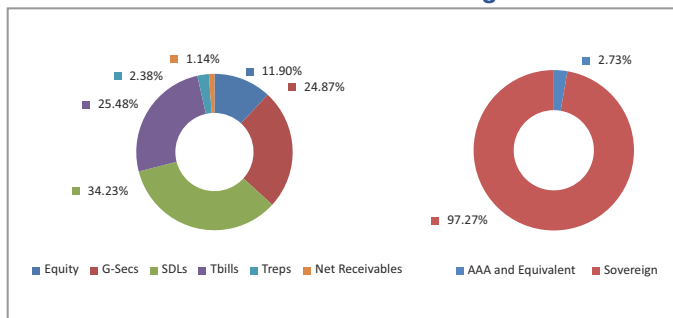
	Stated (%)	Actual (%)
Equity	0 - 80	11.90
Debt and debt related Securities incl. Fixed deposit	20 - 80	59.10
Money market instruments, Cash, Mutual funds	0 - 40	27.86
Net Current Assets*		1.14
Total		100.00

*Net current asset represents net of receivables and payables for investments held.

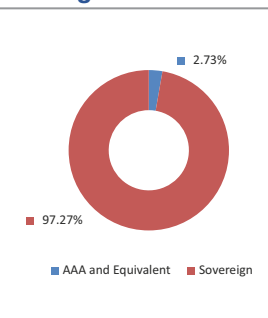
Portfolio

Company/Issuer	Exposure (%)
Equity	11.90%
Dr Reddys Laboratories Ltd	2.46%
Bharti Airtel Ltd	2.38%
Maruti Suzuki India Ltd	1.80%
HDFC Bank Ltd	1.76%
Hero MotoCorp Ltd	1.33%
Infosys Ltd	1.26%
Tata Consultancy Services Ltd	0.92%
Sovereign	59.10%
7.25% Gujarat SDL (MD 09/03/2032)	22.06%
7.12% Maharashtra SDL (MD 05/02/2036)	12.17%
7.17% GOI (MD 08/01/2028)	11.51%
6.68% GOI (MD 07/07/2040)	10.50%
6.48% GOI (MD 06/10/2035)	2.86%
Money Market, Deposits & Other	29.00%
Total	100.00%

Asset Class



Rating Profile



Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.93%	-0.67%	4.28%	6.77%	9.21%	9.16%	8.74%	-	-	9.35%
Benchmark	5.17%	-3.89%	0.39%	4.38%	8.84%	8.18%	8.93%	-	-	12.52%

** During the period of Feb 2018 - May 2020 scheme AUM was Nil. Return is from 04th June 2020

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

Fund Details

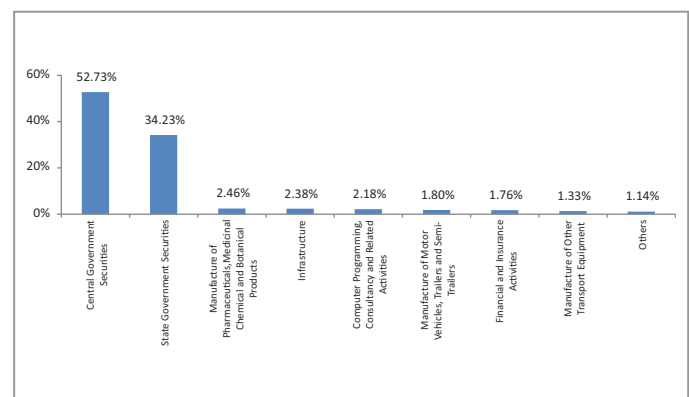
Description		
SFIN Number	ULGF02402/03/15GRBALCGA02116	
Launch Date	25-Apr-17	
Face Value	10	
Risk Profile	High	
Benchmark	Crisil Balanced Fund Index	
Fund Manager Name	Abhay Moghe, Lakshman Chettiar	
Number of funds managed by fund manager:	Abhay Moghe	Lakshman Chettiar
Equity	31	
Debt	-	10
Hybrid	11	12
NAV as on 30-April-2026	16.9561	
AUM (Rs. Cr)*	6.73	
Equity (Rs. Cr)	0.80	
Debt (Rs. Cr)	5.86	
Net current asset (Rs. Cr)	0.08	

*AUM is excluding the last day unitisation.

Quantitative Indicators

Modified Duration in Years	3.74
Average Maturity in Years	5.25
Yield to Maturity in %	6.59

Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).

April 2026

Group Debt Fund

Fund Objective

To provide stable returns through investment in various fixed income securities.

Portfolio Allocation

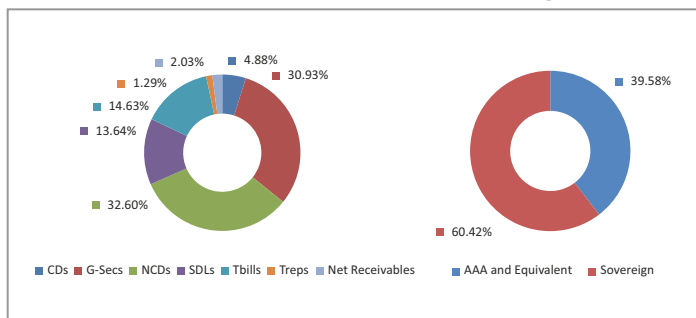
	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 100	44.57
Corporate bonds	0 - 100	32.60
Money market and other liquid assets	0 - 40	20.80
Listed equities - NIL		-
Net Current Assets*		2.03
Total		100.00

*Net current asset represents net of receivables and payables for investments held.

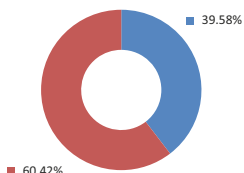
Portfolio

Company/Issuer	Exposure (%)
Corporate Bond	32.60%
7.80% HDFC Bank Ltd (U) NCD (MD 03/05/2033)	7.05%
7.35% EXIM Bank Series AA02 (U) NCD (MD 27/07/2028)	6.52%
7.29% National Housing Bank (U) NCD (MD 04/07/2031)	4.60%
7.49% SIDBI Series VIII(U) NCD (MD 11/06/2029)	3.88%
7.22% National Housing Bank (U) NCD (MD 23/07/2026)	2.11%
7.58% LIC HF Ltd (S) NCD (MD 23/03/2035) (P 24/08/2027)	1.95%
7.63% Grasim Industries Series22-23-II NCD(U)(MD 01/12/2027)	1.56%
6.66% SIDBI NCD SERIES I (U) (MD 25/10/2028)	1.52%
6.66% NABARD (U) NCD (MD 12/10/2028)	1.52%
8.05% HDFC Bank LTD (S) NCD (MD 22/10/2029)	0.79%
Others	1.10%
Sovereign	44.57%
6.48% GOI (MD 06/10/2035)	12.14%
6.90% GOI (MD 15/04/2065)	9.32%
6.77% Maharashtra SDL (MD 25/02/2030)	4.61%
6.61% Gujarat SDL (MD 07/05/2032)	4.49%
6.68% GOI (MD 07/07/2040)	4.19%
7.24% GOI (MD 18/08/2055)	3.75%
7.31% Karnataka SDL (MD 04/09/2033)	1.99%
6.01% GOI (MD 21/07/2030)	1.53%
7.60% Karnataka SDL (MD 04/01/2033)	1.17%
7.54% Maharashtra SDL (MD 04/02/2037)	1.00%
Others	0.37%
Money Market, Deposits & Other	22.83%
Total	100.00%

Asset Class



Rating Profile



Fund Details

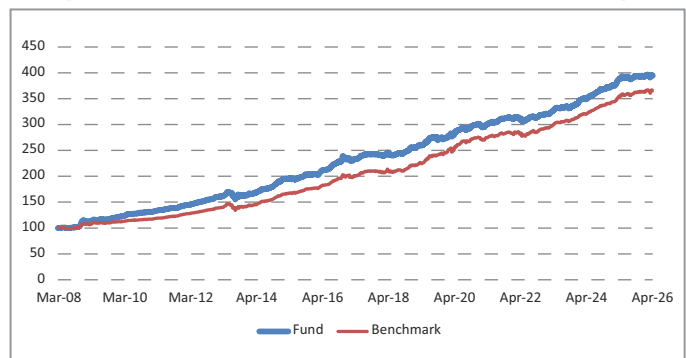
Description	
SFIN Number	ULGF00426/03/08GRDEBTFUND116
Launch Date	26-Mar-08
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Composite Bond Fund Index
Fund Manager Name	Lakshman Chettiar
Number of funds managed by fund manager:	
Equity	-
Debt	10
Hybrid	12
NAV as on 30-April-2026	39.4777
AUM (Rs. Cr)*	64.09
Equity (Rs. Cr)	-
Debt (Rs. Cr)	62.79
Net current asset (Rs. Cr)	1.30

*AUM is excluding the last day unitisation.

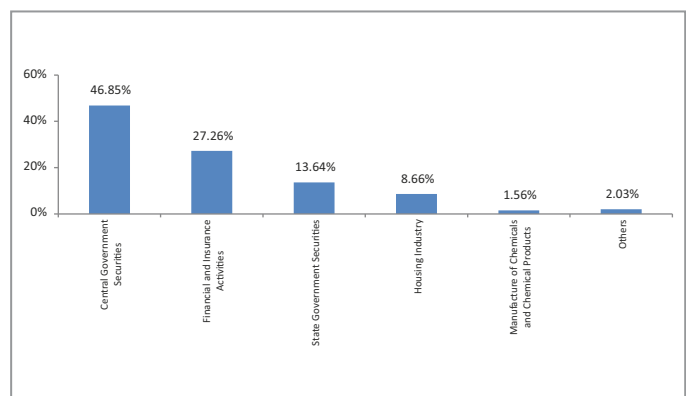
Quantitative Indicators

Modified Duration in Years	4.58
Average Maturity in Years	8.80
Yield to Maturity in %	7.07

Lumpsum Investment Growth of ₹100 Since Inception



Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits', Central Government Securities (including TREPS).

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.66%	0.34%	1.34%	6.14%	6.28%	6.08%	5.48%	6.10%	6.39%	7.88%
Benchmark	0.87%	0.87%	2.78%	6.67%	6.69%	6.56%	5.76%	7.12%	7.16%	7.41%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

April 2026

Group Debt Fund-II

Fund Objective

To provide stable returns through investment in various fixed income securities.

Portfolio Allocation

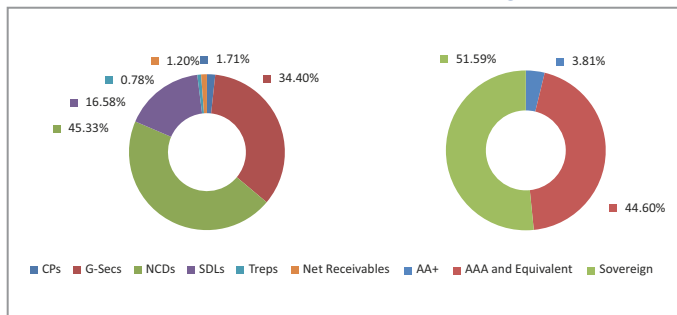
	Stated (%)	Actual (%)
Debt and Debt related securities incl. FD	40 - 100	96.30
Money Market instrument	0 - 60	2.50
Net Current Assets*		1.20
Total		100.00

*Net current asset represents net of receivables and payables for investments held.

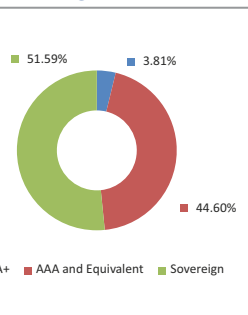
Portfolio

Company/Issuer	Exposure (%)
Corporate Bond	45.33%
7.45% PFC Ltd Series 248B (U) NCD (MD 15/07/2028)	4.22%
7.44% NABARD (U) NCD (MD 24/02/2028)	3.21%
8.00% HDFC Bank Ltd (S) NCD (MD 27/07/2032)	2.14%
7.99% LIC HF Ltd (S) NCD (MD 12/07/2029)	2.13%
7.835% LIC HF Ltd (S) NCD (MD 11/05/2027)	2.13%
7.75% SIDBI NCD Series VII (U) (MD 10/06/2027)	2.12%
7.64% RECL Ltd (U) NCD Series 231-A (MD 30/04/2027)	2.12%
7.74% LICHF Ltd. NCD Tr. 445 Option II (S) (MD 11/02/2028)	2.12%
7.55% PFC 2027 BS 238 (U) NCD (MD 15/04/2027)	2.12%
7.68% SIDBI NCD SERIES I (U) (MD 10/09/2027)	2.12%
Others	20.89%
Sovereign	50.97%
6.48% GOI (MD 06/10/2035)	15.08%
6.90% GOI (MD 15/04/2065)	11.55%
6.68% GOI (MD 07/07/2040)	4.95%
7.25% Karnataka SDL (MD 25/03/2031)	4.22%
7.46% Maharashtra SDL (MD 13/09/2033)	4.20%
7.25% Karnataka SDL (MD 18/08/2033)	4.15%
7.29% Gujarat SDL (MD 30/03/2032)	2.10%
7.44% Karnataka SDL (MD 27/03/2033)	0.84%
7.09% GOI (MD 25/11/2074)-Strips (C)-(MD 25/05/2035)	0.71%
6.95% GOI (MD 16/12/2061)-Strips (C)-(MD 16/06/2035)	0.69%
Others	2.48%
Money Market, Deposits & Other	3.70%
Total	100.00%

Asset Class



Rating Profile



Fund Details

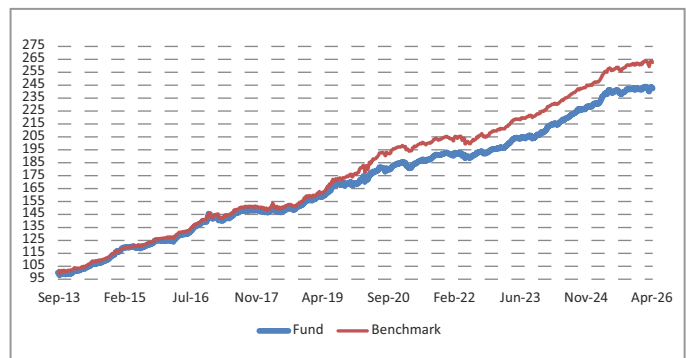
Description	
SFIN Number	ULGF01924/06/13GRDEBTFU02116
Launch Date	13-Sep-13
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Composite Bond Fund Index
Fund Manager Name	Ameya Deshpande
Number of funds managed by fund manager:	
Equity	-
Debt	10
Hybrid	1
NAV as on 30-April-2026	24.2361
AUM (Rs. Cr)*	1181.18
Equity (Rs. Cr)	-
Debt (Rs. Cr)	1167.00
Net current asset (Rs. Cr)	14.18

*AUM is excluding the last day unitisation.

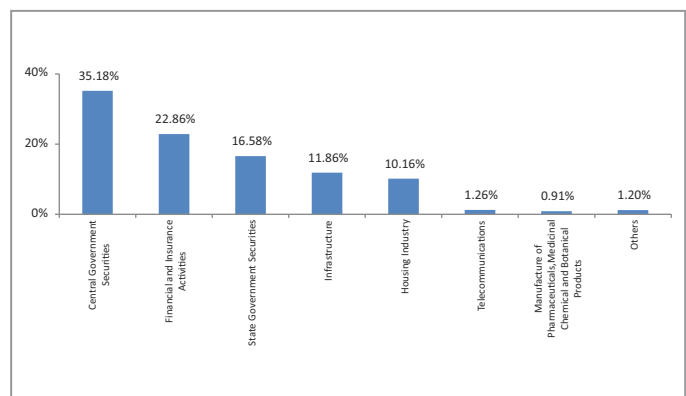
Quantitative Indicators

Modified Duration in Years	4.89
Average Maturity in Years	9.13
Yield to Maturity in %	7.42

Lumpsum Investment Growth of ₹100 Since Inception



Top 10 Sectors



Note: 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.68%	0.27%	1.61%	6.20%	6.32%	6.12%	5.51%	6.19%	6.48%	7.26%
Benchmark	0.87%	0.87%	2.78%	6.67%	6.69%	6.56%	5.76%	7.12%	7.16%	7.94%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

April 2026

Group Debt Fund-III

Fund Objective

To provide stable returns through investment in various fixed income securities.

Portfolio Allocation

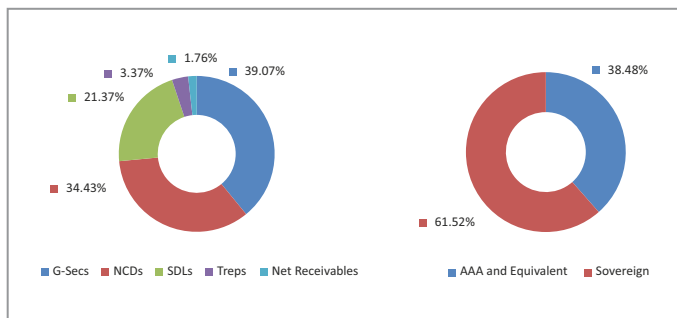
	Stated (%)	Actual (%)
Debt and debt related securities incl. Fixed deposits	60 - 100	94.87
Money market instruments, Cash, Mutual funds	0 - 40	3.37
Net Current Assets*		1.76
Total		100.00

*Net current asset represents net of receivables and payables for investments held.

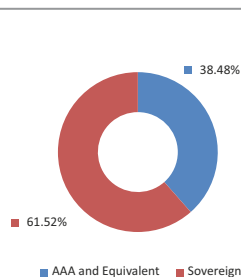
Portfolio

Company/Issuer	Exposure (%)
Corporate Bond	34.43%
7.29% National Housing Bank (U) NCD (MD 04/07/2031)	6.63%
7.80% HDFC Bank Ltd (U) NCD (MD 03/05/2033)	5.93%
7.35% EXIM Bank Series AA02 (U) NCD (MD 27/07/2028)	4.20%
7.45% IRFC Ltd Series 172B (U) NCD (MD 13/10/2028)	3.11%
7.37% IRFC Ltd Series 181 (U) NCD (MD 31/07/2029)	2.51%
6.80% National Housing Bank (U) NCD (MD 02/04/2032)	2.22%
7.58% LIC HF Ltd (S) NCD (MD 23/03/2035) (P 24/08/2027)	2.11%
7.49% SIDBI Series VIII(U) NCD (MD 11/06/2029)	1.68%
6.66% NABARD (U) NCD (MD 12/10/2028)	1.65%
6.65% IRFC Ltd Series 190 (U) NCD (MD 20/05/2030)	1.63%
Others	2.77%
Sovereign	60.43%
6.48% GOI (MD 06/10/2035)	14.30%
6.77% Maharashtra SDL (MD 25/02/2030)	12.46%
6.01% GOI (MD 21/07/2030)	12.39%
6.90% GOI (MD 15/04/2065)	8.96%
6.61% Gujarat SDL (MD 07/05/2032)	4.05%
7.31% Karnataka SDL (MD 04/09/2033)	2.49%
7.24% GOI (MD 18/08/2055)	1.90%
6.68% GOI (MD 07/07/2040)	1.51%
7.54% Maharashtra SDL (MD 04/02/2037)	1.00%
7.60% Karnataka SDL (MD 04/01/2033)	0.74%
Others	0.64%
Money Market, Deposits & Other	5.13%
Total	100.00%

Asset Class



Rating Profile



Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.62%	0.17%	1.13%	5.91%	6.08%	5.94%	5.35%	6.16%	-	5.89%
Benchmark	0.87%	0.87%	2.78%	6.67%	6.69%	6.56%	5.76%	7.12%	-	6.81%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

Fund Details

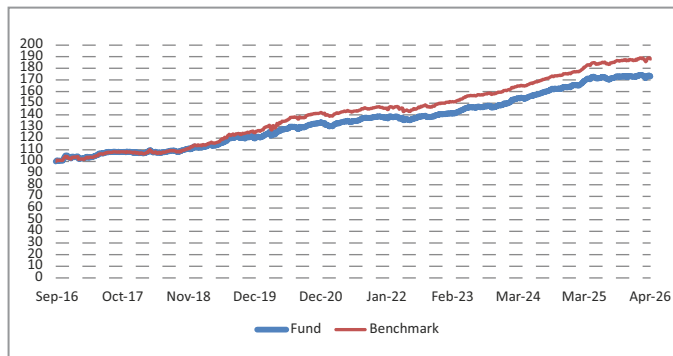
Description	
SFIN Number	ULGF02202/03/15GRDEBTFU03116
Launch Date	29-Sep-16
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Composite Bond Index
Fund Manager Name	Lakshman Chettiar
Number of funds managed by fund manager:	
Equity	-
Debt	10
Hybrid	12
NAV as on 30-April-2026	17.3097
AUM (Rs. Cr)*	118.53
Equity (Rs. Cr)	-
Debt (Rs. Cr)	116.44
Net current asset (Rs. Cr)	2.09

*AUM is excluding the last day unitisation.

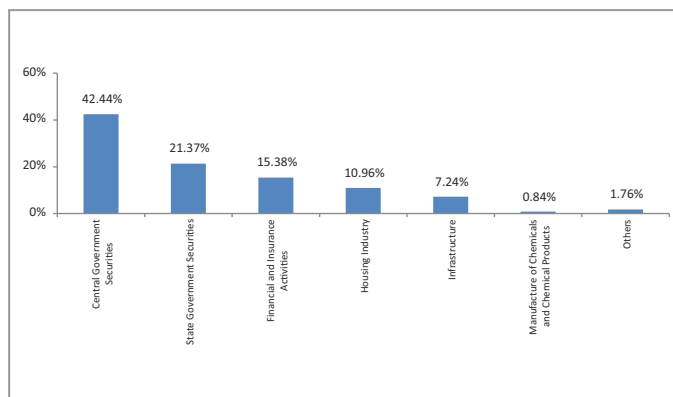
Quantitative Indicators

Modified Duration in Years	4.95
Average Maturity in Years	8.79
Yield to Maturity in %	7.29

Lumpsum Investment Growth of ₹100 Since Inception



Top 10 Sectors



Note: 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).

April 2026

Group Liquid Fund-II

Fund Objective

To provide stable returns through investment in various fixed deposits, money market instruments and short term debt instruments.

Portfolio Allocation

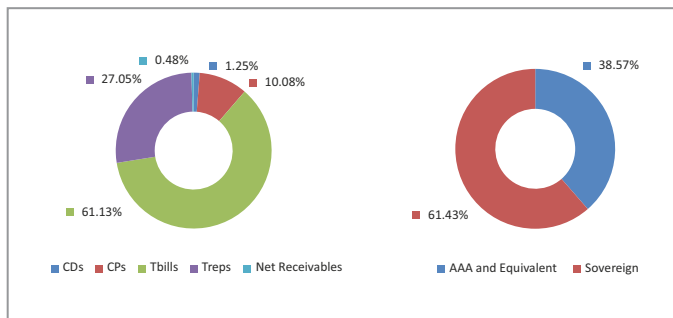
	Stated (%)	Actual (%)
Debt and Debt related securities incl. FD Cash, Mutual Funds	0 - 60	-
Money Market instrument	40 - 100	99.52
Net Current Assets [#]		0.48
Total		100.00

[#]Net current asset represents net of receivables and payables for investments held.

Portfolio

Company/Issuer	Exposure (%)
Money Market, Deposits & Other	100.00%
Total	100.00%

Asset Class



Rating Profile

Fund Details

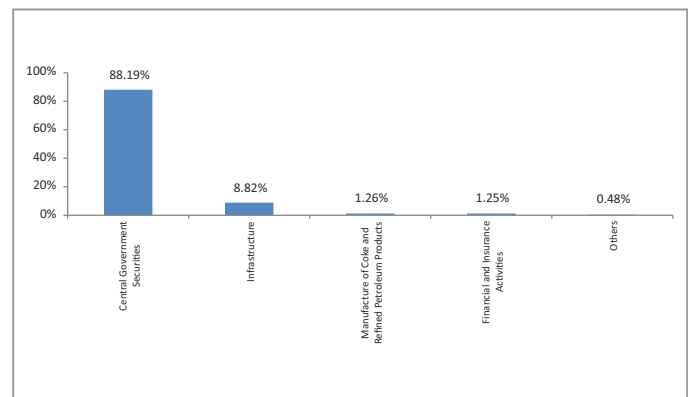
Description	
SFIN Number	ULGF02124/06/13GRLIQUFU02116
Launch Date	13-Sep-13
Face Value	10
Risk Profile	Very Low
Benchmark	CRISIL Liquid Fund Index
Fund Manager Name	Ameya Deshpande
Number of funds managed by fund manager:	
Equity	-
Debt	10
Hybrid	1
NAV as on 30-April-2026	16.6285
AUM (Rs. Cr)*	3.92
Equity (Rs. Cr)	-
Debt (Rs. Cr)	3.90
Net current asset (Rs. Cr)	0.02

*AUM is excluding the last day unitisation.

Quantitative Indicators

Modified Duration in Years	0.29
Average Maturity in Years	0.29
Yield to Maturity in %	5.40

Top 10 Sectors



Note: 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.41%	2.39%	5.30%	5.76%	6.06%	5.85%	5.20%	4.86%	3.48%	4.11%
Benchmark	0.57%	2.97%	6.03%	6.63%	6.86%	6.67%	6.07%	5.79%	6.21%	6.75%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

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Past performance is not indicative of future performance.