INVESTMENT'Z INSIGHT

Monthly Investment Update July 2026

IN UNIT LINKED INSURANCE POLICIES, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER.

Index

Fund Performance Summary

FUND PERFORMANCE SUMMARY

Type	FUND NAMES	SFIN Code	AUM in CR	Absolute Return				CAGR Return							
				1 Month	3 Month	6 Month	1 Year	2 Year	3 Year	4 Year	5 Year	7 Year	10 Year	Returns since Inception CAGR	Inception Date
Asset Allocation Fund	Group Asset Allocation Fund	ULGF00926/02/10GRASSALLOC116	53.7	1.47%	2.33%	-1.34%	0.91%	0.83%	7.41%	8.71%	8.28%	9.75%	8.94%	10.36%	25-Feb-10
	CRISIL Balanced Fund – Aggressive Index			**1.57%**	**2.21%**	**-0.98%**	**0.96%**	**1.61%**	**7.39%**	**8.64%**	**8.23%**	**10.51%**	**9.96%**		
Cash Fund	Group Liquid Fund II	ULGF02124/06/13GRLIQUFU02116	7.0	0.57%	1.42%	2.62%	5.24%	5.67%	6.01%	5.99%	5.37%	4.85%	3.43%	4.14%	13-Sep-13
	Crisil Liquid Fund Index			**0.49%**	**1.53%**	**3.08%**	**6.03%**	**6.49%**	**6.78%**	**6.77%**	**6.20%**	**5.74%**	**6.16%**		
Debt Fund	Group Debt Fund	ULGF00426/03/08GRDEBTFUND116	65.2	-0.14%	2.23%	2.33%	2.89%	5.77%	6.65%	6.53%	5.72%	5.65%	6.17%	7.90%	26-Mar-08
Debt Fund	Group Debt Fund II	ULGF01924/06/13GRDEBTFU02116	1,221.0	-0.03%	2.81%	2.85%	3.58%	6.14%	6.87%	6.74%	5.86%	5.79%	6.33%	7.34%	13-Sep-13
Debt Fund	Group Debt Fund III	ULGF02202/03/15GRDEBTFU03116	120.3	-0.09%	2.38%	2.38%	2.96%	5.63%	6.52%	6.46%	5.62%	5.67%	-	5.99%	29-Sep-16
	Crisil Composite Bond Fund Index			**0.07%**	**2.70%**	**3.09%**	**4.47%**	**6.59%**	**7.12%**	**7.26%**	**6.13%**	**6.65%**	**7.04%**		
Equity Fund	Group Equity Fund	ULGF01018/04/11GREQTYFUND116	50.0	1.98%	1.71%	-2.88%	-2.29%	-2.35%	6.50%	8.79%	8.64%	11.47%	10.80%	11.71%	21-Jun-11
Equity Fund	Group Blue Chip Fund	ULGF01118/04/11GRBLUECHIP116	2.9	2.77%	1.97%	-2.67%	-0.27%	-1.21%	8.09%	10.42%	10.17%	13.68%	11.82%	11.08%	21-Jun-11
	Nifty 50 Index			**2.17%**	**1.61%**	**-3.70%**	**-1.55%**	**-1.14%**	**7.26%**	**9.16%**	**9.11%**	**11.86%**	**10.92%**		
Equity Fund	Group Nifty 100 index Fund	ULGF03029/01/25GRN100INFU116	128.5	2.02%	1.95%	-2.42%	-0.67%	-	-	-	-	-	-	-0.66%	24-Jun-25
	Nifty 100 index			**2.29%**	**2.37%**	**-1.60%**	**0.42%**	**-**	**-**	**-**	**-**	**-**	**-**		
Hybrid Fund	Group Balanced Gain Fund II	ULGF02402/03/15GRBALCGA02116	6.8	0.34%	1.83%	0.99%	3.83%	4.09%	7.90%	9.10%	8.33%	-	-	9.27%	27-Apr-17
	CRISIL Balanced Fund – Aggressive Index			**1.57%**	**2.21%**	**-0.98%**	**0.96%**	**1.61%**	**7.39%**	**8.64%**	**8.23%**	**-**	**-**		
Index Fund	Group Equity Index Fund	ULGF00822/02/10GREQTYINDX116	29.8	2.51%	1.41%	-3.72%	-1.61%	-2.06%	7.46%	9.32%	9.08%	12.60%	10.84%	9.62%	19-Feb-10
	Nifty 50 Index			**2.17%**	**1.61%**	**-3.70%**	**-1.55%**	**-1.14%**	**7.26%**	**9.16%**	**9.11%**	**11.86%**	**10.92%**		
Hybrid Fund	Secure Gain Fund	ULGF00215/10/04SECUREFUND116	4,116.1	0.49%	2.65%	1.42%	1.50%	3.79%	6.37%	6.81%	6.06%	6.71%	7.23%	8.66%	15-Oct-04
Hybrid Fund	Stable Gain Fund	ULGF00115/09/04STABLEFUND116	751.6	0.76%	2.67%	0.34%	0.10%	2.31%	6.09%	6.91%	6.32%	7.22%	7.54%	9.31%	31-Oct-04
	Benchmark														

July 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	1.61
Listed equities	0 - 100	98.07
Net Current Assets#		0.32
Total		**100.00**

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

Portfolio

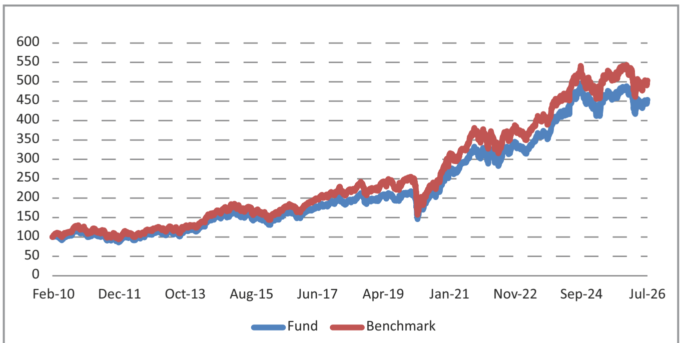
Company/Issuer	Exposure (%)
Equity	**98.07%**
HDFC Bank Ltd	8.78%
Reliance Industries Ltd	7.93%
ICICI Bank Ltd	7.88%
Bharti Airtel Ltd	5.83%
Larsen & Toubro Ltd	4.48%
Infosys Ltd	3.85%
State Bank of India	3.25%
Bajaj Auto Ltd	3.04%
Mahindra & Mahindra Ltd	2.95%
Axis Bank Ltd	2.71%
Others	47.38%
Money Market, Deposits & Other	**1.93%**
Total	**100.00%**

Fund Details

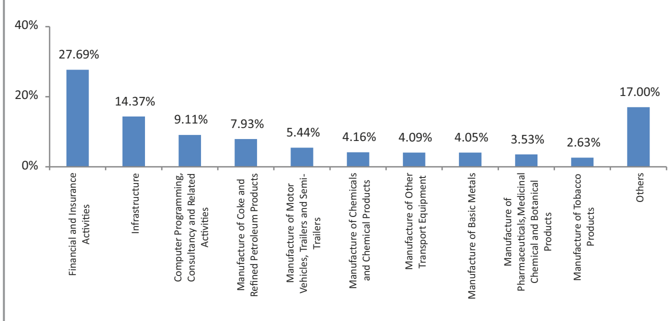
Description	
SFIN Number	ULGF00822/02/10GREQTYINDX116
Launch Date	19-Feb-10
Face Value	10
Risk Profile	High
Benchmark	Nifty 50 Index
Fund Manager Name	Abhay Moghe
Number of funds managed by fund manager:	
Equity	34
Debt	-
Hybrid	10
NAV as on 31-July-2026	45.3418
AUM (Rs. Cr)*	29.78
Equity (Rs. Cr)	29.21
Debt (Rs. Cr)	0.48
Net current asset (Rs. Cr)	0.10

*AUM is excluding the last day unitisation.

Lumpsum Investment Growth of ₹100 Since Inception

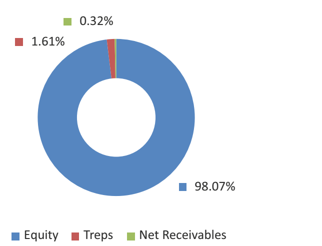


Top 10 Sectors

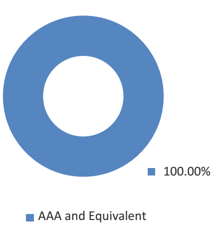


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).

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	2.51%	-3.72%	-1.61%	-2.06%	7.46%	9.32%	9.08%	12.60%	10.84%	9.62%
Benchmark	2.17%	-3.70%	-1.55%	-1.14%	7.26%	9.16%	9.11%	11.86%	10.92%	10.32%

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

July 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	94.44
Debt and debt related securities /Cash /Money Market instruments**/Fixed Deposit and Mutual funds	0 - 40	4.76
Net Current Assets#		0.81
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

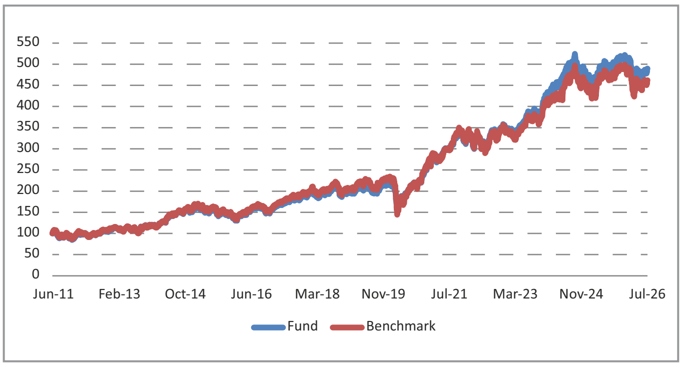
Company/Issuer	Exposure (%)
Equity	94.44%
HDFC Bank Ltd	6.33%
Bharti Airtel Ltd	5.88%
ICICI Bank Ltd	5.86%
Reliance Industries Ltd	5.63%
Bajaj Auto Ltd	4.66%
Larsen & Toubro Ltd	4.50%
Infosys Ltd	3.85%
State Bank of India	3.65%
Axis Bank Ltd	3.02%
Mahindra & Mahindra Ltd	2.96%
Others	48.10%
Money Market, Deposits & Other	5.56%
Total	**100.00%**

Fund Details

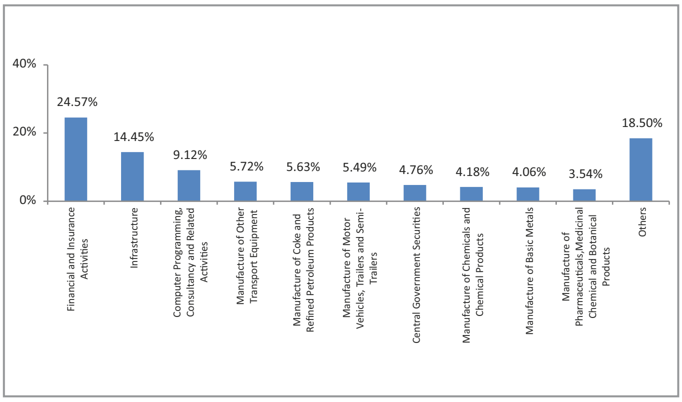
Description	
SFIN Number	ULGF01118/04/11GRBLUECHIP116
Launch Date	21-Jun-11
Face Value	10
Risk Profile	High
Benchmark	Nifty 50 Index
Fund Manager Name	Abhay Moghe
Number of funds managed by fund manager:	
Equity	34
Debt	-
Hybrid	10
NAV as on 31-July-2026	48.9607
AUM (Rs. Cr)*	2.94
Equity (Rs. Cr)	2.78
Debt (Rs. Cr)	0.14
Net current asset (Rs. Cr)	0.02

*AUM is excluding the last day unitisation.

Lumpsum Investment Growth of ₹100 Since Inception

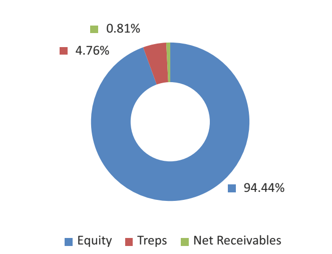


Top 10 Sectors

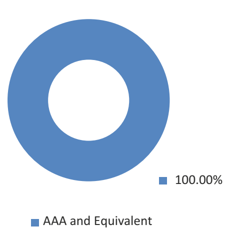


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).

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	2.77%	-2.67%	-0.27%	-1.21%	8.09%	10.42%	10.17%	13.68%	11.82%	11.08%
Benchmark	2.17%	-3.70%	-1.55%	-1.14%	7.26%	9.16%	9.11%	11.86%	10.92%	10.65%

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

July 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	94.94
Debt and debt related securities, Cash/Money Market Instruments/Fixed deposits/Mutual Funds	0 - 40	4.76
Net Current Assets#		0.30
Total		**100.00**

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

Portfolio

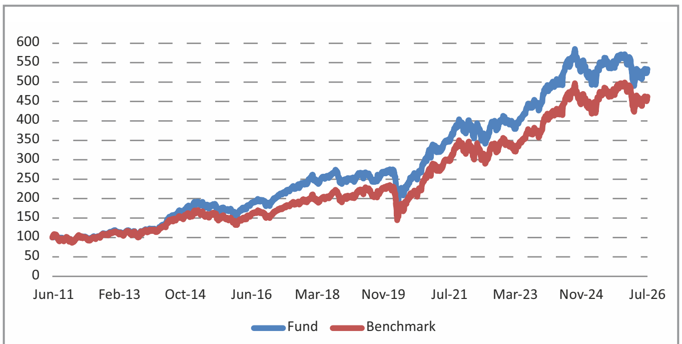
Company/Issuer	Exposure (%)
Equity	**94.94%**
ICICI Bank Ltd	8.62%
Reliance Industries Ltd	8.12%
Kotak Nifty Bank ETF	7.77%
HDFC Bank Ltd	6.83%
Bharti Airtel Ltd	4.79%
Infosys Ltd	4.49%
State Bank of India	4.39%
Larsen & Toubro Ltd	4.21%
Kotak Mahindra Bank Ltd	2.67%
Mahindra & Mahindra Ltd	2.47%
Others	40.58%
Money Market, Deposits & Other	**5.06%**
Total	**100.00%**

Fund Details

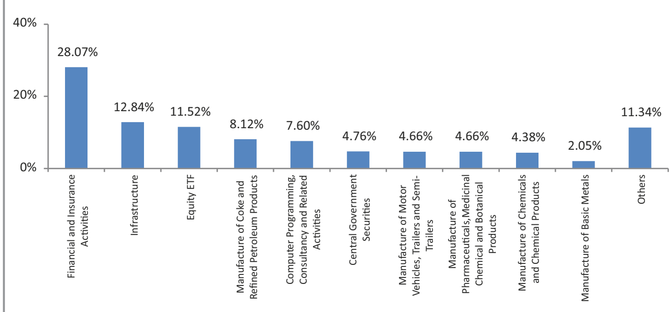
Description	
SFIN Number	ULGF01018/04/11GREQTYFUND116
Launch Date	21-Jun-11
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
Fund Manager Name	Jamil Ansari
Number of funds managed by fund manager:	
Equity	18
Debt	-
Hybrid	-
NAV as on 31-July-2026	53.3373
AUM (Rs. Cr)*	49.96
Equity (Rs. Cr)	47.43
Debt (Rs. Cr)	2.38
Net current asset (Rs. Cr)	0.15

*AUM is excluding the last day unitisation.

Lumpsum Investment Growth of ₹100 Since Inception

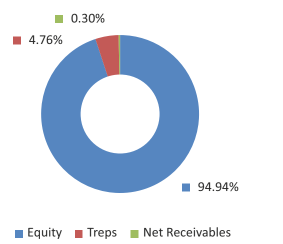


Top 10 Sectors

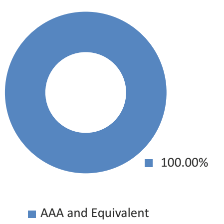


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).

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	1.98%	-2.88%	-2.29%	-2.35%	6.50%	8.79%	8.64%	11.47%	10.80%	11.71%
Benchmark	2.17%	-3.70%	-1.55%	-1.14%	7.26%	9.16%	9.11%	11.86%	10.92%	10.65%

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July 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	98.62
Cash, Bank Deposits, Liquid Mutual Funds and Money Market Instruments	0 - 35	1.05
Net Current Assets#		0.33
Total		**100.00**

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

Portfolio

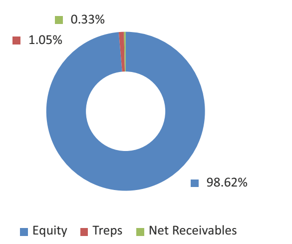
Company/Issuer	Exposure (%)
Equity	**98.62%**
HDFC Bank Ltd	7.75%
Reliance Industries Ltd	6.98%
ICICI Bank Ltd	6.95%
Bharti Airtel Ltd	4.74%
Larsen & Toubro Ltd	3.64%
Infosys Ltd	3.13%
State Bank of India	2.87%
Mahindra & Mahindra Ltd	2.40%
Axis Bank Ltd	2.39%
ITC Ltd	2.14%
Others	55.64%
Money Market, Deposits & Other	**1.38%**
Total	**100.00%**

Fund Details

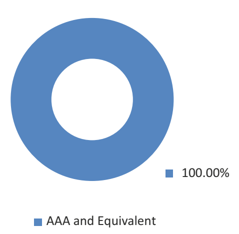
Description	
SFIN Number	ULGF03029/01/25GRN100INFU116
Launch Date	24-Jun-25
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 100 index
Fund Manager Name	Abhay Moghe
Number of funds managed by fund manager:	
Equity	34
Debt	-
Hybrid	10
NAV as on 31-July-2026	9.9277
AUM (Rs. Cr)*	128.52
Equity (Rs. Cr)	126.74
Debt (Rs. Cr)	1.35
Net current asset (Rs. Cr)	0.43

*AUM is excluding the last day unitisation.

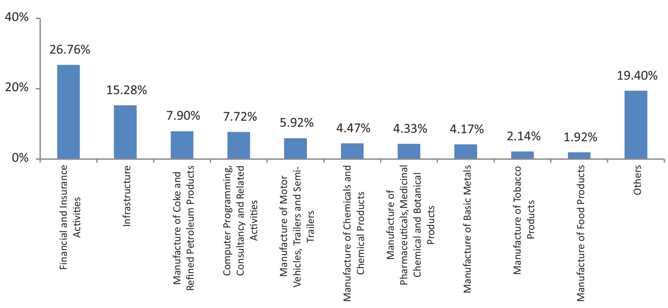
Asset Class



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	2.02%	-2.42%	-0.67%	-	-	-	-	-	-	-0.66%
Benchmark	2.29%	-1.60%	0.42%	-	-	-	-	-	-	-0.51%

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

July 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	19.99
Corporate bonds	0 - 50	9.94
Money market and other liquid assets	0 - 40	2.02
Infrastructure sector as defined by the IRDA	0 - 40	2.72
Listed equities	0 - 100	67.17
Net Current Assets#		-1.84
Total		**100.00**

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

Portfolio

Company/Issuer	Exposure (%)
Equity	**67.17%**
ICICI Bank Ltd	8.14%
HDFC Bank Ltd	6.94%
Bharti Airtel Ltd	5.86%
UltraTech Cement Ltd	3.30%
Coal India Ltd	2.55%
Maruti Suzuki India Ltd	2.48%
LG Electronics India Ltd	2.42%
Mahindra & Mahindra Ltd	2.01%
Titan Company Ltd	2.00%
Axis Bank Ltd	1.93%
Others	29.54%
Corporate Bond	**11.96%**
6.80% National Housing Bank (U) NCD (MD 02/04/2032)	7.23%
7.68% NABARD (U) NCD (MD 30/04/2029)	1.87%
6.52% RECL Ltd Series 248A (U) NCD (MD 31/01/2028)	1.10%
10.63% IOT Series IV-STRIP-6 (S) NCD (MD 20/09/2028)	0.92%
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	**19.99%**
6.36% GOI (MD 16/02/2031)	8.35%
6.94% GOI (MD 11/05/2036)	7.74%
6.68% GOI (MD 07/07/2040)	2.71%
6.90% GOI (MD 15/04/2065)	1.03%
6.48% GOI (MD 06/10/2035)	0.16%
Money Market, Deposits & Other	**0.88%**
Total	**100.00%**

Fund Details

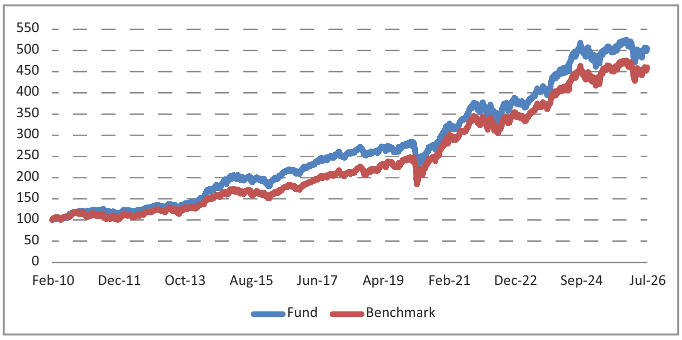
Description		
SFIN Number	ULGF00926/02/10GRASSALLOC116	
Launch Date	25-Feb-10	
Face Value	10	
Risk Profile	High	
Benchmark	CRISIL Balanced Fund – Aggressive Index	
Fund Manager Name	Abhay Moghe, Ameya Deshpande	
Number of funds managed by fund manager:	Abhay Moghe	Ameya Deshpande
Equity	34	-
Debt	-	20
Hybrid	10	12
NAV as on 31-July-2026	50.5428	
AUM (Rs. Cr)*	53.71	
Equity (Rs. Cr)	36.07	
Debt (Rs. Cr)	18.62	
Net current asset (Rs. Cr)	-0.99	

*AUM is excluding the last day unitisation.

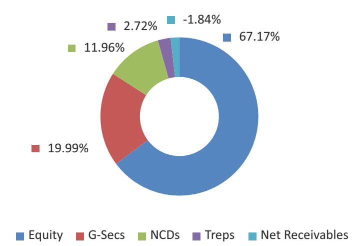
Quantitative Indicators

Modified Duration in Years	4.78
Average Maturity in Years	7.04
Yield to Maturity in %	6.86

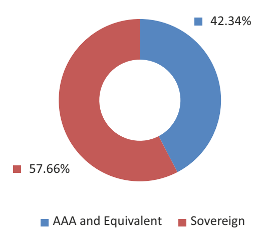
Lumpsum Investment Growth of ₹100 Since Inception



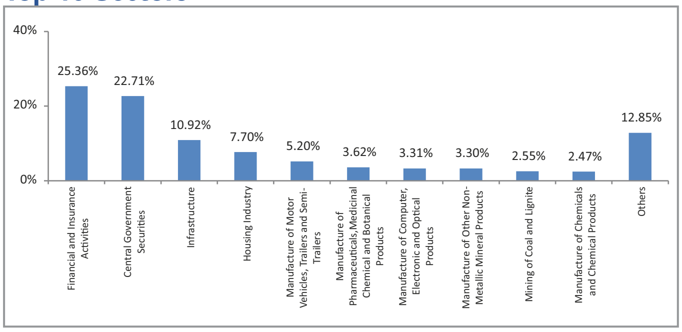
Asset Class



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	1.47%	-1.34%	0.91%	0.83%	7.41%	8.71%	8.28%	9.75%	8.94%	10.36%
Benchmark	1.57%	-0.98%	0.96%	1.61%	7.39%	8.64%	8.23%	10.51%	9.96%	9.73%

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

July 2026

Stable Gain Fund

Fund Objective

To provide moderate risk with moderate returns.

Portfolio Allocation

	Stated (%)	Actual (%)
Equity and Equity Related	0 - 35	30.77
Debt and Debt related securities Cash & Money Market incl. FD, Mutual Funds	65 - 100	69.23
Total		**100.00**

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

Portfolio

Company/Issuer	Exposure (%)
Equity	**30.77%**
HDFC Bank Ltd	2.69%
ICICI Bank Ltd	2.66%
Reliance Industries Ltd	2.61%
Bharti Airtel Ltd	2.11%
Larsen & Toubro Ltd	1.48%
Infosys Ltd	1.35%
Axis Bank Ltd	1.04%
Mahindra & Mahindra Ltd	0.97%
State Bank of India	0.86%
Shriram Finance Ltd	0.72%
Others	14.27%
Corporate Bond	**30.64%**
7.64% RECL Ltd (U) NCD Series 231-A (MD 30/04/2027)	3.33%
7.63% Grasim Industries Series22-23-II NCD(U)(MD 01/12/2027)	2.67%
8.1% ABCL Series F1 (S) NCD (MD 07/09/2029)	2.03%
7.46% IRFC Ltd Series - 178 (U) NCD (MD 18/06/2029)	2.00%
7.34% SIDBI Series III (U) NCD (MD 26/02/2029)	1.66%
8.15% Tata Capital Ltd Series C NCD (MD 11/06/2029)	1.35%
7.68% NABARD (U) NCD (MD 30/04/2029)	1.34%
7.59% National Housing Bank (U) NCD (MD 14/07/2027)	1.33%
7.45% IRFC Ltd Series 172B (U) NCD (MD 13/10/2028)	1.33%
7.07% Bajaj Finance Ltd(S) NCD (MD 21/09/2028)	1.19%
Others	12.41%
Sovereign	**30.26%**
6.94% GOI (MD 11/05/2036)	7.11%
6.68% GOI (MD 27/01/2033)	6.47%
7.71% GOI (MD 18/05/2066)	5.71%
6.68% GOI (MD 07/07/2040)	4.83%
6.90% GOI (MD 15/04/2065)	3.85%
7.06% GOI (MD 27/07/2041)	1.53%
7.60% Karnataka SDL (MD 04/01/2033)	0.54%
7.57% Maharashtra SDL (MD 25/03/2036)	0.21%
Money Market, Deposits & Other	**8.34%**
Total	**100.00%**

Fund Details

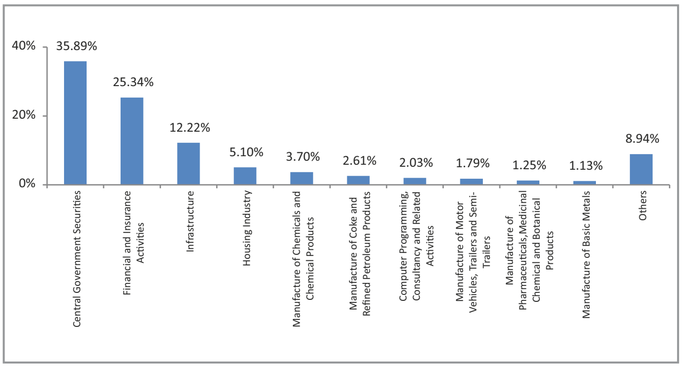
Description		
SFIN Number	ULGF00115/09/04STABLEFUND116	
Launch Date	31-Oct-04	
Face Value	10	
Risk Profile	Moderate	
Benchmark	-	
Fund Manager Name	Sujit Jain, Ameya Deshpande	
Number of funds managed by fund manager:	Sujit Jain	Ameya Deshpande
Equity	1	-
Debt	-	20
Hybrid	2	12
NAV as on 31-July-2026	69.4253	
AUM (Rs. Cr)*	751.65	
Equity (Rs. Cr)	231.27	
Debt (Rs. Cr)	505.67	
Net current asset (Rs. Cr)	14.71	

*AUM is excluding the last day unitisation.

Quantitative Indicators

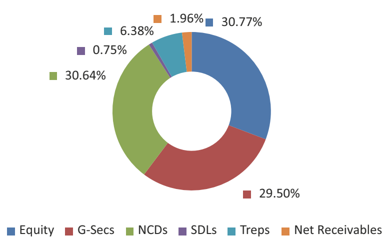
Modified Duration in Years	4.91
Average Maturity in Years	9.86
Yield to Maturity in %	7.05

Top 10 Sectors

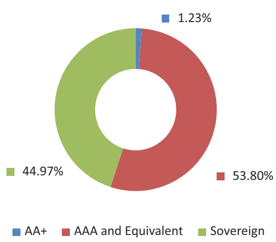


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).

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	0.76%	0.34%	0.10%	2.31%	6.09%	6.91%	6.32%	7.22%	7.54%	9.31%
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

July 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	19.93
Debt and Debt related securities, Cash & Money Market incl. FD, Mutual Funds	80 - 100	80.07
Total		**100.00**

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

Portfolio

Company/Issuer	Exposure (%)
Equity	**19.93%**
ICICI Bank Ltd	1.80%
HDFC Bank Ltd	1.69%
Reliance Industries Ltd	1.67%
Bharti Airtel Ltd	1.39%
Infosys Ltd	0.88%
Larsen & Toubro Ltd	0.75%
Mahindra & Mahindra Ltd	0.66%
Axis Bank Ltd	0.64%
State Bank of India	0.59%
Shriram Finance Ltd	0.47%
Others	9.39%
Corporate Bond	**40.59%**
7.46% IRFC Ltd Series - 178 (U) NCD (MD 18/06/2029)	2.07%
6.52% RECL Ltd Series 248A (U) NCD (MD 31/01/2028)	2.06%
6.61% PFC Ltd Series 250A (U) NCD (MD 15/07/2028)	1.94%
7.63% Grasim Industries Series22-23-II NCD(U)(MD 01/12/2027)	1.90%
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%
7.07% Bajaj Finance Ltd(S) NCD (MD 21/09/2028)	1.57%
6.66% NABARD (U) NCD (MD 12/10/2028)	1.45%
7.35% EXIM Bank Series AA02 (U) NCD (MD 27/07/2028)	1.44%
7.66% LIC HF Ltd Tr. 451 (S) NCD (MD 11/12/2029)	1.39%
Others	23.16%
Sovereign	**34.64%**
6.94% GOI (MD 11/05/2036)	11.29%
7.71% GOI (MD 18/05/2066)	9.29%
6.68% GOI (MD 07/07/2040)	5.65%
6.68% GOI (MD 27/01/2033)	2.77%
6.90% GOI (MD 15/04/2065)	1.85%
7.06% GOI (MD 27/07/2041)	1.82%
6.79% GOI (MD 30/12/2031)	0.49%
7.50% GOI (MD 10/08/2034)	0.25%
6.36% GOI (MD 16/02/2031)	0.14%
7.24% GOI SGRB (MD 11/12/2033)	0.12%
Others	0.97%
Money Market, Deposits & Other	**4.85%**
Total	**100.00%**

Fund Details

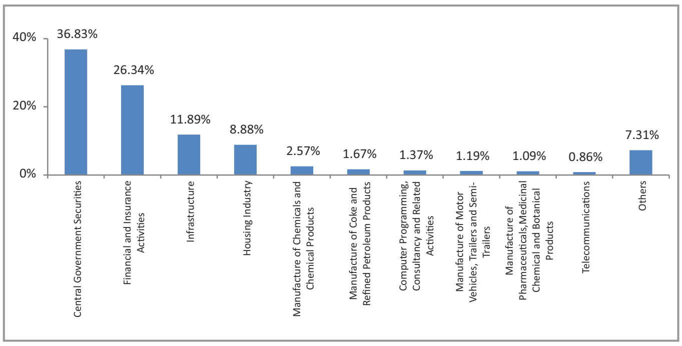
Description		
SFIN Number	ULGF00215/10/04SECUREFUND116	
Launch Date	15-Oct-04	
Face Value	10	
Risk Profile	Moderate	
Benchmark	-	
Fund Manager Name	Sujit Jain, Ameya Deshpande	
Number of funds managed by fund manager:	Sujit Jain	Ameya Deshpande
Equity	1	-
Debt	-	20
Hybrid	2	12
NAV as on 31-July-2026	61.2130	
AUM (Rs. Cr)*	4116.15	
Equity (Rs. Cr)	820.22	
Debt (Rs. Cr)	3204.37	
Net current asset (Rs. Cr)	91.55	

*AUM is excluding the last day unitisation.

Quantitative Indicators

Modified Duration in Years	5.12
Average Maturity in Years	10.22
Yield to Maturity in %	7.21

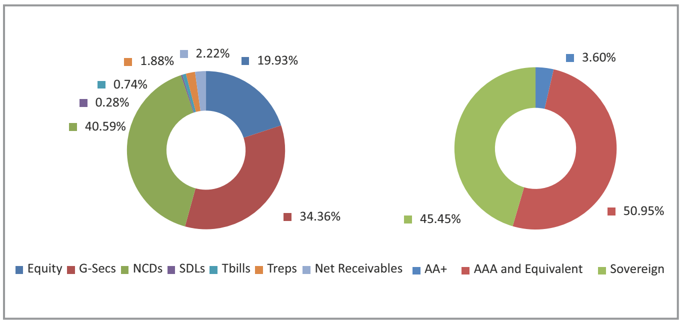
Top 10 Sectors



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	0.49%	1.42%	1.50%	3.79%	6.37%	6.81%	6.06%	6.71%	7.23%	8.66%
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

July 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	11.54
Debt and debt related Securities incl. Fixed deposit	20 - 80	59.23
Money market instruments, Cash, Mutual funds	0 - 40	27.88
Net Current Assets#		1.34
Total		**100.00**

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

Portfolio

Company/Issuer	Exposure (%)
Equity	**11.54%**
Bharti Airtel Ltd	2.45%
Dr Reddys Laboratories Ltd	2.10%
Maruti Suzuki India Ltd	1.89%
HDFC Bank Ltd	1.68%
Hero MotoCorp Ltd	1.38%
Infosys Ltd	1.18%
Tata Consultancy Services Ltd	0.86%
Sovereign	**59.23%**
6.36% GOI (MD 16/02/2031)	21.84%
6.94% GOI (MD 11/05/2036)	15.46%
7.17% GOI (MD 08/01/2028)	11.31%
6.68% GOI (MD 07/07/2040)	10.63%
Money Market, Deposits & Other	**29.22%**
Total	**100.00%**

Fund Details

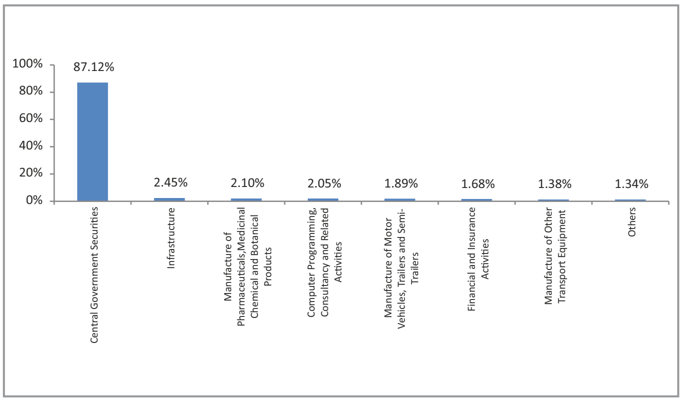
Description		
SFIN Number	ULGF02402/03/15GRBALCGA02116	
Launch Date	24-Apr-17	
Face Value	10	
Risk Profile	High	
Benchmark	Crisil Balanced Fund Index	
Fund Manager Name	Abhay Moghe, Ameya Deshpande	
Number of funds managed by fund manager:	Abhay Moghe	Ameya Deshpande
Equity	34	-
Debt	-	20
Hybrid	10	12
NAV as on 31-July-2026	17.2663	
AUM (Rs. Cr)*	6.85	
Equity (Rs. Cr)	0.79	
Debt (Rs. Cr)	5.96	
Net current asset (Rs. Cr)	0.09	

*AUM is excluding the last day unitisation.

Quantitative Indicators

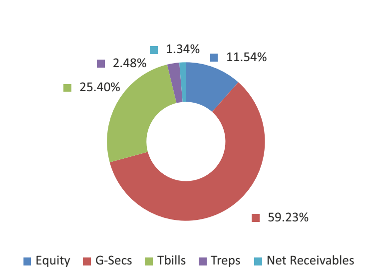
Modified Duration in Years	3.49
Average Maturity in Years	4.83
Yield to Maturity in %	6.14

Top 10 Sectors

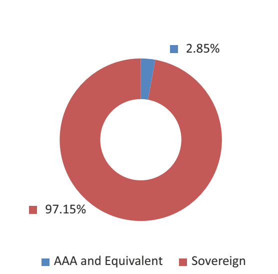


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).

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	0.34%	0.99%	3.83%	4.09%	7.90%	9.10%	8.33%	-	-	9.27%
Benchmark	1.57%	-0.98%	0.96%	1.61%	7.39%	8.64%	8.23%	-	-	12.38%

** 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

July 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	56.63
Corporate bonds	0 - 100	25.16
Money market and other liquid assets	0 - 40	-
Listed equities - NIL		16.58
Net Current Assets#		1.63
Total		**100.00**

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

Portfolio

Company/Issuer	Exposure (%)
Corporate Bond	**25.16%**
7.80% HDFC Bank Ltd (U) NCD (MD 03/05/2033)	7.02%
7.35% EXIM Bank Series AA02 (U) NCD (MD 27/07/2028)	6.43%
7.49% SIDBI Series VIII(U) NCD (MD 11/06/2029)	3.84%
7.58% LIC HF Ltd (S) NCD (MD 23/03/2035) (P 24/08/2027)	1.93%
7.63% Grasim Industries Series22-23-II NCD(U)(MD 01/12/2027)	1.54%
6.66% SIDBI NCD SERIES I (U) (MD 25/10/2028)	1.51%
6.66% NABARD (U) NCD (MD 12/10/2028)	1.51%
8.05% HDFC Bank LTD (S) NCD (MD 22/10/2029)	0.78%
8.75% Bajaj Finance Ltd (U) NCD (MD 14/08/2026)	0.61%
Sovereign	**56.63%**
6.90% GOI (MD 15/04/2065)	16.29%
6.68% GOI (MD 07/07/2040)	14.65%
6.94% GOI (MD 11/05/2036)	10.40%
6.36% GOI (MD 16/02/2031)	7.98%
7.71% GOI (MD 18/05/2066)	3.92%
6.68% GOI (MD 27/01/2033)	2.23%
7.60% Karnataka SDL (MD 04/01/2033)	1.17%
Money Market, Deposits & Other	**18.21%**
Total	**100.00%**

Fund Details

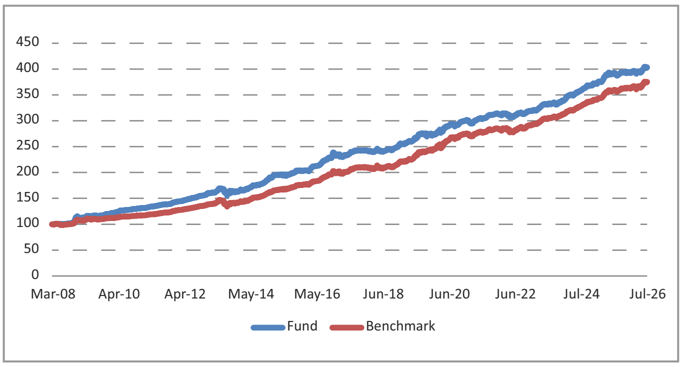
Description	
SFIN Number	ULGF00426/03/08GRDEBTFUND116
Launch Date	26-Mar-08
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Composite Bond Fund Index
Fund Manager Name	Ameya Deshpande
Number of funds managed by fund manager:	
Equity	-
Debt	20
Hybrid	12
NAV as on 31-July-2026	40.3583
AUM (Rs. Cr)*	65.25
Equity (Rs. Cr)	-
Debt (Rs. Cr)	64.18
Net current asset (Rs. Cr)	1.06

*AUM is excluding the last day unitisation.

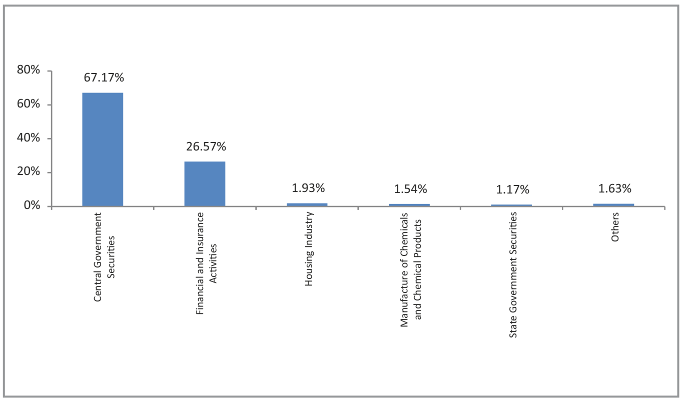
Quantitative Indicators

Modified Duration in Years	5.90
Average Maturity in Years	12.61
Yield to Maturity in %	6.92

Lumpsum Investment Growth of ₹100 Since Inception

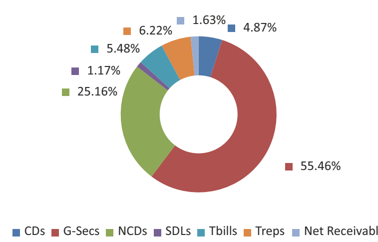


Top 10 Sectors

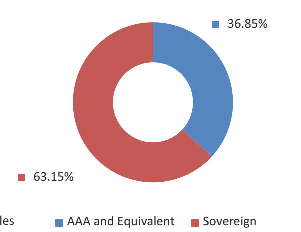


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).

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	-0.14%	2.33%	2.89%	5.77%	6.65%	6.53%	5.72%	5.65%	6.17%	7.90%
Benchmark	0.07%	3.09%	4.47%	6.59%	7.12%	7.26%	6.13%	6.65%	7.04%	7.46%

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

July 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	93.10
Money Market instrument	0 - 60	5.07
Net Current Assets#		1.83
Total		**100.00**

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

Portfolio

Company/Issuer	Exposure (%)
Corporate Bond	**45.89%**
8.2301% HDB Financial Services Ltd(S)246 NCD (MD 05/07/2029)	4.18%
7.45% PFC Ltd Series 248B (U) NCD (MD 15/07/2028)	4.10%
7.71% RECL Ltd (U) NCD Series 230 A (MD 26/02/2027)	3.07%
8.12% L&T FINANCE LIMITED SERIES B(S) NCD (MD 29/06/2029)	2.92%
8.1% ABCL Series F1 (S) NCD (MD 07/09/2029)	2.08%
7.99% LIC HF Ltd (S) NCD (MD 12/07/2029)	2.08%
7.74% LICHF Ltd. NCD Tr. 445 Option II (S) (MD 11/02/2028)	2.05%
7.68% SIDBI NCD SERIES I (U) (MD 10/09/2027)	2.05%
7.75% SIDBI NCD Series VII (U) (MD 10/06/2027)	2.05%
7.835% LIC HF Ltd (S) NCD (MD 11/05/2027)	2.05%
Others	19.25%
Sovereign	**47.22%**
7.71% GOI (MD 18/05/2066)	14.09%
6.94% GOI (MD 11/05/2036)	12.94%
6.68% GOI (MD 07/07/2040)	7.11%
6.68% GOI (MD 27/01/2033)	6.19%
7.06% GOI (MD 27/07/2041)	2.26%
7.19% GOI (MD 15/09/2060)	1.17%
7.44% Karnataka SDL (MD 27/03/2033)	0.83%
7.09% GOI (MD 25/11/2074)-Strips (C)-(MD 25/05/2035)	0.70%
6.95% GOI (MD 16/12/2061)-Strips (C)-(MD 16/06/2035)	0.69%
6.76% GOI (MD 22/02/2061)-Strips (C)-(MD 22/08/2035)	0.67%
Others	0.56%
Money Market, Deposits & Other	**6.90%**
Total	**100.00%**

Fund Details

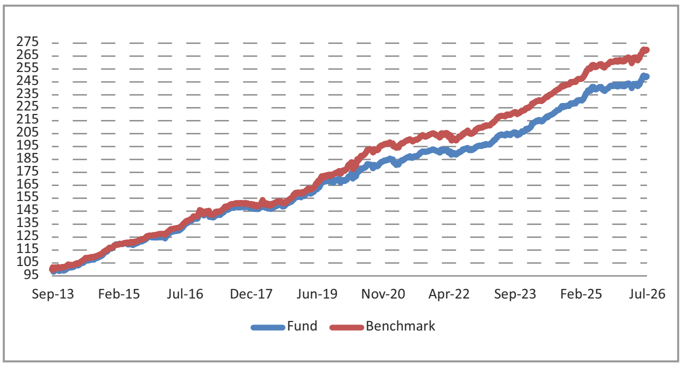
Description	
SFIN Number	ULGF01924/06/13GRDEBTFU02116
Launch Date	13-Sep-13
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Composite Bond Fund Index
Fund Manager Name	Ameya Deshpande
Number of funds managed by fund manager:	
Equity	-
Debt	20
Hybrid	12
NAV as on 31-July-2026	24.9165
AUM (Rs. Cr)*	1221.02
Equity (Rs. Cr)	-
Debt (Rs. Cr)	1198.67
Net current asset (Rs. Cr)	22.35

*AUM is excluding the last day unitisation.

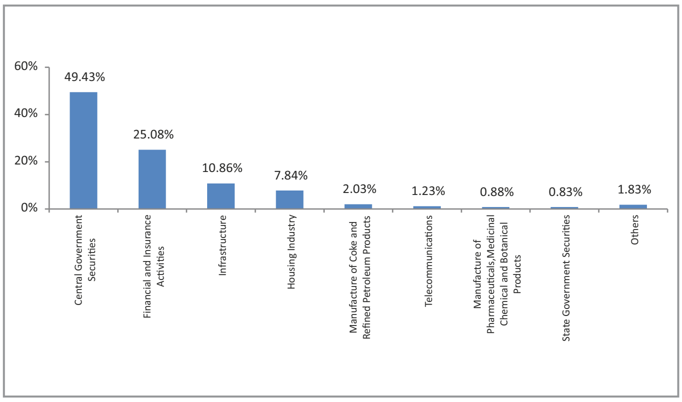
Quantitative Indicators

Modified Duration in Years	5.17
Average Maturity in Years	10.52
Yield to Maturity in %	7.19

Lumpsum Investment Growth of ₹100 Since Inception

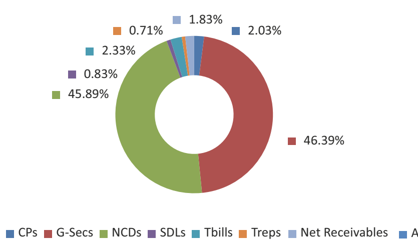


Top 10 Sectors

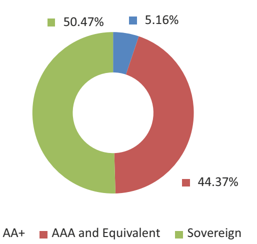


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).

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	-0.03%	2.85%	3.58%	6.14%	6.87%	6.74%	5.86%	5.79%	6.33%	7.34%
Benchmark	0.07%	3.09%	4.47%	6.59%	7.12%	7.26%	6.13%	6.65%	7.04%	8.00%

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

July 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	90.70
Money market instruments, Cash, Mutual funds	0 - 40	7.42
Net Current Assets#		1.88
Total		**100.00**

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

Portfolio

Company/Issuer	Exposure (%)
Corporate Bond	27.60%
7.80% HDFC Bank Ltd (U) NCD (MD 03/05/2033)	5.92%
7.35% EXIM Bank Series AA02 (U) NCD (MD 27/07/2028)	4.15%
7.45% IRFC Ltd Series 172B (U) NCD (MD 13/10/2028)	3.08%
6.52% RECL Ltd Series 248A (U) NCD (MD 31/01/2028)	2.46%
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)	2.09%
7.49% SIDBI Series VIII(U) NCD (MD 11/06/2029)	1.67%
6.66% NABARD (U) NCD (MD 12/10/2028)	1.64%
6.65% IRFC Ltd Series 190 (U) NCD (MD 20/05/2030)	1.62%
8.05% HDFC Bank LTD (S) NCD (MD 22/10/2029)	0.85%
Others	1.90%
Sovereign	63.10%
6.36% GOI (MD 16/02/2031)	17.64%
6.68% GOI (MD 07/07/2040)	13.64%
6.94% GOI (MD 11/05/2036)	13.24%
6.90% GOI (MD 15/04/2065)	12.71%
6.68% GOI (MD 27/01/2033)	3.13%
7.71% GOI (MD 18/05/2066)	2.00%
7.60% Karnataka SDL (MD 04/01/2033)	0.74%
Money Market, Deposits & Other	9.30%
Total	**100.00%**

Fund Details

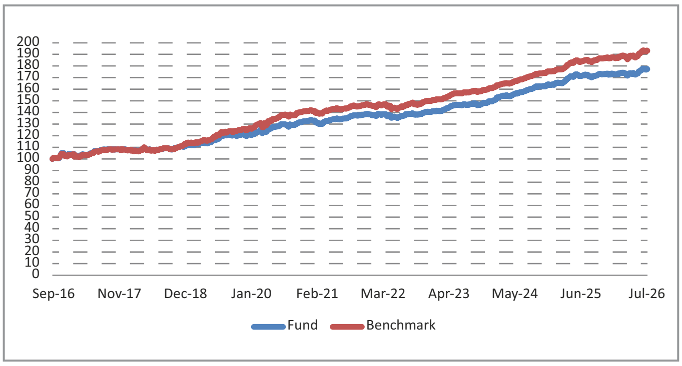
Description	
SFIN Number	ULGF02202/03/15GRDEBTFU03116
Launch Date	29-Sep-16
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Composite Bond Index
Fund Manager Name	Ameya Deshpande
Number of funds managed by fund manager:	
Equity	-
Debt	20
Hybrid	12
NAV as on 31-July-2026	17.7218
AUM (Rs. Cr)*	120.25
Equity (Rs. Cr)	-
Debt (Rs. Cr)	117.99
Net current asset (Rs. Cr)	2.26

*AUM is excluding the last day unitisation.

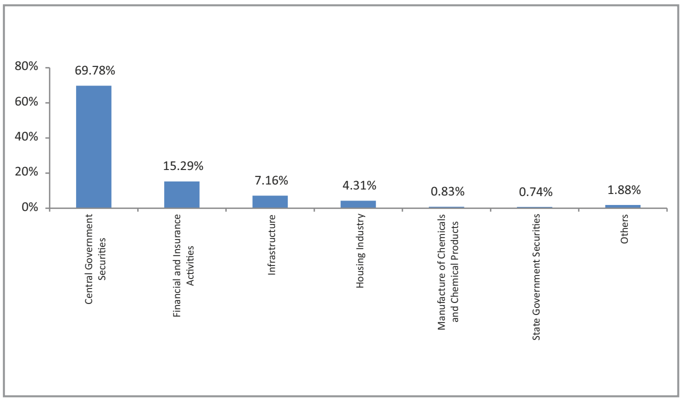
Quantitative Indicators

Modified Duration in Years	5.77
Average Maturity in Years	11.12
Yield to Maturity in %	6.94

Lumpsum Investment Growth of ₹100 Since Inception

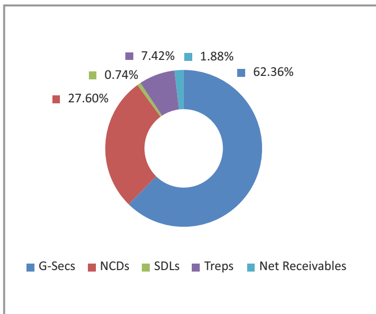


Top 10 Sectors

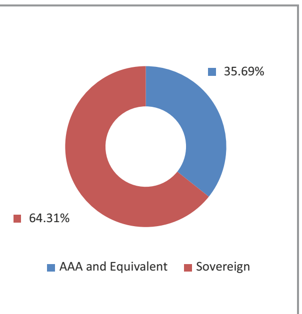


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).

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	-0.09%	2.38%	2.96%	5.63%	6.52%	6.46%	5.62%	5.67%	-	5.99%
Benchmark	0.07%	3.09%	4.47%	6.59%	7.12%	7.26%	6.13%	6.65%	-	6.92%

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

July 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	99.77
Net Current Assets#		0.23
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%**

Fund Details

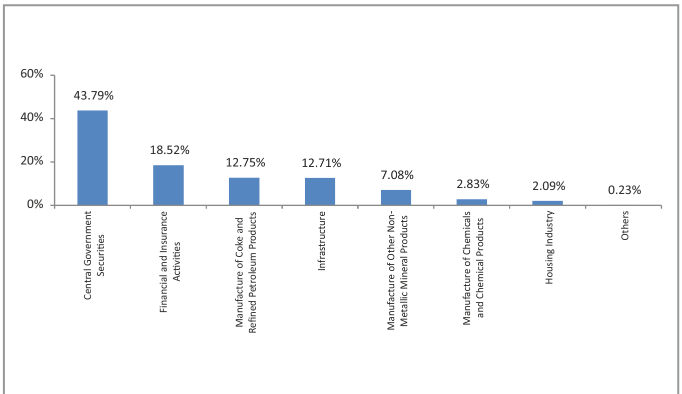
Description	
SFIN Number	ULGF02124/06/13GRLIQUFU02116
Launch Date	13-Sep-13
Face Value	10
Risk Profile	Very Low
Benchmark	CRISIL Liquid Fund Index
Fund Manager Name	Ameya Deshpande
Number of funds managed by fund manager:	
Equity	-
Debt	20
Hybrid	12
NAV as on 31-July-2026	16.8646
AUM (Rs. Cr)*	7.00
Equity (Rs. Cr)	-
Debt (Rs. Cr)	6.99
Net current asset (Rs. Cr)	0.02

*AUM is excluding the last day unitisation.

Quantitative Indicators

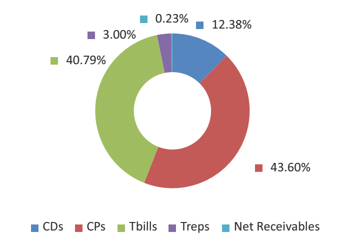
Modified Duration in Years	0.53
Average Maturity in Years	0.54
Yield to Maturity in %	6.20

Top 10 Sectors

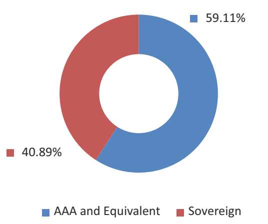


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).

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	0.57%	2.62%	5.24%	5.67%	6.01%	5.99%	5.37%	4.85%	3.43%	4.14%
Benchmark	0.49%	3.08%	6.03%	6.49%	6.78%	6.77%	6.20%	5.74%	6.16%	6.74%

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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