

# **INVESTMENT'Z INSIGHT**

**Monthly Investment Update September 2026**

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## 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 | 50.7      | -3.77%          | -1.85%  | 3.54%   | -2.09% | -2.30%      | 6.25%  | 7.81%  | 5.99%  | 8.68%  | 8.50%   | 10.03%                       | 25-Feb-10      |
|                          | Asset Allocation Fund | Group Asset Allocation Fund II          | ULGF01710/05/13GRASSALLC2116 | 0.4       | -2.26%          | -       | -       | -      | -           | -      | -      | -      | -      | -       | -2.89%                       | 25-Mar-24      |
|                          |                       | CRISIL Balanced Fund – Aggressive Index |                              |           | -4.01%          | -3.29%  | 2.35%   | -3.48% | -2.27%      | 5.68%  | 7.25%  | 5.53%  | 9.38%  | 9.35%   |                              |                |
|                          | Cash Fund             | Group Liquid Fund II                    | ULGF02124/06/13GRLIQUFU02116 | 6.6       | 0.47%           | 1.53%   | 2.81%   | 5.31%  | 5.64%       | 5.99%  | 6.06%  | 5.49%  | 4.85%  | 3.40%   | 4.16%                        | 13-Sep-13      |
|                          |                       | Crisil Liquid Fund Index                |                              |           | 0.46%           | 1.47%   | 3.09%   | 6.06%  | 6.39%       | 6.72%  | 6.78%  | 6.29%  | 5.74%  | 6.14%   |                              |                |
|                          | Debt Fund             | Group Debt Fund                         | ULGF00426/03/08GRDEBTFUND116 | 61.1      | -0.54%          | -0.76%  | 2.27%   | 2.44%  | 4.28%       | 6.21%  | 6.27%  | 5.13%  | 5.55%  | 5.84%   | 7.79%                        | 26-Mar-08      |
|                          | Debt Fund             | Group Debt Fund II                      | ULGF01924/06/13GRDEBTFU02116 | 1,183.8   | -0.29%          | -0.50%  | 3.02%   | 3.34%  | 4.70%       | 6.47%  | 6.52%  | 5.33%  | 5.65%  | 5.99%   | 7.20%                        | 13-Sep-13      |
|                          | Debt Fund             | Group Debt Fund III                     | ULGF02202/03/15GRDEBTFU03116 | 118.2     | -0.53%          | -0.79%  | 2.29%   | 2.42%  | 4.10%       | 6.06%  | 6.19%  | 5.03%  | 5.53%  | 5.80%   | 5.81%                        | 29-Sep-16      |
|                          |                       | Crisil Composite Bond Fund Index        |                              |           | -0.42%          | -0.40%  | 3.10%   | 3.81%  | 5.33%       | 6.62%  | 6.89%  | 5.69%  | 6.50%  | 6.73%   |                              |                |
|                          | Equity Fund           | Group Equity Fund                       | ULGF01018/04/11GREQTYFUND116 | 48.3      | -5.58%          | -4.55%  | 1.93%   | -6.94% | -7.03%      | 4.00%  | 6.98%  | 5.33%  | 9.82%  | 9.95%   | 11.09%                       | 21-Jun-11      |
|                          | Equity Fund           | Group Blue Chip Fund                    | ULGF01118/04/11GRBLUECHIP116 | 2.9       | -5.93%          | -4.11%  | 2.04%   | -6.45% | -5.95%      | 5.74%  | 8.37%  | 6.79%  | 11.97% | 11.11%  | 10.45%                       | 21-Jun-11      |
|                          |                       | Nifty 50 Index                          |                              |           | -6.06%          | -5.22%  | 1.29%   | -8.09% | -6.38%      | 4.82%  | 7.25%  | 5.12%  | 10.17% | 10.13%  |                              |                |
|                          | Equity Fund           | Group Nifty 100 index Fund              | ULGF03029/01/25GRN100INFU116 | 139.4     | -5.58%          | -4.58%  | 3.43%   | -6.61% | -           | -      | -      | -      | -      | -       | -5.68%                       | 24-Jun-25      |
|                          |                       | Nifty 100 index                         |                              |           | -5.95%          | -4.74%  | 3.76%   | -6.17% | -           | -      | -      | -      | -      | -       |                              |                |
|                          | Hybrid Fund           | Group Balanced Gain Fund II             | ULGF02402/03/15GRBALCGA02116 | 7.2       | -0.84%          | -0.79%  | 1.62%   | 0.84%  | 2.28%       | 7.23%  | 8.42%  | 7.06%  | -      | -       | 8.82%                        | 27-Apr-17      |
|                          |                       | CRISIL Balanced Fund – Aggressive Index |                              |           | -4.01%          | -3.29%  | 2.35%   | -3.48% | -2.27%      | 5.68%  | 7.25%  | 5.53%  | -      | -       |                              |                |
|                          | Index Fund            | Group Equity Index Fund                 | ULGF00822/02/10GREQTYINDX116 | 27.2      | -6.03%          | -4.70%  | 1.14%   | -7.92% | -7.14%      | 4.85%  | 7.33%  | 5.75%  | 10.84% | 10.11%  | 9.04%                        | 19-Feb-10      |
|                          |                       | Nifty 50 Index                          |                              |           | -6.06%          | -5.22%  | 1.29%   | -8.09% | -6.38%      | 4.82%  | 7.25%  | 5.12%  | 10.17% | 10.13%  |                              |                |
|                          | Hybrid Fund           | Secure Gain Fund                        | ULGF00215/10/04SECUREFUND116 | 4,110.5   | -1.54%          | -1.33%  | 2.60%   | 0.09%  | 1.70%       | 5.53%  | 6.25%  | 4.96%  | 6.33%  | 6.87%   | 8.50%                        | 15-Oct-04      |
|                          | Hybrid Fund           | Stable Gain Fund                        | ULGF00115/09/04STABLEFUND116 | 735.8     | -2.16%          | -1.68%  | 2.95%   | -1.78% | -0.01%      | 5.08%  | 6.21%  | 4.85%  | 6.70%  | 7.10%   | 9.12%                        | 31-Oct-04      |
|                          |                       | Benchmark                               |                              |           |                 |         |         |        |             |        |        |        |        |         |                              |                |

September 2026

## Group Equity Index Fund

### Fund Objective

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

### Portfolio Allocation

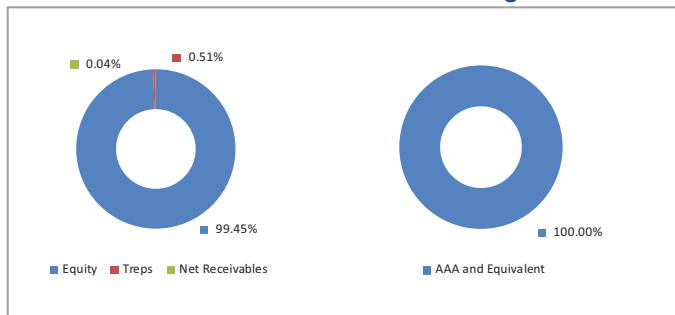
|                                              | Stated (%) | Actual (%)    |
|----------------------------------------------|------------|---------------|
| Govt. and Govt. approved Securities          | 0 - 20     | -             |
| Corporate bonds rated AA or above by Crisil  | 0 - 40     | -             |
| Money market and other liquid assets         | 0 - 40     | -             |
| Infrastructure sector as defined by the IRDA | 0 - 20     | 0.51          |
| Listed equities                              | 0 - 100    | 99.45         |
| Net Current Assets*                          |            | 0.04          |
| <b>Total</b>                                 |            | <b>100.00</b> |

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

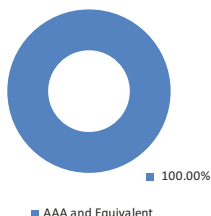
### Portfolio

| Company/Issuer                            | Exposure (%)   |
|-------------------------------------------|----------------|
| <b>Equity</b>                             | <b>99.45%</b>  |
| HDFC Bank Ltd                             | 8.10%          |
| ICICI Bank Ltd                            | 7.95%          |
| Reliance Industries Ltd                   | 7.88%          |
| Bharti Airtel Ltd                         | 5.68%          |
| Larsen & Toubro Ltd                       | 4.68%          |
| Infosys Ltd                               | 3.71%          |
| State Bank of India                       | 3.33%          |
| Bajaj Auto Ltd                            | 3.14%          |
| Axis Bank Ltd                             | 2.96%          |
| Mahindra & Mahindra Ltd                   | 2.80%          |
| Others                                    | 49.21%         |
| <b>Money Market, Deposits &amp; Other</b> | <b>0.55%</b>   |
| <b>Total</b>                              | <b>100.00%</b> |

### Asset Class



### Rating Profile

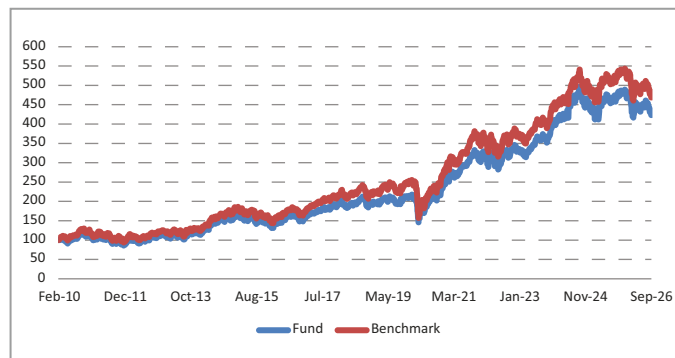


### Fund Details

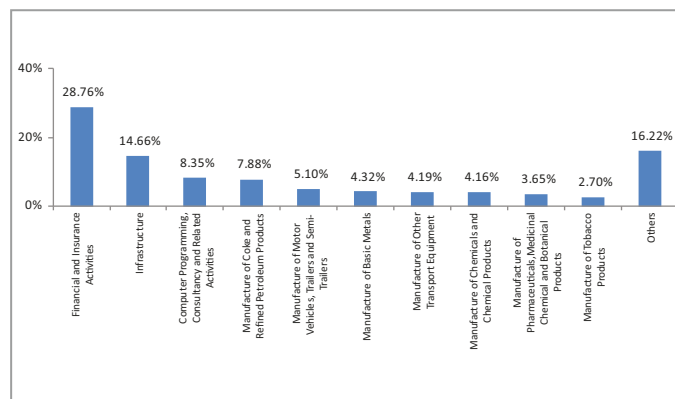
| Description                              |                              |
|------------------------------------------|------------------------------|
| SFIN Number                              | ULGF00822/02/10GREQTYINDX116 |
| Launch Date                              | 19-Feb-10                    |
| Face Value                               | 10                           |
| Risk Profile                             | High                         |
| Benchmark                                | Nifty 50 Index               |
| Fund Manager Name                        | Abhay Moghe                  |
| Number of funds managed by fund manager: |                              |
| Equity                                   | 36                           |
| Debt                                     | -                            |
| Hybrid                                   | 11                           |
| NAV as on 30-September-2026              | 42.1530                      |
| AUM (Rs. Cr)*                            | 27.20                        |
| Equity (Rs. Cr)                          | 27.04                        |
| Debt (Rs. Cr)                            | 0.14                         |
| Net current asset (Rs. Cr)               | 0.01                         |

\*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).

### Performance

| Period    | 1 Month | 6 Months | 1 Year | 2 Years | 3 Years | 4 Years | 5 Years | 7 Years | 10 Years | Inception |
|-----------|---------|----------|--------|---------|---------|---------|---------|---------|----------|-----------|
| Fund      | -6.03%  | 1.14%    | -7.92% | -7.14%  | 4.85%   | 7.33%   | 5.75%   | 10.84%  | 10.11%   | 9.04%     |
| Benchmark | -6.06%  | 1.29%    | -8.09% | -6.38%  | 4.82%   | 7.25%   | 5.12%   | 10.17%  | 10.13%   | 9.71%     |

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

September 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   | 98.60         |
| Debt and debt related securities /Cash /Money Market instruments**/Fixed Deposit and Mutual funds | 0 - 40     | 1.04          |
| Net Current Assets*                                                                               |            | 0.36          |
| <b>Total</b>                                                                                      |            | <b>100.00</b> |

\*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

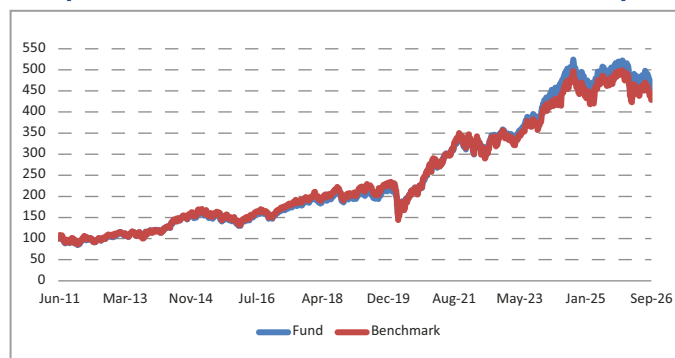
| Company/Issuer                            | Exposure (%)   |
|-------------------------------------------|----------------|
| <b>Equity</b>                             | <b>98.60%</b>  |
| HDFC Bank Ltd                             | 9.00%          |
| ICICI Bank Ltd                            | 8.98%          |
| Reliance Industries Ltd                   | 7.73%          |
| Bharti Airtel Ltd                         | 5.43%          |
| Bajaj Auto Ltd                            | 4.49%          |
| Larsen & Toubro Ltd                       | 4.48%          |
| Infosys Ltd                               | 3.54%          |
| State Bank of India                       | 2.91%          |
| Mahindra & Mahindra Ltd                   | 2.68%          |
| Axis Bank Ltd                             | 2.58%          |
| Others                                    | 46.76%         |
| <b>Money Market, Deposits &amp; Other</b> | <b>1.40%</b>   |
| <b>Total</b>                              | <b>100.00%</b> |

### Fund Details

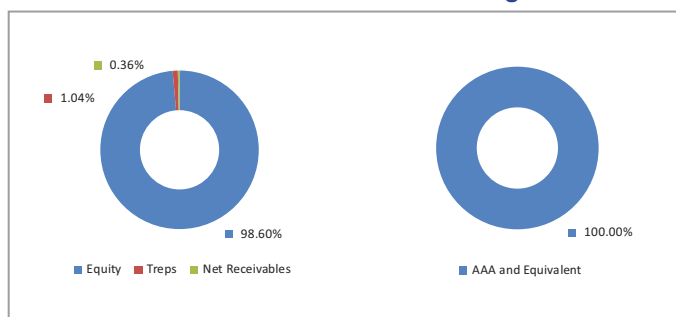
| Description                              |                              |
|------------------------------------------|------------------------------|
| SFIN Number                              | ULGF01118/04/11GRBLUECHIP116 |
| Launch Date                              | 21-Jun-11                    |
| Face Value                               | 10                           |
| Risk Profile                             | High                         |
| Benchmark                                | Nifty 50 Index               |
| Fund Manager Name                        | Abhay Moghe                  |
| Number of funds managed by fund manager: |                              |
| Equity                                   | 36                           |
| Debt                                     | -                            |
| Hybrid                                   | 11                           |
| NAV as on 30-September-2026              | 45.6840                      |
| AUM (Rs. Cr)*                            | 2.88                         |
| Equity (Rs. Cr)                          | 2.84                         |
| Debt (Rs. Cr)                            | 0.03                         |
| Net current asset (Rs. Cr)               | 0.01                         |

\*AUM is excluding the last day unitisation.

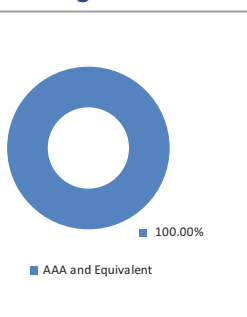
### Lumpsum Investment Growth of ₹100 Since Inception



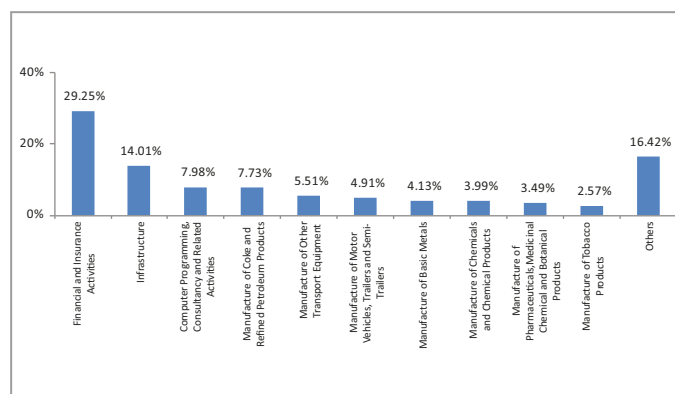
### Asset Class



### 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      | -5.93%  | 2.04%    | -6.45% | -5.95%  | 5.74%   | 8.37%   | 6.79%   | 11.97%  | 11.11%   | 10.45%    |
| Benchmark | -6.06%  | 1.29%    | -8.09% | -6.38%  | 4.82%   | 7.25%   | 5.12%   | 10.17%  | 10.13%   | 9.99%     |

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

September 2026

## Group Equity Fund

### Fund Objective

To provide capital appreciation through investment in equity shares.

### Portfolio Allocation

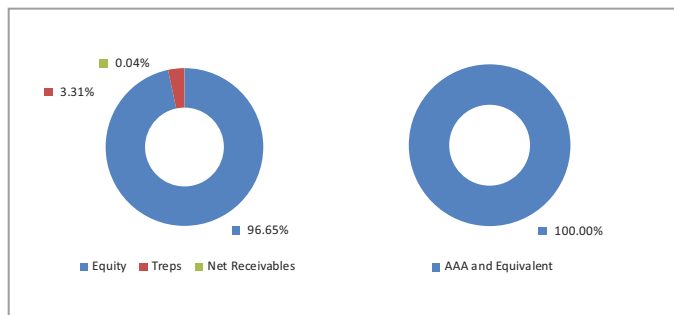
|                                                                                             | Stated (%) | Actual (%)    |
|---------------------------------------------------------------------------------------------|------------|---------------|
| Equity and equity related securities                                                        | 60 - 100   | 96.65         |
| Debt and debt related securities, Cash/Money Market Instruments/Fixed deposits/Mutual Funds | 0 - 40     | 3.31          |
| Net Current Assets <sup>#</sup>                                                             |            | 0.04          |
| <b>Total</b>                                                                                |            | <b>100.00</b> |

<sup>#</sup>Net current asset represents net of receivables and payables for investments held.

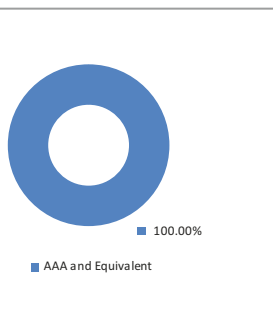
### Portfolio

| Company/Issuer                            | Exposure (%)   |
|-------------------------------------------|----------------|
| <b>Equity</b>                             | <b>96.65%</b>  |
| Reliance Industries Ltd                   | 8.68%          |
| HDFC Bank Ltd                             | 7.51%          |
| ICICI Bank Ltd                            | 6.46%          |
| Kotak Nifty Bank ETF                      | 6.33%          |
| Bharti Airtel Ltd                         | 5.07%          |
| State Bank of India                       | 4.64%          |
| Larsen & Toubro Ltd                       | 4.59%          |
| Infosys Ltd                               | 4.44%          |
| Kotak Mahindra Bank Ltd                   | 3.80%          |
| Grasim Industries Ltd                     | 2.55%          |
| Others                                    | 42.57%         |
| <b>Money Market, Deposits &amp; Other</b> | <b>3.35%</b>   |
| <b>Total</b>                              | <b>100.00%</b> |

### 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      | -5.58%  | 1.93%    | -6.94% | -7.03%  | 4.00%   | 6.98%   | 5.33%   | 9.82%   | 9.95%    | 11.09%    |
| Benchmark | -6.06%  | 1.29%    | -8.09% | -6.38%  | 4.82%   | 7.25%   | 5.12%   | 10.17%  | 10.13%   | 9.99%     |

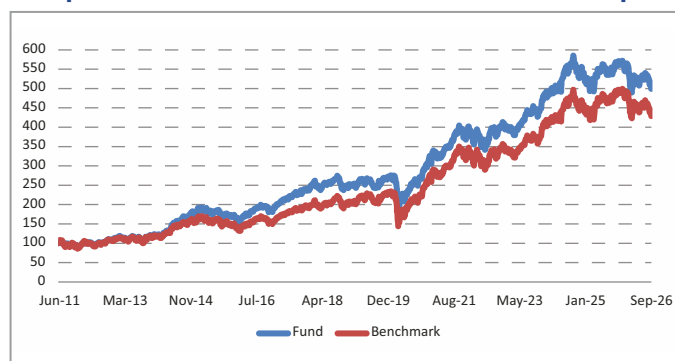
Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

### Fund Details

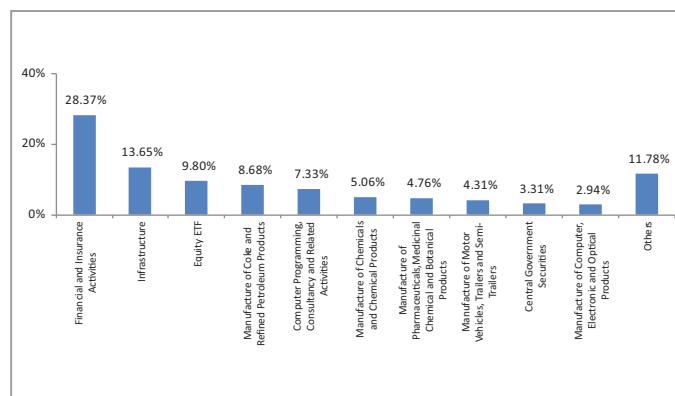
| Description                              |                              |
|------------------------------------------|------------------------------|
| SFIN Number                              | ULGF01018/04/11GREQTYFUND116 |
| Launch Date                              | 21-Jun-11                    |
| Face Value                               | 10                           |
| Risk Profile                             | Very High                    |
| Benchmark                                | Nifty 50 Index               |
| Fund Manager Name                        | Jamil Ansari                 |
| Number of funds managed by fund manager: |                              |
| Equity                                   | 16                           |
| Debt                                     | -                            |
| Hybrid                                   | -                            |
| NAV as on 30-September-2026              | 49.9242                      |
| AUM (Rs. Cr)*                            | 48.34                        |
| Equity (Rs. Cr)                          | 46.72                        |
| Debt (Rs. Cr)                            | 1.60                         |
| 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).

September 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   | 99.15         |
| Cash, Bank Deposits, Liquid Mutual Funds and Money Market Instruments | 0 - 35     | 0.85          |
| Net Current Assets*                                                   |            | 0.01          |
| <b>Total</b>                                                          |            | <b>100.00</b> |

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

### Portfolio

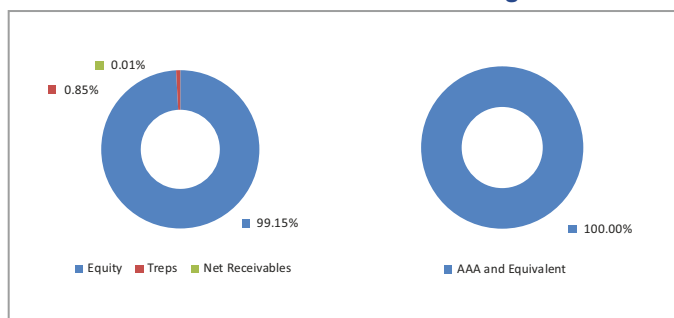
| Company/Issuer                            | Exposure (%)   |
|-------------------------------------------|----------------|
| <b>Equity</b>                             | <b>99.15%</b>  |
| HDFC Bank Ltd                             | 7.99%          |
| ICICI Bank Ltd                            | 6.97%          |
| Reliance Industries Ltd                   | 6.60%          |
| Bharti Airtel Ltd                         | 4.44%          |
| Larsen & Toubro Ltd                       | 3.66%          |
| Infosys Ltd                               | 2.92%          |
| State Bank of India                       | 2.92%          |
| Axis Bank Ltd                             | 2.59%          |
| Kotak Mahindra Bank Ltd                   | 2.26%          |
| Mahindra & Mahindra Ltd                   | 2.19%          |
| Others                                    | 56.62%         |
| <b>Money Market, Deposits &amp; Other</b> | <b>0.85%</b>   |
| <b>Total</b>                              | <b>100.00%</b> |

### Fund Details

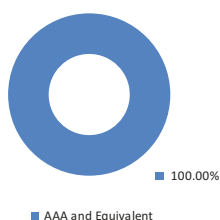
| Description                              |                              |
|------------------------------------------|------------------------------|
| SFIN Number                              | ULGF03029/01/25GRN100INFU116 |
| Launch Date                              | 24-Jun-25                    |
| Face Value                               | 10                           |
| Risk Profile                             | Very High                    |
| Benchmark                                | Nifty 100 index              |
| Fund Manager Name                        | Abhay Moghe                  |
| Number of funds managed by fund manager: |                              |
| Equity                                   | 36                           |
| Debt                                     | -                            |
| Hybrid                                   | 11                           |
| NAV as on 30-September-2026              | 9.2854                       |
| AUM (Rs. Cr)*                            | 139.41                       |
| Equity (Rs. Cr)                          | 138.22                       |
| Debt (Rs. Cr)                            | 1.18                         |
| Net current asset (Rs. Cr)               | 0.01                         |

\*AUM is excluding the last day unitisation.

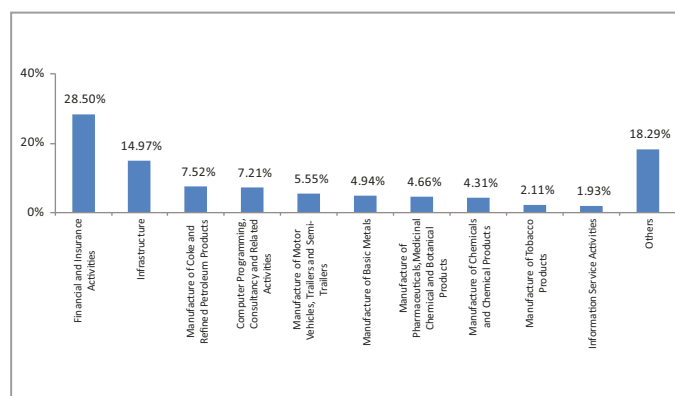
### Asset Class



### 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      | -5.58%  | 3.43%    | -6.61% | -       | -       | -       | -       | -       | -        | -5.68%    |
| Benchmark | -5.95%  | 3.76%    | -6.17% | -       | -       | -       | -       | -       | -        | -5.88%    |

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

September 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     | 11.14         |
| Corporate bonds                              | 0 - 50     | 9.75          |
| Money market and other liquid assets         | 0 - 40     | 0.82          |
| Infrastructure sector as defined by the IRDA | 0 - 40     | 5.18          |
| Listed equities                              | 0 - 100    | 72.48         |
| Net Current Assets <sup>#</sup>              |            | 0.63          |
| <b>Total</b>                                 |            | <b>100.00</b> |

<sup>#</sup>Net current asset represents net of receivables and payables for investments held.

### Portfolio

| Company/Issuer                                          | Exposure (%)   |
|---------------------------------------------------------|----------------|
| <b>Equity</b>                                           | <b>72.48%</b>  |
| ICICI Bank Ltd                                          | 6.75%          |
| Bharti Airtel Ltd                                       | 5.53%          |
| State Bank of India                                     | 3.57%          |
| UltraTech Cement Ltd                                    | 3.22%          |
| LG Electronics India Ltd                                | 2.96%          |
| Coal India Ltd                                          | 2.77%          |
| Kotak Mahindra Bank Ltd                                 | 2.44%          |
| Juniper Green Energy Limited                            | 2.33%          |
| Eternal Ltd                                             | 2.16%          |
| Tata Motors Limited                                     | 2.10%          |
| Others                                                  | 38.66%         |
| <b>Corporate Bond</b>                                   | <b>10.57%</b>  |
| 6.80% National Housing Bank (U) NCD (MD 02/04/2032)     | 7.50%          |
| 7.68% NABARD (U) NCD (MD 30/04/2029)                    | 1.37%          |
| 10.63% IOT Series IV-STRIP-6 (S) NCD (MD 20/09/2028)    | 0.82%          |
| 7.58% LIC HF Ltd (S) NCD (MD 23/03/2035) (P 24/08/2027) | 0.49%          |
| 6.66% NABARD (U) NCD (MD 12/10/2028)                    | 0.39%          |
| <b>Sovereign</b>                                        | <b>11.14%</b>  |
| 6.94% GOI (MD 11/05/2036)                               | 7.03%          |
| 7.06% GOI (MD 27/07/2041)                               | 2.87%          |
| 6.90% GOI (MD 15/04/2065)                               | 1.07%          |
| 6.48% GOI (MD 06/10/2035)                               | 0.16%          |
| <b>Money Market, Deposits &amp; Other</b>               | <b>5.81%</b>   |
| <b>Total</b>                                            | <b>100.00%</b> |

### Fund Details

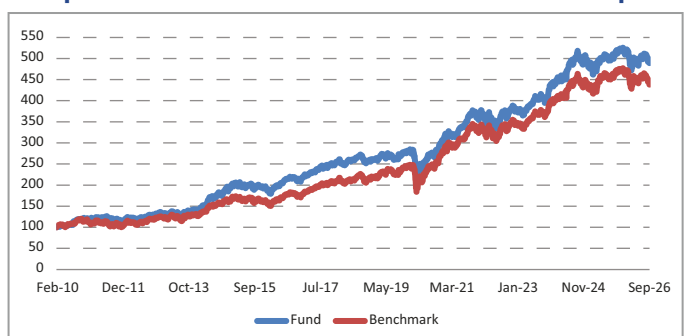
| Description                              |                                         |
|------------------------------------------|-----------------------------------------|
| SFIN Number                              | ULGF00926/02/10GRASSALLOC116            |
| Launch Date                              | 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                                   | 36    -                                 |
| Debt                                     | -    20                                 |
| Hybrid                                   | 11    13                                |
| NAV as on 30-September-2026              | 48.8883                                 |
| AUM (Rs. Cr)*                            | 50.73                                   |
| Equity (Rs. Cr)                          | 36.77                                   |
| Debt (Rs. Cr)                            | 13.64                                   |
| Net current asset (Rs. Cr)               | 0.32                                    |

\*AUM is excluding the last day unitisation.

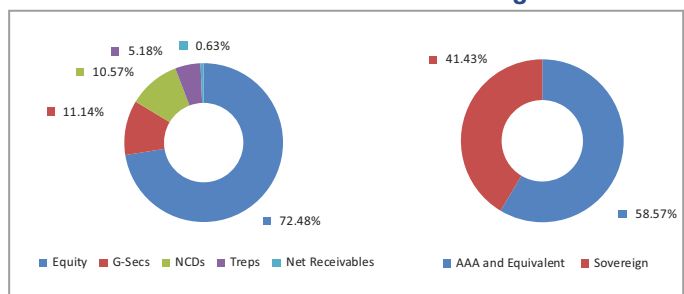
### Quantitative Indicators

|                            |      |
|----------------------------|------|
| Modified Duration in Years | 4.60 |
| Average Maturity in Years  | 7.47 |
| Yield to Maturity in %     | 7.09 |

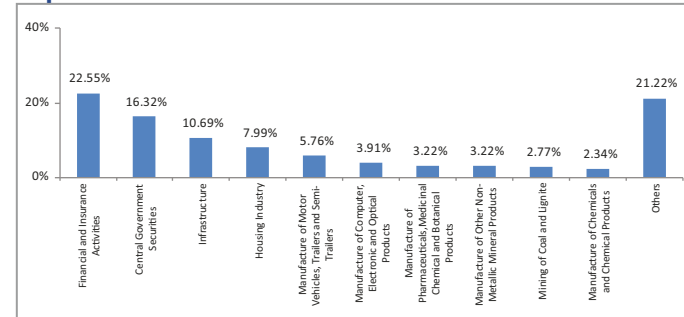
### Lumpsum Investment Growth of ₹100 Since Inception



### 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      | -3.77%  | 3.54%    | -2.09% | -2.30%  | 6.25%   | 7.81%   | 5.99%   | 8.68%   | 8.50%    | 10.03%    |
| Benchmark | -4.01%  | 2.35%    | -3.48% | -2.27%  | 5.68%   | 7.25%   | 5.53%   | 9.38%   | 9.35%    | 9.31%     |

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

September 2026

## Stable Gain Fund

### Fund Objective

To provide moderate risk with moderate returns.

### Portfolio Allocation

|                                               | Stated (%) | Actual (%)    |
|-----------------------------------------------|------------|---------------|
| Equity and Equity Related                     | 0 - 35     | 30.50         |
| Debt and Debt related securities Cash & Money |            |               |
| Market incl. FD, Mutual Funds                 | 65 - 100   | 69.50         |
| <b>Total</b>                                  |            | <b>100.00</b> |

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

### Portfolio

| Company/Issuer                                               | Exposure (%)   |
|--------------------------------------------------------------|----------------|
| <b>Equity</b>                                                | <b>30.50%</b>  |
| HDFC Bank Ltd                                                | 2.53%          |
| ICICI Bank Ltd                                               | 2.51%          |
| Reliance Industries Ltd                                      | 2.42%          |
| Bharti Airtel Ltd                                            | 1.60%          |
| Larsen & Toubro Ltd                                          | 1.44%          |
| Axis Bank Ltd                                                | 1.06%          |
| Infosys Ltd                                                  | 1.01%          |
| Mahindra & Mahindra Ltd                                      | 0.86%          |
| Varun Beverages Ltd                                          | 0.77%          |
| Eternal Ltd                                                  | 0.71%          |
| Others                                                       | 15.60%         |
| <b>Corporate Bond</b>                                        | <b>28.86%</b>  |
| 7.64% RECL Ltd (U) NCD Series 231-A (MD 30/04/2027)          | 3.40%          |
| 7.63% Grasim Industries Series22-23-II NCD(U)(MD 01/12/2027) | 2.71%          |
| 8.1% ABCL Series F1 (S) NCD (MD 07/09/2029)                  | 2.05%          |
| 7.46% IRFC Ltd Series - 178 (U) NCD (MD 18/06/2029)          | 2.02%          |
| 7.34% SIDBI Series III (U) NCD (MD 26/02/2029)               | 1.68%          |
| 8.15% Tata Capital Ltd Series C NCD (MD 11/06/2029)          | 1.37%          |
| 7.59% National Housing Bank (U) NCD (MD 14/07/2027)          | 1.36%          |
| 7.45% IRFC Ltd Series 172B (U) NCD (MD 13/10/2028)           | 1.35%          |
| 7.07% Bajaj Finance Ltd(S) NCD (MD 21/09/2028)               | 1.21%          |
| 8.55% HDFC Bank Ltd (S) NCD (MD 27/03/2029)                  | 1.10%          |
| Others                                                       | 10.62%         |
| <b>Sovereign</b>                                             | <b>31.40%</b>  |
| 6.94% GOI (MD 11/05/2036)                                    | 16.80%         |
| 7.71% GOI (MD 18/05/2066)                                    | 4.76%          |
| 7.06% GOI (MD 27/07/2041)                                    | 4.48%          |
| 6.90% GOI (MD 15/04/2065)                                    | 3.86%          |
| 7.24% GOI (MD 18/08/2055)                                    | 1.29%          |
| 7.57% Maharashtra SDL (MD 25/03/2036)                        | 0.21%          |
| <b>Money Market, Deposits &amp; Other</b>                    | <b>9.23%</b>   |
| <b>Total</b>                                                 | <b>100.00%</b> |

### Fund Details

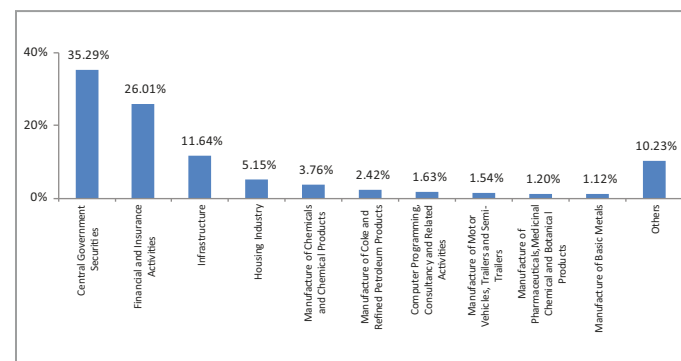
| Description                              |                               |
|------------------------------------------|-------------------------------|
| SFIN Number                              | ULGF00115/09/04STABLEFUND116  |
| Launch Date                              | 31-Oct-04                     |
| 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    13                       |
| NAV as on 30-September-2026              | 67.7438                       |
| AUM (Rs. Cr)*                            | 735.78                        |
| Equity (Rs. Cr)                          | 224.44                        |
| Debt (Rs. Cr)                            | 498.09                        |
| Net current asset (Rs. Cr)               | 13.24                         |

\*AUM is excluding the last day unitisation.

### Quantitative Indicators

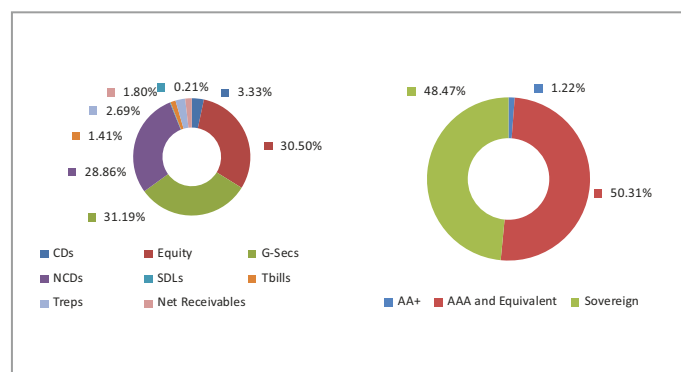
|                            |      |
|----------------------------|------|
| Modified Duration in Years | 4.86 |
| Average Maturity in Years  | 9.94 |
| Yield to Maturity in %     | 7.38 |

### Top 10 Sectors

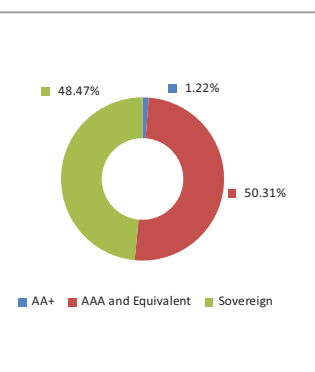


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).

### 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      | -2.16%  | 2.95%    | -1.78% | -0.01%  | 5.08%   | 6.21%   | 4.85%   | 6.70%   | 7.10%    | 9.12%     |
| 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

September 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     | 19.22         |
| Debt and Debt related securities, Cash & Money |            |               |
| Market incl. FD, Mutual Funds                  | 80 - 100   | 80.78         |
| <b>Total</b>                                   |            | <b>100.00</b> |

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

### Portfolio

| Company/Issuer                                               | Exposure (%)   |
|--------------------------------------------------------------|----------------|
| <b>Equity</b>                                                | <b>19.22%</b>  |
| ICICI Bank Ltd                                               | 1.66%          |
| Reliance Industries Ltd                                      | 1.52%          |
| HDFC Bank Ltd                                                | 1.52%          |
| Bharti Airtel Ltd                                            | 1.04%          |
| Larsen & Toubro Ltd                                          | 0.72%          |
| Infosys Ltd                                                  | 0.65%          |
| Axis Bank Ltd                                                | 0.64%          |
| Mahindra & Mahindra Ltd                                      | 0.57%          |
| Varun Beverages Ltd                                          | 0.51%          |
| Eternal Ltd                                                  | 0.46%          |
| Others                                                       | 9.92%          |
| <b>Corporate Bond</b>                                        | <b>37.92%</b>  |
| 6.52% RECL Ltd Series 248A (U) NCD (MD 31/01/2028)           | 2.07%          |
| 7.46% IRFC Ltd Series - 178 (U) NCD (MD 18/06/2029)          | 2.05%          |
| 6.61% PFC Ltd Series 250A (U) NCD (MD 15/07/2028)            | 1.93%          |
| 7.63% Grasim Industries Series22-23-II NCD(U)(MD 01/12/2027) | 1.89%          |
| 7.75% LIC HF Ltd Tr.444 (S) NCD (MD 23/08/2029)              | 1.82%          |
| 7.68% SIDBI NCD SERIES IX (U) (MD 10/08/2027)                | 1.61%          |
| 7.07% Bajaj Finance Ltd(S) NCD (MD 21/09/2028)               | 1.56%          |
| 6.66% NABARD (U) NCD (MD 12/10/2028)                         | 1.44%          |
| 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)             | 1.38%          |
| Others                                                       | 20.74%         |
| <b>Sovereign</b>                                             | <b>35.23%</b>  |
| 6.94% GOI (MD 11/05/2036)                                    | 17.42%         |
| 7.71% GOI (MD 18/05/2066)                                    | 6.67%          |
| 7.06% GOI (MD 27/07/2041)                                    | 6.45%          |
| 7.24% GOI (MD 18/08/2055)                                    | 1.95%          |
| 6.90% GOI (MD 15/04/2065)                                    | 1.75%          |
| 7.50% GOI (MD 10/08/2034)                                    | 0.25%          |
| 7.24% GOI SGRB (MD 11/12/2033)                               | 0.12%          |
| 7.69% GOI (MD 17/06/2043)                                    | 0.09%          |
| 8.83% GOI (MD 12/12/2041)                                    | 0.08%          |
| 7.31% Karnataka SDL (MD 04/09/2033)                          | 0.07%          |
| Others                                                       | 0.39%          |
| <b>Money Market, Deposits &amp; Other</b>                    | <b>7.63%</b>   |
| <b>Total</b>                                                 | <b>100.00%</b> |

### Fund Details

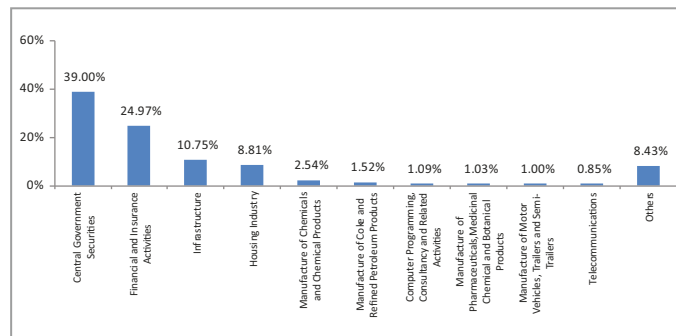
| Description                              |                              |
|------------------------------------------|------------------------------|
| SFIN Number                              | ULGF00215/10/04SECUREFUND116 |
| Launch Date                              | 15-Oct-04                    |
| 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 13                         |
| NAV as on 30-September-2026              | 60.1045                      |
| AUM (Rs. Cr)*                            | 4110.53                      |
| Equity (Rs. Cr)                          | 789.94                       |
| Debt (Rs. Cr)                            | 3224.46                      |
| Net current asset (Rs. Cr)               | 96.13                        |

\*AUM is excluding the last day unitisation.

### Quantitative Indicators

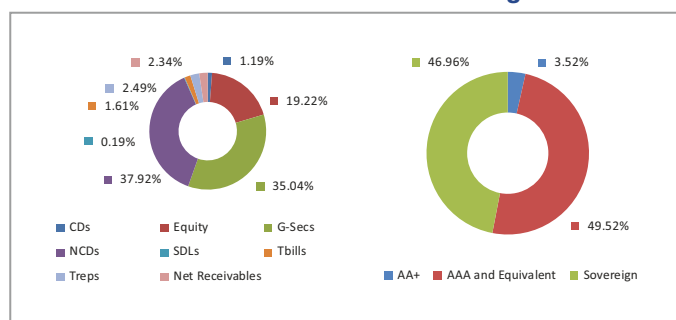
|                            |      |
|----------------------------|------|
| Modified Duration in Years | 4.80 |
| Average Maturity in Years  | 9.51 |
| Yield to Maturity in %     | 7.47 |

### 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      | -1.54%  | 2.60%    | 0.09%  | 1.70%   | 5.53%   | 6.25%   | 4.96%   | 6.33%   | 6.87%    | 8.50%     |
| 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

September 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     | 10.25         |
| Debt and debt related Securities incl. Fixed deposit | 20 - 80    | 49.66         |
| Money market instruments, Cash, Mutual funds         | 0 - 40     | 38.86         |
| Net Current Assets*                                  |            | 1.23          |
| <b>Total</b>                                         |            | <b>100.00</b> |

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

### Portfolio

| Company/Issuer                            | Exposure (%)   |
|-------------------------------------------|----------------|
| <b>Equity</b>                             | <b>10.25%</b>  |
| Dr Reddys Laboratories Ltd                | 2.15%          |
| Bharti Airtel Ltd                         | 2.08%          |
| HDFC Bank Ltd                             | 1.52%          |
| Maruti Suzuki India Ltd                   | 1.52%          |
| Hero MotoCorp Ltd                         | 1.28%          |
| Infosys Ltd                               | 0.99%          |
| Tata Consultancy Services Ltd             | 0.71%          |
| <b>Sovereign</b>                          | <b>49.66%</b>  |
| 6.94% GOI (MD 11/05/2036)                 | 28.77%         |
| 7.17% GOI (MD 08/01/2028)                 | 10.74%         |
| 7.06% GOI (MD 27/07/2041)                 | 10.15%         |
| <b>Money Market, Deposits &amp; Other</b> | <b>40.09%</b>  |
| <b>Total</b>                              | <b>100.00%</b> |

### Fund Details

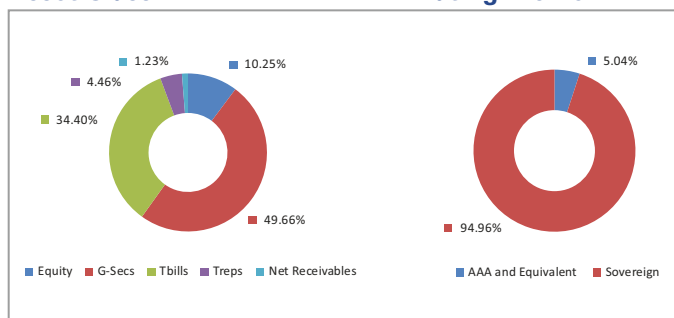
| Description                              |                              |
|------------------------------------------|------------------------------|
| SFIN Number                              | ULGF02402/03/15GRBALCGA02116 |
| Launch Date                              | 24-Apr-17                    |
| 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                                   | 36                           |
| Debt                                     | -                            |
| Hybrid                                   | 11                           |
| NAV as on 30-September-2026              | 17.0729                      |
| AUM (Rs. Cr)*                            | 7.18                         |
| Equity (Rs. Cr)                          | 0.74                         |
| Debt (Rs. Cr)                            | 6.36                         |
| Net current asset (Rs. Cr)               | 0.09                         |

\*AUM is excluding the last day unitisation.

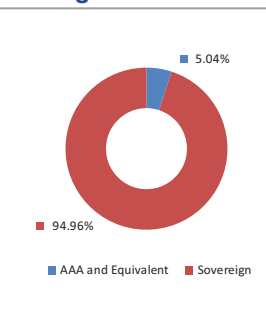
### Quantitative Indicators

|                            |      |
|----------------------------|------|
| Modified Duration in Years | 3.39 |
| Average Maturity in Years  | 5.03 |
| Yield to Maturity in %     | 6.15 |

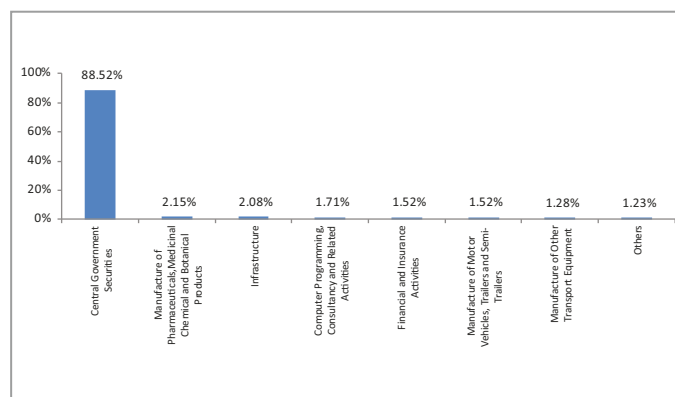
### Asset Class



### 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      | -0.84%  | 1.62%    | 0.84%  | 2.28%   | 7.23%   | 8.42%   | 7.06%   | -       | -        | 8.82%     |
| Benchmark | -4.01%  | 2.35%    | -3.48% | -2.27%  | 5.68%   | 7.25%   | 5.53%   | -       | -        | 11.17%    |

\*\* 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

September 2026

## Group Asset Allocation Fund II

### Fund Objective

To realize a level of total income, including current income and capital appreciation, which is consistent with reasonable investment risk

### Portfolio Allocation

|                                      | Stated (%) | Actual (%)    |
|--------------------------------------|------------|---------------|
| Equity and Equity related securities | 20% - 100% | 40.23         |
| Debt & Debt Related Instruments      | 0% - 80%   | 16.57         |
| Money Market instrument/Mutual Funds | 0% - 80%   | 55.07         |
| Net Current Assets*                  |            | -11.87        |
| <b>Total</b>                         |            | <b>100.00</b> |

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

### Portfolio

| Company/Issuer                            | Exposure (%)   |
|-------------------------------------------|----------------|
| <b>Equity</b>                             | <b>40.23%</b>  |
| UltraTech Cement Ltd                      | 7.10%          |
| Sun Pharmaceuticals Industries Ltd        | 6.80%          |
| ICICI Bank Ltd                            | 6.66%          |
| Britannia Industries Ltd                  | 6.60%          |
| Bharti Airtel Ltd                         | 6.57%          |
| TVS Motor Company Ltd                     | 6.50%          |
| <b>Sovereign</b>                          | <b>16.57%</b>  |
| 7.71% GOI (MD 18/05/2066)                 | 9.59%          |
| 5.77% GOI (MD 03/08/2030)                 | 4.62%          |
| 6.94% GOI (MD 11/05/2036)                 | 2.36%          |
| <b>Money Market, Deposits &amp; Other</b> | <b>43.20%</b>  |
| <b>Total</b>                              | <b>100.00%</b> |

### Fund Details

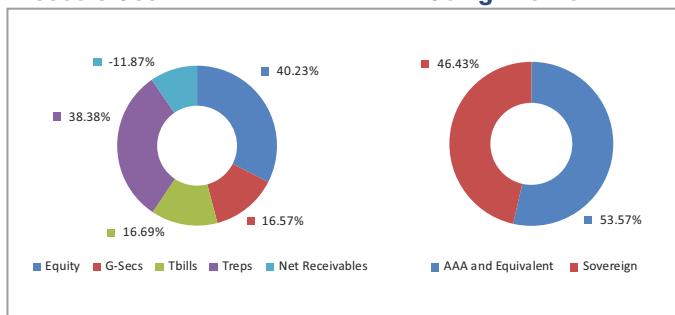
| Description                              |                                         |                 |
|------------------------------------------|-----------------------------------------|-----------------|
| SFIN Number                              | ULGF01710/05/13GRASSALLC2116            |                 |
| Launch Date                              | 25-Mar-24                               |                 |
| 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                                   | 36                                      | -               |
| Debt                                     | -                                       | 20              |
| Hybrid                                   | 11                                      | 13              |
| NAV as on 30-September-2026              | 9.7109                                  |                 |
| AUM (Rs. Cr)*                            | 0.42                                    |                 |
| Equity (Rs. Cr)                          | 0.17                                    |                 |
| Debt (Rs. Cr)                            | 0.30                                    |                 |
| Net current asset (Rs. Cr)               | -0.05                                   |                 |

\*AUM is excluding the last day unitisation.

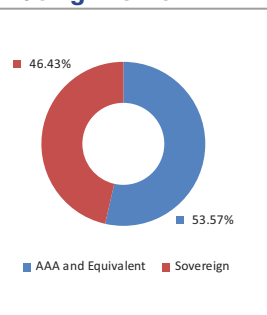
### Quantitative Indicators

|                            |      |
|----------------------------|------|
| Modified Duration in Years | 2.07 |
| Average Maturity in Years  | 5.90 |
| Yield to Maturity in %     | 5.58 |

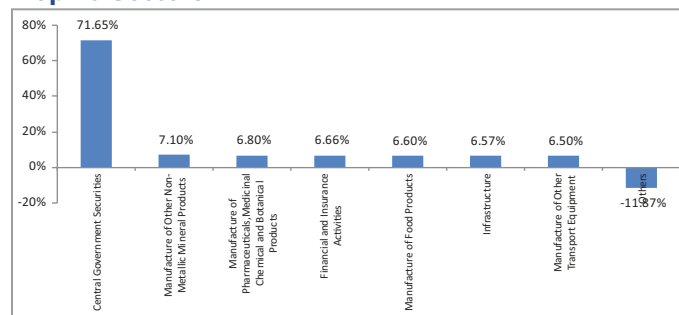
### Asset Class



### 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      | -2.26%  | -        | -      | -       | -       | -       | -       | -       | -        | -2.89%    |
| Benchmark | -4.01%  | -        | -      | -       | -       | -       | -       | -       | -        | -4.44%    |

\*\* During the period of Apr 2024 - Jul 2026 scheme AUM was Nil. Return is from 24-Aug-2026

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

September 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    | 42.96         |
| Corporate bonds                      | 0 - 100    | 25.89         |
| Money market and other liquid assets | 0 - 40     | 28.88         |
| Listed equities - NIL                |            | -             |
| Net Current Assets*                  |            | 2.26          |
| <b>Total</b>                         |            | <b>100.00</b> |

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

### Portfolio

| Company/Issuer                                               | Exposure (%)   |
|--------------------------------------------------------------|----------------|
| <b>Corporate Bond</b>                                        | <b>25.89%</b>  |
| 7.80% HDFC Bank Ltd (U) NCD (MD 03/05/2033)                  | 7.31%          |
| 7.35% EXIM Bank Series AA02 (U) NCD (MD 27/07/2028)          | 6.82%          |
| 7.49% SIDBI Series VIII(U) NCD (MD 11/06/2029)               | 4.05%          |
| 7.58% LIC HF Ltd (S) NCD (MD 23/03/2035) (P 24/08/2027)      | 2.04%          |
| 7.63% Grasim Industries Series22-23-II NCD(U)(MD 01/12/2027) | 1.63%          |
| 6.66% NABARD (U) NCD (MD 12/10/2028)                         | 1.60%          |
| 6.66% SIDBI NCD SERIES I (U) (MD 25/10/2028)                 | 1.60%          |
| 8.05% HDFC Bank LTD (S) NCD (MD 22/10/2029)                  | 0.82%          |
| <b>Sovereign</b>                                             | <b>42.96%</b>  |
| 6.94% GOI (MD 11/05/2036)                                    | 23.09%         |
| 6.90% GOI (MD 15/04/2065)                                    | 9.72%          |
| 7.71% GOI (MD 18/05/2066)                                    | 5.61%          |
| 7.06% GOI (MD 27/07/2041)                                    | 4.53%          |
| <b>Money Market, Deposits &amp; Other</b>                    | <b>31.15%</b>  |
| <b>Total</b>                                                 | <b>100.00%</b> |

### Fund Details

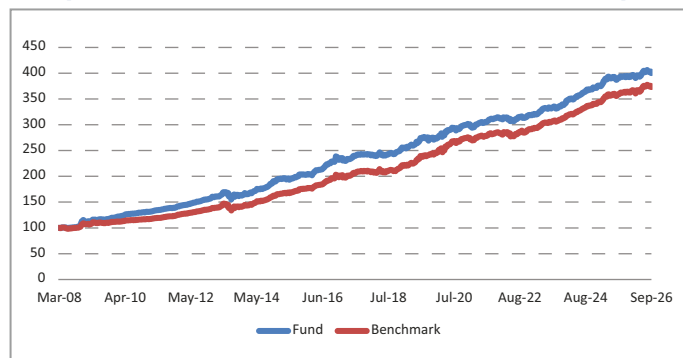
| Description                              |                                  |
|------------------------------------------|----------------------------------|
| SFIN Number                              | ULGF00426/03/08GRDEBTFUND116     |
| Launch Date                              | 26-Mar-08                        |
| 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                                   | 13                               |
| NAV as on 30-September-2026              | 40.1092                          |
| AUM (Rs. Cr)*                            | 61.11                            |
| Equity (Rs. Cr)                          | -                                |
| Debt (Rs. Cr)                            | 59.73                            |
| Net current asset (Rs. Cr)               | 1.38                             |

\*AUM is excluding the last day unitisation.

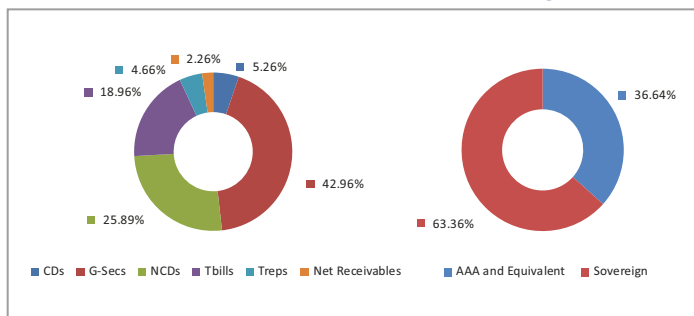
### Quantitative Indicators

|                            |      |
|----------------------------|------|
| Modified Duration in Years | 4.60 |
| Average Maturity in Years  | 9.98 |
| Yield to Maturity in %     | 6.90 |

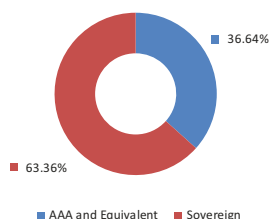
### Lumpsum Investment Growth of ₹100 Since Inception



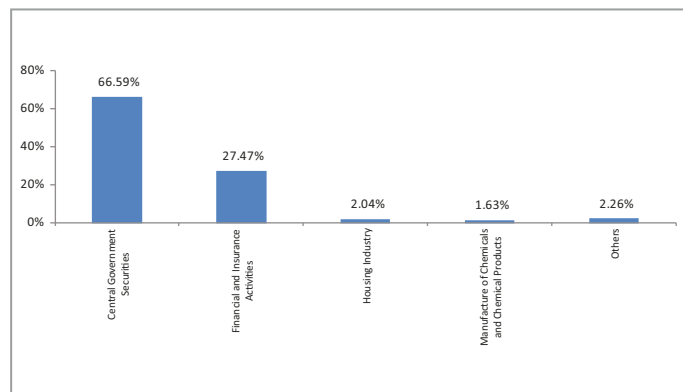
### Asset Class



### 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      | -0.54%  | 2.27%    | 2.44%  | 4.28%   | 6.21%   | 6.27%   | 5.13%   | 5.55%   | 5.84%    | 7.79%     |
| Benchmark | -0.42%  | 3.10%    | 3.81%  | 5.33%   | 6.62%   | 6.89%   | 5.69%   | 6.50%   | 6.73%    | 7.37%     |

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

September 2026

## Group Debt Fund-II

### Fund Objective

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

### Portfolio Allocation

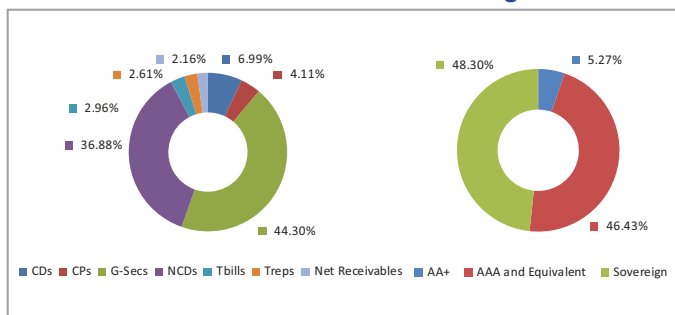
|                                           | Stated (%) | Actual (%)    |
|-------------------------------------------|------------|---------------|
| Debt and Debt related securities incl. FD | 40 - 100   | 81.18         |
| Money Market instrument                   | 0 - 60     | 16.66         |
| Net Current Assets*                       |            | 2.16          |
| <b>Total</b>                              |            | <b>100.00</b> |

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

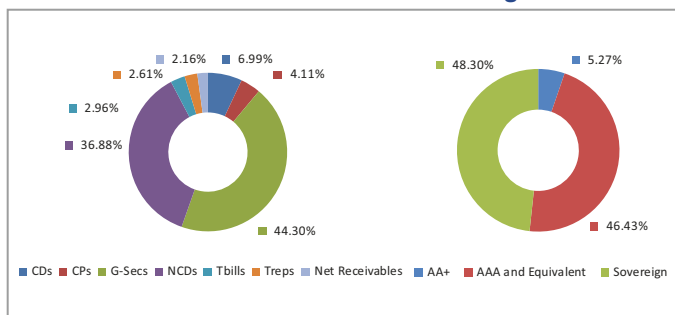
### Portfolio

| Company/Issuer                                               | Exposure (%)   |
|--------------------------------------------------------------|----------------|
| <b>Corporate Bond</b>                                        | <b>36.88%</b>  |
| 8.2301% HDB Financial Services Ltd(S)246 NCD (MD 05/07/2029) | 4.26%          |
| 8.12% L&T FINANCE LIMITED SERIES B(S) NCD (MD 29/06/2029)    | 2.97%          |
| 8.1% ABCL Series F1 (S) NCD (MD 07/09/2029)                  | 2.12%          |
| 7.99% LIC HF Ltd (S) NCD (MD 12/07/2029)                     | 2.12%          |
| 7.75% SIDBI NCD Series VII (U) (MD 10/06/2027)               | 2.11%          |
| 7.55% PFC 2027 BS 238 (U) NCD (MD 15/04/2027)                | 2.11%          |
| 7.835% LIC HF Ltd (S) NCD (MD 11/05/2027)                    | 2.11%          |
| 7.68% SIDBI NCD SERIES I (U) (MD 10/09/2027)                 | 2.11%          |
| 7.74% LICHF Ltd. NCD Tr. 445 Option II (S) (MD 11/02/2028)   | 2.11%          |
| 7.07% Bajaj Finance Ltd(S) NCD (MD 21/09/2028)               | 2.08%          |
| Others                                                       | 12.76%         |
| <b>Sovereign</b>                                             | <b>44.30%</b>  |
| 6.94% GOI (MD 11/05/2036)                                    | 17.22%         |
| 7.71% GOI (MD 18/05/2066)                                    | 13.70%         |
| 7.06% GOI (MD 27/07/2041)                                    | 8.78%          |
| 7.24% GOI (MD 18/08/2055)                                    | 1.28%          |
| 7.19% GOI (MD 15/09/2060)                                    | 0.79%          |
| 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)         | 0.70%          |
| 6.76% GOI (MD 22/02/2061)-Strips (C)-(MD 22/08/2035)         | 0.68%          |
| 8.26% GOI (MD 02/08/2027)                                    | 0.43%          |
| <b>Money Market, Deposits &amp; Other</b>                    | <b>18.82%</b>  |
| <b>Total</b>                                                 | <b>100.00%</b> |

### 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      | -0.29%  | 3.02%    | 3.34%  | 4.70%   | 6.47%   | 6.52%   | 5.33%   | 5.65%   | 5.99%    | 7.20%     |
| Benchmark | -0.42%  | 3.10%    | 3.81%  | 5.33%   | 6.62%   | 6.89%   | 5.69%   | 6.50%   | 6.73%    | 7.86%     |

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

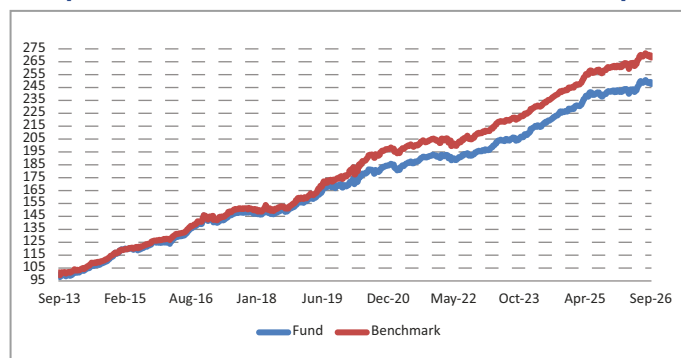
| Description                              |                                  |
|------------------------------------------|----------------------------------|
| SFIN Number                              | ULGF01924/06/13GRDEBTFU02116     |
| Launch Date                              | 13-Sep-13                        |
| 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                                   | 13                               |
| NAV as on 30-September-2026              | 24.7989                          |
| AUM (Rs. Cr)*                            | 1183.80                          |
| Equity (Rs. Cr)                          | -                                |
| Debt (Rs. Cr)                            | 1158.26                          |
| Net current asset (Rs. Cr)               | 25.54                            |

\*AUM is excluding the last day unitisation.

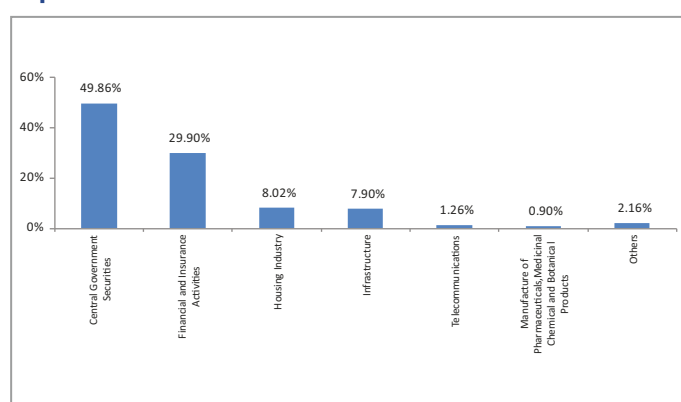
### Quantitative Indicators

|                            |       |
|----------------------------|-------|
| Modified Duration in Years | 4.89  |
| Average Maturity in Years  | 10.35 |
| Yield to Maturity in %     | 7.33  |

### 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).

September 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   | 67.26         |
| Money market instruments, Cash, Mutual funds          | 0 - 40     | 30.64         |
| Net Current Assets*                                   |            | 2.10          |
| <b>Total</b>                                          |            | <b>100.00</b> |

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

### Portfolio

| Company/Issuer                                          | Exposure (%)   |
|---------------------------------------------------------|----------------|
| <b>Corporate Bond</b>                                   | <b>27.50%</b>  |
| 7.80% HDFC Bank Ltd (U) NCD (MD 03/05/2033)             | 5.88%          |
| 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%          |
| 6.52% RECL Ltd Series 248A (U) NCD (MD 31/01/2028)      | 2.50%          |
| 6.80% National Housing Bank (U) NCD (MD 02/04/2032)     | 2.21%          |
| 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)                    | 1.66%          |
| 6.65% IRFC Ltd Series 190 (U) NCD (MD 20/05/2030)       | 1.63%          |
| 8.05% HDFC Bank LTD (S) NCD (MD 22/10/2029)             | 0.85%          |
| Others                                                  | 1.67%          |
| <b>Sovereign</b>                                        | <b>39.76%</b>  |
| 7.06% GOI (MD 27/07/2041)                               | 13.90%         |
| 6.90% GOI (MD 15/04/2065)                               | 12.69%         |
| 6.94% GOI (MD 11/05/2036)                               | 9.53%          |
| 7.71% GOI (MD 18/05/2066)                               | 3.64%          |
| <b>Money Market, Deposits &amp; Other</b>               | <b>32.74%</b>  |
| <b>Total</b>                                            | <b>100.00%</b> |

### Fund Details

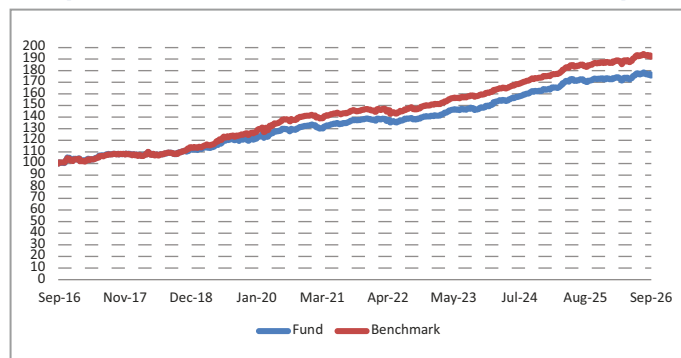
| Description                              |                              |
|------------------------------------------|------------------------------|
| SFIN Number                              | ULGF02202/03/15GRDEBTFU03116 |
| Launch Date                              | 29-Sep-16                    |
| 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                                   | 13                           |
| NAV as on 30-September-2026              | 17.5973                      |
| AUM (Rs. Cr)*                            | 118.17                       |
| Equity (Rs. Cr)                          | -                            |
| Debt (Rs. Cr)                            | 115.69                       |
| Net current asset (Rs. Cr)               | 2.49                         |

\*AUM is excluding the last day unitisation.

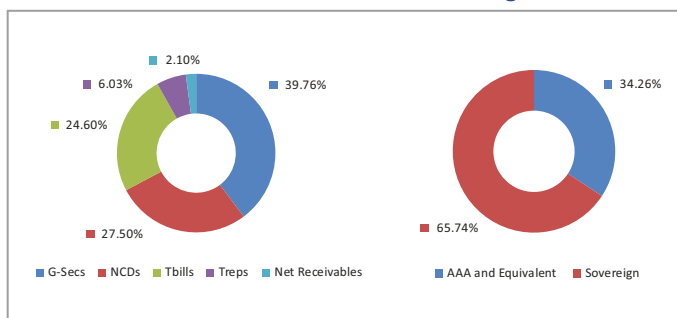
### Quantitative Indicators

|                            |       |
|----------------------------|-------|
| Modified Duration in Years | 4.67  |
| Average Maturity in Years  | 10.47 |
| Yield to Maturity in %     | 6.84  |

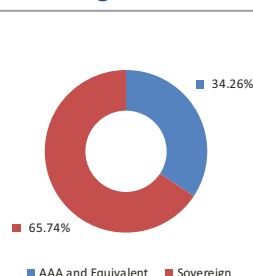
### Lumpsum Investment Growth of ₹100 Since Inception



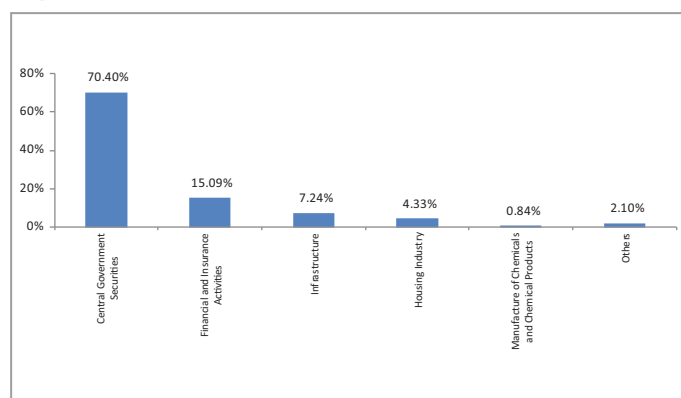
### Asset Class



### 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      | -0.53%  | 2.29%    | 2.42%  | 4.10%   | 6.06%   | 6.19%   | 5.03%   | 5.53%   | 5.80%    | 5.81%     |
| Benchmark | -0.42%  | 3.10%    | 3.81%  | 5.33%   | 6.62%   | 6.89%   | 5.69%   | 6.50%   | 6.73%    | 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

September 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   | 99.71         |
| Net Current Assets*                                          |            | 0.29          |
| <b>Total</b>                                                 |            | <b>100.00</b> |

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

### Portfolio

| Company/Issuer                 | Exposure (%)   |
|--------------------------------|----------------|
| Money Market, Deposits & Other | 100.00%        |
| <b>Total</b>                   | <b>100.00%</b> |

### Fund Details

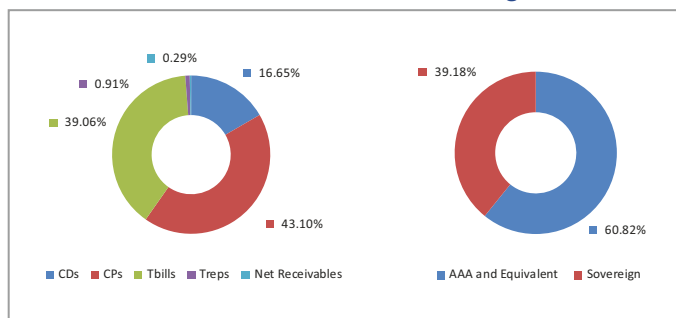
| Description                              |                              |
|------------------------------------------|------------------------------|
| SFIN Number                              | ULGF02124/06/13GRLIQUFU02116 |
| Launch Date                              | 13-Sep-13                    |
| 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                                   | 13                           |
| NAV as on 30-September-2026              | 17.0265                      |
| AUM (Rs. Cr)*                            | 6.62                         |
| Equity (Rs. Cr)                          | -                            |
| Debt (Rs. Cr)                            | 6.60                         |
| Net current asset (Rs. Cr)               | 0.02                         |

\*AUM is excluding the last day unitisation.

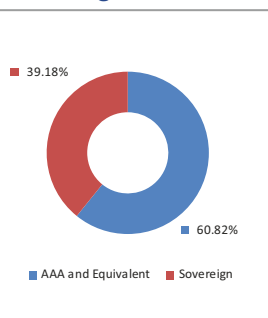
### Quantitative Indicators

|                            |      |
|----------------------------|------|
| Modified Duration in Years | 0.53 |
| Average Maturity in Years  | 0.53 |
| Yield to Maturity in %     | 5.94 |

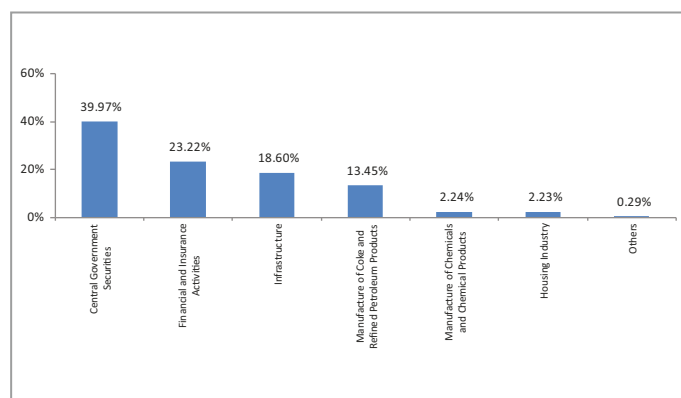
### Asset Class



### 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      | 0.47%   | 2.81%    | 5.31%  | 5.64%   | 5.99%   | 6.06%   | 5.49%   | 4.85%   | 3.40%    | 4.16%     |
| Benchmark | 0.46%   | 3.09%    | 6.06%  | 6.39%   | 6.72%   | 6.78%   | 6.29%   | 5.74%   | 6.14%    | 6.73%     |

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

### BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRADULENT OFFERS -

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Past performance is not indicative of future performance.