

INVESTMENT'Z INSIGHT

Monthly Investment Update July 2025

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FUND PERFORMANCE SUMMARY

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July 2025

Group Equity Index Fund

Fund Objective

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

Portfolio Allocation

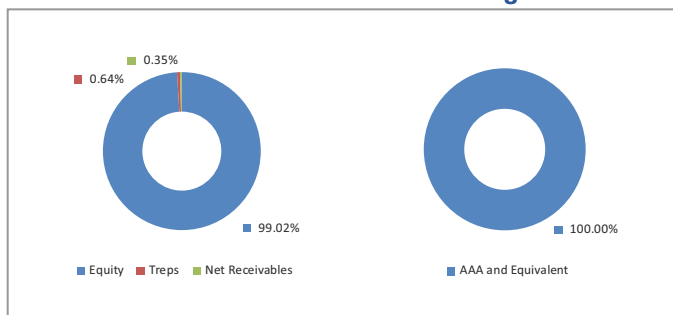
	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 20	-
Corporate bonds rated AA or above by Crisil	0 - 40	-
Money market and other liquid assets	0 - 40	-
Infrastructure sector as defined by the IRDA	0 - 20	0.64
Listed equities	0 - 100	99.02
Net Current Assets [#]		0.35
Total		100.00

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

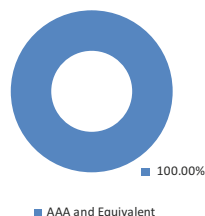
Portfolio

Company/Issuer	Exposure (%)
Equity	99.02%
HDFC Bank Ltd	9.52%
ICICI Bank Ltd	9.34%
Reliance Industries Ltd	8.93%
Infosys Ltd	5.45%
Bharti Airtel Ltd	5.24%
Larsen & Toubro Ltd	4.29%
ITC Ltd	3.82%
Tata Consultancy Services Ltd	3.09%
Mahindra & Mahindra Ltd	2.79%
State Bank of India	2.32%
Others	44.22%
Money Market, Deposits & Other	0.98%
Total	100.00%

Asset Class



Rating Profile



Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-2.92%	4.17%	-2.52%	12.29%	13.22%	11.92%	17.26%	12.20%	11.21%	10.39%
Benchmark	-2.93%	5.36%	-0.73%	11.96%	12.98%	11.94%	17.46%	11.77%	11.24%	11.13%

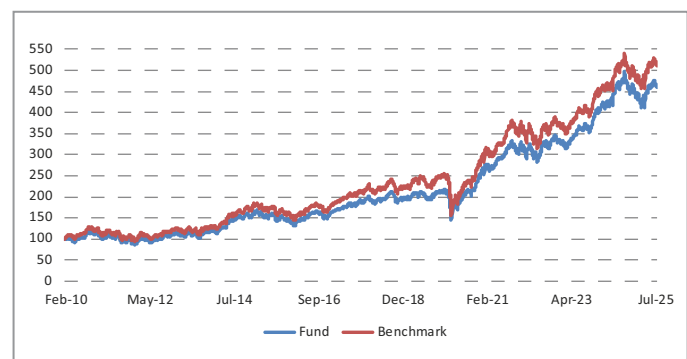
Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

Fund Details

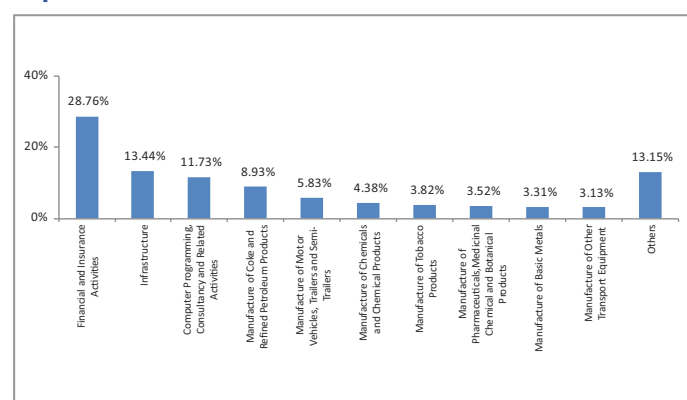
Description	
SFIN Number	ULGF00822/02/10GREQTYINDX116
Launch Date	19-Feb-10
Face Value	10
Risk Profile	High
Benchmark	Nifty 50 Index
Fund Manager Name	Abhay Moghe
Number of funds managed by fund manager:	
Equity	20
Debt	-
Hybrid	12
NAV as on 31-July-2025	46.0823
AUM (Rs. Cr)*	34.56
Equity (Rs. Cr)	34.22
Debt (Rs. Cr)	0.22
Net current asset (Rs. Cr)	0.12

*AUM is excluding the last day unitisation.

Growth of Rs. 100



Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

July 2025

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	97.54
Debt and debt related securities /Cash /Money Market instruments**/Fixed Deposit and Mutual funds	0 - 40	1.80
Net Current Assets*		0.65
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

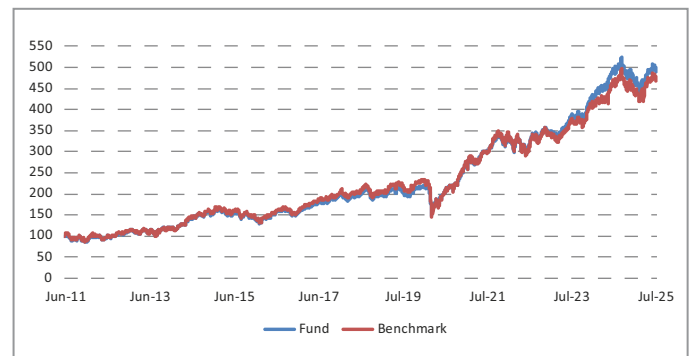
Company/Issuer	Exposure (%)
Equity	97.54%
ICICI Bank Ltd	9.49%
HDFC Bank Ltd	9.34%
Reliance Industries Ltd	8.68%
Infosys Ltd	5.27%
Bharti Airtel Ltd	4.97%
Larsen & Toubro Ltd	4.19%
ITC Ltd	3.72%
Tata Consultancy Services Ltd	3.00%
Bajaj Auto Ltd	2.86%
Mahindra & Mahindra Ltd	2.78%
Others	43.23%
Money Market, Deposits & Other	2.46%
Total	100.00%

Fund Details

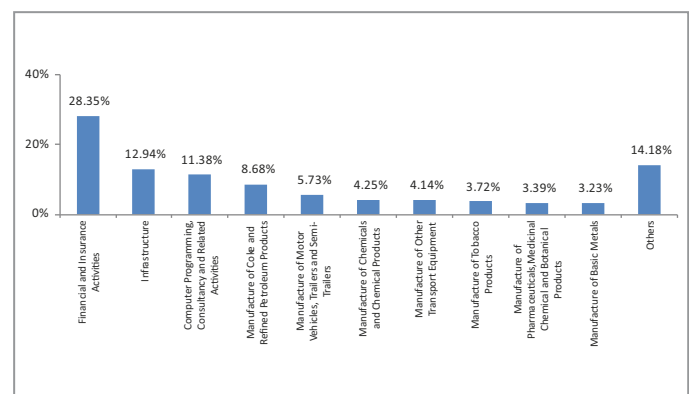
Description	
SFIN Number	ULGF01118/04/11GRBLUECHIP116
Launch Date	21-Jun-11
Face Value	10
Risk Profile	High
Benchmark	Nifty 50 Index
Fund Manager Name	Abhay Moghe
Number of funds managed by fund manager:	
Equity	20
Debt	-
Hybrid	12
NAV as on 31-July-2025	49.0939
AUM (Rs. Cr)*	3.33
Equity (Rs. Cr)	3.24
Debt (Rs. Cr)	0.06
Net current asset (Rs. Cr)	0.02

*AUM is excluding the last day unitisation.

Growth of Rs. 100

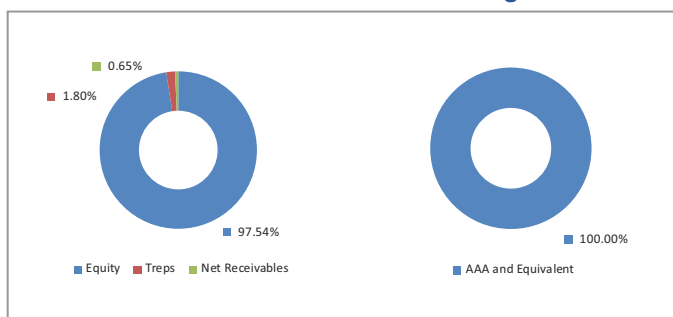


Top 10 Sectors

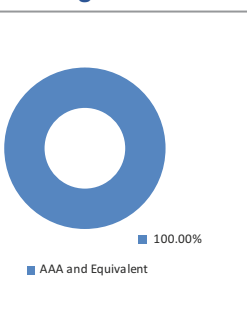


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

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	-2.83%	4.18%	-2.13%	12.52%	14.22%	12.94%	18.34%	13.13%	12.06%	11.93%
Benchmark	-2.93%	5.36%	-0.73%	11.96%	12.98%	11.94%	17.46%	11.77%	11.24%	11.57%

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 2025

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	93.54
Debt and debt related securities, Cash/Money Market Instruments/Fixed deposits/Mutual Funds	0 - 40	6.21
Net Current Assets [#]		0.25
Total		100.00

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

Portfolio

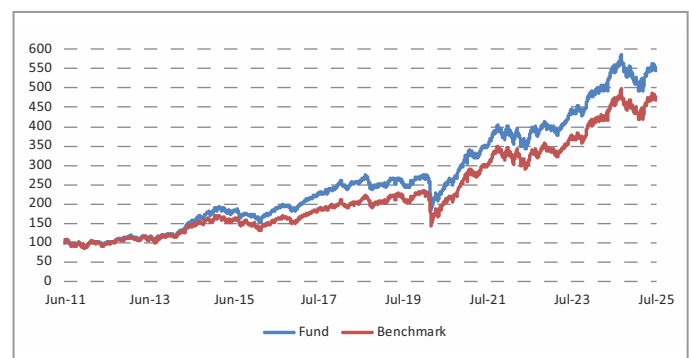
Company/Issuer	Exposure (%)
Equity	93.54%
ICICI Bank Ltd	9.43%
HDFC Bank Ltd	7.98%
Reliance Industries Ltd	7.66%
Bharti Airtel Ltd	5.84%
Infosys Ltd	4.86%
Larsen & Toubro Ltd	4.26%
ITC Ltd	4.17%
Tata Consultancy Services Ltd	3.65%
Mahindra & Mahindra Ltd	3.01%
UTI Mutual Fund - UTI Bank Exchange Traded Fund	2.70%
Others	40.00%
Money Market, Deposits & Other	6.46%
Total	100.00%

Fund Details

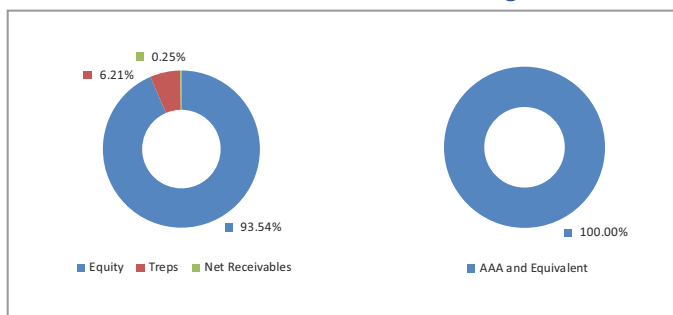
Description	
SFIN Number	ULGF01018/04/11GREQTYFUND116
Launch Date	21-Jun-11
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
Fund Manager Name	Paresh Jain
Number of funds managed by fund manager:	
Equity	10
Debt	-
Hybrid	-
NAV as on 31-July-2025	54.5847
AUM (Rs. Cr)*	53.95
Equity (Rs. Cr)	50.46
Debt (Rs. Cr)	3.35
Net current asset (Rs. Cr)	0.14

*AUM is excluding the last day unitisation.

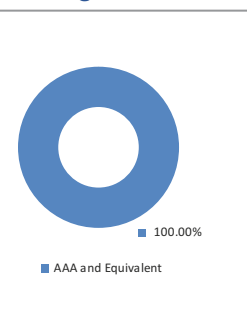
Growth of Rs. 100



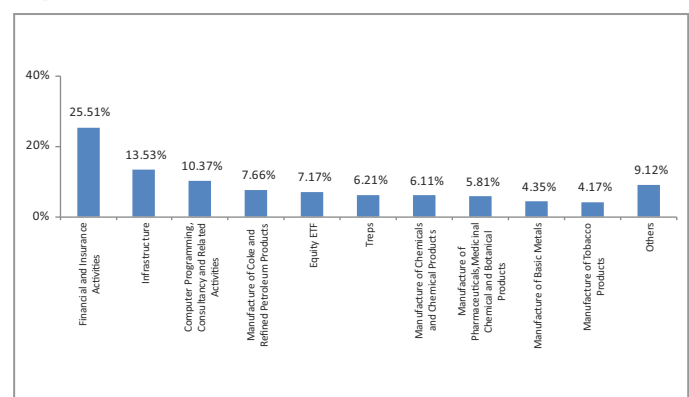
Asset Class



Rating Profile



Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-2.70%	4.14%	-2.42%	11.18%	12.75%	11.55%	16.76%	10.83%	11.44%	12.77%
Benchmark	-2.93%	5.36%	-0.73%	11.96%	12.98%	11.94%	17.46%	11.77%	11.24%	11.57%

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July 2025

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	98.96
Cash, Bank Deposits, Liquid Mutual Funds and Money Market Instruments	0 - 35	0.89
Net Current Assets*		0.15
Total		100.00

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

Portfolio

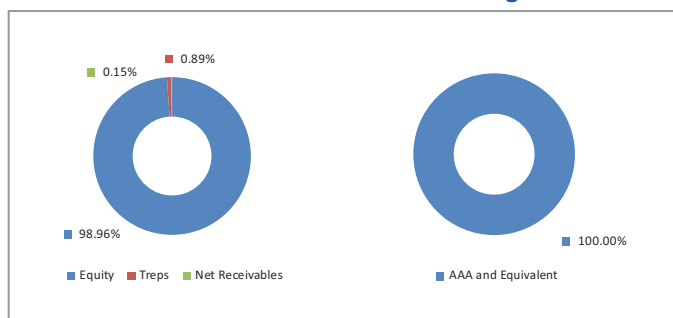
Company/Issuer	Exposure (%)
Equity	98.96%
HDFC Bank Ltd	8.91%
Reliance Industries Ltd	7.58%
ICICI Bank Ltd	7.55%
Infosys Ltd	4.37%
Bharti Airtel Ltd	4.20%
Larsen & Toubro Ltd	3.43%
ITC Ltd	3.09%
Tata Consultancy Services Ltd	2.49%
Mahindra & Mahindra Ltd	2.28%
State Bank of India	2.19%
Others	52.88%
Money Market, Deposits & Other	1.04%
Total	100.00%

Fund Details

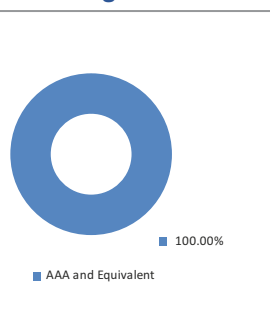
Description	
SFIN Number	ULGF03029/01/25GRN100INFU116
Launch Date	24-Jun-25
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 100 index
Fund Manager Name	Abhay Moghe
Number of funds managed by fund manager:	
Equity	20
Debt	-
Hybrid	12
NAV as on 31-July-2025	9.9951
AUM (Rs. Cr)*	10.17
Equity (Rs. Cr)	10.06
Debt (Rs. Cr)	0.09
Net current asset (Rs. Cr)	0.02

*AUM is excluding the last day unitisation.

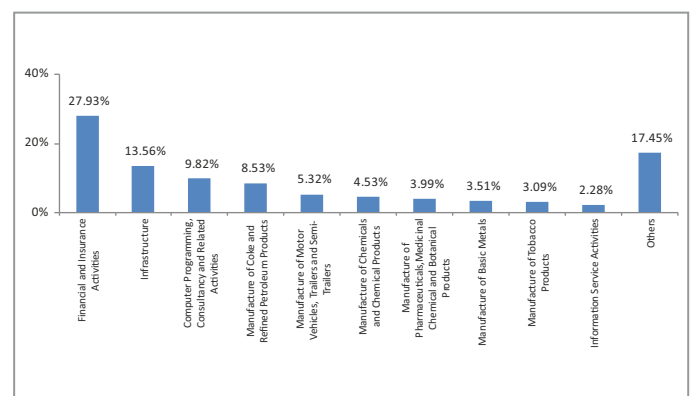
Asset Class



Rating Profile



Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-0.09%	-	-	-	-	-	-	-	-	-0.05%
Benchmark	-2.90%	-	-	-	-	-	-	-	-	-0.98%

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July 2025

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	20.78
Corporate bonds	0 - 50	10.47
Money market and other liquid assets	0 - 40	1.00
Infrastructure sector as defined by the IRDA	0 - 40	2.43
Listed equities	0 - 100	64.41
Net Current Assets*		0.92
Total		100.00

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

Portfolio

Company/Issuer	Exposure (%)
Equity	64.41%
ICICI Bank Ltd	9.29%
HDFC Bank Ltd	7.00%
Reliance Industries Ltd	4.46%
Infosys Ltd	4.45%
Bharti Airtel Ltd	4.06%
Mahindra & Mahindra Ltd	2.57%
Larsen & Toubro Ltd	2.45%
Kotak Mahindra Bank Ltd	2.41%
ITC Ltd	1.96%
State Bank of India	1.85%
Others	23.91%
Corporate Bond	11.47%
6.80% NHB TAXABLE BOND NCD (U) (MD 02/04/2032)	6.89%
7.68% NABARD NCD Series 24F (U)(MD 30/04/2029)	1.79%
7.29% National Housing Bank NCD (U) (MD 04/07/2031)	1.33%
10.63% IOT NCD Series IV-STRIP-6 (S) (MD 20/09/2028)	1.00%
7.58% LIC Housing Finance Ltd. Tr.454 Putt(S)(MD 23/03/2035)	0.45%
Sovereign	20.78%
7.14% Madhya Pradesh SDL (MD 19/03/2032)	12.61%
6.90% GOI (MD 15/04/2065)	3.06%
7.70% Karnataka SDL (MD 08/11/2033)	1.84%
7.25% GOI (MD 12/06/2063)	1.24%
7.54% GOI (MD 23/05/2036)	0.94%
7.64% Gujarat SDL (MD 08/11/2027)	0.90%
7.34% GOI (MD 22/04/2064)	0.10%
7.18% GOI (MD 14/08/2033)	0.09%
Money Market, Deposits & Other	3.35%
Total	100.00%

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-1.46%	3.03%	0.76%	10.81%	11.44%	10.20%	13.17%	9.39%	9.50%	11.00%
Benchmark	-1.70%	5.04%	2.25%	10.75%	11.32%	10.13%	13.48%	10.84%	10.39%	10.33%

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Fund Details

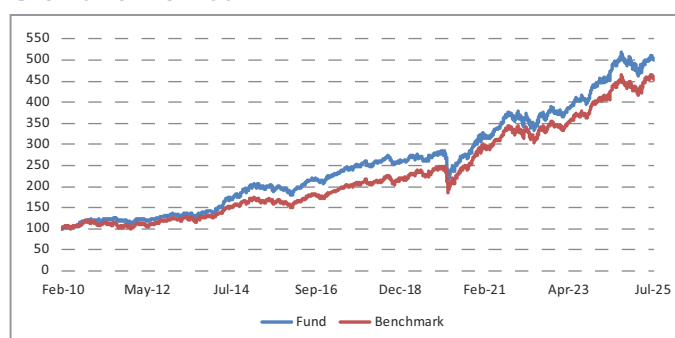
Description	
SFIN Number	ULGF00926/02/10GRASSALLOC116
Launch Date	25-Feb-10
Face Value	10
Risk Profile	High
Benchmark	CRISIL Balanced Fund – Aggressive Index
Fund Manager Name	Abhay Moghe, Lakshman Chettiar
Number of funds managed by fund manager:	Abhay Moghe Lakshman Chettiar
Equity	20 -
Debt	- 10
Hybrid	12 13
NAV as on 31-July-2025	50.0875
AUM (Rs. Cr)*	57.37
Equity (Rs. Cr)	36.95
Debt (Rs. Cr)	19.89
Net current asset (Rs. Cr)	0.53

*AUM is excluding the last day unitisation.

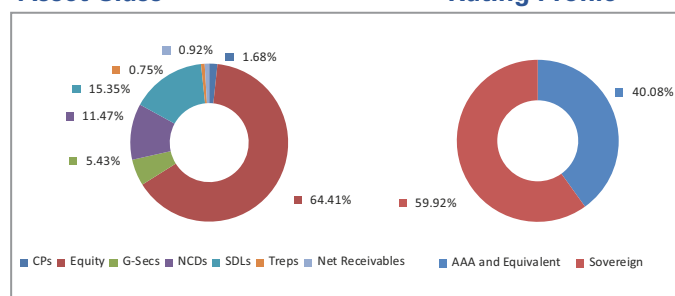
Quantitative Indicators

Modified Duration in Years	5.61
Average Maturity in Years	10.10
Yield to Maturity in %	6.75

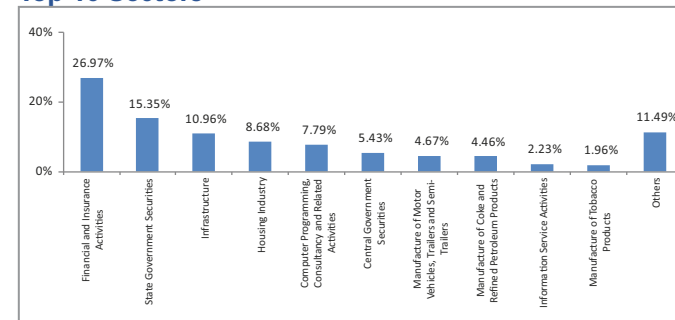
Growth of Rs. 100



Asset Class



Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

July 2025

Stable Gain Fund

Fund Objective

To provide moderate risk with moderate returns.

Portfolio Allocation

	Stated (%)	Actual (%)
Debt and Debt related securities & Money Market incl. FD, Mutual Funds	65 - 100	67.22
Listed equities	0 - 35	32.78
Total		100.00

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

Portfolio

Company/Issuer	Exposure (%)
Equity	32.78%
Reliance Industries Ltd	3.33%
ICICI Bank Ltd	3.07%
HDFC Bank Ltd	2.90%
Infosys Ltd	1.75%
Mahindra & Mahindra Ltd	1.36%
Trent Ltd	1.22%
ITC Ltd	1.09%
Supreme Industries Ltd	0.99%
Kotak Mahindra Bank Ltd	0.99%
Tata Consultancy Services Ltd	0.94%
Others	15.15%
Corporate Bond	29.21%
7.34% SIDBI NCD Series III (U) (MD 26/02/2029)	4.78%
7.29% National Housing Bank NCD (U) (MD 04/07/2031)	3.82%
7.55% IRFC Ltd NCD (S) (MD 06/11/2029)	2.88%
7.68% NABARD NCD Series 24F (U)(MD 30/04/2029)	1.92%
7.35% National Housing Bank NCD (U) (MD 02/01/2032)	1.92%
8.55% HDFC Bank Ltd NCD (S) (MD 27/03/2029)	1.58%
7.66% LIC Housing Finance Ltd. Tr. 451 (S) (MD 11/12/2029)	1.54%
7.64% NABARD NCD Series 25B (U)(MD 06/12/2029)	1.54%
7.67% LIC Housing Finance Ltd NCD (S)(MD 15/04/2033)P(150526)	1.36%
6.65% IRFC Ltd NCD Series 190 (U) (MD 20/05/2030)	1.11%
Others	6.77%
Sovereign	29.41%
6.90% GOI (MD 15/04/2065)	7.67%
7.34% GOI (MD 22/04/2064)	6.45%
6.79% GOI (MD 30/12/2031)	4.81%
7.54% GOI (MD 23/05/2036)	2.79%
6.97% Karnataka SDL (MD 26/02/2028)	2.48%
7.18% GOI (MD 14/08/2033)	1.02%
7.62% TAMILNADU SDL (MD 04/01/2033)	0.98%
7.78% TELANGANA SDL (MD 23/03/2034)	0.79%
7.60% Karnataka SDL (MD 04/01/2033)	0.78%
7.14% Madhya Pradesh SDL (MD 19/03/2032)	0.58%
Others	1.05%
Money Market, Deposits & Other	8.60%
Total	100.00%

Fund Details

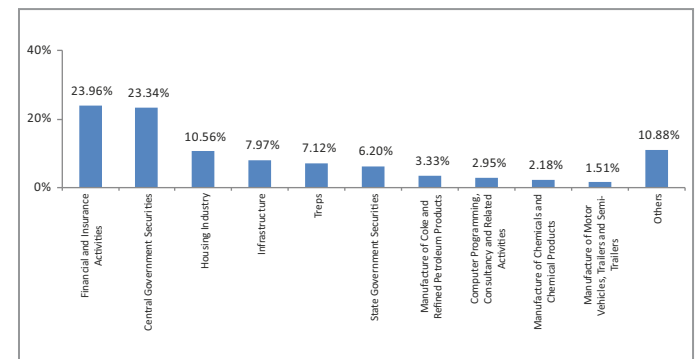
Description	
SFIN Number	ULGF00115/09/04STABLEFUND116
Launch Date	31-Oct-04
Face Value	10
Risk Profile	Moderate
Benchmark	-
Fund Manager Name	Sujit Jain, Lakshman Chettiar
Number of funds managed by fund manager:	Sujit Jain Lakshman Chettiar
Equity	1 -
Debt	- 10
Hybrid	2 13
NAV as on 31-July-2025	69.3567
AUM (Rs. Cr)*	534.17
Equity (Rs. Cr)	175.09
Debt (Rs. Cr)	351.90
Net current asset (Rs. Cr)	7.18

*AUM is excluding the last day unitisation.

Quantitative Indicators

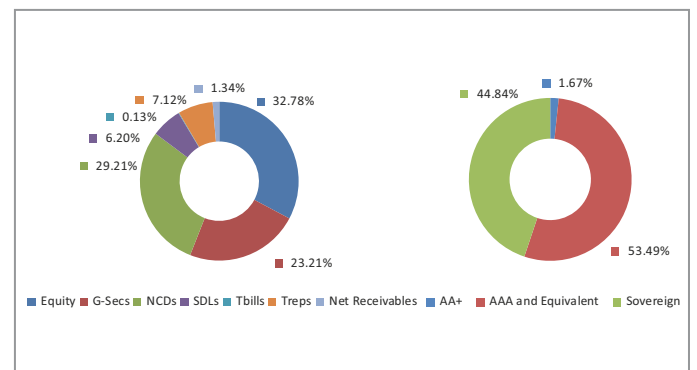
Modified Duration in Years	5.67
Average Maturity in Years	11.97
Yield to Maturity in %	6.64

Top 10 Sectors



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%	4.33%	4.56%	9.21%	9.28%	7.94%	8.74%	8.38%	8.71%	9.78%
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 2025

Secure Gain Fund

Fund Objective

To provide very low principal risk with stable returns.

Portfolio Allocation

	Stated (%)	Actual (%)
Debt and Debt related securities & Money Market incl. FD, Mutual Funds	80 - 100	80.67
Listed equities	0 - 20	19.33
Total		100.00

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

Portfolio

Company/Issuer	Exposure (%)
Equity	19.33%
Reliance Industries Ltd	1.90%
ICICI Bank Ltd	1.87%
HDFC Bank Ltd	1.76%
Infosys Ltd	1.00%
Mahindra & Mahindra Ltd	0.82%
Trent Ltd	0.70%
Tata Consultancy Services Ltd	0.65%
ITC Ltd	0.62%
Supreme Industries Ltd	0.57%
Kotak Mahindra Bank Ltd	0.56%
Others	8.88%
Corporate Bond	37.76%
7.55% IRFC Ltd NCD (S) (MD 06/11/2029)	2.78%
7.64% NABARD NCD Series 25B (U)(MD 06/12/2029)	2.59%
7.75% LIC Housing Finance Ltd NCD Tr.444 (S)(MD 23/08/2029)	2.47%
8.55% HDFC Bank Ltd NCD (S) (MD 27/03/2029)	2.43%
7.49% SIDBI NCD SERIES VIII(U) (MD 11/06/2029)	2.38%
7.29% National Housing Bank NCD (U) (MD 04/07/2031)	2.29%
7.66% LIC Housing Finance Ltd. Tr. 451 (S) (MD 11/12/2029)	1.87%
7.35% EXIM Bank NCD (U) Series AA02 (MD 27/07/2028)	1.80%
7.48% NABARD NCD Series 25G-R1 (U)(MD 15/09/2028)	1.73%
7.68% NABARD NCD Series 24F (U)(MD 30/04/2029)	1.38%
Others	16.04%
Sovereign	34.41%
7.34% GOI (MD 22/04/2064)	10.22%
6.90% GOI (MD 15/04/2065)	6.68%
7.54% GOI (MD 23/05/2036)	3.77%
7.02% Gujarat SDL (MD 26/03/2033)	2.39%
7.23% Gujarat SDL (MD 19/06/2027)	1.96%
7.14% Madhya Pradesh SDL (MD 19/03/2032)	1.55%
7.08% Karnataka SDL (MD 16/10/2034)	1.29%
7.09% GOI (MD 05/08/2054)	1.19%
7.18% GOI (MD 14/08/2033)	1.13%
6.97% Karnataka SDL (MD 26/02/2028)	1.12%
Others	3.11%
Money Market, Deposits & Other	8.50%
Total	100.00%

Fund Details

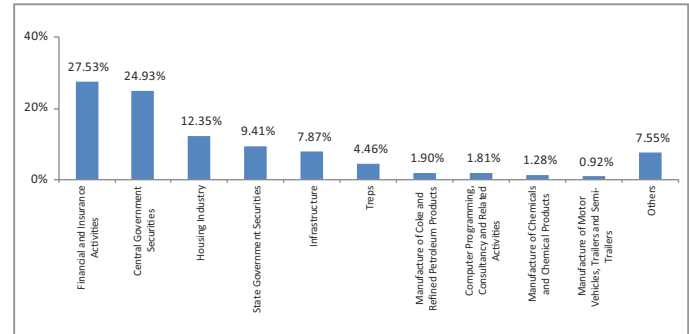
Description		
SFIN Number	ULGF00215/10/04SECUREFUND116	
Launch Date	15-Oct-04	
Face Value	10	
Risk Profile	Moderate	
Benchmark	-	
Fund Manager Name	Sujit Jain, Lakshman Chettiar	
Number of funds managed by fund manager:	Sujit Jain	Lakshman Chettiar
Equity	1	-
Debt	-	10
Hybrid	2	13
NAV as on 31-July-2025	60.3112	
AUM (Rs. Cr)*	3132.92	
Equity (Rs. Cr)	605.59	
Debt (Rs. Cr)	2462.80	
Net current asset (Rs. Cr)	64.53	

*AUM is excluding the last day unitisation.

Quantitative Indicators

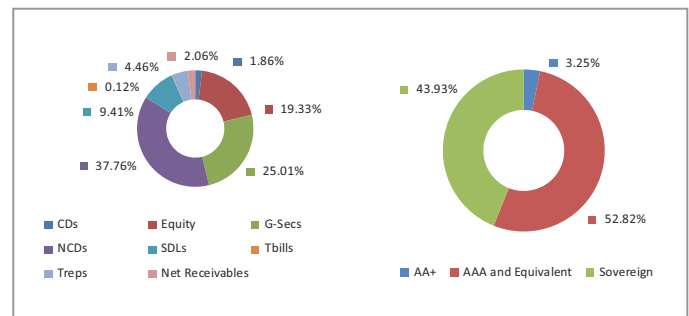
Modified Duration in Years	5.82
Average Maturity in Years	12.59
Yield to Maturity in %	6.74

Top 10 Sectors

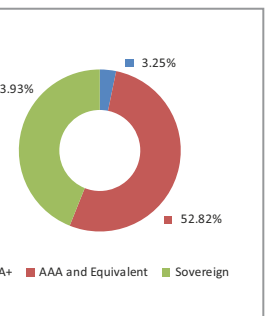


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

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	-0.20%	4.25%	6.13%	8.89%	8.64%	7.23%	7.44%	7.90%	8.16%	9.02%
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 2025

Group Balanced Gain Fund-II

Fund Objective

To provide capital appreciation, subject to minimum guaranteed unit price at fund closure. The fund strategy would be to achieve potential upside by investing adequately in debt securities, equities, mutual funds and highly rated debentures.

Portfolio Allocation

	Stated (%)	Actual (%)
Equity	0 - 80	48.69
Debt and Debt related securities, Money Market instrument/Mutual Funds	20 - 80	44.92
Money market instruments, Cash, Mutual funds	0 - 40	5.15
Net Current Assets*		1.23
Total		100.00

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

Portfolio

Company/Issuer	Exposure (%)
Equity	48.69%
Bharti Airtel Ltd	9.32%
Dr Reddys Laboratories Ltd	9.09%
HDFC Bank Ltd	8.90%
Maruti Suzuki India Ltd	6.57%
Infosys Ltd	6.19%
Tata Consultancy Services Ltd	4.35%
Hero MotoCorp Ltd	4.27%
Sovereign	44.92%
7.17% GOI (MD 08/01/2028)	44.92%
Money Market, Deposits & Other	6.39%
Total	100.00%

Fund Details

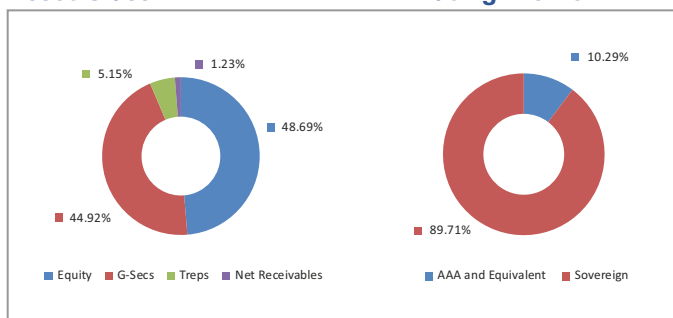
Description	
SFIN Number	ULGF02402/03/15GRBALCGA02116
Launch Date	25-Apr-17
Face Value	10
Risk Profile	High
Benchmark	CRISIL Balanced Fund – Aggressive Index
Fund Manager Name	Abhay Moghe, Lakshman Chettiar
Number of funds managed by fund manager:	Abhay Moghe, Lakshman Chettiar
Equity	20
Debt	-
Hybrid	12
NAV as on 31-July-2025	16.6293
AUM (Rs. Cr)*	1.75
Equity (Rs. Cr)	0.85
Debt (Rs. Cr)	0.87
Net current asset (Rs. Cr)	0.02

*AUM is excluding the last day unitisation.

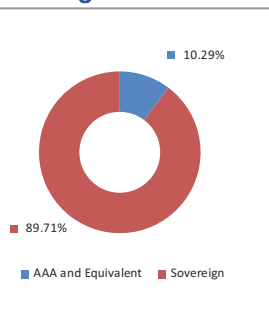
Quantitative Indicators

Modified Duration in Years	1.98
Average Maturity in Years	2.19
Yield to Maturity in %	5.81

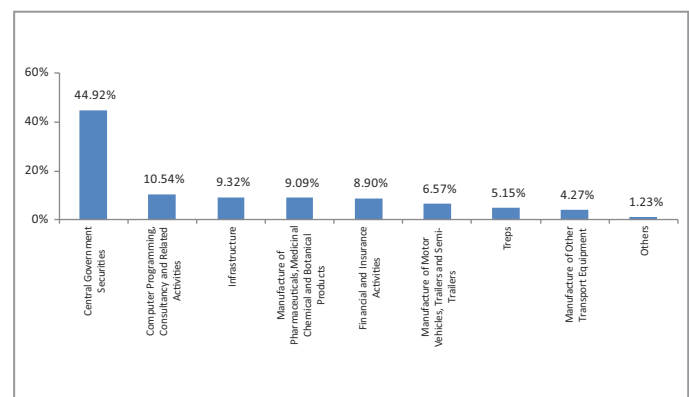
Asset Class



Rating Profile



Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-0.97%	3.64%	4.34%	10.00%	10.91%	9.48%	9.97%	-	-	10.36%
Benchmark	-1.70%	5.04%	2.25%	10.75%	11.32%	10.13%	13.48%	-	-	14.74%

** 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 2025

Group Growth Fund- II

Fund Objective

The investment objective of the fund is to provide minimum unit price growth @ 7.35% p.a. compounded annually at the fund closure date by investing in a suitable mix of assets.

Portfolio Allocation

	Stated (%)	Actual (%)
Debt and debt related securities, Cash, Fixed Deposits, Money market instruments, Mutual funds	0 - 100	-
Equity and equity related instruments	0 - 50	-
Net Current Assets*		100.00
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

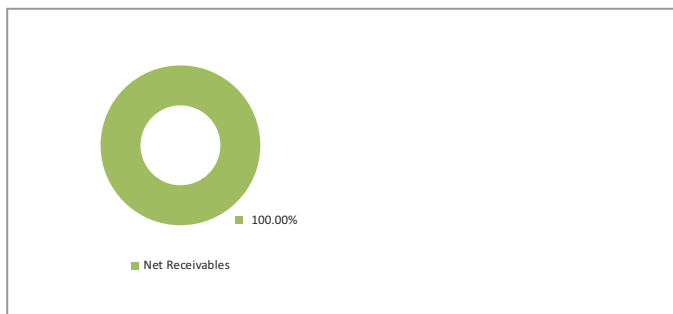
Description		
SFIN Number	ULGF01311/05/11GRGROWFU02116	
Launch Date	01-Aug-11	
Face Value	10	
Risk Profile	Low	
Benchmark	-	
Fund Manager Name	Abhay Moghe, Lakshman Chettiar	
Number of funds managed by fund manager:	Abhay Moghe	Lakshman Chettiar
Equity	20	-
Debt	-	10
Hybrid	12	13
NAV as on 31-July-2025	156.2935	
AUM (Rs. Cr)*	-	
Equity (Rs. Cr)	-	
Debt (Rs. Cr)	-	
Net current asset (Rs. Cr)	-	

*AUM is excluding the last day unitisation.

Quantitative Indicators

Modified Duration in Years	-
Average Maturity in Years	-
Yield to Maturity in %	-

Asset Class



Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-0.10%	-0.58%	603.70%	172.24%	98.21%	67.84%	52.24%	38.08%	27.36%	21.68%
Benchmark	-	-	-	-	-	-	-	-	-	-

In Group Growth Fund II there was 99.99% redemption in the month of Dec' 24.

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 2025

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	58.36
Corporate bonds	0 - 100	29.69
Money market and other liquid assets	0 - 40	9.93
Listed equities - NIL		-
Net Current Assets*		2.02
Total		100.00

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

Portfolio

Company/Issuer	Exposure (%)
Corporate Bond	29.69%
7.80% HDFC Bank LTD (U) Series US-002 (MD 03/05/2033)	7.10%
7.35% EXIM Bank NCD (U) Series AA02 (MD 27/07/2028)	6.45%
7.29% National Housing Bank NCD (U) (MD 04/07/2031)	4.61%
7.49% SIDBI NCD SERIES VIII(U) (MD 11/06/2029)	3.85%
7.58% LIC Housing Finance Ltd. Tr.454 Put(S)(MD 23/03/2035)	1.95%
7.83% SIDBI NCD (MD 24/11/2028)	1.56%
7.75% SIDBI NCD Series VII (U) (MD 10/06/2027)	1.54%
8.05% HDFC Bank LTD (S) Series W-003 (MD 22/10/2029)	0.79%
7.29% HUDCO Bond NCD Series E 2024 (U)(MD 12/02/2035)	0.77%
8.75% Bajaj Finance Ltd. NCD (U)(MD 14/08/2026)	0.62%
Others	0.46%
Sovereign	58.36%
7.34% GOI (MD 22/04/2064)	16.58%
7.64% Gujarat SDL (MD 08/11/2027)	11.70%
6.90% GOI (MD 15/04/2065)	7.21%
6.75% GOI (MD 23/12/2029)	6.59%
7.18% GOI (MD 14/08/2033)	5.68%
7.54% GOI (MD 23/05/2036)	3.56%
6.97% Karnataka SDL (MD 26/02/2028)	3.08%
7.78% TELANGANA SDL (MD 23/03/2034)	1.20%
7.60% Karnataka SDL (MD 04/01/2033)	1.18%
7.61% TAMILNADU SDL (MD 28/12/2032)	0.80%
Others	0.77%
Money Market, Deposits & Other	11.95%
Total	100.00%

Fund Details

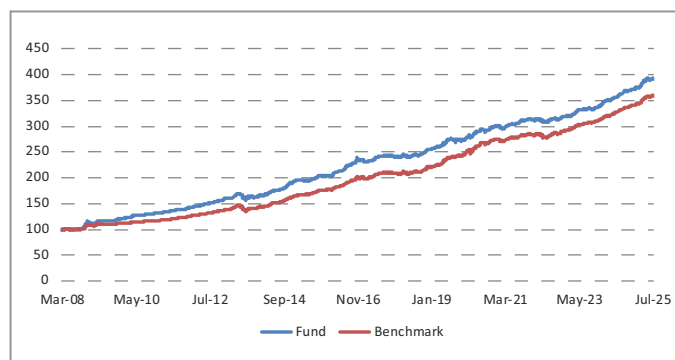
Description	
SFIN Number	ULGF00426/03/08GRDEBTFUND116
Launch Date	26-Mar-08
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Composite Bond Fund Index
Fund Manager Name	Lakshman Chettiar
Number of funds managed by fund manager:	
Equity	-
Debt	10
Hybrid	13
NAV as on 31-July-2025	39.2264
AUM (Rs. Cr)*	66.29
Equity (Rs. Cr)	-
Debt (Rs. Cr)	64.95
Net current asset (Rs. Cr)	1.34

*AUM is excluding the last day unitisation.

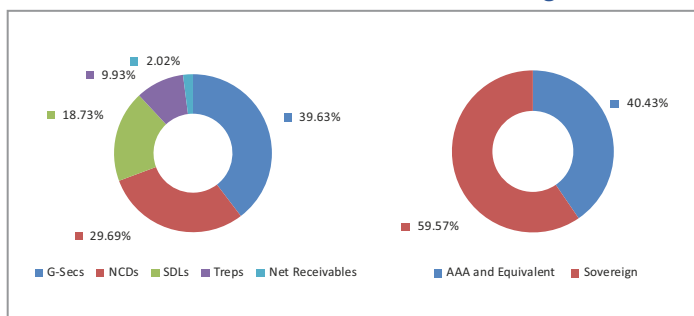
Quantitative Indicators

Modified Duration in Years	5.74
Average Maturity in Years	12.73
Yield to Maturity in %	6.54

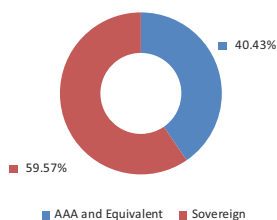
Growth of Rs. 100



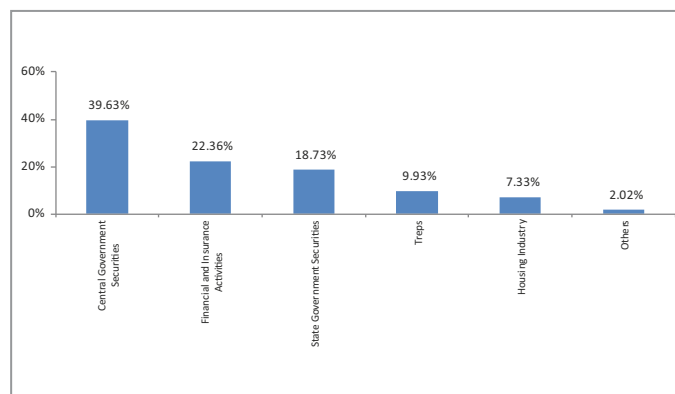
Asset Class



Rating Profile



Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.40%	4.39%	8.74%	8.58%	7.77%	6.43%	5.92%	6.98%	7.09%	8.19%
Benchmark	0.53%	4.55%	8.76%	8.46%	8.21%	6.55%	6.00%	7.82%	7.73%	7.64%

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 2025

Group Debt Fund-II

Fund Objective

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

Portfolio Allocation

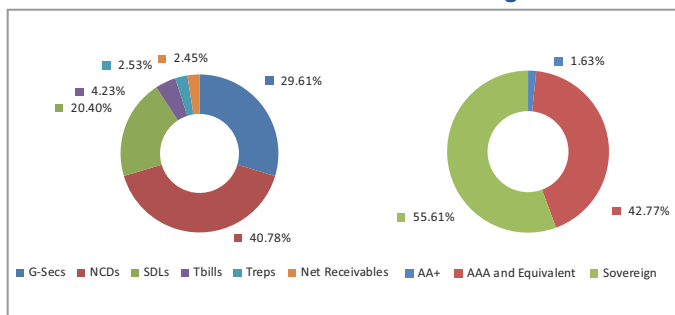
	Stated (%)	Actual (%)
Debt and Debt related securities incl. FD	40 - 100	90.79
Money Market instrument	0 - 60	6.76
Net Current Assets*		2.45
Total		100.00

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

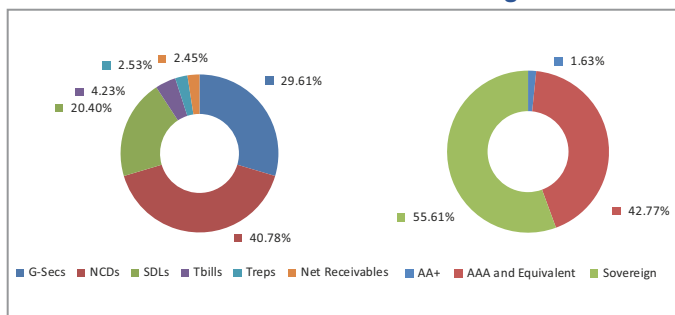
Portfolio

Company/Issuer	Exposure (%)
Corporate Bond	40.78%
7.57% LIC Housing Finance Ltd. Tr. 447 (S) (MD 18/10/2029)	4.97%
7.64% NABARD NCD Series 25B (U)(MD 06/12/2029)	3.79%
7.49% SIDBI NCD SERIES VIII(U) (MD 11/06/2029)	2.97%
7.68% NABARD NCD Series 24F (U)(MD 30/04/2029)	2.79%
8% HDFC Bank (S) Series AA-006 (MD 27/07/2032)	2.55%
7.99% LIC Housing Finance Ltd NCD (S)(MD 12/07/2029)	2.52%
7.34% SIDBI NCD Series III (U) (MD 26/02/2029)	2.47%
7.65% HDB Financial Services Ltd.NCD(S)(MD 10/09/2027)	2.47%
7.29% National Housing Bank NCD (U) (MD 04/07/2031)	2.47%
7.60% P F C Ltd. NCD (U)(MD 20/02/2027)-GOI Serviced	2.46%
Others	11.32%
Sovereign	50.01%
6.90% GOI (MD 15/04/2065)	14.24%
7.02% Gujarat SDL (MD 26/03/2033)	6.09%
7.54% GOI (MD 23/05/2036)	5.20%
7.14% Madhya Pradesh SDL (MD 19/03/2032)	4.18%
7.22% Karnataka SDL (MD 05/09/2032)	3.59%
6.82% Maharashtra SDL (MD 05/05/2032)	3.43%
6.79% GOI (MD 07/10/2034)	2.69%
7.18% GOI (MD 14/08/2033)	2.53%
7.34% GOI (MD 22/04/2064)	2.47%
6.54% GOI (MD 17/01/2032)	2.46%
Others	3.15%
Money Market, Deposits & Other	9.21%
Total	100.00%

Asset Class



Rating Profile



Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.49%	4.39%	8.77%	8.55%	7.81%	6.43%	5.83%	7.05%	7.10%	7.66%
Benchmark	0.53%	4.55%	8.76%	8.46%	8.21%	6.55%	6.00%	7.82%	7.73%	8.30%

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

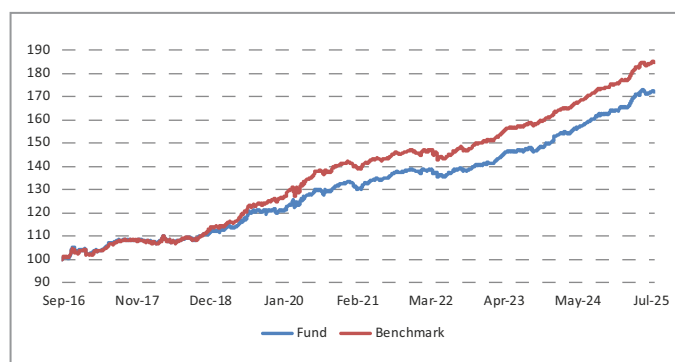
Description	
SFIN Number	ULGF01924/06/13GRDEBTFU02116
Launch Date	13-Sep-13
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Composite Bond Fund Index
Fund Manager Name	Ameya Deshpande
Number of funds managed by fund manager:	
Equity	-
Debt	10
Hybrid	1
NAV as on 31-July-2025	24.0558
AUM (Rs. Cr)*	1031.70
Equity (Rs. Cr)	-
Debt (Rs. Cr)	1006.41
Net current asset (Rs. Cr)	25.29

*AUM is excluding the last day unitisation.

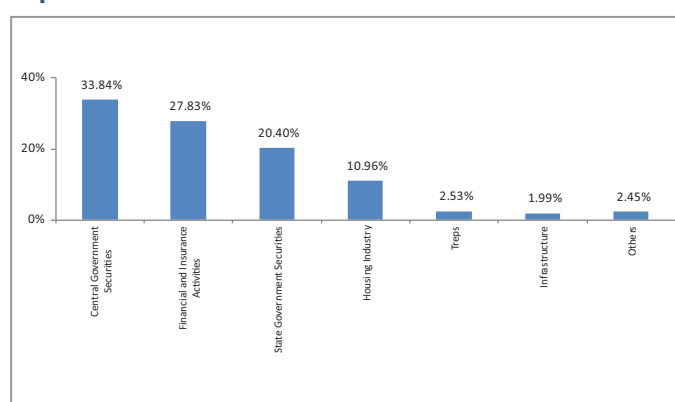
Quantitative Indicators

Modified Duration in Years	5.63
Average Maturity in Years	11.16
Yield to Maturity in %	6.69

Growth of Rs. 100



Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

July 2025

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	86.72
Money market instruments, Cash, Mutual funds	0 - 40	11.02
Net Current Assets*		2.26
Total		100.00

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

Portfolio

Company/Issuer	Exposure (%)
Corporate Bond	38.32%
7.29% National Housing Bank NCD (U) (MD 04/07/2031)	7.32%
7.83% LICHF Ltd. NCD (S)(MD 25/09/2026) (P 26/11/2020)	7.28%
7.80% HDFC Bank LTD (U) Series US-002 (MD 03/05/2033)	6.57%
7.35% EXIM Bank NCD (U) Series AA02 (MD 27/07/2028)	4.57%
6.80% NHB TAXABLE BOND NCD (U) (MD 02/04/2032)	2.66%
7.58% LIC Housing Finance Ltd. Tr.454 Put(S)(MD 23/03/2035)	2.33%
7.49% SIDBI NCD SERIES VIII(U) (MD 11/06/2029)	1.83%
6.65% IRFC Ltd NCD Series 190 (U) (MD 20/05/2030)	1.78%
8.05% HDFC Bank LTD (S) Series W-003 (MD 22/10/2029)	0.94%
7.83% SIDBI NCD (MD 24/11/2028)	0.93%
Others	2.10%
Sovereign	48.40%
7.34% GOI (MD 22/04/2064)	16.41%
7.64% Gujarat SDL (MD 08/11/2027)	14.87%
6.90% GOI (MD 15/04/2065)	7.98%
7.54% GOI (MD 23/05/2036)	4.34%
7.25% GOI (MD 12/06/2063)	1.78%
7.78% TELANGANA SDL (MD 23/03/2034)	0.83%
7.60% Karnataka SDL (MD 04/01/2033)	0.82%
7.61% TAMILNADU SDL (MD 28/12/2032)	0.71%
7.18% GOI (MD 14/08/2033)	0.66%
Money Market, Deposits & Other	13.28%
Total	100.00%

Fund Details

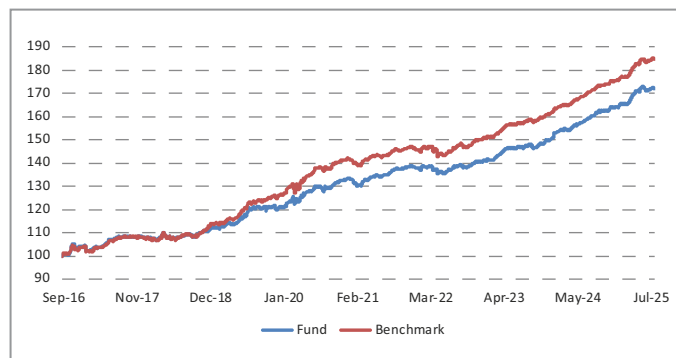
Description	
SFIN Number	ULGF02202/03/15GRDEBTFU03116
Launch Date	29-Sep-16
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Composite Bond Index
Fund Manager Name	Lakshman Chettiar
Number of funds managed by fund manager:	
Equity	-
Debt	10
Hybrid	13
NAV as on 31-July-2025	17.2128
AUM (Rs. Cr)*	111.33
Equity (Rs. Cr)	-
Debt (Rs. Cr)	108.81
Net current asset (Rs. Cr)	2.51

*AUM is excluding the last day unitisation.

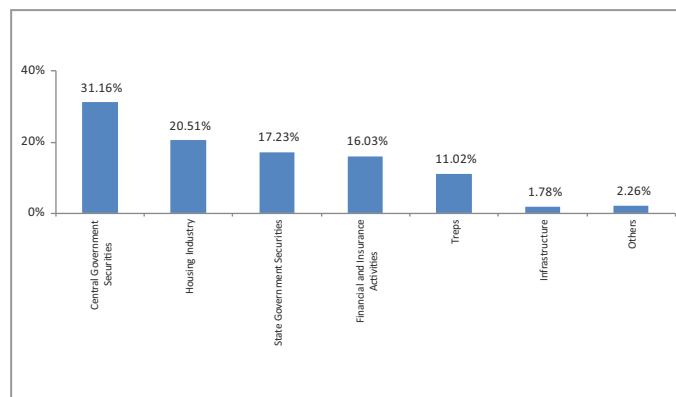
Quantitative Indicators

Modified Duration in Years	5.75
Average Maturity in Years	13.28
Yield to Maturity in %	6.60

Growth of Rs. 100

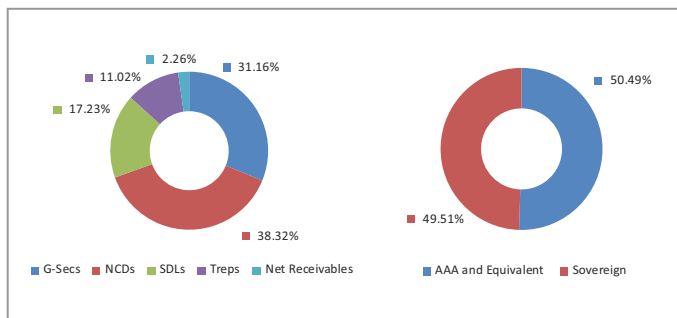


Top 10 Sectors

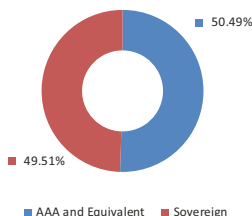


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

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	0.42%	4.09%	8.37%	8.34%	7.66%	6.29%	5.81%	6.76%	-	6.34%
Benchmark	0.53%	4.55%	8.76%	8.46%	8.21%	6.55%	6.00%	7.82%	-	7.20%

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 2025

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	99.53
Net Current Assets*		0.47
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	10
Hybrid	1
NAV as on 31-July-2025	16.0244
AUM (Rs. Cr)*	3.68
Equity (Rs. Cr)	-
Debt (Rs. Cr)	3.66
Net current asset (Rs. Cr)	0.02

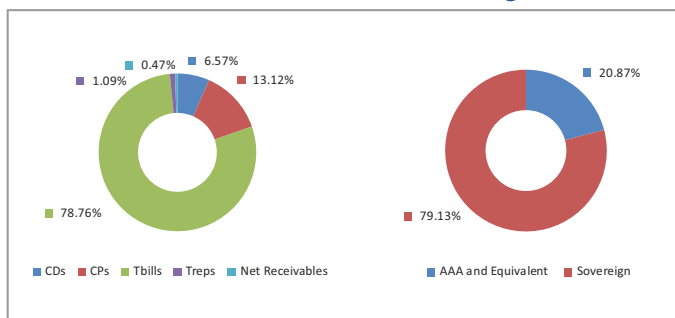
*AUM is excluding the last day unitisation.

Quantitative Indicators

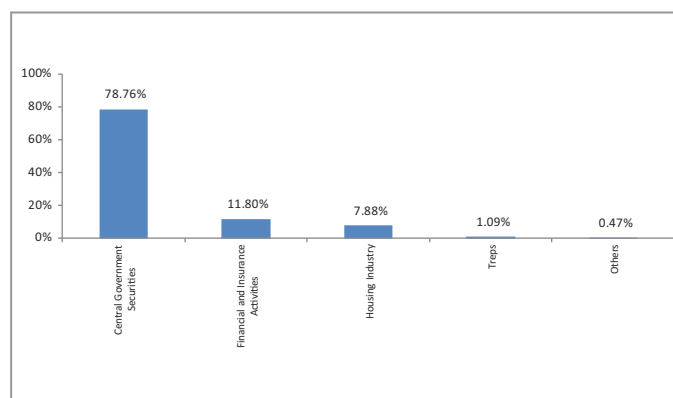
Modified Duration in Years	0.47
Average Maturity in Years	0.48
Yield to Maturity in %	6.32

Asset Class

Rating Profile



Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.47%	2.95%	6.09%	6.40%	6.25%	5.40%	4.85%	2.39%	3.70%	4.05%
Benchmark	0.48%	3.30%	6.96%	7.15%	7.02%	6.25%	5.73%	5.97%	6.34%	6.80%

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

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Past performance is not indicative of future performance.