

Annual Report for Policy Holders - Economic Update

March 2023



Sar utha ke jiyo!

Group Fund Fact Sheet

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Balanced Managed Fund - Old Group as on March 31, 2023

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

SFIN Code	: ULCF00411/08/03BalancedMF101
Inception Date	: 23 Jul 2003
NAV	: 206.9238

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	12.58%	10.64%
10 Years	10.71%	9.69%
7 Years	10.23%	9.54%
5 Years	9.24%	8.76%
4 Years	9.14%	8.63%
3 Years	15.24%	14.90%
2 Years	6.69%	6.25%
1 Year	2.42%	1.78%
6 Months	2.61%	2.17%
1 Month	0.74%	0.73%

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

Portfolio

Equity	% to Fund
Reliance Industries Limited	3.97%
ICICI Bank Limited	3.54%
HDFC Bank Limited	3.51%
Infosys Limited	3.17%
Housing Devt Finance Corpn Limited	1.90%
Axis Bank Limited	1.79%
ITC Limited	1.69%
Tata Consultancy Services Limited	1.55%
Larsen & Toubro Limited	1.49%
Aditya Birla Sun Life Nifty Bank Etf	1.30%
Hindustan Unilever Limited	1.13%
Bharti Airtel Ltd	1.07%
Kotak Mahindra Bank Limited	1.02%
UltraTech Cement Limited	0.99%
State Bank of India	0.91%
Mahindra & Mahindra Ltd.	0.87%
HCL Technologies Limited	0.71%
Maruti Suzuki India Ltd	0.66%
Dr Reddys Laboratories Limited	0.63%
Bajaj Finance Ltd	0.61%
Tata Steel Limited	0.51%
Asian Paints (India) Ltd	0.50%
Others	10.35%
Total	43.86%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	5.49%
LIC Housing Finance Ltd	1.42%
Sikka Ports And Terminals	1.33%
Mahindra and Mahindra Financial Services Ltd	1.24%
State Bank of India	1.03%
HDB Financial Services Ltd	0.99%
IDFC First Bank Limited	0.88%
Cholamandalam Investment & Finance Company Ltd	0.74%
Sundaram Finance Ltd	0.70%
NHPC Ltd	0.67%
Others	2.76%
Total	17.24%

Government Securities	% to Fund
7.38% GOI Mat 20-Jun-2027	4.70%
7.26% GOI Mat 22-Aug-2032	3.61%
7.17% GOI Mat 08-Jan-2028	3.19%
7.10% GOI Mat 18-Apr-2029	2.99%
7.33% Maharashtra SDL Mat 13-Sep-2027	1.96%
6.45% GOI Mat 07-Oct-2029	1.79%
7.41% GOI Mat 19-Dec-2036	1.67%
8.15% Maharashtra SDL Mat 26-Nov-2025	1.36%
7.54% GOI Mat 23-May-2036	0.98%
7.26% GOI Mat 06-Feb-2033	0.86%
Others	9.31%
Total	32.42%

Deposits, Money Mkt Securities and Net Current Assets.	6.47%
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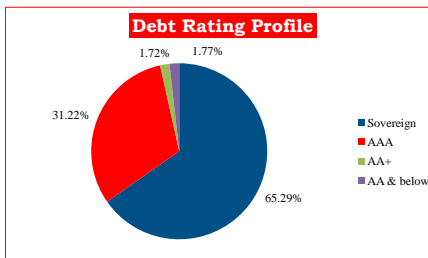
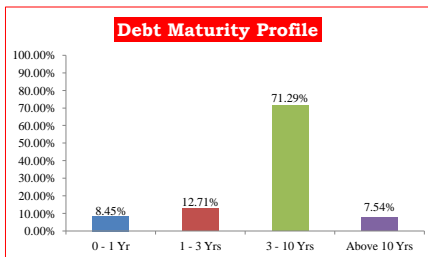
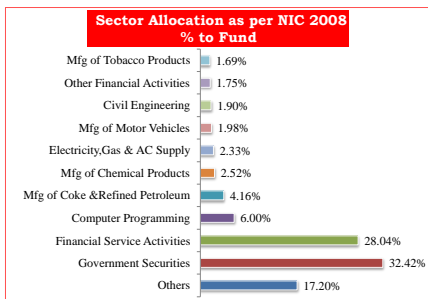
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	7.40%
Avg Maturity (In Months)	67.25
Modified Duration (In Years)	4.13

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
42,274.98	47,870.20	6,237.85	96,383.03

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	13	21
Mr Abhishek Agarwal	-	-	13

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	2.81%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	49.67%
Corporate Bonds	30% to 60%	43.86%
Equity	-	3.66%
Net Current Assets	-	-



Defensive Managed Fund - Old Group as on March 31, 2023

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

SFIN Code	: ULG00311/08/03DefensiveF101
Inception Date	: 23 Jul 2003
NAV	: 128.3911

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.87%	8.68%
10 Years	9.20%	8.75%
7 Years	8.77%	8.43%
5 Years	7.90%	7.89%
4 Years	7.98%	7.86%
3 Years	10.01%	10.11%
2 Years	5.36%	5.19%
1 Year	2.84%	2.79%
6 Months	2.90%	2.99%
1 Month	0.89%	0.88%

22.5% BSE-100 77.5% CRISIL Composite Bond Fund Index
Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
ICICI Bank Limited	2.30%
HDFC Bank Limited	2.05%
Reliance Industries Limited	1.97%
Infosys Limited	1.66%
Tata Consultancy Services Limited	0.88%
Larsen & Toubro Limited	0.86%
ITC Limited	0.86%
Bajaj Finance Ltd	0.74%
Axis Bank Limited	0.71%
Housing Devt Finance Corpn Limited	0.66%
Bharti Airtel Ltd	0.63%
Kotak Mahindra Bank Limited	0.63%
Hindustan Unilever Limited	0.58%
Mahindra & Mahindra Ltd.	0.50%
Others	5.61%
Total	20.64%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	7.95%
Sikka Ports And Terminals	2.87%
Cholamandalam Investment & Finance Company Ltd	1.82%
LIC Housing Finance Ltd	1.77%
REC Limited	1.55%
Ultratech Cement Ltd	1.49%
State Bank of India	1.45%
Bajaj Finance Ltd	1.23%
Nuclear Power Corporation of India Ltd	1.19%
IOT Utkal Energy Services Limited	1.07%
Others	6.19%
Total	28.57%

Government Securities	% to Fund
7.38% GOI Mat 20-Jun-2027	6.91%
7.26% GOI Mat 22-Aug-2032	5.31%
7.10% GOI Mat 18-Apr-2029	4.40%
6.45% GOI Mat 07-Oct-2029	2.47%
7.41% GOI Mat 19-Dec-2036	2.46%
7.65% Tamil Nadu SDL Mat 06-Dec-2027	2.10%
7.17% GOI Mat 08-Jan-2028	1.97%
7.20% Maharashtra SDL Mat 09-Aug-2027	1.50%
7.33% Maharashtra SDL Mat 13-Sep-2027	1.49%
7.26% GOI Mat 06-Feb-2033	1.27%
Others	13.69%
Total	43.56%

Deposits, Money Mkt Securities and Net Current Assets. **7.22%**

Grand Total 100.00%

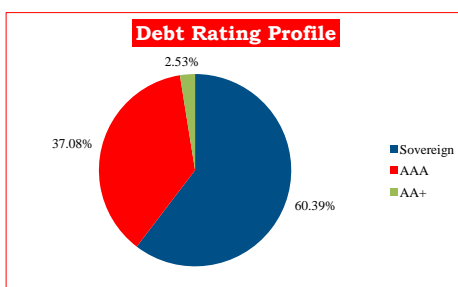
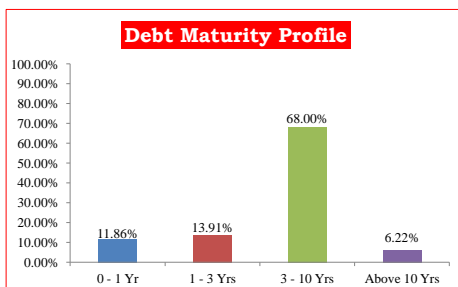
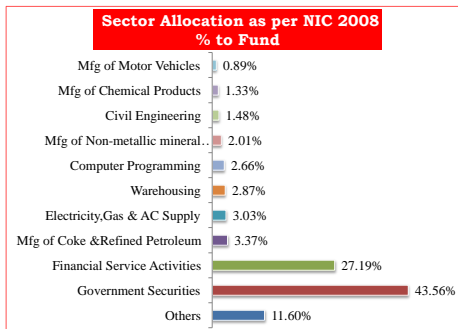
Debt Parameters	
Portfolio Yield (%)	7.40%
Avg Maturity (In Months)	62.67
Modified Duration (In Years)	3.85

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
6,939.82	24,249.89	2,428.81	33,618.52

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	13	21
Mr Nishit Dholakia	7	-	12

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	4.12%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	72.13%
Equity	15% to 30%	20.64%
Net Current Assets	-	3.11%



Liquid Fund - Old Group as on March 31, 2023

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

SFIN Code	: ULGF00111/08/03LiquidFund101
Inception Date	: 23 Jul 2003
NAV	: 70.805

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.61%	6.54%
10 Years	5.86%	6.79%
7 Years	4.89%	5.93%
5 Years	4.43%	5.51%
4 Years	4.06%	4.99%
3 Years	3.52%	4.52%
2 Years	3.55%	4.75%
1 Year	4.29%	5.83%
6 Months	2.67%	3.33%
1 Month	0.51%	0.62%

CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Deposits, Money Mkt Securities and Net Current Assets.	100.00%
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Grand Total	100.00%
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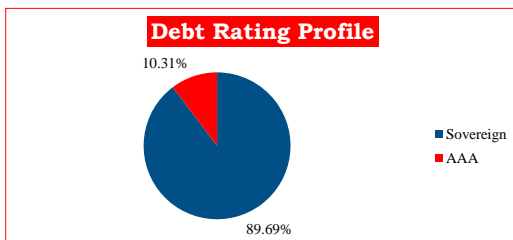
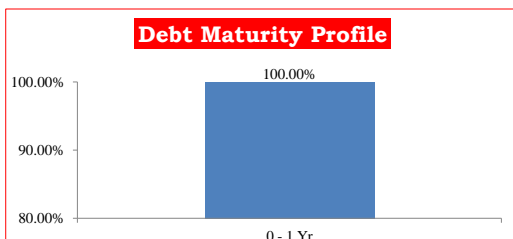
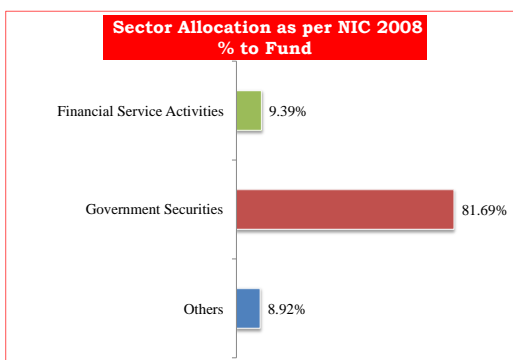
Debt Parameters	
Portfolio Yield (%)	6.89%
Avg Maturity (In Months)	8.26
Modified Duration (In Years)	0.69

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	301.44	301.44

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

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



Secured Managed Fund - Old Group as on March 31, 2023

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

SFIN Code	: ULGF00211/08/03SecureMgtF101
Inception Date	: 23 Jul 2003
NAV	: 78.1543

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.11%	6.72%
10 Years	7.70%	7.81%
7 Years	7.06%	7.32%
5 Years	6.60%	7.02%
4 Years	6.42%	7.10%
3 Years	4.69%	5.31%
2 Years	3.82%	4.14%
1 Year	3.56%	3.80%
6 Months	3.60%	3.82%
1 Month	1.09%	1.03%

CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	9.79%
National Bank For Agriculture & Rural Development	8.03%
State Bank of India	5.92%
Bajaj Finance Ltd	4.32%
LIC Housing Finance Ltd	3.12%
AXIS Bank Limited	2.25%
Mahindra and Mahindra Financial Services Ltd	2.19%
Indian Railway Finance Corporation Ltd	2.06%
Cholamandalam Investment & Finance Company Ltd	1.55%
Sikka Ports And Terminals	1.34%
Others	7.83%
Total	48.40%

Government Securities	% to Fund
7.26% GOI Mat 06-Feb-2033	9.52%
7.38% GOI Mat 20-Jun-2027	8.47%
7.17% GOI Mat 08-Jan-2028	7.00%
7.61% GOI Mat 09-May-2030	5.25%
Gsec C-STRIPS Mat 22-Aug-2023	3.76%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	2.57%
7.60% Food Corp of India Bond GOI Mat 09-Jan-2030	2.37%
5.74% GOI Mat 15-Nov-2026	2.05%
8.08% Karnataka SDL Mat 26-Dec-2028	1.08%
7.26% GOI Mat 22-Aug-2032	1.05%
Others	5.02%
Total	48.14%

Deposits, Money Mkt Securities and Net Current Assets. 3.46%

Grand Total 100.00%

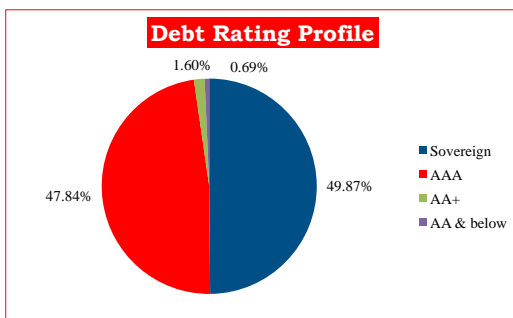
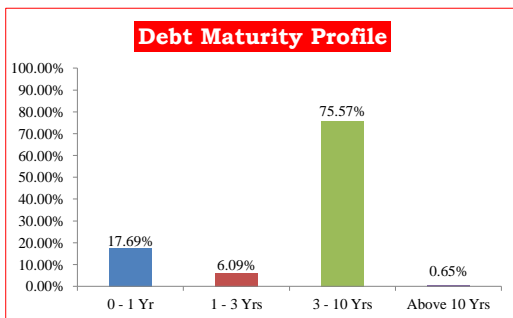
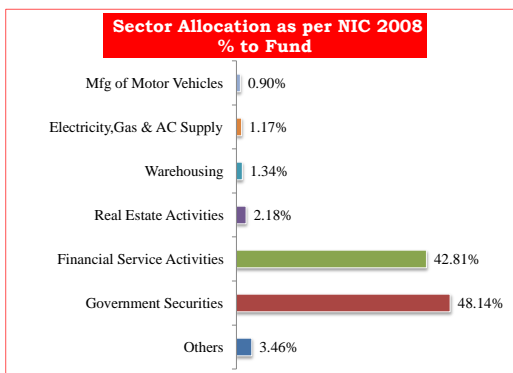
Debt Parameters	
Portfolio Yield (%)	7.43%
Avg Maturity (In Months)	58.80
Modified Duration (In Years)	3.90

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	14,997.78	537.63	15,535.40

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	2.24%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	96.54%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	1.23%



Balanced Managed Fund - Life Group as on March 31, 2023

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

SFIN Code	: ULGF02525/02/12BalancedMF101
Inception Date	: 02 Jan 2004
NAV	: 165.1071

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.32%	9.23%
10 Years	10.70%	9.69%
7 Years	10.05%	9.54%
5 Years	9.05%	8.76%
4 Years	9.24%	8.63%
3 Years	15.35%	14.90%
2 Years	6.58%	6.25%
1 Year	2.31%	1.78%
6 Months	2.64%	2.17%
1 Month	0.71%	0.73%

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

Portfolio

Equity	% to Fund
Reliance Industries Limited	3.95%
ICICI Bank Limited	3.51%
HDFC Bank Limited	3.49%
Infosys Limited	3.15%
Housing Devt Finance Corpn Limited	1.86%
Axis Bank Limited	1.78%
ITC Limited	1.68%
Tata Consultancy Services Limited	1.54%
Larsen & Toubro Limited	1.48%
Aditya Birla Sun Life Nifty Bank Etf	1.30%
Hindustan Unilever Limited	1.13%
Bharti Airtel Ltd	1.06%
Kotak Mahindra Bank Limited	1.01%
UltraTech Cement Limited	0.98%
State Bank of India	0.90%
Mahindra & Mahindra Ltd.	0.86%
HCL Technologies Limited	0.70%
Maruti Suzuki India Ltd	0.66%
Dr Reddys Laboratories Limited	0.63%
Bajaj Finance Ltd	0.60%
Tata Steel Limited	0.50%
Others	10.77%
Total	43.54%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	6.66%
Cholamandalam Investment & Finance Company Ltd	2.21%
State Bank of India	2.12%
HDB Financial Services Ltd	1.71%
LIC Housing Finance Ltd	1.30%
Sundaram Finance Ltd	1.06%
Mahindra and Mahindra Financial Services Ltd	0.94%
Sikka Ports And Terminals	0.67%
AXIS Bank Limited	0.58%
National Bank For Agriculture & Rural Development	0.52%
Others	1.52%
Total	19.30%

Government Securities	% to Fund
7.38% GOI Mat 20-Jun-2027	5.10%
7.26% GOI Mat 22-Aug-2032	3.92%
7.10% GOI Mat 18-Apr-2029	3.25%
6.45% GOI Mat 07-Oct-2029	2.65%
7.17% GOI Mat 08-Jan-2028	2.53%
7.41% GOI Mat 19-Dec-2036	1.82%
7.33% Maharashtra SDL Mat 13-Sep-2027	1.62%
7.26% GOI Mat 06-Feb-2033	0.94%
7.65% Tamil Nadu SDL Mat 06-Dec-2027	0.59%
7.36% GOI Mat 12-Sep-2052	0.55%
Others	7.55%
Total	30.53%

Deposits, Money Mkt Securities and Net Current Assets.	6.64%
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Grand Total	100.00%
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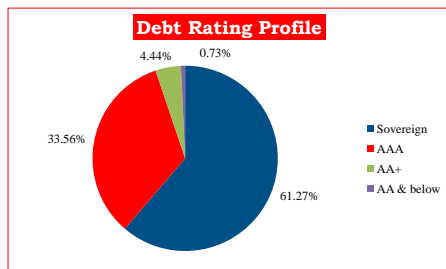
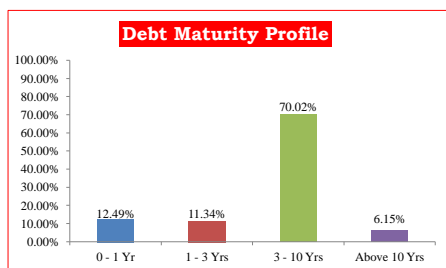
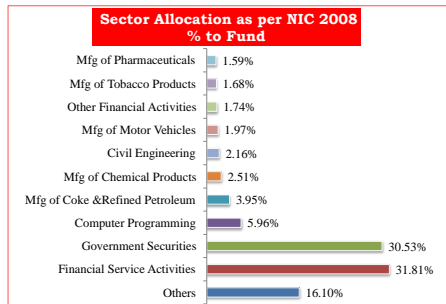
Debt Parameters	
Portfolio Yield (%)	7.41%
Avg Maturity (In Months)	64.23
Modified Duration (In Years)	4.01

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
8,442.19	9,660.42	1,286.52	19,389.12

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	13	21
Mr Abhishek Agarwal	-	-	13

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	2.76%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	49.82%
Corporate Bonds	30% to 60%	43.54%
Equity	-	3.87%
Net Current Assets	-	-



Balanced Managed Fund - Pension Group as on March 31, 2023

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

SFIN Code	: ULGF03218/02/12BalancedMF101
Inception Date	: 02 Jan 2004
NAV	: 156.4554

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.00%	9.23%
10 Years	10.59%	9.69%
7 Years	9.98%	9.54%
5 Years	8.95%	8.76%
4 Years	9.06%	8.63%
3 Years	15.13%	14.90%
2 Years	6.58%	6.25%
1 Year	2.32%	1.78%
6 Months	2.55%	2.17%
1 Month	0.72%	0.73%

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

Portfolio

Equity	% to Fund
Relliance Industries Limited	3.95%
ICICI Bank Limited	3.51%
HDFC Bank Limited	3.49%
Infosys Limited	3.15%
Housing Devt Finance Corpn Limited	1.89%
Axis Bank Limited	1.78%
ITC Limited	1.68%
Tata Consultancy Services Limited	1.54%
Larsen & Toubro Limited	1.48%
Aditya Birla Sun Life Nifty Bank Etf	1.30%
Hindustan Unilever Limited	1.13%
Bharti Airtel Ltd	1.06%
Kotak Mahindra Bank Limited	1.01%
UltraTech Cement Limited	0.98%
State Bank of India	0.90%
Mahindra & Mahindra Ltd.	0.86%
HCL Technologies Limited	0.70%
Maruti Suzuki India Ltd	0.66%
Dr Reddys Laboratories Limited	0.63%
Bajaj Finance Ltd	0.60%
Tata Steel Limited	0.50%
Others	10.78%
Total	43.58%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	5.94%
Cholamandalam Investment & Finance Company Ltd	2.28%
LIC Housing Finance Ltd	2.17%
Sikka Ports And Terminals	1.43%
IDFC First Bank Limited	1.15%
HDB Financial Services Ltd	0.95%
Mahindra & Mahindra Ltd	0.85%
Mahindra and Mahindra Financial Services Ltd	0.76%
State Bank of India	0.66%
Larsen & Toubro Ltd	0.52%
Others	1.24%
Total	17.94%

Government Securities	% to Fund
7.38% GOI Mat 20-Jun-2027	5.25%
7.26% GOI Mat 22-Aug-2032	4.03%
7.10% GOI Mat 18-Apr-2029	3.35%
7.33% Maharashtra SDL Mat 13-Sep-2027	2.53%
7.17% GOI Mat 08-Jan-2028	2.28%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	1.99%
7.41% GOI Mat 19-Dec-2036	1.87%
6.45% GOI Mat 07-Oct-2029	1.18%
7.65% Kamataka SDL Mat 29 Nov 2027	1.00%
7.26% GOI Mat 06-Feb-2033	0.96%
Others	9.05%
Total	33.50%

Deposits, Money Mkt Securities and Net Current Assets.	4.98%
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Grand Total	100.00%
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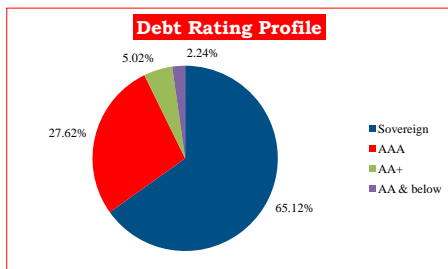
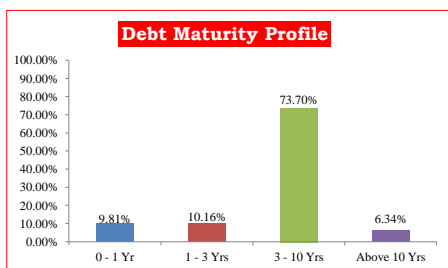
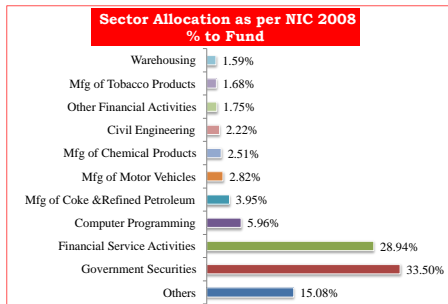
Debt Parameters	
Portfolio Yield (%)	7.43%
Avg Maturity (In Months)	66.32
Modified Duration (In Years)	4.05

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
11,805.12	13,933.52	1,348.20	27,086.84

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	13	21
Mr Abhishek Agarwal	-	-	13

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	1.23%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	51.44%
Corporate Bonds		
Equity	30% to 60%	43.58%
Net Current Assets	-	3.75%



Defensive Managed Fund - Life Group as on March 31, 2023

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

SFIN Code	: ULGF02425/02/12DefensiveF101
Inception Date	: 02 Jan 2004
NAV	: 112.9385

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.23%	7.96%
10 Years	9.11%	8.75%
7 Years	8.50%	8.43%
5 Years	7.81%	7.89%
4 Years	7.99%	7.86%
3 Years	9.63%	10.11%
2 Years	5.25%	5.19%
1 Year	2.93%	2.79%
6 Months	3.05%	2.99%
1 Month	0.94%	0.88%

22.5% BSE -100 77.5% CRISIL Composite Bond Fund Index
Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
Reliance Industries Limited	1.94%
ICICI Bank Limited	1.73%
HDFC Bank Limited	1.72%
Infosys Limited	1.55%
Housing Devt Finance Corpn Limited	0.92%
Axis Bank Limited	0.88%
ITC Limited	0.83%
Tata Consultancy Services Limited	0.76%
Larsen & Toubro Limited	0.73%
Aditya Birla Sun Life Nifty Bank Etf	0.64%
Hindustan Unilever Limited	0.55%
Bharti Airtel Ltd	0.52%
Others	8.68%
Total	21.46%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	5.87%
LIC Housing Finance Ltd	3.49%
State Bank of India	3.05%
Power Grid Corporation of India Ltd	1.54%
Ultratech Cement Ltd	1.27%
AXIS Bank Limited	1.27%
Bajaj Finance Ltd	1.07%
HDB Financial Services Ltd	1.05%
National Thermal Power Corporation Ltd	0.89%
National Bank For Agriculture & Rural Development	0.85%
Others	5.98%
Total	26.33%

Government Securities	% to Fund
7.38% GOI Mat 20-Jun-2027	6.90%
7.26% GOI Mat 22-Aug-2032	5.30%
7.10% GOI Mat 18-Apr-2029	4.40%
7.17% GOI Mat 08-Jan-2028	3.82%
7.33% Maharashtra SDL Mat 13-Sep-2027	2.50%
7.41% GOI Mat 19-Dec-2036	2.46%
6.45% GOI Mat 07-Oct-2029	2.30%
7.65% Tamil Nadu SDL Mat 06-Dec-2027	1.62%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	1.45%
8.04% Maharashtra SDL Mat 25-Feb-2025	1.32%
Others	13.34%
Total	45.41%

Deposits, Money Mkt Securities and Net Current Assets.	6.79%
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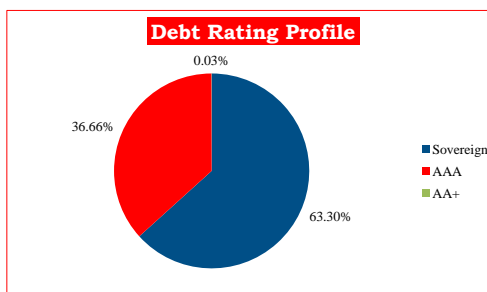
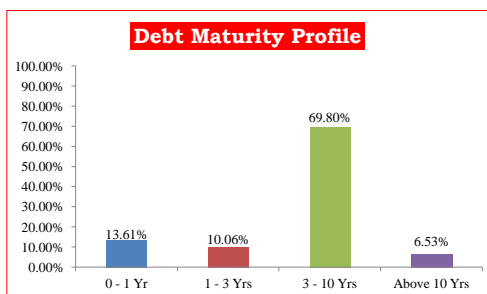
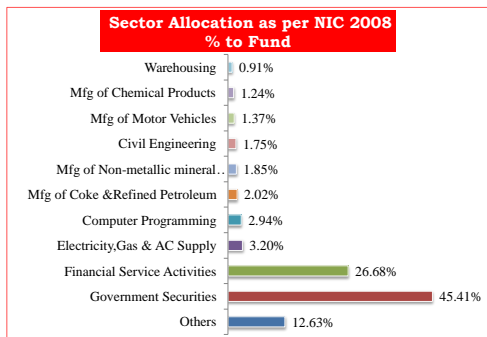
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	7.38%
Avg Maturity (In Months)	64.99
Modified Duration (In Years)	4.03

AUM (₹ in Lakhs)			
Equity	Debt	MMI & Others	Total
34,109.91	114,014.06	10,793.69	158,917.66

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	13	21
Mr Abhishek Agarwal	-	-	13

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	3.13%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	71.74%
Corporate Bonds	-	-
Equity	15% to 30%	21.46%
Net Current Assets	-	3.66%



Defensive Managed Fund - Pension Group as on March 31, 2023

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

SFIN Code	: ULGF03118/02/12DefensiveF101
Inception Date	: 02 Jan 2004
NAV	: 101.6022

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.63%	7.96%
10 Years	9.05%	8.75%
7 Years	8.51%	8.43%
5 Years	7.74%	7.89%
4 Years	7.80%	7.86%
3 Years	9.65%	10.11%
2 Years	5.10%	5.19%
1 Year	2.56%	2.79%
6 Months	2.94%	2.99%
1 Month	0.95%	0.88%

22.5% BSE -100 77.5% CRISIL Composite Bond Fund Index
Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
Reliance Industries Limited	1.94%
ICICI Bank Limited	1.73%
HDFC Bank Limited	1.72%
Infosys Limited	1.55%
Housing Devt Finance Corpn Limited	0.93%
Axis Bank Limited	0.88%
ITC Limited	0.83%
Tata Consultancy Services Limited	0.76%
Larsen & Toubro Limited	0.73%
Aditya Birla Sun Life Nifty Bank Etf	0.64%
Hindustan Unilever Limited	0.55%
Bharti Airtel Ltd	0.52%
Others	8.68%
Total	21.45%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	6.47%
Sikka Ports And Terminals	1.88%
Cholamandalam Investment & Finance Company Ltd	1.70%
NHPC Ltd	1.68%
National Thermal Power Corporation Ltd	1.33%
State Bank of India	1.26%
Mahindra & Mahindra Ltd	1.26%
LIC Housing Finance Ltd	1.22%
HDB Financial Services Ltd	1.12%
Bajaj Finance Ltd	1.09%
Others	5.91%
Total	24.91%

Government Securities	% to Fund
7.38% GOI Mat 20-Jun-2027	6.98%
7.26% GOI Mat 22-Aug-2032	5.37%
7.10% GOI Mat 18-Apr-2029	4.45%
7.17% GOI Mat 08-Jan-2028	3.53%
6.45% GOI Mat 07-Oct-2029	2.60%
7.41% GOI Mat 19-Dec-2036	2.49%
7.33% Maharashtra SDL Mat 13-Sep-2027	2.33%
7.98% Karnataka SDL Mat 14-Oct-2025	1.51%
7.72% GOI Mat 25-May-2025	1.39%
7.65% Karnataka SDL Mat 29 Nov 2027	1.31%
Others	13.87%
Total	45.83%

Deposits, Money Mkt Securities and Net Current Assets.	7.81%
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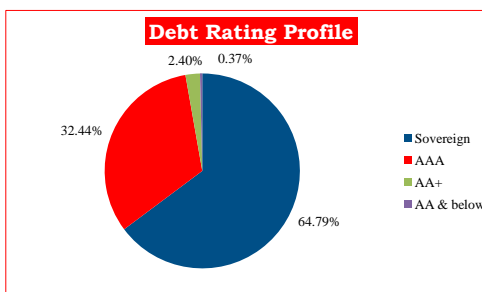
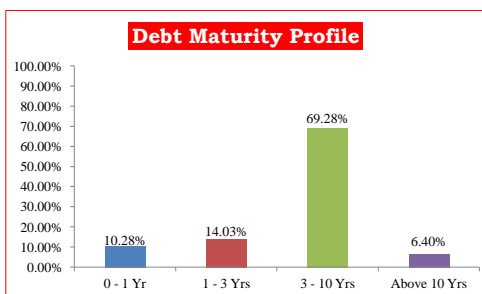
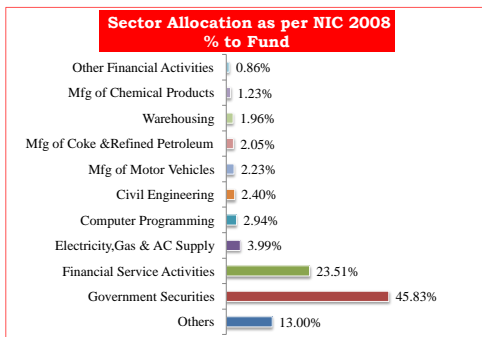
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	7.38%
Avg Maturity (In Months)	64.26
Modified Duration (In Years)	3.95

AUM (₹ in Lakhs)			
Equity	Debt	MMI & Others	Total
4,072.58	13,430.61	1,483.26	18,986.44

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	13	21
Mr Abhishek Agarwal	-	-	13

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	4.03%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	70.74%
Corporate Bonds		
Equity	15% to 30%	21.45%
Net Current Assets	-	3.78%



Growth Fund - Pension Group as on March 31, 2023

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

SFIN Code	: ULGF03318/02/12GrowthFund101
Inception Date	: 02 Jan 2004
NAV	: 284.7943

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	14.18%	12.33%
10 Years	14.08%	11.98%
7 Years	14.45%	12.26%
5 Years	12.33%	10.88%
4 Years	12.39%	10.49%
3 Years	30.32%	26.63%
2 Years	11.64%	8.82%
1 Year	-0.42%	-0.69%
6 Months	0.82%	0.15%
1 Month	0.78%	0.36%

BSE-100

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
UltraTech Cement Limited	7.72%
State Bank of India	5.80%
Larsen & Toubro Limited	5.10%
Bharti Airtel Ltd	4.87%
Reliance Industries Limited	4.83%
Infosys Limited	4.44%
MRF Ltd.	3.96%
Axis Bank Limited	3.50%
Tata Steel Limited	3.49%
Dr Reddys Laboratories Limited	3.27%
Mahindra & Mahindra Ltd.	3.14%
Tata Motors Limited	3.03%
Godrej Consumer Products Limited	2.71%
Tech Mahindra Limited	2.47%
ICICI Bank Limited	2.33%
Hindalco Industries Limited	2.27%
HDFC Bank Limited	2.20%
Bajaj Auto Ltd.	2.01%
Vedanta Ltd	1.96%
Adani Port & Special Economic Zone Ltd	1.90%
Cipla Limited	1.76%
SKF India Ltd	1.60%
Maruti Suzuki India Ltd	1.56%
Bajaj Finserv Ltd	1.49%
Nestle India Limited	1.39%
Eicher Motors Limited	1.39%
Marico Limited.	1.36%
Oil & Natural Gas Corporation Ltd.	1.33%
Tata Power Co. Ltd	1.33%
Sun Pharmaceuticals Industries Limited	1.27%
Power Grid Corporation of India Ltd	1.17%
IndusInd Bank Limited	1.11%
Gas Authority of India Limited	1.04%
Bharat Petroleum Corporation Ltd	1.04%
Ambuja Cements Ltd.	1.03%
Asian Paints (India) Ltd	0.98%
Bosch Ltd	0.91%
Grasim Industries Limited	0.77%
Colgate Palmolive (India) Ltd	0.57%
Associated Cement Co Ltd.	0.55%
Indian Oil Corporation Ltd	0.54%
Others	1.49%
Total	96.69%

Deposits, Money Mkt Securities and Net Current Assets.	3.31%
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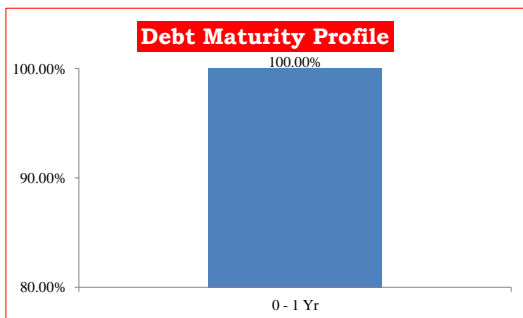
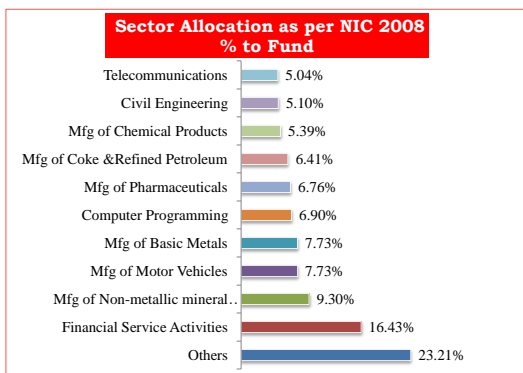
Grand Total	100.00%
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AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
41.05	-	1.41	42.46

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Priyank Singhal	12	1	1

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.96%
Public Deposits	0%	0.00%
Govt. Securities	0%	0.00%
Corporate Bonds		
Equity	95% to 100%	96.69%
Net Current Assets	-	2.36%



Liquid Fund - Life Group as on March 31, 2023

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

SFIN Code	: ULGF02225/02/12LiquidFund101
Inception Date	: 02 Jan 2004
NAV	: 70.1675

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.72%	6.60%
10 Years	5.89%	6.79%
7 Years	4.93%	5.93%
5 Years	4.47%	5.51%
4 Years	4.11%	4.99%
3 Years	3.60%	4.52%
2 Years	3.56%	4.75%
1 Year	4.35%	5.83%
6 Months	2.75%	3.33%
1 Month	0.50%	0.62%

CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Deposits, Money Mkt Securities and Net Current Assets.	100.00%
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Grand Total	100.00%
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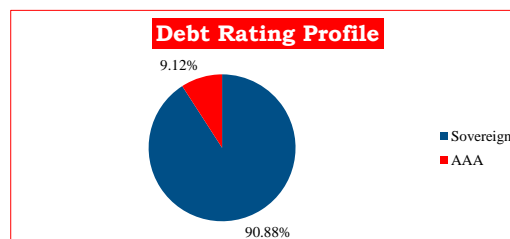
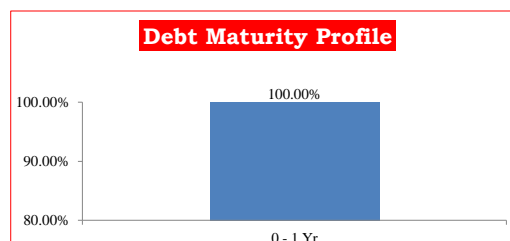
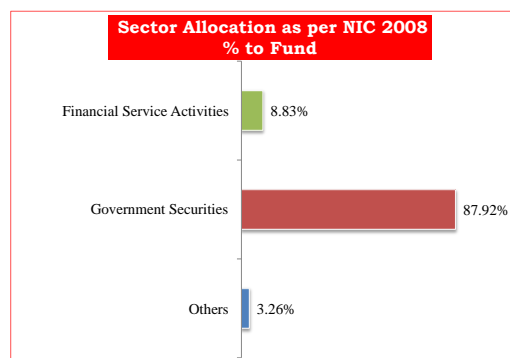
Debt Parameters	
Portfolio Yield (%)	6.80%
Avg Maturity (In Months)	6.74
Modified Duration (In Years)	0.56

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	2,459.19	2,459.19

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

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



Liquid Fund - Pension Group as on March 31, 2023

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

SFIN Code	: ULGF02918/02/12LiquidFund101
Inception Date	: 02 Jan 2004
NAV	: 70.0897

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.71%	6.60%
10 Years	5.81%	6.79%
7 Years	4.81%	5.93%
5 Years	4.36%	5.51%
4 Years	4.00%	4.99%
3 Years	3.47%	4.52%
2 Years	3.48%	4.75%
1 Year	4.21%	5.83%
6 Months	2.60%	3.33%
1 Month	0.50%	0.62%

CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Deposits, Money Mkt Securities and Net Current Assets.	100.00%
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Grand Total	100.00%
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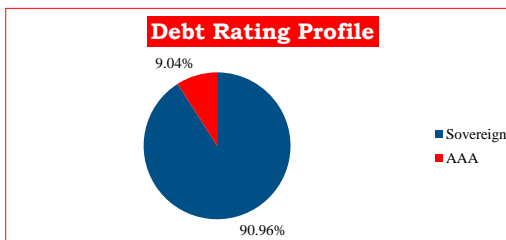
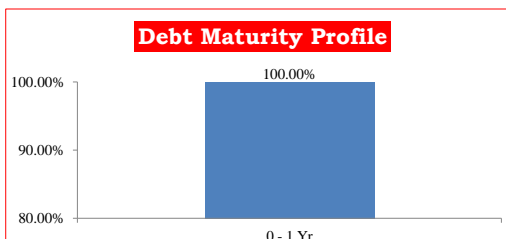
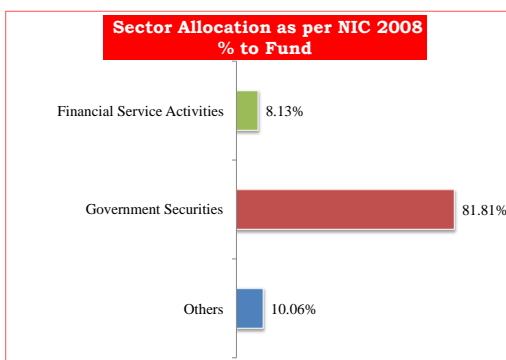
Debt Parameters	
Portfolio Yield (%)	6.83%
Avg Maturity (In Months)	6.62
Modified Duration (In Years)	0.55

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	812.04	812.04

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

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



Secured Managed Fund - Life Group as on March 31, 2023

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

SFIN Code	: ULGF02325/02/12SecureMgtF101
Inception Date	: 02 Jan 2004
NAV	: 79.3633

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.37%	6.69%
10 Years	7.80%	7.81%
7 Years	7.25%	7.32%
5 Years	6.80%	7.02%
4 Years	6.53%	7.10%
3 Years	4.78%	5.31%
2 Years	4.11%	4.14%
1 Year	3.86%	3.80%
6 Months	3.54%	3.82%
1 Month	1.06%	1.03%

CRISIL Composite Bond Fund Index
Note: Returns over 1 year have been annualized.

Portfolio

Debentures / Bonds	% to Fund
Indian Railway Finance Corporation Ltd	8.19%
National Bank For Agriculture & Rural Development	6.33%
State Bank of India	4.83%
Housing Development Finance Corporation Ltd	3.92%
LIC Housing Finance Ltd	3.68%
Hdfc Credila Financial Services Limited	3.02%
Sikka Ports And Terminals	2.85%
AXIS Bank Limited	2.40%
Bajaj Finance Ltd	2.09%
Mahindra & Mahindra Ltd	1.97%
Others	10.58%
Total	49.86%

Government Securities	% to Fund
7.38% GOI Mat 20-Jun-2027	11.76%
7.26% GOI Mat 06-Feb-2033	9.99%
7.17% GOI Mat 08-Jan-2028	4.92%
Gsec C-STRIPS Mat 22-Aug-2023	3.97%
7.61% GOI Mat 09-May-2030	3.57%
7.26% GOI Mat 22-Aug-2032	3.48%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	3.20%
5.74% GOI Mat 15-Nov-2026	2.28%
8.08% Tamil Nadu SDL Mat 26-Dec-2028	1.23%
8.08% Karnataka SDL Mat 26-Dec-2028	1.02%
Others	4.49%
Total	49.90%

Deposits, Money Mkt Securities and Net Current Assets.	0.24%
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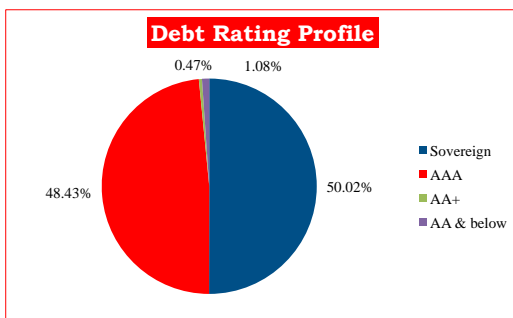
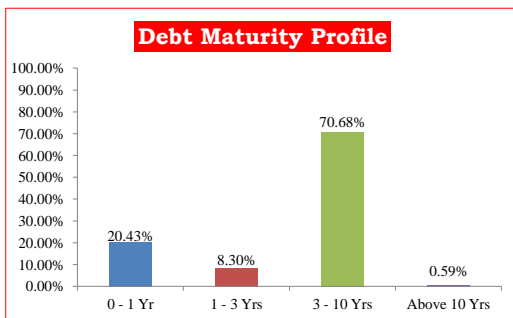
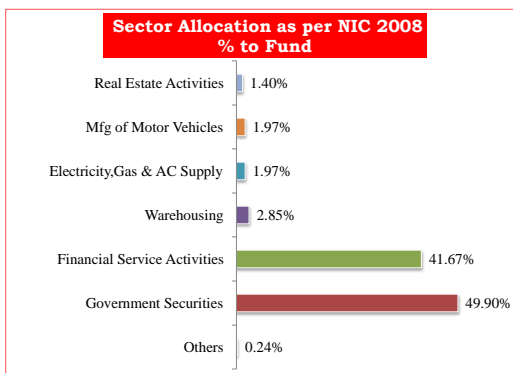
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	7.39%
Avg Maturity (In Months)	56.22
Modified Duration (In Years)	3.69

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
-	29,334.55	70.49	29,405.04

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	3.51%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	99.76%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	-3.27%



Secured Managed Fund - Pension Group as on March 31, 2023

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

SFIN Code	: ULGF03018/02/12SecureMgtF101
Inception Date	: 02 Jan 2004
NAV	: 77.4838

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.24%	6.69%
10 Years	7.70%	7.81%
7 Years	7.12%	7.32%
5 Years	6.62%	7.02%
4 Years	6.32%	7.10%
3 Years	4.47%	5.31%
2 Years	3.69%	4.14%
1 Year	3.47%	3.80%
6 Months	3.33%	3.82%
1 Month	1.08%	1.03%

CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures / Bonds	% to Fund
National Bank For Agriculture & Rural Development	9.39%
Housing Development Finance Corporation Ltd	7.19%
Indian Railway Finance Corporation Ltd	6.24%
IDFC First Bank Limited	4.90%
Sikka Ports And Terminals	4.28%
LIC Housing Finance Ltd	4.10%
State Bank of India	3.70%
Bajaj Finance Ltd	2.74%
Mahindra & Mahindra Ltd	2.19%
Hdfc Credila Financial Services Limited	1.71%
Others	4.52%
Total	50.96%

Government Securities	% to Fund
7.26% GOI Mat 06-Feb-2033	10.37%
7.38% GOI Mat 20-Jun-2027	8.28%
7.17% GOI Mat 08-Jan-2028	6.50%
7.61% GOI Mat 09-May-2030	6.31%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	2.66%
5.74% GOI Mat 15-Nov-2026	2.13%
8.00% Oil Bond Mat 23-Mar-2026	1.59%
7.60% Food Corp of India Bond GOI Mat 09-Jan-2030	1.27%
7.59% GOI Mat 20-Mar-2029	1.23%
7.26% GOI Mat 22-Aug-2032	1.19%
Others	4.28%
Total	45.80%

Deposits, Money Mkt Securities and Net Current Assets. 3.24%

Grand Total 100.00%

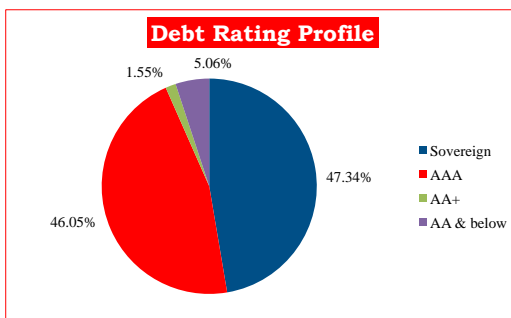
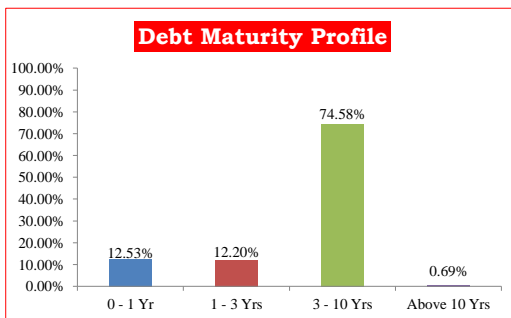
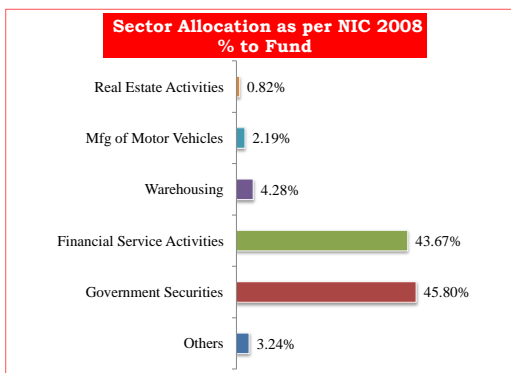
Debt Parameters	
Portfolio Yield (%)	7.45%
Avg Maturity (In Months)	59.97
Modified Duration (In Years)	3.87

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	8,378.33	280.19	8,658.53

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	3.08%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	96.76%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	0.16%



Stable Managed Fund - Old Group as on March 31, 2023

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

SFIN Code	: ULGF00620/06/07StableMgFd101
Inception Date	: 20 Jun 2007
NAV	: 69.9381

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.87%	7.34%
10 Years	6.40%	7.60%
7 Years	5.72%	6.89%
5 Years	5.52%	6.55%
4 Years	5.06%	6.15%
3 Years	4.24%	5.51%
2 Years	3.82%	5.04%
1 Year	3.77%	5.59%
6 Months	2.95%	3.53%
1 Month	0.72%	0.75%

CRISIL Low Duration Debt Index

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

Portfolio

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	4.46%
Ultratech Cement Ltd	4.44%
National Bank For Agriculture & Rural Development	4.34%
Sundaram Finance Ltd	2.23%
LIC Housing Finance Ltd	2.22%
Hindustan Petroleum Corporation Ltd	2.20%
Total	19.90%

Government Securities	% to Fund
6.69% GOI Mat 27-Jun-2024	47.66%
Gsec C-STRIPS Mat 19-Mar-2024	12.46%
Gsec C-STRIPS Mat 19-Sep-2024	8.43%
5.39% Gujrat SDL Mat 31-Mar-2024	2.19%
Total	70.74%

Deposits, Money Mkt Securities and Net Current Assets.	9.37%
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Grand Total	100.00%
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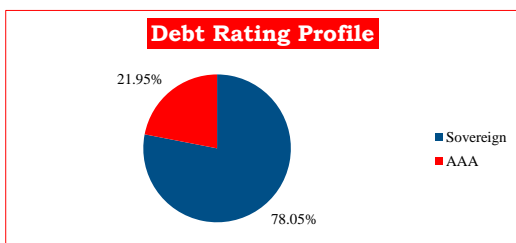
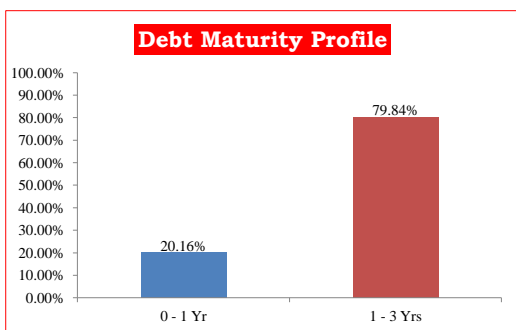
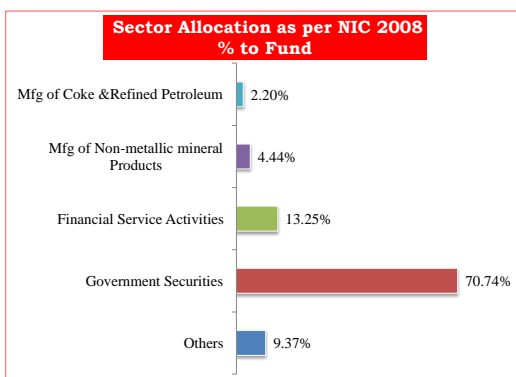
Debt Parameters	
Portfolio Yield (%)	7.24%
Avg Maturity (In Months)	13.67
Modified Duration (In Years)	1.05

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	407.67	42.13	449.80

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	13	21

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



Sovereign Fund - Life as on March 31, 2023

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

SFIN Code	: ULGF01620/06/07SovereignF101
Inception Date	: 20 Jun 2007
NAV	: 66.1784

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.22%	8.15%
10 Years	7.49%	8.10%
7 Years	6.95%	7.54%
5 Years	6.78%	7.43%
4 Years	6.51%	6.93%
3 Years	4.64%	5.59%
2 Years	3.84%	4.68%
1 Year	4.00%	3.93%
6 Months	3.49%	4.18%
1 Month	1.20%	1.47%

Mi-BEX

Note: Returns over 1 year have been annualized.

Portfolio

Government Securities	% to Fund
8.32% GOI Mat 02-Aug-2032	33.16%
8.15% GOI Mat 24-Nov-2026	13.41%
Gsec C-STRIPS Mat 15-Jun-2023	11.72%
7.88% GOI Mat 19-Mar-2030	8.30%
Gsec C-STRIPS Mat 26-Oct-2023	7.78%
7.54% GOI Mat 23-May-2036	5.40%
8.60% GOI Mat 02-Jun-2028	4.13%
7.37% GOI Mat 16-April-2023	3.78%
7.59% GOI Mat 20-Mar-2029	2.47%
8.28% GOI Mat 21-Sep-2027	1.64%
Others	3.99%
Total	95.77%

Deposits, Money Mkt Securities and Net Current Assets. 4.23%

Grand Total 100.00%

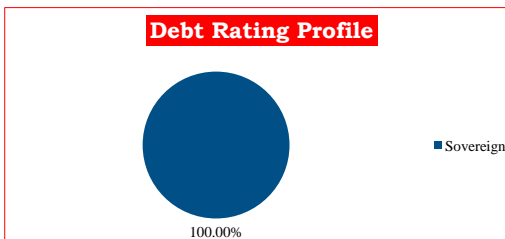
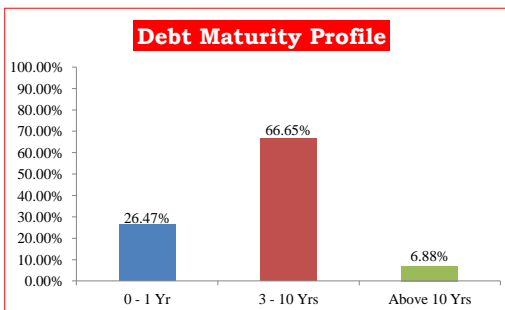
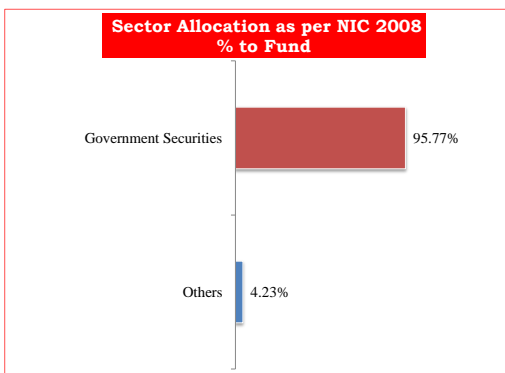
Debt Parameters	
Portfolio Yield (%)	7.16%
Avg Maturity (In Months)	71.19
Modified Duration (In Years)	4.16

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	354.93	15.69	370.62

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	13	21

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	2.82%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	95.77%
Corporate Bonds	0%	0.00%
Equity	0%	0.00%
Net Current Assets	-	1.41%



Sovereign Fund - Pension as on March 31, 2023

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

SFIN Code	: ULGF01520/06/07SovereignF101
Inception Date	: 20 Jun 2007
NAV	: 61.0193

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.67%	8.15%
10 Years	6.67%	8.10%
7 Years	5.69%	7.54%
5 Years	4.92%	7.43%
4 Years	4.73%	6.93%
3 Years	3.75%	5.59%
2 Years	3.69%	4.68%
1 Year	4.41%	3.93%
6 Months	2.79%	4.18%
1 Month	0.58%	1.47%

Mi-BEX

Note: Returns over 1 year have been annualized.

Portfolio

Government Securities	% to Fund
Gsec C-STRIPS Mat 15-Jun-2023	82.79%
8.15% GOI Mat 24-Nov-2026	5.26%
7.37% GOI Mat 16-April-2023	3.19%
7.54% GOI Mat 23-May-2036	1.62%
6.35% Oil Bond Mat 23-Dec-2024	1.57%
Gsec C-STRIPS Mat 26-Oct-2023	1.23%
Total	95.65%

Deposits, Money Mkt Securities and Net Current Assets. 4.35%

Grand Total 100.00%

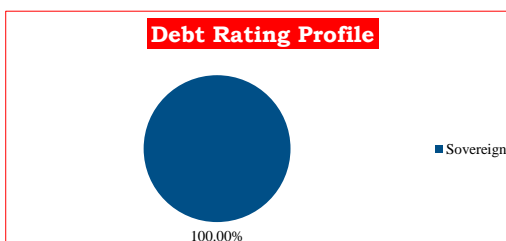
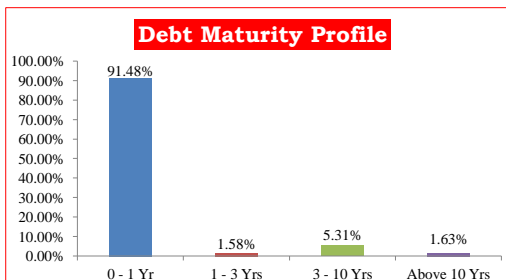
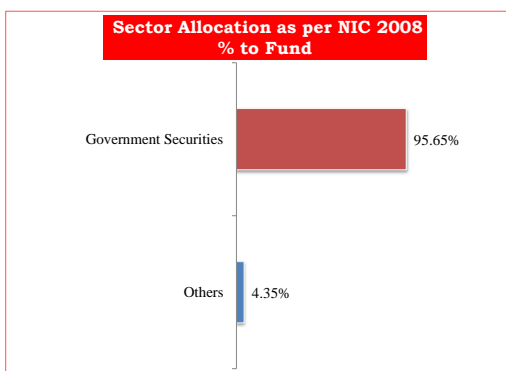
Debt Parameters	
Portfolio Yield (%)	6.69%
Avg Maturity (In Months)	7.42
Modified Duration (In Years)	0.49

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	0.30	0.01	0.31

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	13	21

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	3.49%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	95.65%
Corporate Bonds	0%	0.00%
Equity	0%	0.00%
Net Current Assets	-	0.86%



Stable Managed Fund - Life Group as on March 31, 2023

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

SFIN Code	: ULGF02825/02/12StableMgFd101
Inception Date	: 20 Jun 2007
NAV	: 72.3083

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.10%	7.34%
10 Years	6.40%	7.60%
7 Years	5.71%	6.89%
5 Years	5.54%	6.55%
4 Years	5.08%	6.15%
3 Years	4.26%	5.51%
2 Years	3.83%	5.04%
1 Year	3.89%	5.59%
6 Months	2.87%	3.53%
1 Month	0.74%	0.75%

CRISIL Low Duration Debt Index

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

Portfolio

Debentures / Bonds	% to Fund
National Bank For Agriculture & Rural Development	9.13%
Housing Development Finance Corporation Ltd	8.79%
Ultratech Cement Ltd	7.76%
Hindustan Petroleum Corporation Ltd	6.51%
LIC Housing Finance Ltd	3.98%
Sundaram Finance Ltd	2.40%
Total	38.57%

Government Securities	% to Fund
6.69% GOI Mat 27-Jun-2024	30.86%
Gsec C-STRIPS Mat 19-Mar-2024	10.14%
Gsec C-STRIPS Mat 19-Sep-2024	9.06%
5.39% Gujrat SDL Mat 31-Mar-2024	1.96%
7.91% Tamil Nadu Uday Mat 22-Mar-2024	1.20%
8.94% Gujarat SDL Mat 24-Sep-2024	0.81%
Gsec C-STRIPS Mat 12-Jun-2024	0.55%
Total	54.58%

Deposits, Money Mkt Securities and Net Current Assets.	6.85%
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Grand Total	100.00%
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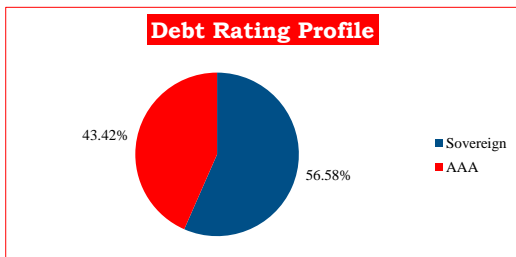
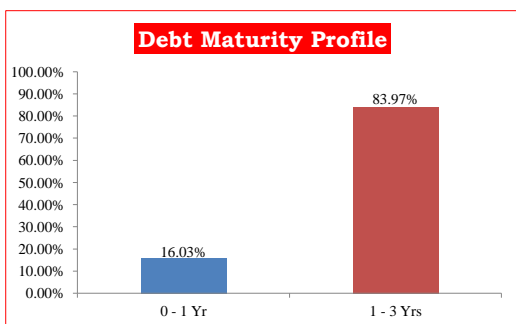
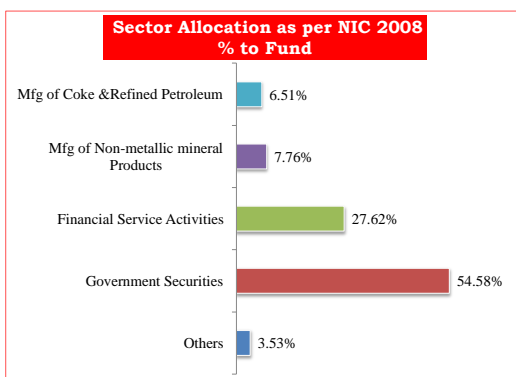
Debt Parameters	
Portfolio Yield (%)	7.38%
Avg Maturity (In Months)	14.46
Modified Duration (In Years)	1.10

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	4,678.11	343.77	5,021.88

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	13	21

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



Stable Managed Fund - Pension Group as on March 31, 2023

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

SFIN Code	: ULGF03518/02/12StableMgFd101
Inception Date	: 20 Jun 2007
NAV	: 72.2035

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.09%	7.34%
10 Years	6.39%	7.60%
7 Years	5.69%	6.89%
5 Years	5.48%	6.55%
4 Years	5.03%	6.15%
3 Years	4.19%	5.51%
2 Years	3.71%	5.04%
1 Year	3.78%	5.59%
6 Months	2.88%	3.53%
1 Month	0.74%	0.75%

CRISIL Low Duration Debt Index

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

Portfolio

Debentures / Bonds	% to Fund
National Bank For Agriculture & Rural Development	8.87%
Ultratech Cement Ltd	6.21%
Housing Development Finance Corporation Ltd	5.20%
LIC Housing Finance Ltd	3.45%
Hindustan Petroleum Corporation Ltd	3.42%
Sundaram Finance Ltd	2.31%
Total	29.46%

Government Securities	% to Fund
6.69% GOI Mat 27-Jun-2024	34.71%
Gsec C-STRIPS Mat 19-Mar-2024	12.80%
Gsec C-STRIPS Mat 19-Sep-2024	7.43%
Gsec C-STRIPS Mat 12-Jun-2024	4.23%
8.94% Gujarat SDL Mat 24-Sep-2024	3.65%
7.91% Tamil Nadu Uday Mat 22-Mar-2024	2.75%
5.39% Gujrat SDL Mat 31-Mar-2024	1.13%
Total	66.70%

Deposits, Money Mkt Securities and Net Current Assets.	3.83%
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Grand Total	100.00%
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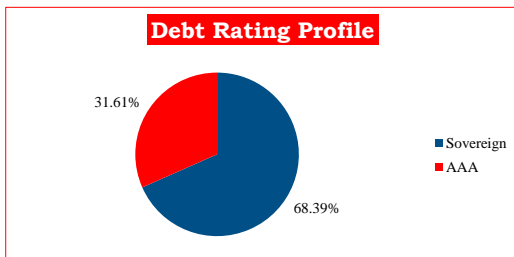
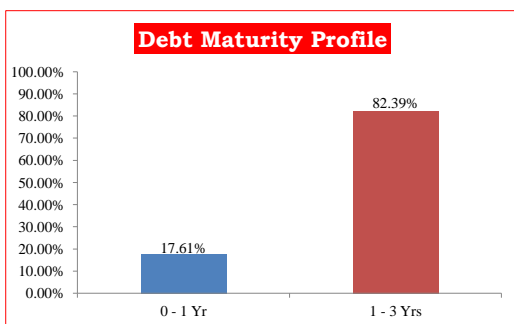
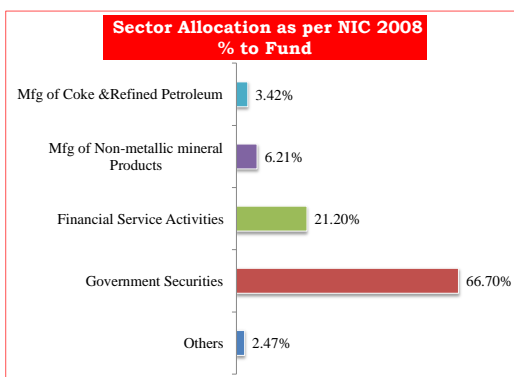
Debt Parameters	
Portfolio Yield (%)	7.33%
Avg Maturity (In Months)	14.55
Modified Duration (In Years)	1.11

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	8,354.62	333.09	8,687.71

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	13	21

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



Balanced Managed Fund - Life Group - II as on March 31, 2023

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

SFIN Code	: ULGF04020/02/12BalnedMFIII101
Inception Date	: 20 Feb 2008
NAV	: 32.0806

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.57%	7.75%
10 Years	10.14%	9.69%
7 Years	9.31%	9.54%
5 Years	8.29%	8.76%
4 Years	8.35%	8.63%
3 Years	14.32%	14.90%
2 Years	6.11%	6.25%
1 Year	2.05%	1.78%
6 Months	2.35%	2.17%
1 Month	0.68%	0.73%

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

Portfolio

Equity	% to Fund
Reliance Industries Limited	3.95%
ICICI Bank Limited	3.51%
HDFC Bank Limited	3.49%
Infosys Limited	3.15%
Housing Devt Finance Corpn Limited	1.88%
Axis Bank Limited	1.80%
ITC Limited	1.68%
Tata Consultancy Services Limited	1.54%
Larsen & Toubro Limited	1.48%
Aditya Birla Sun Life Nifty Bank Etf	1.30%
Hindustan Unilever Limited	1.13%
Bharti Airtel Ltd	1.07%
Kotak Mahindra Bank Limited	1.01%
UltraTech Cement Limited	0.98%
State Bank of India	0.90%
Mahindra & Mahindra Ltd.	0.86%
HCL Technologies Limited	0.70%
Maruti Suzuki India Ltd	0.66%
Dr Reddys Laboratories Limited	0.63%
Bajaj Finance Ltd	0.60%
Tata Steel Limited	0.50%
Others	10.78%
Total	43.60%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	4.98%
Cholamandalam Investment & Finance Company Ltd	1.91%
Sikka Ports And Terminals	1.43%
State Bank of India	1.10%
REC Limited	0.97%
National Bank For Agriculture & Rural Development	0.96%
Power Finance Corporation Ltd	0.92%
Mahindra & Mahindra Ltd	0.87%
LIC Housing Finance Ltd	0.71%
NHPC Ltd	0.65%
Others	2.88%
Total	17.39%

Government Securities	% to Fund
7.17% GOI Mat 08-Jan-2028	6.17%
7.38% GOI Mat 20-Jun-2027	4.10%
7.26% GOI Mat 22-Aug-2032	3.85%
8.15% Maharashtra SDL Mat 26-Nov-2025	2.91%
7.10% GOI Mat 18-Apr-2029	2.61%
6.45% GOI Mat 07-Oct-2029	1.77%
7.41% GOI Mat 19-Dec-2036	1.74%
7.54% GOI Mat 23-May-2036	1.16%
7.26% GOI Mat 06-Feb-2033	0.75%
7.33% Maharashtra SDL Mat 13-Sep-2027	0.69%
Others	6.68%
Total	32.43%

Deposits, Money Mkt Securities and Net Current Assets.	6.58%
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Grand Total	100.00%
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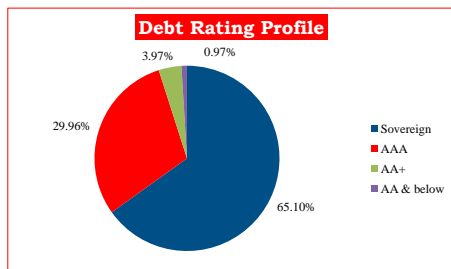
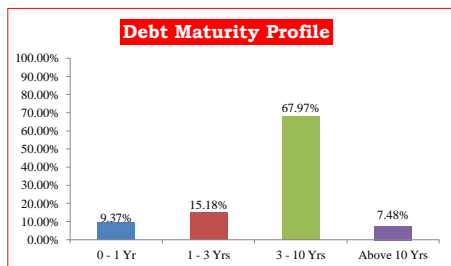
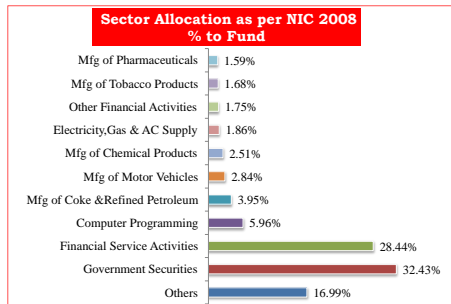
Debt Parameters	
Portfolio Yield (%)	7.40%
Avg Maturity (In Months)	65.26
Modified Duration (In Years)	4.03

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
20,026.90	22,882.56	3,021.64	45,931.10

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	13	21
Mr Abhishek Agarwal	-	-	13

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	2.98%
Public Deposits		
Govt. Securities	20% to 70%	49.82%
Corporate Bonds		
Equity	30% to 60%	43.60%
Net Current Assets	-	3.60%



Defensive Managed Fund - Life Group - II as on March 31, 2023

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

SFIN Code	: ULGF03920/02/12DefnsvFdII101
Inception Date	: 20 Feb 2008
NAV	: 32.2951

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.29%	7.61%
10 Years	8.55%	8.75%
7 Years	7.96%	8.43%
5 Years	7.23%	7.89%
4 Years	7.29%	7.86%
3 Years	9.15%	10.11%
2 Years	4.63%	5.19%
1 Year	2.38%	2.79%
6 Months	2.73%	2.99%
1 Month	0.89%	0.88%

22.5% BSE -100 77.5% CRISIL Composite Bond Fund Index
Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
Reliance Industries Limited	1.94%
ICICI Bank Limited	1.72%
HDFC Bank Limited	1.71%
Infosys Limited	1.54%
Housing Devt Finance Corpn Limited	0.92%
Axis Bank Limited	0.88%
ITC Limited	0.82%
Tata Consultancy Services Limited	0.75%
Larsen & Toubro Limited	0.73%
Aditya Birla Sun Life Nifty Bank Etf	0.64%
Hindustan Unilever Limited	0.55%
Bharti Airtel Ltd	0.52%
Others	8.65%
Total	21.38%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	6.88%
LIC Housing Finance Ltd	4.57%
State Bank of India	2.46%
Ultratech Cement Ltd	1.89%
Larsen & Toubro Ltd	1.36%
NHPC Ltd	1.26%
AXIS Bank Limited	1.16%
Cholamandalam Investment & Finance Company Ltd	0.82%
National Bank For Agriculture & Rural Development	0.66%
Sikka Ports And Terminals	0.60%
Others	4.04%
Total	25.70%

Government Securities	% to Fund
7.38% GOI Mat 20-Jun-2027	7.62%
7.26% GOI Mat 22-Aug-2032	4.82%
7.17% GOI Mat 08-Jan-2028	4.00%
7.10% GOI Mat 18-Apr-2029	3.93%
6.45% GOI Mat 07-Oct-2029	2.28%
7.33% Maharashtra SDL Mat 13-Sep-2027	2.26%
7.41% GOI Mat 19-Dec-2036	2.13%
7.26% GOI Mat 06-Feb-2033	1.13%
Gsec C-STRIPS Mat 19-Mar-2026	1.01%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	0.99%
Others	13.84%
Total	44.02%

Deposits, Money Mkt Securities and Net Current Assets.	8.91%
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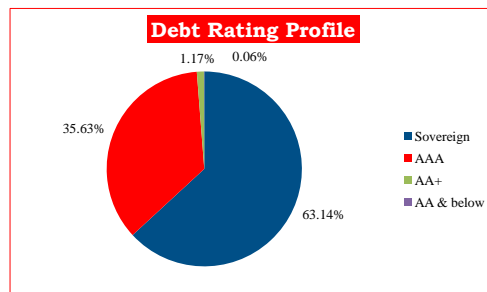
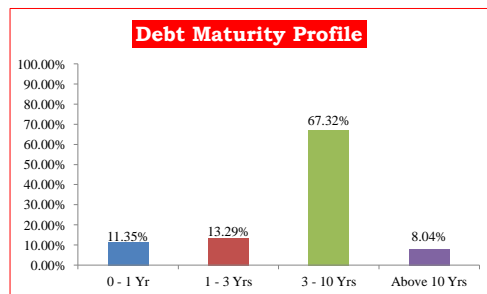
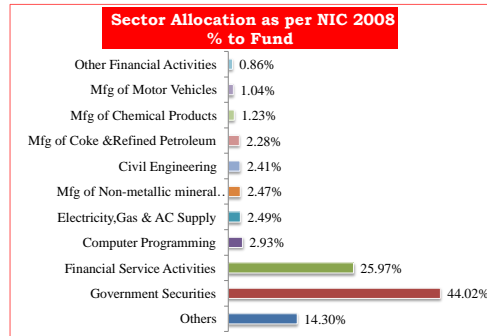
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	7.37%
Avg Maturity (In Months)	64.88
Modified Duration (In Years)	3.98

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
44,296.09	144,470.69	18,460.26	207,227.03

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	13	21
Mr Abhishek Agarwal	-	-	13

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	5.43%
Public Deposits		
Govt. Securities	50% to 85%	69.72%
Corporate Bonds		
Equity	15% to 30%	21.38%
Net Current Assets	-	3.48%



Liquid Fund - Life Group - II as on March 31, 2023

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

SFIN Code	: ULGF03620/02/12LiquidFdIII01
Inception Date	: 20 Feb 2008
NAV	: 25.1295

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.22%	6.89%
10 Years	5.24%	6.79%
7 Years	4.29%	5.93%
5 Years	3.86%	5.51%
4 Years	3.49%	4.99%
3 Years	2.96%	4.52%
2 Years	3.01%	4.75%
1 Year	3.76%	5.83%
6 Months	2.40%	3.33%
1 Month	0.46%	0.62%

CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Deposits, Money Mkt Securities and Net Current Assets. 100.00%

Grand Total 100.00%

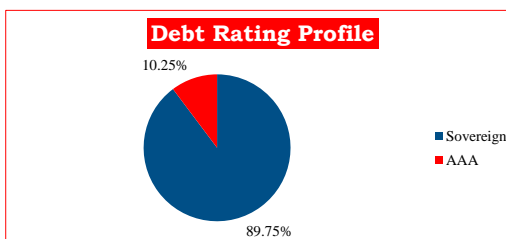
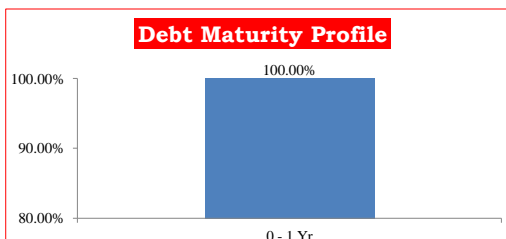
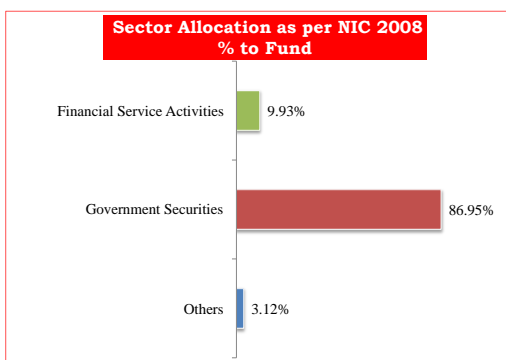
Debt Parameters	
Portfolio Yield (%)	6.90%
Avg Maturity (In Months)	9.34
Modified Duration (In Years)	0.78

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	2,239.98	2,239.98

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

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



Secured Managed Fund - Life Group - II as on March 31, 2023

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

SFIN Code	: ULGF03820/02/12SecureMFII101
Inception Date	: 20 Feb 2008
NAV	: 30.6265

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.66%	7.48%
10 Years	7.36%	7.81%
7 Years	6.80%	7.32%
5 Years	6.28%	7.02%
4 Years	6.04%	7.10%
3 Years	4.26%	5.31%
2 Years	3.56%	4.14%
1 Year	3.30%	3.80%
6 Months	3.27%	3.82%
1 Month	1.03%	1.03%

CRISIL Composite Bond Fund Index
Note: Returns over 1 year have been annualized.

Portfolio

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	6.69%
National Bank For Agriculture & Rural Development	5.70%
LIC Housing Finance Ltd	5.56%
Bajaj Finance Ltd	4.23%
State Bank of India	4.02%
Sikka Ports And Terminals	3.15%
Indian Railway Finance Corporation Ltd	2.77%
IDFC First Bank Limited	2.14%
Hdfc Credila Financial Services Limited	1.64%
Power Finance Corporation Ltd	1.46%
Others	8.10%
Total	45.46%

Government Securities	% to Fund
7.38% GOI Mat 20-Jun-2027	11.93%
7.26% GOI Mat 06-Feb-2033	10.57%
7.61% GOI Mat 09-May-2030	3.81%
7.17% GOI Mat 08-Jan-2028	3.21%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	2.85%
7.26% GOI Mat 22-Aug-2032	2.63%
5.74% GOI Mat 15-Nov-2026	2.19%
7.60% Food Corp of India Bond GOI Mat 09-Jan-2030	1.77%
8.08% Karnataka SDL Mat 26-Dec-2028	1.39%
8.08% Tamil Nadu SDL Mat 26-Dec-2028	1.16%
Others	5.67%
Total	47.16%

Deposits, Money Mkt Securities and Net Current Assets. 7.38%

Grand Total 100.00%

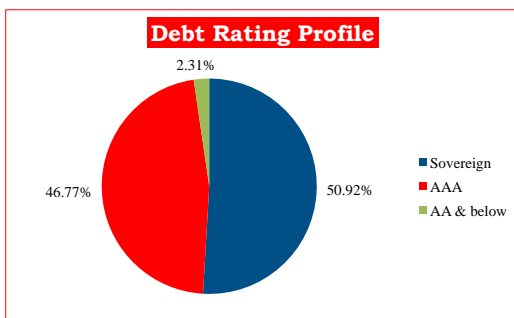
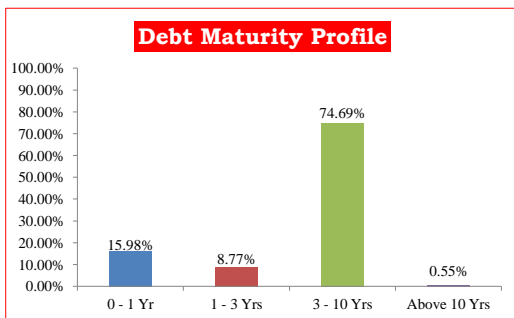
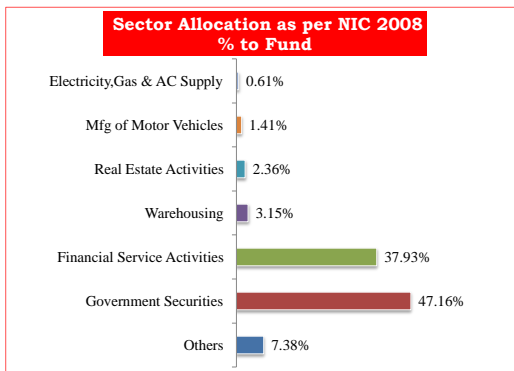
Debt Parameters	
Portfolio Yield (%)	7.41%
Avg Maturity (In Months)	57.74
Modified Duration (In Years)	3.78

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	106,063.26	8,449.14	114,512.41

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 25%	8.48%
Public Deposits		
Govt. Securities	75% to 100%	92.62%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	-1.11%



Stable Managed Fund - Life Group - II as on March 31, 2023

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

SFIN Code	: ULGF03720/02/12StableMFIII01
Inception Date	: 20 Feb 2008
NAV	: 25.9218

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.47%	7.31%
10 Years	5.89%	7.60%
7 Years	5.13%	6.89%
5 Years	4.99%	6.55%
4 Years	4.54%	6.15%
3 Years	3.76%	5.51%
2 Years	3.41%	5.04%
1 Year	3.64%	5.59%
6 Months	2.45%	3.53%
1 Month	0.68%	0.75%

CRISIL Low Duration Debt Index

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

Portfolio

Debentures / Bonds	% to Fund
Sundaram Finance Ltd	8.35%
National Bank For Agriculture & Rural Development	7.54%
LIC Housing Finance Ltd	5.13%
Housing Development Finance Corporation Ltd	4.82%
Ultratech Cement Ltd	3.84%
Total	29.67%

Government Securities	% to Fund
Gsec C-STRIPS Mat 19-Sep-2024	29.06%
5.39% Gujrat SDL Mat 31-Mar-2024	7.87%
8.94% Gujarat SDL Mat 24-Sep-2024	6.55%
Gsec C-STRIPS Mat 19-Mar-2024	4.19%
Total	47.67%

Deposits, Money Mkt Securities and Net Current Assets.	22.66%
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Grand Total	100.00%
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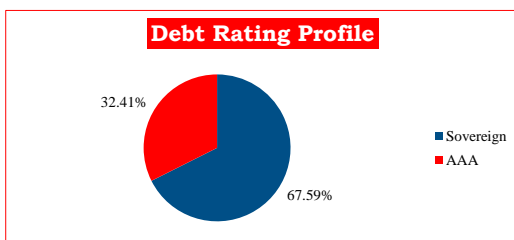
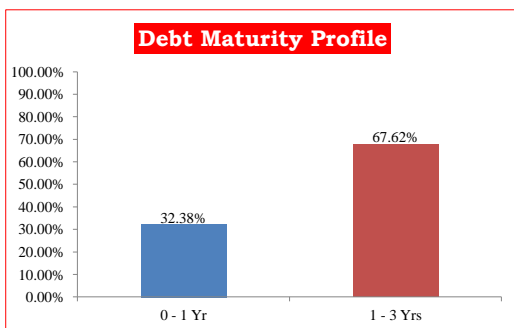
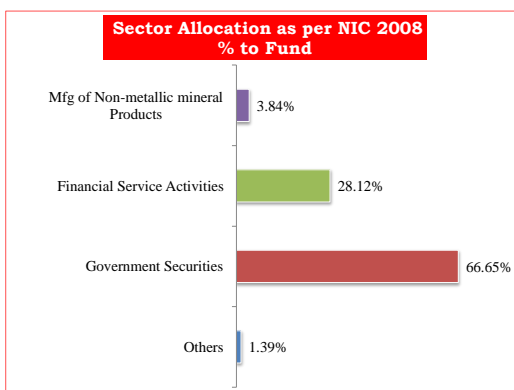
Debt Parameters	
Portfolio Yield (%)	7.26%
Avg Maturity (In Months)	14.58
Modified Duration (In Years)	1.14

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	2,415.04	707.55	3,122.60

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	13	21

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



Balanced Managed Fund - Pension Group - II as on March 31, 2023

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

SFIN Code	: ULGF04611/02/12BalncdMFH101
Inception Date	: 08 Oct 2008
NAV	: 43.2996

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)/#
Inception	10.96%	9.71%
10 Years	10.11%	9.69%
7 Years	9.57%	9.54%
5 Years	8.59%	8.76%
4 Years	8.46%	8.63%
3 Years	14.41%	14.90%
2 Years	5.94%	6.25%
1 Year	1.81%	1.78%
6 Months	2.44%	2.17%
1 Month	0.66%	0.73%

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

Portfolio

Equity	% to Fund
Reliance Industries Limited	3.90%
ICICI Bank Limited	3.47%
HDFC Bank Limited	3.45%
Infosys Limited	3.11%
Housing Devt Finance Corpn Limited	1.87%
Axis Bank Limited	1.76%
ITC Limited	1.66%
Tata Consultancy Services Limited	1.52%
Larsen & Toubro Limited	1.46%
Aditya Birla Sun Life Nifty Bank Etf	1.23%
Hindustan Unilever Limited	1.12%
Bharti Airtel Ltd	1.05%
Kotak Mahindra Bank Limited	1.00%
UltraTech Cement Limited	0.97%
State Bank of India	0.89%
Mahindra & Mahindra Ltd.	0.85%
HCL Technologies Limited	0.70%
Maruti Suzuki India Ltd	0.65%
Dr Reddys Laboratories Limited	0.63%
Bajaj Finance Ltd	0.59%
Others	11.10%
Total	42.98%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	7.55%
State Bank of India	3.14%
Cholamandalam Investment & Finance Company Ltd	3.02%
LIC Housing Finance Ltd	1.53%
National Bank For Agriculture & Rural Development	1.51%
Sikka Ports And Terminals	1.48%
Total	18.22%

Government Securities	% to Fund
7.38% GOI Mat 20-Jun-2027	4.43%
7.26% GOI Mat 22-Aug-2032	4.16%
7.10% GOI Mat 18-Apr-2029	2.83%
7.41% GOI Mat 19-Dec-2036	1.88%
7.38% Karnataka SDL Mat 27-Sep-2027	1.82%
7.59% GOI Mat 20-Mar-2029	1.63%
7.33% Maharashtra SDL Mat 13-Sep-2027	1.62%
6.45% GOI Mat 07-Oct-2029	1.58%
7.20% Maharashtra SDL Mat 09-Aug-2027	1.51%
7.54% GOI Mat 23-May-2036	1.25%
Others	7.21%
Total	29.91%

Deposits, Money Mkt Securities and Net Current Assets.	8.89%
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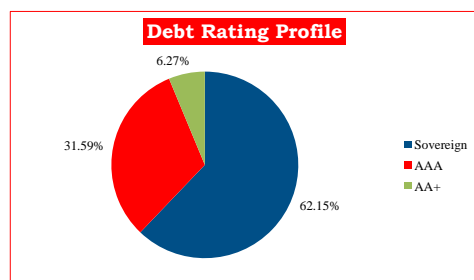
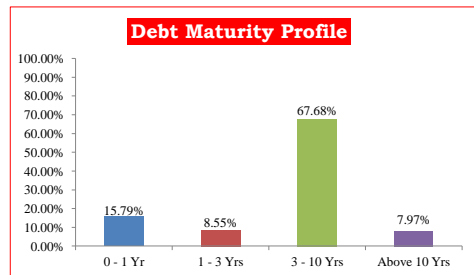
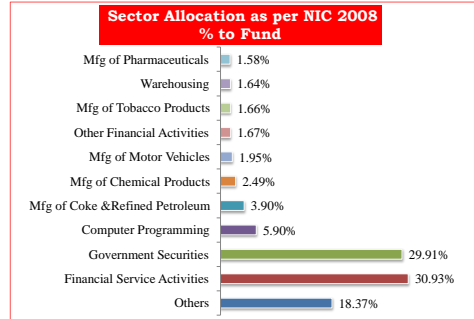
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	7.41%
Avg Maturity (In Months)	64.96
Modified Duration (In Years)	4.12

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
284.23	318.23	58.78	661.24

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	13	21
Mr Abhishek Agarwal	-	-	13

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	5.35%
Public Deposits		
Govt. Securities	20% to 70%	48.13%
Corporate Bonds		
Equity	30% to 60%	42.98%
Net Current Assets	-	3.54%



Defensive Managed Fund - Pension Group - II as on March 31, 2023

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

SFIN Code	: ULGF04511/02/12DefnsvFdIII01
Inception Date	: 08 Oct 2008
NAV	: 35.0338

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.13%	8.76%
10 Years	8.52%	8.75%
7 Years	8.00%	8.43%
5 Years	7.25%	7.89%
4 Years	7.41%	7.86%
3 Years	9.21%	10.11%
2 Years	4.70%	5.19%
1 Year	2.30%	2.79%
6 Months	2.74%	2.99%
1 Month	0.88%	0.88%

22.5% BSE -100 77.5% CRISIL Composite Bond Fund Index
Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
Reliance Industries Limited	1.95%
ICICI Bank Limited	1.73%
HDFC Bank Limited	1.72%
Infosys Limited	1.55%
Housing Devt Finance Corpn Limited	0.93%
Axis Bank Limited	0.88%
ITC Limited	0.83%
Tata Consultancy Services Limited	0.76%
Larsen & Toubro Limited	0.73%
Aditya Birla Sun Life Nifty Bank Etf	0.64%
Hindustan Unilever Limited	0.55%
Bharti Airtel Ltd	0.52%
Others	8.69%
Total	21.48%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	8.29%
Bajaj Finance Ltd	2.46%
Sikka Ports And Terminals	1.76%
Cholamandalam Investment & Finance Company Ltd	1.63%
LIC Housing Finance Ltd	1.19%
State Bank of India	1.18%
National Bank For Agriculture & Rural Development	1.12%
Mahindra and Mahindra Financial Services Ltd	0.68%
Larsen & Toubro Ltd	0.61%
Sundaram Finance Ltd	0.58%
Others	2.63%
Total	22.14%

Government Securities	% to Fund
7.38% GOI Mat 20-Jun-2027	7.91%
7.10% GOI Mat 18-Apr-2029	4.75%
7.17% GOI Mat 08-Jan-2028	4.60%
7.26% GOI Mat 22-Aug-2032	4.05%
7.54% GOI Mat 23-May-2036	3.77%
8.15% Maharashtra SDL Mat 26-Nov-2025	3.31%
6.45% GOI Mat 07-Oct-2029	2.42%
7.33% Maharashtra SDL Mat 13-Sep-2027	2.13%
7.20% Maharashtra SDL Mat 09-Aug-2027	1.67%
7.41% GOI Mat 19-Dec-2036	1.01%
Others	10.75%
Total	46.37%

Deposits, Money Mkt Securities and Net Current Assets.	10.01%
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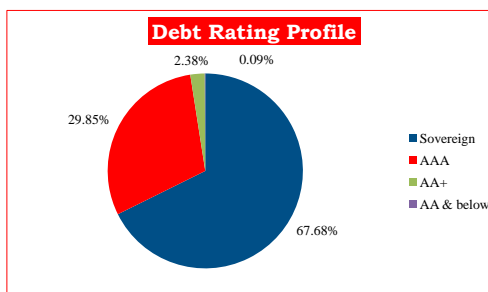
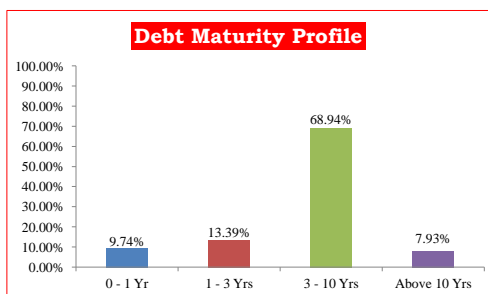
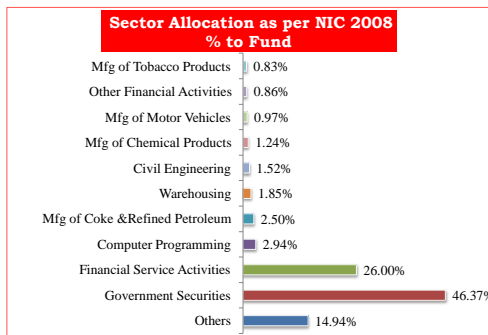
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	7.37%
Avg Maturity (In Months)	63.99
Modified Duration (In Years)	3.95

AUM (` in Lakhs)			
Equity	Debt	MMI & Others	Total
10,608.47	33,832.38	4,942.03	49,382.88

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	13	21
Mr Abhishek Agarwal	-	-	13

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	6.35%
Public Deposits		
Govt. Securities	50% to 85%	68.51%
Corporate Bonds		
Equity	15% to 30%	21.48%
Net Current Assets	-	3.65%



Liquid Fund - Pension Group - II as on March 31, 2023

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

SFIN Code	: ULGF04311/02/12LiquidFdIII01
Inception Date	: 08 Oct 2008
NAV	: 23.6439

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.10%	6.84%
10 Years	5.18%	6.79%
7 Years	4.23%	5.93%
5 Years	3.79%	5.51%
4 Years	3.43%	4.99%
3 Years	2.93%	4.52%
2 Years	2.96%	4.75%
1 Year	3.72%	5.83%
6 Months	2.35%	3.33%
1 Month	0.46%	0.62%

CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Deposits, Money Mkt Securities and Net Current Assets.	100.00%
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Grand Total	100.00%
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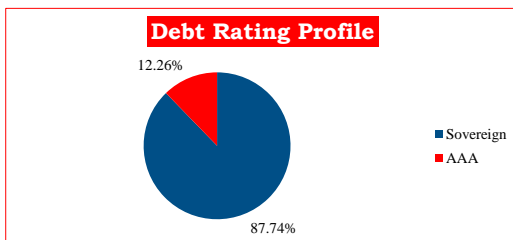
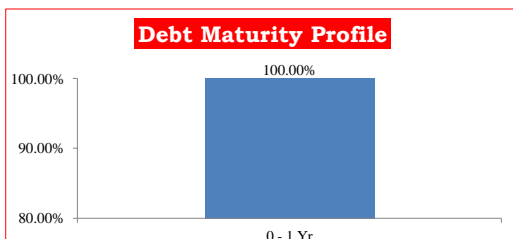
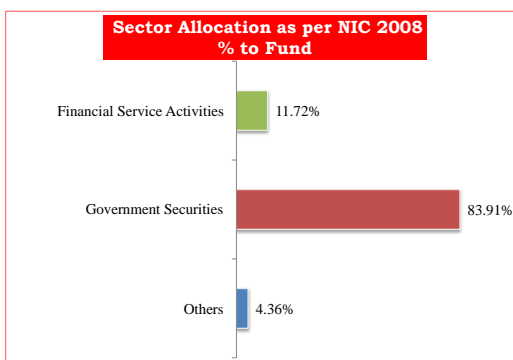
Debt Parameters	
Portfolio Yield (%)	6.87%
Avg Maturity (In Months)	8.06
Modified Duration (In Years)	0.67

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	1,782.22	1,782.22

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

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



Secure Managed Fund - Pension Group - II as on March 31, 2023

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

SFIN Code	: ULGF04411/02/12SecureMFII101
Inception Date	: 08 Oct 2008
NAV	: 29.9276

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.79%	7.81%
10 Years	7.26%	7.81%
7 Years	6.65%	7.32%
5 Years	6.08%	7.02%
4 Years	5.80%	7.10%
3 Years	3.96%	5.31%
2 Years	3.13%	4.14%
1 Year	2.89%	3.80%
6 Months	3.04%	3.82%
1 Month	1.06%	1.03%

CRISIL Composite Bond Fund Index
Note: Returns over 1 year have been annualized.

Portfolio

Debentures / Bonds	% to Fund
National Bank For Agriculture & Rural Development	7.73%
Housing Development Finance Corporation Ltd	6.42%
Bajaj Finance Ltd	4.85%
IDFC First Bank Limited	3.74%
Indian Railway Finance Corporation Ltd	2.97%
State Bank of India	2.91%
LIC Housing Finance Ltd	2.46%
Sundaram Finance Ltd	2.19%
India Grid Trust	1.86%
AXIS Bank Limited	1.85%
Others	5.08%
Total	42.08%

Government Securities	% to Fund
7.26% GOI Mat 06-Feb-2033	13.33%
7.17% GOI Mat 08-Jan-2028	9.43%
7.38% GOI Mat 20-Jun-2027	9.26%
7.61% GOI Mat 09-May-2030	5.05%
7.26% GOI Mat 22-Aug-2032	3.20%
Gsec C-STRIPS Mat 15-Dec-2023	3.00%
8.42% Tamil Nadu SDL 25-07-2023	2.55%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	2.04%
7.60% Food Corp of India Bond GOI Mat 09-Jan-2030	1.48%
8.08% Karnataka SDL Mat 26-Dec-2028	1.00%
Others	4.38%
Total	54.72%

Deposits, Money Mkt Securities and Net Current Assets. 3.21%

Grand Total 100.00%

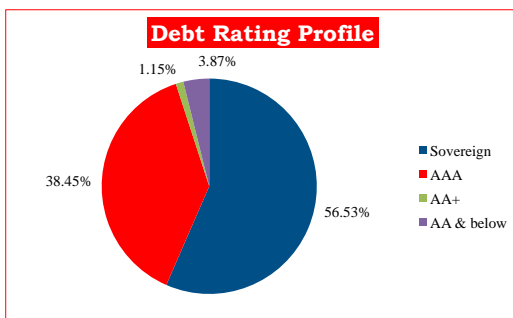
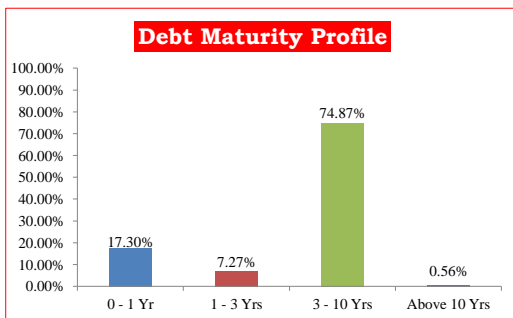
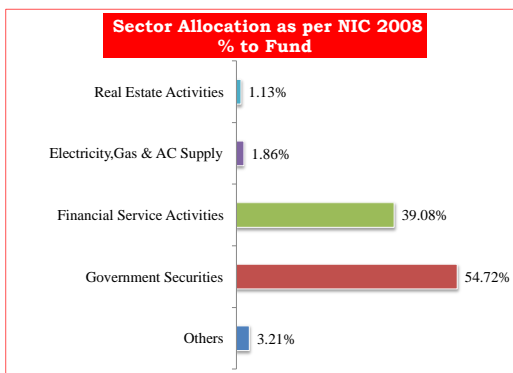
Debt Parameters	
Portfolio Yield (%)	7.41%
Avg Maturity (In Months)	60.11
Modified Duration (In Years)	3.84

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	5,215.67	172.79	5,388.46

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 25%	3.53%
Public Deposits		
Govt. Securities	75% to 100%	96.79%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	-0.33%



Stable Managed Fund - Pension Group - II as on March 31, 2023

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

SFIN Code	: ULGF04811/02/12StableMFIII01
Inception Date	: 08 Oct 2008
NAV	: 24.7773

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.45%	7.32%
10 Years	5.88%	7.60%
7 Years	5.14%	6.89%
5 Years	5.04%	6.55%
4 Years	4.56%	6.15%
3 Years	3.80%	5.51%
2 Years	3.36%	5.04%
1 Year	3.57%	5.59%
6 Months	2.50%	3.53%
1 Month	0.67%	0.75%

CRISIL Low Duration Debt Index

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

Portfolio

Debentures / Bonds	% to Fund
Sundaram Finance Ltd	8.16%
Ultratech Cement Ltd	4.06%
Housing Development Finance Corporation Ltd	3.34%
LIC Housing Finance Ltd	3.33%
National Bank For Agriculture & Rural Development	1.44%
Hindustan Petroleum Corporation Ltd	1.10%
Total	21.43%

Government Securities	% to Fund
Gsec C-STRIPS Mat 19-Sep-2024	28.41%
8.94% Gujarat SDL Mat 24-Sep-2024	13.24%
5.39% Gujrat SDL Mat 31-Mar-2024	7.27%
Total	48.92%

Deposits, Money Mkt Securities and Net Current Assets.	29.65%
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Grand Total	100.00%
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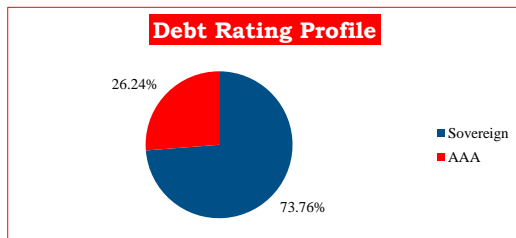
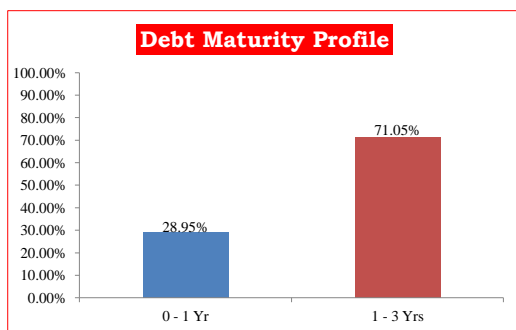
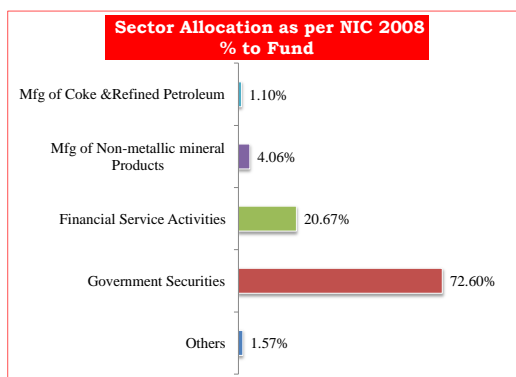
Debt Parameters	
Portfolio Yield (%)	7.21%
Avg Maturity (In Months)	14.69
Modified Duration (In Years)	1.15

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	1,902.65	801.98	2,704.63

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	13	21

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



Balanced Managed Fund - Defined Benefit Group as on March 31, 2023

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

SFIN Code	: ULGF01128/03/05BalancedMF101
Inception Date	: 28 Mar 2005
NAV	: 150.0775

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.97%	9.65%
10 Years	10.95%	9.69%
7 Years	10.52%	9.54%
5 Years	9.66%	8.76%
4 Years	9.48%	8.63%
3 Years	15.30%	14.90%
2 Years	6.60%	6.25%
1 Year	2.60%	1.78%
6 Months	2.60%	2.17%
1 Month	0.63%	0.73%

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

Portfolio

Equity	% to Fund
Reliance Industries Limited	3.96%
ICICI Bank Limited	3.52%
HDFC Bank Limited	3.50%
Infosys Limited	3.16%
Housing Devt Finance Corpn Limited	1.89%
Axis Bank Limited	1.79%
ITC Limited	1.68%
Tata Consultancy Services Limited	1.54%
Larsen & Toubro Limited	1.49%
Aditya Birla Sun Life Nifty Bank Etf	1.34%
Hindustan Unilever Limited	1.13%
Bharti Airtel Ltd	1.07%
Kotak Mahindra Bank Limited	1.01%
UltraTech Cement Limited	0.98%
State Bank of India	0.90%
Mahindra & Mahindra Ltd.	0.86%
HCL Technologies Limited	0.71%
Maruti Suzuki India Ltd	0.66%
Dr Reddys Laboratories Limited	0.63%
Bajaj Finance Ltd	0.61%
Tata Steel Limited	0.50%
Others	10.80%
Total	43.73%

Debentures / Bonds	% to Fund
Nuclear Power Corporation of India Ltd	3.47%
IOT Utkal Energy Services Limited	3.43%
State Bank of India	3.37%
Power Finance Corporation Ltd	2.24%
Sikka Ports And Terminals	2.22%
LIC Housing Finance Ltd	1.12%
Total	15.85%

Government Securities	% to Fund
7.72% GOI Mat 25-May-2025	7.82%
7.59% GOI Mat 20-Mar-2029	6.84%
7.98% Karnataka SDL Mat 14-Oct-2025	4.70%
7.40% GOI Mat 09-Sep-2035	4.61%
Gsec C-STRIPS Mat 26-Oct-2023	4.24%
7.37% GOI Mat 16-April-2023	3.31%
Gsec C-STRIPS Mat 10-Aug-2023	2.15%
8.15% GOI Mat 24-Nov-2026	1.10%
6.45% GOI Mat 07-Oct-2029	0.74%
7.16% GOI Mat 20-May-2023	0.22%
Others	0.03%
Total	35.78%

Deposits, Money Mkt Securities and Net Current Assets.	4.63%
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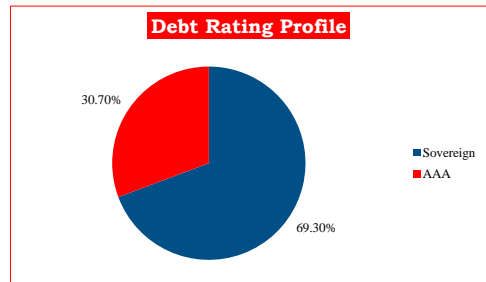
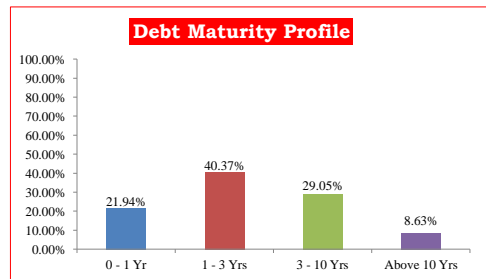
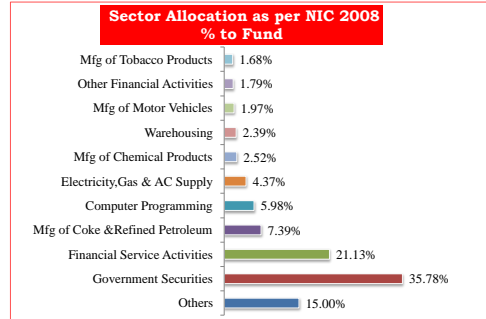
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	7.29%
Avg Maturity (In Months)	42.85
Modified Duration (In Years)	2.93

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
396.38	468.01	42.00	906.39

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	13	21
Mr Abhishek Agarwal	-	-	13

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	1.80%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	51.63%
Corporate Bonds		
Equity	30% to 60%	43.73%
Net Current Assets	-	2.83%



Defensive Managed Fund - Defined Benefit Group as on March 31, 2023

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

SFIN Code	: ULGF01028/03/05DefensiveF101
Inception Date	: 28 Mar 2005
NAV	: 105.8812

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.75%	8.38%
10 Years	9.31%	8.75%
7 Years	8.94%	8.43%
5 Years	8.20%	7.89%
4 Years	8.19%	7.86%
3 Years	10.51%	10.11%
2 Years	5.94%	5.19%
1 Year	3.52%	2.79%
6 Months	2.85%	2.99%
1 Month	0.61%	0.88%

22.5% BSE -100 77.5% CRISIL Composite Bond Fund Index
Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
ICICI Bank Limited	2.32%
HDFC Bank Limited	2.20%
Reliance Industries Limited	2.08%
Infosys Limited	1.81%
UNO Minda Limited	1.71%
IITC Limited	1.13%
Axis Bank Limited	0.94%
Larsen & Toubro Limited	0.92%
Tata Consultancy Services Limited	0.90%
Bajaj Finance Ltd	0.79%
Kotak Mahindra Bank Limited	0.78%
Bharti Airtel Ltd	0.67%
Hindustan Unilever Limited	0.62%
Mahindra & Mahindra Ltd.	0.62%
Apollo Hospitals Enterprise Limited	0.51%
Others	6.74%
Total	24.74%

Debentures / Bonds	% to Fund
Hindustan Petroleum Corporation Ltd	5.57%
National Thermal Power Corporation Ltd	3.42%
International Finance Corporation	1.77%
IOT Utkal Energy Services Limited	1.75%
Total	12.51%

Government Securities	% to Fund
7.98% Karnataka SDL Mat 14-Oct-2025	15.40%
Gsec C-STRIPS Mat 17-Jun-2023	8.32%
7.59% GOI Mat 20-Mar-2029	7.34%
7.72% GOI Mat 25-May-2025	6.15%
Gsec C-STRIPS Mat 15-Jun-2023	3.88%
6.45% GOI Mat 07-Oct-2029	3.77%
7.26% GOI Mat 14-Jan-2029	3.38%
8.60% GOI Mat 02-Jun-2028	2.98%
7.40% GOI Mat 09-Sep-2035	1.74%
7.90% Tamil Nadu Uday Mat 22-Mar-2027	1.28%
Others	3.81%
Total	58.05%

Deposits, Money Mkt Securities and Net Current Assets. 4.70%

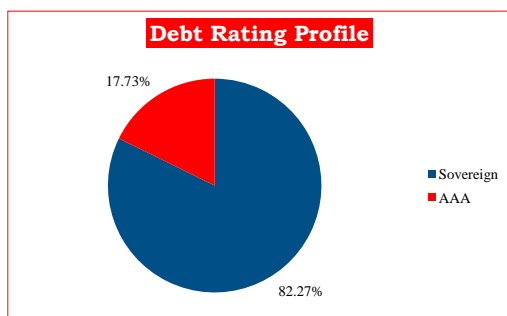
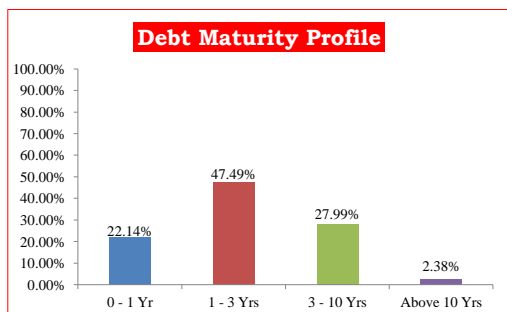
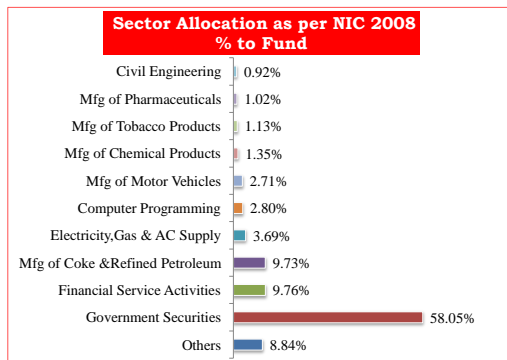
Grand Total 100.00%

Debt Parameters	
Portfolio Yield (%)	7.21%
Avg Maturity (In Months)	35.76
Modified Duration (In Years)	2.37

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
44.03	125.55	8.37	177.94

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	13	21
Mr Nishit Dholakia	7	-	12

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	2.77%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	70.56%
Corporate Bonds	15% to 30%	24.74%
Equity	-	1.94%
Net Current Assets	-	-



Secured Managed Fund - Defined Benefit Group as on March 31, 2023

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

SFIN Code	: ULGF00928/03/05SecureMgtF101
Inception Date	: 28 Mar 2005
NAV	: 165.3036

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	12.42%	7.11%
10 Years	7.96%	7.81%
7 Years	6.07%	7.32%
5 Years	5.37%	7.02%
4 Years	5.04%	7.10%
3 Years	3.88%	5.31%
2 Years	3.64%	4.14%
1 Year	3.87%	3.80%
6 Months	3.51%	3.82%
1 Month	1.27%	1.03%

CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Government Securities	% to Fund
7.26% GOI Mat 14-Jan-2029	28.18%
Gsec C-STRIPS Mat 16-Jun-2023	22.80%
5.77% GOI Mat 03-AUG-2030	19.52%
7.59% GOI Mat 20-Mar-2029	18.37%
8.42% Tamil Nadu SDL 25-07-2023	3.71%
9.20% GOI Mat 30-Sep-2030	2.05%
Total	94.63%

Deposits, Money Mkt Securities and Net Current Assets. 5.37%

Grand Total 100.00%

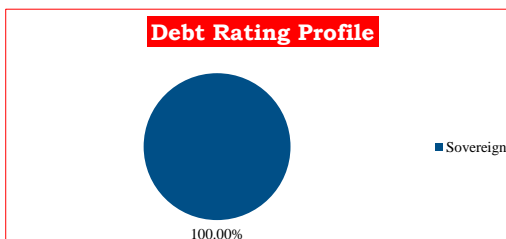
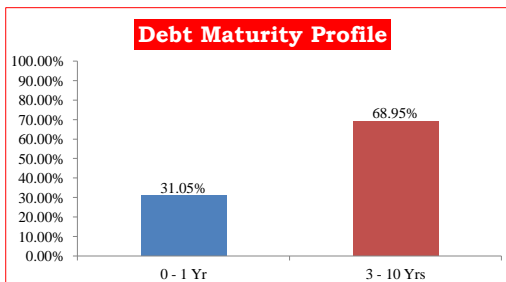
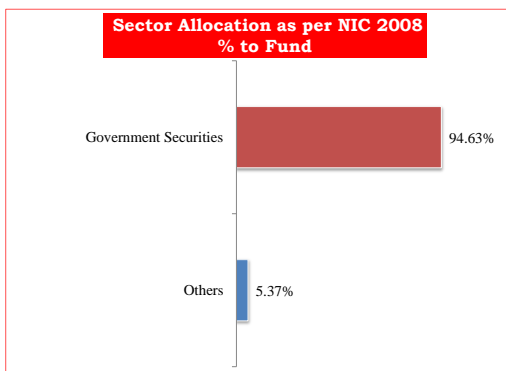
Debt Parameters	
Portfolio Yield (%)	7.05%
Avg Maturity (In Months)	53.20
Modified Duration (In Years)	3.49

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	10.24	0.58	10.82

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	4.16%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	94.63%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	1.21%



Group Balanced Fund as on March 31, 2023

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

SFIN Code	: ULGF00124/08/04EBBALANCE101
Inception Date	: 03 Dec 2004
NAV	: 45.7046

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.64%	8.74%
10 Years	7.89%	9.01%
7 Years	7.17%	8.79%
5 Years	7.23%	8.34%
4 Years	7.02%	8.13%
3 Years	8.93%	11.63%
2 Years	5.21%	5.51%
1 Year	2.95%	2.48%
6 Months	3.58%	3.14%
1 Month	0.82%	0.82%

Crisil Composite Bond Index(70%) and Nifty 50 (30%)
Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
Reliance Industries Limited	4.72%
HDFC Bank Limited	3.97%
Infosys Limited	3.14%
ICICI Bank Limited	2.82%
Housing Devt Finance Corpn Limited	2.43%
ITC Limited	1.99%
Tata Consultancy Services Limited	1.98%
Larsen & Toubro Limited	1.71%
Hindustan Unilever Limited	1.13%
State Bank of India	1.01%
Kotak Mahindra Bank Limited	0.92%
Bharti Airtel Ltd	0.82%
HCL Technologies Limited	0.76%
Maruti Suzuki India Ltd	0.73%
Mahindra & Mahindra Ltd.	0.71%
Others	2.05%
Total	30.89%

Government Securities	% to Fund
6.01% GOI Mat 25-Mar-2028	33.03%
8.24% GOI Mat 10-November-2033	17.80%
Total	50.83%

Deposits, Money Mkt Securities and Net Current Assets.	18.28%
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Grand Total	100.00%
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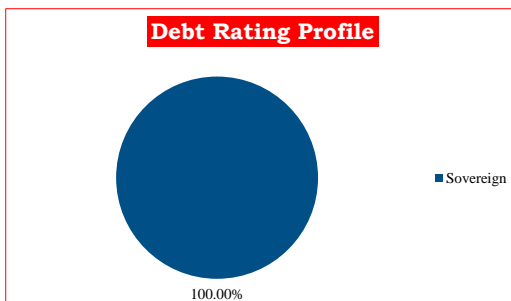
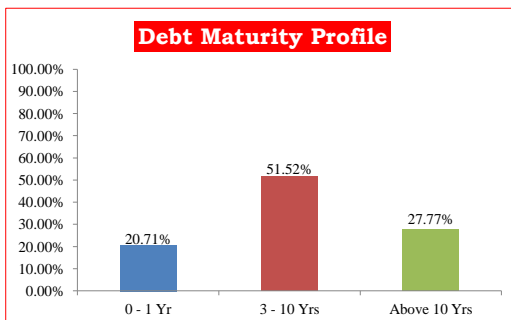
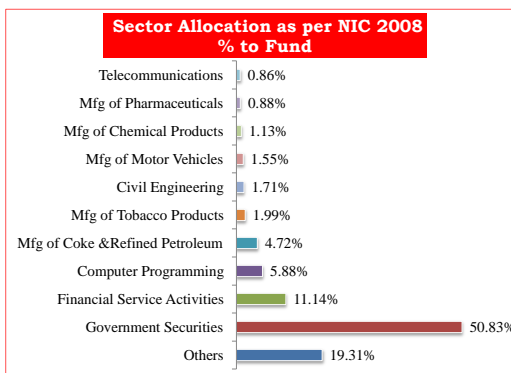
Debt Parameters	
Portfolio Yield (%)	7.21%
Avg Maturity (In Months)	66.26
Modified Duration (In Years)	4.08

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
7.02	11.55	4.15	22.72

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Pranav Parekh	-	6	9
Mr Sumeet Hinduja	7	-	9

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	13.28%
Public Deposits		
Govt. Securities	0% to 80%	50.83%
Corporate Bonds		
Equity	20% to 40%	30.89%
Net Current Assets	-	5.01%



Group Debt Fund as on March 31, 2023

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

SFIN Code	: ULGF00224/08/04EBDEBT101
Inception Date	: 03 Dec 2004
NAV	: 38.9751

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.70%	7.11%
10 Years	7.79%	7.81%
7 Years	7.01%	7.32%
5 Years	6.94%	7.02%
4 Years	6.54%	7.10%
3 Years	4.77%	5.31%
2 Years	3.79%	4.14%
1 Year	3.71%	3.80%
6 Months	3.42%	3.82%
1 Month	1.14%	1.03%

CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures / Bonds	% to Fund
Indian Railway Finance Corporation Ltd	5.87%
Export and Import Bank of India	2.42%
REC Limited	2.38%
National Bank For Agriculture & Rural Development	1.92%
Housing & Urban Development Corporation Limited	1.00%
Total	13.59%

Government Securities	% to Fund
7.10% GOI Mat 18-Apr-2029	12.10%
6.69% GOI Mat 27-Jun-2024	11.40%
9.20% GOI Mat 30-Sep-2030	7.67%
7.38% GOI Mat 20-Jun-2027	6.25%
5.63% GOI Mat 12-Apr-2026	4.58%
6.54% GOI Mat 17-Jan-2032	3.63%
7.26% GOI Mat 06-Feb-2033	3.33%
7.54% GOI Mat 23-May-2036	3.14%
6.89% GOI Mat 16-Jan-2025	3.10%
7.57% Gujarat SDL Mat 09-Nov-2026	2.89%
Others	12.26%
Total	70.34%

Deposits, Money Mkt Securities and Net Current Assets. 16.06%

Grand Total 100.00%

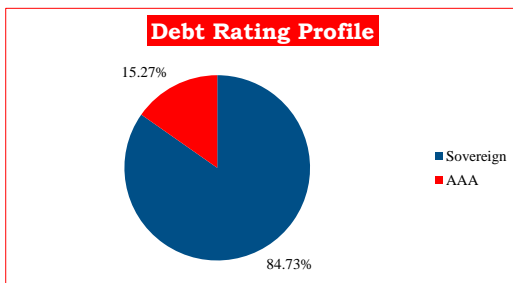
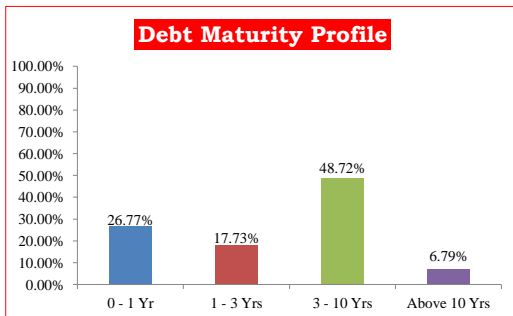
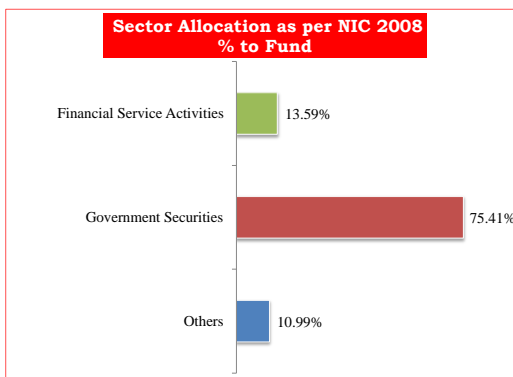
Debt Parameters	
Portfolio Yield (%)	7.19%
Avg Maturity (In Months)	50.24
Modified Duration (In Years)	3.10

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	1,757.86	336.43	2,094.30

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 60%	27.37%
Public Deposits		
Govt. Securities	40% to 100%	83.94%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	-11.31%



Group Growth Fund as on March 31, 2023

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

SFIN Code	: ULGF00324/08/04EBGROWTH101
Inception Date	: 03 Dec 2004
NAV	: 65.0241

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	10.75%	9.82%
10 Years	10.28%	9.81%
7 Years	10.32%	9.78%
5 Years	9.29%	9.22%
4 Years	9.15%	8.82%
3 Years	14.35%	15.85%
2 Years	6.70%	6.42%
1 Year	1.93%	1.60%
6 Months	2.94%	2.68%
1 Month	0.44%	0.68%

Crisil Composite Bond Index (50%) and Nifty 50 (50%)
Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
Reliance Industries Limited	5.23%
ICICI Bank Limited	5.00%
HDFC Bank Limited	4.51%
Infosys Limited	3.74%
Tata Consultancy Services Limited	3.60%
Larsen & Toubro Limited	3.03%
ITC Limited	2.80%
Hindustan Unilever Limited	1.91%
Housing Devt Finance Corpn Limited	1.72%
State Bank of India	1.71%
Kotak Mahindra Bank Limited	1.62%
Maruti Suzuki India Ltd	1.55%
Axis Bank Limited	1.44%
Bharti Airtel Ltd	1.40%
Mahindra & Mahindra Ltd.	1.30%
HCL Technologies Limited	1.22%
Bajaj Finserv Ltd	1.18%
Bajaj Finance Ltd	1.05%
Dr Reddys Laboratories Limited	0.86%
Asian Paints (India) Ltd	0.77%
Sun Pharmaceuticals Industries Limited	0.74%
UltraTech Cement Limited	0.71%
Hindalco Industries Limited	0.61%
Others	1.05%
Total	48.75%

Government Securities	% to Fund
6.01% GOI Mat 25-Mar-2028	28.41%
8.24% GOI Mat 10-November-2033	2.98%
Total	31.40%

Deposits, Money Mkt Securities and Net Current Assets.	19.85%
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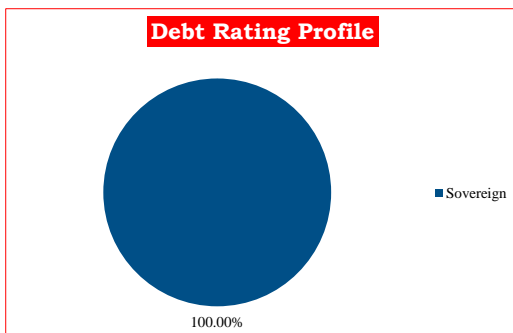
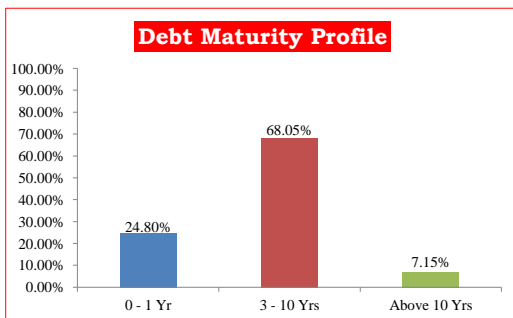
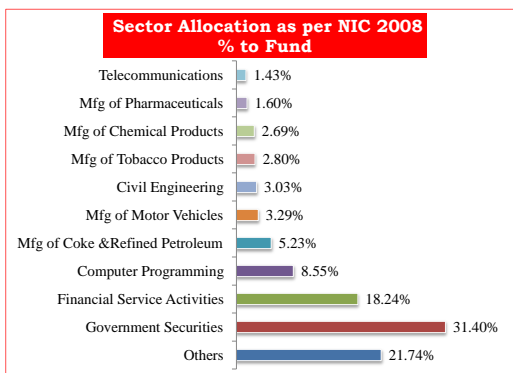
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	7.17%
Avg Maturity (In Months)	49.88
Modified Duration (In Years)	3.35

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
5.22	3.36	2.12	10.70

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Pranav Parekh	-	6	9
Mr Sumeet Hinduja	7	-	9

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	10.36%
Public Deposits		
Govt. Securities	0% to 60%	31.40%
Corporate Bonds		
Equity	40% to 60%	48.75%
Net Current Assets	-	9.49%



Group Secure Fund as on March 31, 2023

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

SFIN Code	: ULGF00524/08/04EBSECURE101
Inception Date	: 03 Dec 2004
NAV	: 43.3466

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.33%	7.92%
10 Years	8.41%	8.41%
7 Years	7.99%	8.05%
5 Years	7.76%	7.68%
4 Years	7.60%	7.61%
3 Years	7.78%	8.47%
2 Years	4.56%	4.82%
1 Year	2.87%	3.14%
6 Months	2.88%	3.48%
1 Month	0.98%	0.92%

Crisil Composite Bond Index (85%) and Nifty 50 (15%)
Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
ICICI Bank Limited	1.05%
Reliance Industries Limited	0.96%
Infosys Limited	0.94%
HDFC Bank Limited	0.86%
Housing Devt Finance Corpn Limited	0.83%
Nippon India ETF Nifty Bank BeES	0.60%
Larsen & Toubro Limited	0.58%
ITC Limited	0.55%
Others	6.99%
Total	13.37%

Debentures / Bonds	% to Fund
Indian Railway Finance Corporation Ltd	5.96%
National Bank For Agriculture & Rural Development	2.30%
REC Limited	1.07%
Total	9.34%

Government Securities	% to Fund
7.10% GOI Mat 18-Apr-2029	12.28%
7.72% GOI Mat 25-May-2025	10.97%
7.54% GOI Mat 23-May-2036	7.14%
5.63% GOI Mat 12-Apr-2026	6.81%
7.26% GOI Mat 22-Aug-2032	4.94%
6.79% GOI Mat 15-May-2027	4.38%
6.54% GOI Mat 17-Jan-2032	4.02%
7.38% GOI Mat 20-Jun-2027	3.65%
7.26% GOI Mat 06-Feb-2033	3.41%
6.69% GOI Mat 27-Jun-2024	2.24%
Others	4.13%
Total	63.97%

Deposits, Money Mkt Securities and Net Current Assets.	13.32%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	7.17%
Avg Maturity (In Months)	64.59
Modified Duration (In Years)	3.93

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
1,308.40	7,175.78	1,304.13	9,788.32

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Pranav Parekh	-	6	9
Mr Sumeet Hinduja	7	-	9

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	10.53%
Public Deposits		
Govt. Securities	0% to 90%	73.31%
Corporate Bonds		
Equity	10% to 20%	13.37%
Net Current Assets	-	2.79%

