

MONTHLY UPDATE

APRIL 2022



INDEX



Group Fund Fact Sheet

Fund Name	SFIN	Page No
Balanced Managed Fund - Old Group	ULGF00411/08/03BalancedMF101	3
Defensive Managed Fund - Old Group	ULGF00311/08/03DefensiveF101	4
Liquid Fund - Old Group	ULGF00111/08/03LiquidFund101	5
Secured Managed Fund - Old Group	ULGF00211/08/03SecureMgtF101	6
Balanced Managed Fund - Life Group	ULGF02525/02/12BalancedMF101	7
Balanced Managed Fund - Pension Group	ULGF03218/02/12BalancedMF101	8
Defensive Managed Fund - Life Group	ULGF02425/02/12DefensiveF101	9
Defensive Managed Fund - Pension Group	ULGF03118/02/12DefensiveF101	10
Growth Fund - Pension Group	ULGF03318/02/12GrowthFund101	11
Liquid Fund - Life Group	ULGF02225/02/12LiquidFund101	12
Liquid Fund - Pension Group	ULGF02918/02/12LiquidFund101	13
Secured Managed Fund - Life Group	ULGF02325/02/12SecureMgtF101	14
Secured Managed Fund - Pension Group	ULGF03018/02/12SecureMgtF101	15
Stable Managed Fund - Old Group	ULGF00620/06/07StableMgFd101	16
Sovereign Fund - Life	ULGF01620/06/07SovereignF101	17
Sovereign Fund - Pension	ULGF01520/06/07SovereignF101	18
Stable Managed Fund - Life Group	ULGF02825/02/12StableMgFd101	19
Stable Managed Fund - Pension Group	ULGF03518/02/12StableMgFd101	20
Balanced Managed Fund - Life Group - II	ULGF04020/02/12BalncdMFII101	21
Defensive Managed Fund - Life Group - II	ULGF03920/02/12DefnsvFdII101	22
Liquid Fund - Life Group - II	ULGF03620/02/12LiquidFdII101	23
Secured Managed Fund - Life Group - II	ULGF03820/02/12SecureMFII101	24
Stable Managed Fund - Life Group - II	ULGF03720/02/12StableMFII101	25
Balanced Managed Fund - Pension Group - II	ULGF04611/02/12BalncdMFII101	26
Defensive Managed Fund - Pension Group - II	ULGF04511/02/12DefnsvFdII101	27
Liquid Fund - Pension Group - II	ULGF04311/02/12LiquidFdII101	28
Secure Managed Fund - Pension Group - II	ULGF04411/02/12SecureMFII101	29
Stable Managed Fund - Pension Group - II	ULGF04811/02/12StableMFII101	30
Balanced Managed Fund - Defined Benefit Group	ULGF01128/03/05BalancedMF101	31
Defensive Managed Fund - Defined Benefit Group	ULGF01028/03/05DefensiveF101	32
Secured Managed Fund - Defined Benefit Group	ULGF00928/03/05SecureMgtF101	33

Balanced Managed Fund - Old Group as on April 29, 2022

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	: ULGF00411/08/03BalancedMF101
Inception Date	: 23 Jul 2003
NAV	: 199.155

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	13.00%	11.05%
10 Years	11.22%	10.25%
7 Years	9.81%	9.35%
5 Years	9.73%	9.60%
3 Years	10.99%	10.62%
2 Years	16.78%	17.65%
1 Year	9.35%	9.75%
6 Months	-1.49%	-0.75%
1 Month	-1.42%	-0.91%

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

Portfolio

Equity	% to Fund
Reliance Industries Limited	4.85%
Infosys Limited	3.28%
HDFC Bank Limited	2.75%
ICICI Bank Limited	2.57%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	1.99%
Bharti Airtel Ltd	1.63%
Nippon India ETF Bank Bees	1.25%
Tata Consultancy Services Limited	1.22%
Hindustan Unilever Limited	1.17%
Larsen & Toubro Limited	1.11%
Axis Bank Limited	1.05%
ITC Limited	1.01%
Bajaj Finance Ltd	0.93%
SBI Mutual Fund - SBI ETF Private Bank	0.90%
Kotak Mahindra Bank Limited	0.88%
State Bank of India	0.77%
UltraTech Cement Limited	0.65%
Maruti Suzuki India Ltd	0.62%
HCL Technologies Limited	0.58%
Mahindra & Mahindra Ltd.	0.58%
Asian Paints (India) Ltd	0.56%
ICICI Prudential Private Banks ETF	0.55%
Tata Steel Limited	0.52%
Bajaj Finserv Ltd	0.52%
Others	12.49%
Total	44.43%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	3.59%
Export and Import Bank of India	2.82%
LIC Housing Finance Ltd	2.45%
State Bank of India	2.26%
Indian Railway Finance Corporation Ltd	2.00%
Mahindra and Mahindra Financial Services Ltd	1.44%
Power Grid Corporation of India Ltd	1.35%
IDFC First Bank Limited	1.02%
HDB Financial Services Ltd	1.01%
Sundaram Finance Ltd	0.81%
Others	4.47%
Total	23.22%

Government Securities	% to Fund
6.54% GOI Mat 17-Jan-2032	4.78%
7.17% GOI Mat 08-Jan-2028	4.11%
Gsec C-STRIPS Mat 15-Jun-2022	3.20%
Gsec C-STRIPS Mat 26-Oct-2022	2.28%
7.33% Maharashtra SDL Mat 13-Sep-2027	2.19%
6.45% GOI Mat 07-Oct-2029	1.97%
Gsec C-STRIPS Mat 15-Sep-2022	1.56%
7.26% GOI Mat 14-Jan-2029	0.61%
8.04% Maharashtra SDL Mat 25-Feb-2025	0.51%
7.21% Gujarat SDL Mat 09-Aug-2027	0.49%
Others	6.17%
Total	27.86%

Deposits, Money Mkt Securities and Net Current Assets.	4.48%
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Grand Total	100.00%
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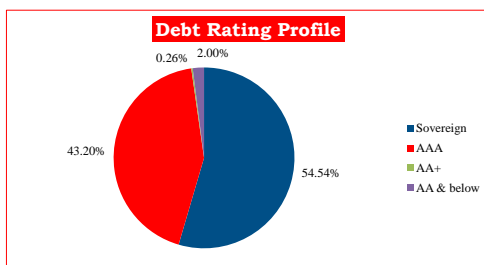
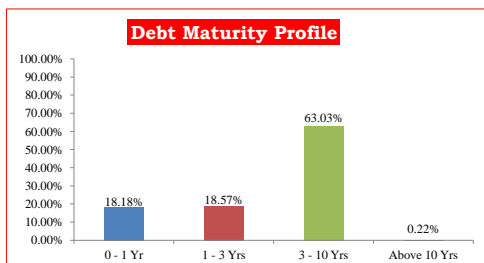
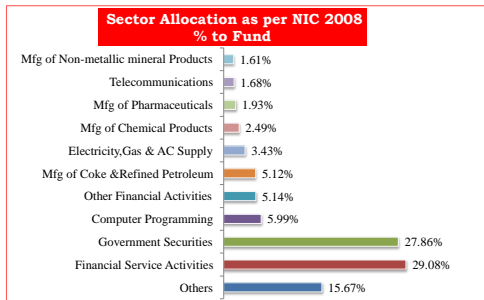
Debt Parameters	
Portfolio Yield (%)	6.33%
Avg Maturity (In Months)	54.24
Modified Duration (In Years)	3.49

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
38,247.58	43,974.28	3,854.16	86,076.02

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	2	13	25
Mr Abhishek Agarwal	-	-	13

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.77%
Public Deposits	0% to 15%	0.00%
Govt. Securities		51.09%
Corporate Bonds	20% to 70%	
Equity	30% to 60%	44.43%
Net Current Assets	-	3.70%



Defensive Managed Fund - Old Group as on April 29, 2022

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	: ULGF00311/08/03DefensiveF101
Inception Date	: 23 Jul 2003
NAV	: 123.4741

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	10.15%	8.92%
10 Years	9.71%	9.21%
7 Years	8.90%	8.56%
5 Years	8.36%	8.34%
3 Years	9.47%	9.25%
2 Years	10.99%	11.41%
1 Year	6.12%	6.18%
6 Months	-0.76%	-0.26%
1 Month	-1.10%	-0.94%

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	2.54%
ICICI Bank Limited	2.10%
Infosys Limited	1.96%
HDFC Bank Limited	1.90%
Tata Consultancy Services Limited	1.05%
Bajaj Finance Ltd	0.94%
Larsen & Toubro Limited	0.73%
Kotak Mahindra Bank Limited	0.69%
Bharti Airtel Ltd	0.66%
Axis Bank Limited	0.65%
ITC Limited	0.63%
Housing Devt Finance Corpn Limited	0.60%
Hindustan Unilever Limited	0.54%
Others	6.82%
Total	21.80%

Debentures / Bonds	% to Fund
LIC Housing Finance Ltd	6.73%
Housing Development Finance Corporation Ltd	4.44%
National Thermal Power Corporation Ltd	3.37%
Power Grid Corporation of India Ltd	2.76%
Sikka Ports And Terminals	2.45%
Indian Railway Finance Corporation Ltd	2.21%
Ultratech Cement Ltd	2.03%
State Bank of India	2.00%
Hindustan Petroleum Corporation Ltd	1.50%
Bajaj Finance Ltd	1.31%
Others	9.19%
Total	37.99%

Government Securities	% to Fund
6.54% GOI Mat 17-Jan-2032	6.41%
7.17% GOI Mat 08-Jan-2028	3.69%
6.45% GOI Mat 07-Oct-2029	2.83%
7.20% Maharashtra SDL Mat 09-Aug-2027	2.11%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	2.03%
Gsec C-STRIPS Mat 15-Jun-2022	1.73%
7.33% Maharashtra SDL Mat 13-Sep-2027	1.54%
7.65% Tamil Nadu SDL Mat 06-Dec-2027	1.49%
7.72% GOI Mat 25-May-2025	1.15%
7.26% GOI Mat 14-Jan-2029	1.03%
Others	9.01%
Total	33.02%

Deposits, Money Mkt Securities and Net Current Assets.	7.19%
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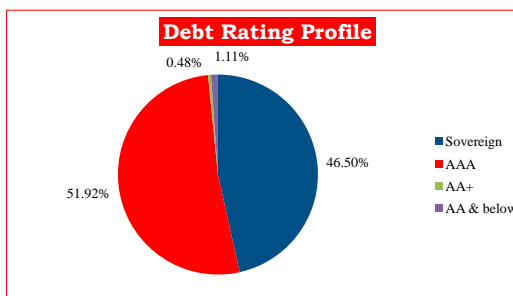
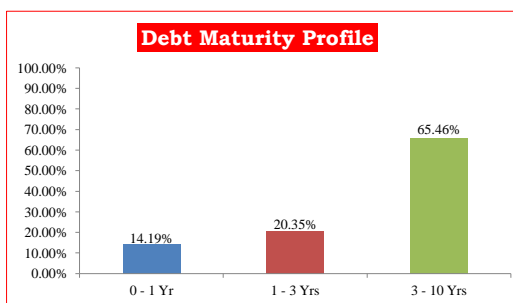
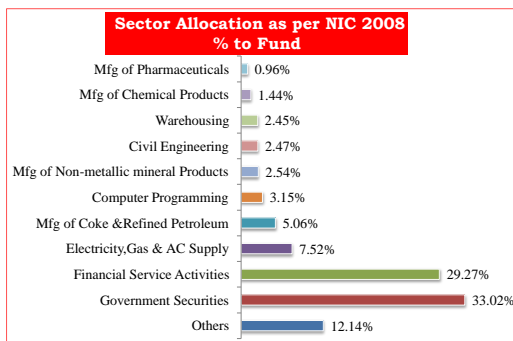
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.39%
Avg Maturity (In Months)	54.25
Modified Duration (In Years)	3.50

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
7,139.62	23,255.33	2,353.02	32,747.97

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	2	13	25
Mr Nishit Dholakia	3	-	16

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	2.04%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	71.01%
Corporate Bonds	15% to 30%	21.80%
Equity	-	5.15%
Net Current Assets	-	5.15%



Liquid Fund - Old Group as on April 29, 2022

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	: 68.0498

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.72%	6.57%
10 Years	6.28%	6.98%
7 Years	5.29%	6.19%
5 Years	4.61%	5.67%
3 Years	3.89%	4.63%
2 Years	3.05%	3.82%
1 Year	2.83%	3.70%
6 Months	1.46%	1.92%
1 Month	0.24%	0.31%

CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

Portfolio	
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Deposits, Money Mkt Securities and Net Current Assets.	100.00%
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Grand Total	100.00%
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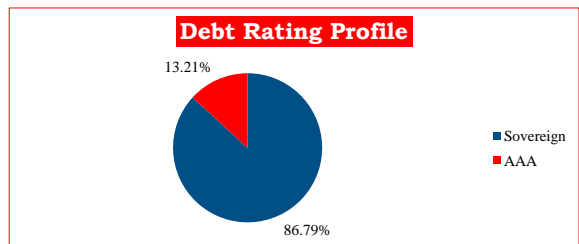
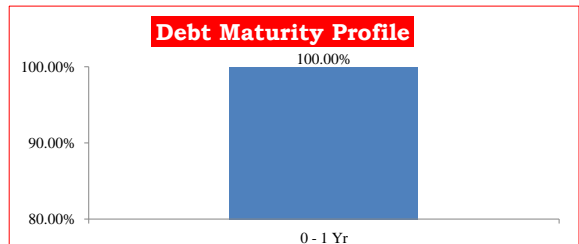
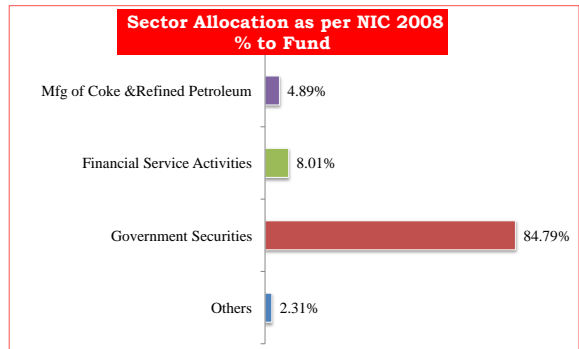
Debt Parameters	
Portfolio Yield (%)	3.85%
Avg Maturity (In Months)	5.28
Modified Duration (In Years)	0.44

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	304.61	304.61

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced 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		0.00%



Secured Managed Fund - Old Group as on April 29, 2022

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	: 74.806

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.22%	6.80%
10 Years	8.20%	8.17%
7 Years	7.37%	7.77%
5 Years	6.70%	7.07%
3 Years	7.20%	7.87%
2 Years	4.46%	5.18%
1 Year	2.39%	2.61%
6 Months	-0.13%	0.22%
1 Month	-0.87%	-0.97%

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

Portfolio

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	8.58%
IDFC First Bank Limited	5.19%
LIC Housing Finance Ltd	3.39%
Bajaj Finance Ltd	2.63%
Power Finance Corporation Ltd	1.98%
National Bank For Agriculture & Rural Development	1.64%
Mahindra and Mahindra Financial Services Ltd	1.56%
State Bank of India	1.53%
Sikka Ports And Terminals	1.35%
Embassy Office Parks REIT	1.27%
Others	4.96%
Total	34.06%

Government Securities	% to Fund
7.17% GOI Mat 08-Jan-2028	9.30%
Gsec C-STRIPS Mat 15-Dec-2022	6.73%
5.74% GOI Mat 15-Nov-2026	5.53%
8.84% Gujarat SDL Mat 17-Oct-2022	4.92%
6.54% GOI Mat 17-Jan-2032	3.99%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	2.57%
7.61% GOI Mat 09-May-2030	2.49%
7.26% GOI Mat 14-Jan-2029	2.48%
7.84% Tamil Nadu SDL Mat 13-Jul-2026	2.44%
7.60% Food Corp of India Bond GOI Mat 09-Jan-2030	2.37%
Others	14.97%
Total	57.80%

Deposits, Money Mkt Securities and Net Current Assets.	8.13%
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Grand Total	100.00%
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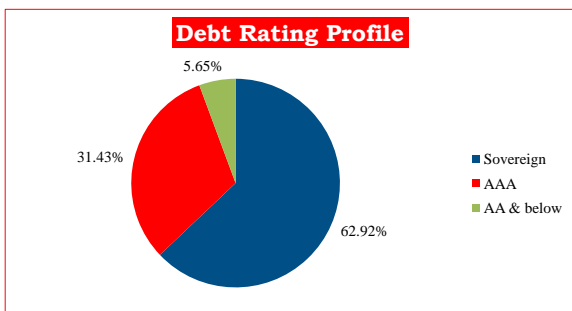
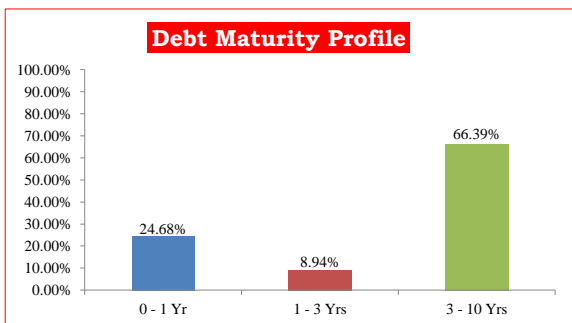
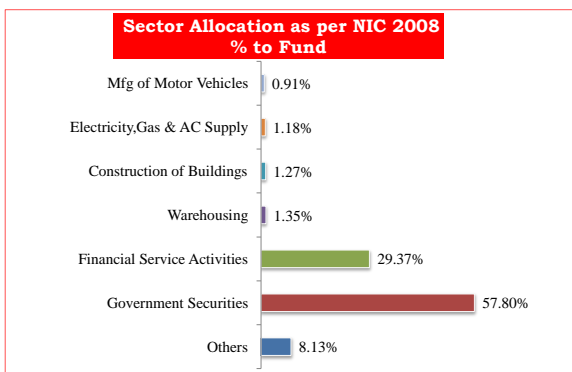
Debt Parameters	
Portfolio Yield (%)	6.36%
Avg Maturity (In Months)	54.75
Modified Duration (In Years)	3.49

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	14,613.15	1,293.37	15,906.52

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.67%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	91.87%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	7.46%



Balanced Managed Fund - Life Group as on April 29, 2022

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	: UL.GF02525/02/12BalancedMF101
Inception Date	: 02 Jan 2004
NAV	: 159.0781

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.69%	9.56%
10 Years	11.29%	10.25%
7 Years	9.73%	9.35%
5 Years	9.56%	9.60%
3 Years	11.16%	10.62%
2 Years	17.07%	17.65%
1 Year	9.23%	9.75%
6 Months	-1.86%	-0.75%
1 Month	-1.42%	-0.91%

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

Portfolio

Equity	% to Fund
Reliance Industries Limited	4.98%
Infosys Limited	3.37%
HDFC Bank Limited	2.82%
ICICI Bank Limited	2.62%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	2.03%
Bharti Airtel Ltd	1.68%
Nippon India ETF Bank Bees	1.27%
Tata Consultancy Services Limited	1.25%
Hindustan Unilever Limited	1.20%
Larsen & Toubro Limited	1.11%
Axis Bank Limited	1.08%
ITC Limited	1.03%
Bajaj Finance Ltd	0.93%
SBI Mutual Fund - SBI ETF Private Bank	0.92%
Kotak Mahindra Bank Limited	0.90%
State Bank of India	0.77%
UltraTech Cement Limited	0.66%
Maruti Suzuki India Ltd	0.62%
HCL Technologies Limited	0.60%
Mahindra & Mahindra Ltd.	0.59%
ICICI Prudential Private Banks ETF	0.57%
Asian Paints (India) Ltd	0.56%
Tata Steel Limited	0.54%
Bajaj Finserv Ltd	0.52%
Titan Company Limited	0.51%
Others	12.30%
Total	45.42%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	5.45%
Power Grid Corporation of India Ltd	3.79%
LIC Housing Finance Ltd	3.20%
State Bank of India	1.97%
HDB Financial Services Ltd	1.46%
Ultratech Cement Ltd	1.39%
Sundaram Finance Ltd	1.26%
National Thermal Power Corporation Ltd	1.20%
Indian Railway Finance Corporation Ltd	1.09%
Power Finance Corporation Ltd	1.05%
Others	4.70%
Total	26.57%

Government Securities	% to Fund
6.54% GOI Mat 17-Jan-2032	4.74%
7.17% GOI Mat 08-Jan-2028	3.33%
6.45% GOI Mat 07-Oct-2029	2.25%
7.33% Maharashtra SDL Mat 13-Sep-2027	1.70%
Gsec C-STRIPS Mat 15-Sep-2022	1.11%
Gsec C-STRIPS Mat 26-Oct-2022	1.05%
7.26% GOI Mat 14-Jan-2029	0.98%
7.80% Karnataka SDL Mat 08-Apr-2030	0.55%
8.00% Oil Bond Mat 23-Mar-2026	0.53%
8.04% Maharashtra SDL Mat 25-Feb-2025	0.50%
Others	4.94%
Total	21.69%

Deposits, Money Mkt Securities and Net Current Assets.	6.32%
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Grand Total	100.00%
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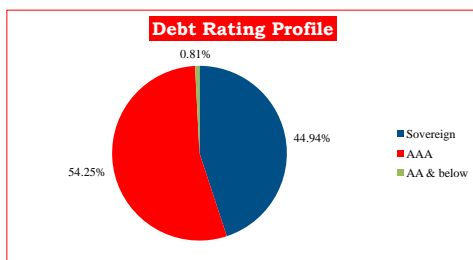
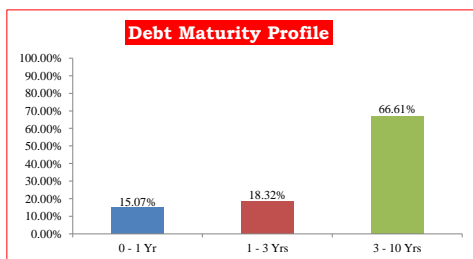
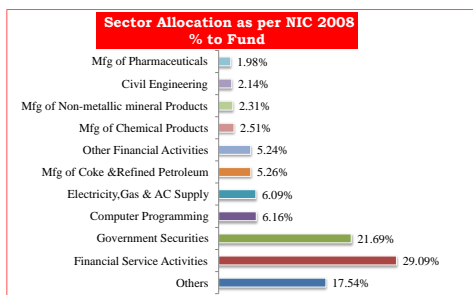
Debt Parameters	
Portfolio Yield (%)	6.42%
Avg Maturity (In Months)	56.60
Modified Duration (In Years)	3.63

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
8,467.94	8,995.94	1,178.77	18,642.66

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	2	13	25
Mr Abhishek Agarwal	-	-	13

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	2.52%
Public Deposits	0% to 15%	0.00%
Govt. Securities		48.25%
Corporate Bonds	20% to 70%	45.42%
Equity	30% to 60%	3.80%
Net Current Assets	-	-



Balanced Managed Fund - Pension Group as on April 29, 2022

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	: 150.8335

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.37%	9.56%
10 Years	11.16%	10.25%
7 Years	9.73%	9.35%
5 Years	9.52%	9.60%
3 Years	10.89%	10.62%
2 Years	16.78%	17.65%
1 Year	9.27%	9.75%
6 Months	-1.75%	-0.75%
1 Month	-1.36%	-0.91%

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

Portfolio

Equity	% to Fund
Reliance Industries Limited	4.87%
Infosys Limited	3.29%
HDFC Bank Limited	2.75%
ICICI Bank Limited	2.57%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	1.99%
Bharti Airtel Ltd	1.64%
Nippon India ETF Bank Bees	1.25%
Tata Consultancy Services Limited	1.22%
Hindustan Unilever Limited	1.18%
Larsen & Toubro Limited	1.11%
Axis Bank Limited	1.06%
ITC Limited	1.01%
Bajaj Finance Ltd	0.93%
SBI Mutual Fund - SBI ETF Private Bank	0.90%
Kotak Mahindra Bank Limited	0.88%
State Bank of India	0.77%
UltraTech Cement Limited	0.65%
Maruti Suzuki India Ltd	0.62%
HCL Technologies Limited	0.58%
Mahindra & Mahindra Ltd.	0.58%
Asian Paints (India) Ltd	0.56%
ICICI Prudential Private Banks ETF	0.55%
Tata Steel Limited	0.53%
Bajaj Finserv Ltd	0.52%
Others	12.52%
Total	44.53%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	3.92%
LIC Housing Finance Ltd	3.43%
National Thermal Power Corporation Ltd	2.10%
Power Grid Corporation of India Ltd	1.95%
Indian Railway Finance Corporation Ltd	1.64%
Power Finance Corporation Ltd	1.38%
Ultratech Cement Ltd	1.36%
State Bank of India	1.34%
IDFC First Bank Limited	1.21%
Hindustan Petroleum Corporation Ltd	1.19%
Others	6.75%
Total	26.26%

Government Securities	% to Fund
6.54% GOI Mat 17-Jan-2032	4.65%
7.17% GOI Mat 08-Jan-2028	3.57%
Gsec C-STRIPS Mat 26-Oct-2022	3.01%
7.33% Maharashtra SDL Mat 13-Sep-2027	2.59%
6.45% GOI Mat 07-Oct-2029	1.20%
7.65% Karnataka SDL Mat 29 Nov 2027	1.02%
Gsec C-STRIPS Mat 15-Jun-2022	0.95%
Gsec C-STRIPS Mat 15-Sep-2022	0.88%
7.38% Karnataka SDL Mat 27-Sep-2027	0.71%
7.26% GOI Mat 14-Jan-2029	0.69%
Others	5.60%
Total	24.89%

Deposits, Money Mkt Securities and Net Current Assets.	4.32%
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Grand Total	100.00%
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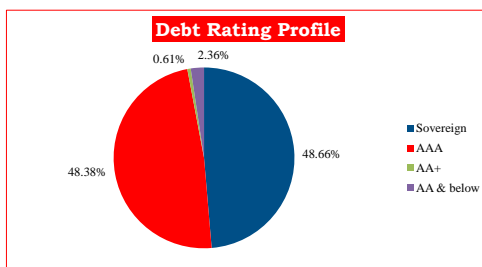
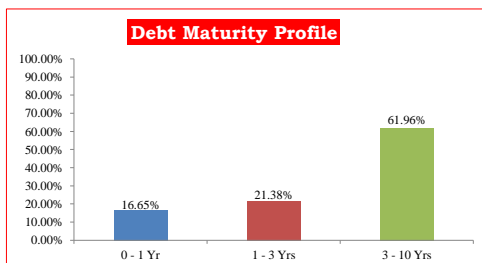
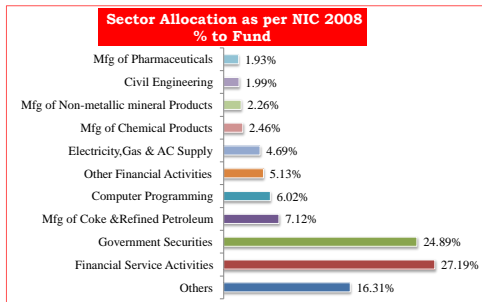
Debt Parameters	
Portfolio Yield (%)	6.35%
Avg Maturity (In Months)	52.88
Modified Duration (In Years)	3.42

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
11,898.25	13,667.10	1,154.61	26,719.96

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	2	13	25
Mr Abhishek Agarwal	-	-	13

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.54%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	51.15%
Corporate Bonds	30% to 60%	44.53%
Equity	-	3.78%
Net Current Assets	-	-



Defensive Managed Fund - Life Group as on April 29, 2022

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	: 108.5111

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.48%	8.16%
10 Years	9.67%	9.21%
7 Years	8.62%	8.56%
5 Years	8.17%	8.34%
3 Years	9.34%	9.25%
2 Years	10.19%	11.41%
1 Year	5.85%	6.18%
6 Months	-0.97%	-0.26%
1 Month	-1.11%	-0.94%

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	2.43%
Infosys Limited	1.64%
HDFC Bank Limited	1.37%
ICICI Bank Limited	1.28%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	0.99%
Bharti Airtel Ltd	0.82%
Nippon India ETF Bank Bees	0.62%
Tata Consultancy Services Limited	0.61%
Hindustan Unilever Limited	0.59%
Larsen & Toubro Limited	0.56%
Axis Bank Limited	0.53%
ITC Limited	0.50%
Others	10.30%
Total	22.23%

Debentures / Bonds	% to Fund
LIC Housing Finance Ltd	5.75%
Housing Development Finance Corporation Ltd	4.66%
Power Grid Corporation of India Ltd	2.66%
State Bank of India	2.40%
ICICI Bank Ltd	2.05%
Hindustan Petroleum Corporation Ltd	1.52%
AXIS Bank Limited	1.39%
Larsen & Toubro Ltd	1.35%
National Highway Authority Of India	1.28%
Bajaj Finance Ltd	1.18%
Others	10.39%
Total	34.62%

Government Securities	% to Fund
6.54% GOI Mat 17-Jan-2032	6.46%
7.17% GOI Mat 08-Jan-2028	5.14%
8.31% Karnataka SDL Mat 14 Nov 2022	3.12%
7.33% Maharashtra SDL Mat 13-Sep-2027	2.49%
6.45% GOI Mat 07-Oct-2029	2.44%
Gsec C-STRIPS Mat 15-Sep-2022	1.77%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	1.57%
Gsec C-STRIPS Mat 15-Jun-2022	1.57%
Gsec C-STRIPS Mat 26-Oct-2022	1.30%
7.26% GOI Mat 14-Jan-2029	1.30%
Others	10.22%
Total	37.38%

Deposits, Money Mkt Securities and Net Current Assets.	5.77%
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Grand Total	100.00%
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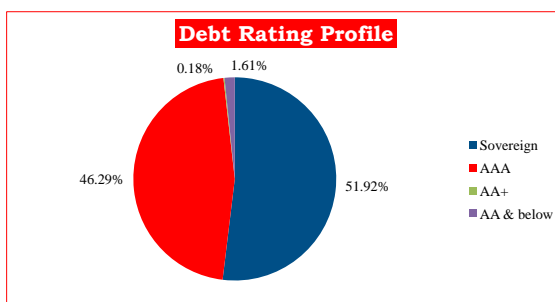
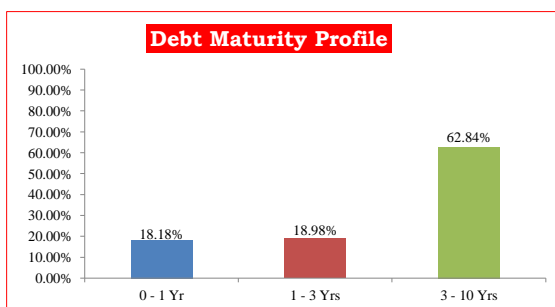
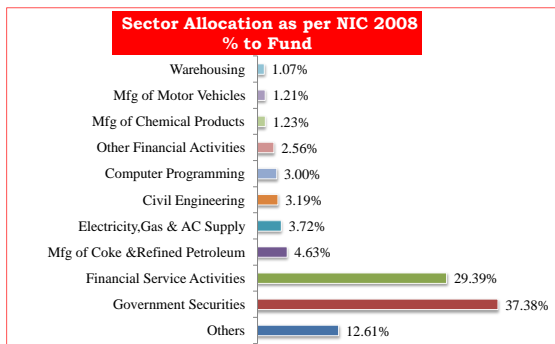
Debt Parameters	
Portfolio Yield (%)	6.36%
Avg Maturity (In Months)	54.32
Modified Duration (In Years)	3.48

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
33,367.02	108,076.66	8,663.84	150,107.52

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	2	13	25
Mr Abhishek Agarwal	-	-	13

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.53%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	72.00%
Corporate Bonds	15% to 30%	22.23%
Equity	-	5.24%
Net Current Assets	-	-



Defensive Managed Fund - Pension Group as on April 29, 2022

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	: 97.9151

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.87%	8.16%
10 Years	9.64%	9.21%
7 Years	8.61%	8.56%
5 Years	8.20%	8.34%
3 Years	9.17%	9.25%
2 Years	10.31%	11.41%
1 Year	5.90%	6.18%
6 Months	-0.89%	-0.26%
1 Month	-1.16%	-0.94%

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	2.53%
Infosys Limited	1.71%
HDFC Bank Limited	1.43%
ICICI Bank Limited	1.33%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	1.03%
Bharti Airtel Ltd	0.85%
Nippon India ETF Bank Bees	0.64%
Tata Consultancy Services Limited	0.63%
Hindustan Unilever Limited	0.61%
Larsen & Toubro Limited	0.56%
Axis Bank Limited	0.55%
ITC Limited	0.52%
Others	10.65%
Total	23.04%

Debentures / Bonds	% to Fund
Power Finance Corporation Ltd	4.66%
NHPC Ltd	4.09%
LIC Housing Finance Ltd	3.88%
Ultratech Cement Ltd	3.48%
Housing Development Finance Corporation Ltd	2.73%
National Highway Authority Of India	1.72%
Sikka Ports And Terminals	1.62%
National Thermal Power Corporation Ltd	1.61%
Indian Railway Finance Corporation Ltd	1.23%
State Bank of India	1.22%
Others	8.46%
Total	34.71%

Government Securities	% to Fund
6.54% GOI Mat 17-Jan-2032	6.52%
7.17% GOI Mat 08-Jan-2028	5.37%
6.45% GOI Mat 07-Oct-2029	2.72%
7.33% Maharashtra SDL Mat 13-Sep-2027	2.46%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	2.02%
Gsec C-STRIPS Mat 15-Jun-2022	1.50%
7.72% GOI Mat 25-May-2025	1.49%
7.65% Karnataka SDL Mat 29 Nov 2027	1.39%
7.26% GOI Mat 14-Jan-2029	1.25%
Gsec C-STRIPS Mat 15-Sep-2022	1.16%
Others	9.32%
Total	35.20%

Deposits, Money Mkt Securities and Net Current Assets.	7.05%
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Grand Total	100.00%
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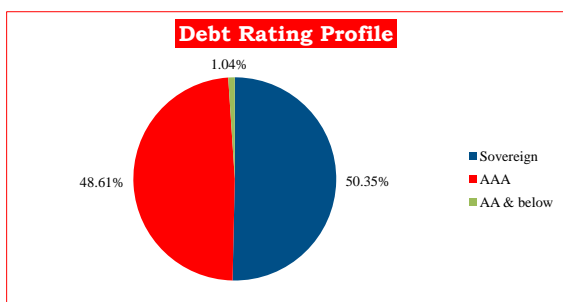
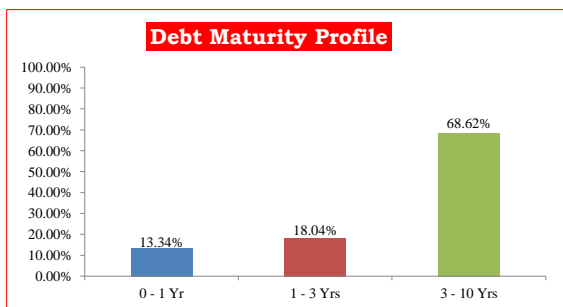
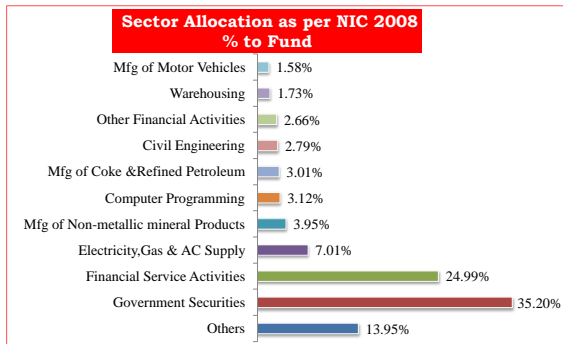
Debt Parameters	
Portfolio Yield (%)	6.42%
Avg Maturity (In Months)	55.74
Modified Duration (In Years)	3.60

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
4,193.10	12,725.79	1,282.63	18,201.51

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	2	13	25
Mr Abhishek Agarwal	-	-	13

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	1.81%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	69.92%
Corporate Bonds	15% to 30%	23.04%
Equity	-	5.24%
Net Current Assets	-	-



Growth Fund - Pension Group as on April 29, 2022

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	: 281.9821

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	14.88%	12.97%
10 Years	14.87%	12.80%
7 Years	13.94%	11.27%
5 Years	13.10%	12.69%
3 Years	16.25%	13.98%
2 Years	38.39%	32.89%
1 Year	21.95%	18.48%
6 Months	-1.05%	-1.93%
1 Month	-1.41%	-0.84%

BSE-100

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
UltraTech Cement Limited	6.78%
Reliance Industries Limited	5.84%
State Bank of India	5.55%
Infosys Limited	4.92%
Bharti Airtel Ltd	4.85%
Tata Steel Limited	4.29%
Larsen & Toubro Limited	4.03%
Sun Pharmaceuticals Industries Limited	3.98%
Tata Motors Limited	3.19%
Axis Bank Limited	3.00%
Dr Reddys Laboratories Limited	2.95%
Vedanta Ltd	2.94%
Tech Mahindra Limited	2.85%
Hindalco Industries Limited	2.73%
Adani Port & Special Economic Zone Ltd	2.61%
Mahindra & Mahindra Ltd.	2.52%
Godrej Consumer Products Limited	2.21%
Bajaj Auto Ltd.	1.95%
Cipla Limited	1.94%
HDFC Bank Limited	1.91%
Bajaj Finserv Ltd	1.77%
Tata Power Co. Ltd	1.71%
Marico Limited.	1.49%
Maruti Suzuki India Ltd	1.47%
Oil & Natural Gas Corporation Ltd.	1.43%
Nestle India Limited	1.31%
SKF India Ltd	1.28%
Eicher Motors Limited	1.25%
Power Grid Corporation of India Ltd	1.19%
Asian Paints (India) Ltd	1.16%
Bharat Petroleum Corporation Ltd	1.10%
Ambuja Cements Ltd.	1.06%
Gas Authority of India Limited	1.06%
IndusInd Bank Limited	1.02%
Coal India Limited	0.93%
Grasim Industries Limited	0.81%
Associated Cement Co Ltd.	0.78%
Bosch Ltd	0.69%
Colgate Palmolive (India) Ltd	0.63%
Indian Oil Corporation Ltd	0.59%
Indus Towers Limited	0.57%
Lupin Limited	0.53%
Others	1.09%
Total	95.96%

Deposits, Money Mkt Securities and Net Current Assets.	4.04%
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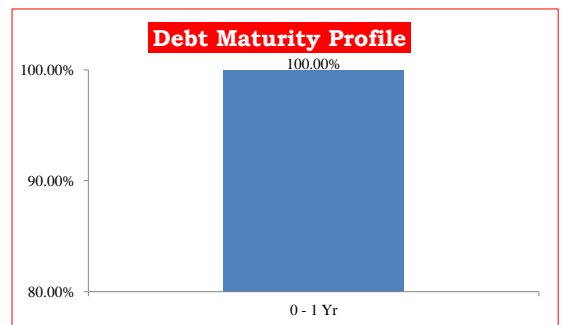
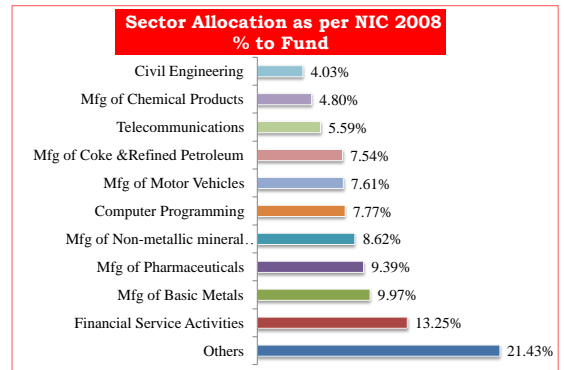
Grand Total	100.00%
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AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
40.34	-	1.70	42.04

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	1.64%
Public Deposits	0%	0.00%
Govt. Securities	0%	0.00%
Corporate Bonds	0%	0.00%
Equity	95% to 100%	95.96%
Net Current Assets	-	2.40%



Liquid Fund - Life Group as on April 29, 2022

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	: 67.4037

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.84%	6.63%
10 Years	6.32%	6.98%
7 Years	5.31%	6.19%
5 Years	4.65%	5.67%
3 Years	3.94%	4.63%
2 Years	3.14%	3.82%
1 Year	2.79%	3.70%
6 Months	1.47%	1.92%
1 Month	0.24%	0.31%

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%

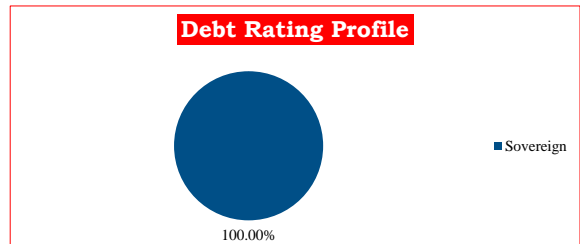
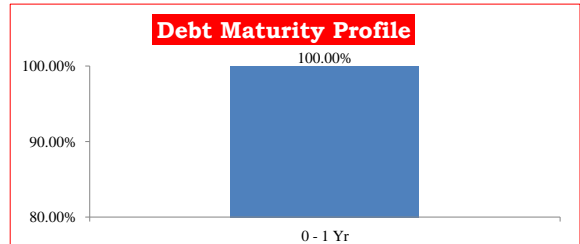
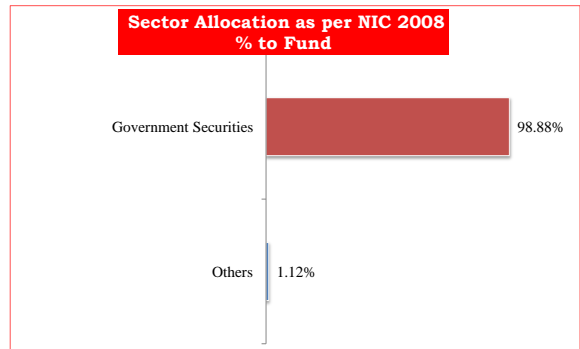
Debt Parameters	
Portfolio Yield (%)	3.92%
Avg Maturity (In Months)	6.17
Modified Duration (In Years)	0.51

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	1,638.58	1,638.58

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced 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 April 29, 2022

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	: 67.4204

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.84%	6.63%
10 Years	6.26%	6.98%
7 Years	5.20%	6.19%
5 Years	4.54%	5.67%
3 Years	3.84%	4.63%
2 Years	3.01%	3.82%
1 Year	2.78%	3.70%
6 Months	1.45%	1.92%
1 Month	0.24%	0.31%

CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

Portfolio	
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Deposits, Money Mkt Securities and Net Current Assets.	100.00%
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Grand Total	100.00%
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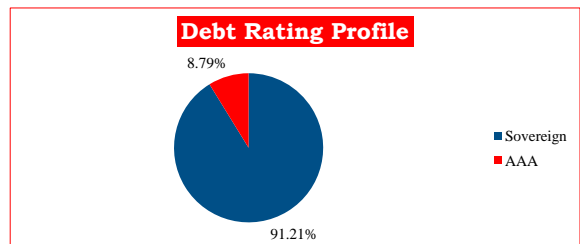
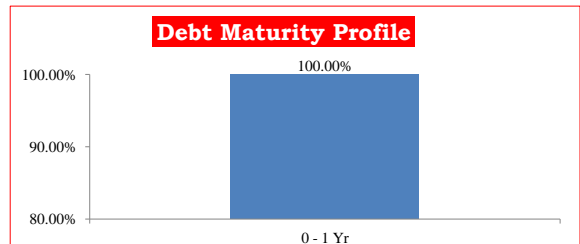
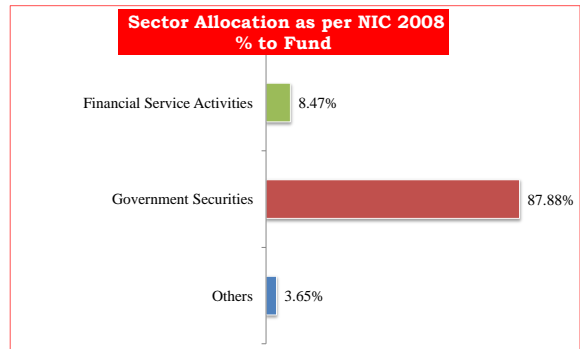
Debt Parameters	
Portfolio Yield (%)	3.94%
Avg Maturity (In Months)	5.87
Modified Duration (In Years)	0.49

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	749.74	749.74

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced 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 April 29, 2022

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	: 75.7314

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.48%	6.76%
10 Years	8.33%	8.17%
7 Years	7.51%	7.77%
5 Years	6.88%	7.07%
3 Years	7.26%	7.87%
2 Years	4.48%	5.18%
1 Year	2.60%	2.61%
6 Months	-0.27%	0.22%
1 Month	-0.89%	-0.97%

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

Portfolio

Debentures / Bonds	% to Fund
Power Finance Corporation Ltd	4.53%
Housing Development Finance Corporation Ltd	3.16%
State Bank of India	3.06%
IDFC First Bank Limited	2.70%
Sikka Ports And Terminals	2.30%
Power Grid Corporation of India Ltd	2.22%
Bajaj Finance Ltd	2.18%
Mahindra & Mahindra Ltd	2.09%
LIC Housing Finance Ltd	2.00%
Sundaram Finance Ltd	1.60%
Others	10.82%
Total	36.66%

Government Securities	% to Fund
7.17% GOI Mat 08-Jan-2028	8.94%
5.74% GOI Mat 15-Nov-2026	5.63%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	4.98%
6.54% GOI Mat 17-Jan-2032	4.01%
7.42% Maharashtra SDL Mat 11-May-2022	3.93%
7.84% Tamil Nadu SDL Mat 13-Jul-2026	2.62%
7.88% GOI Mat 19-Mar-2030	2.61%
7.61% GOI Mat 09-May-2030	2.60%
7.26% GOI Mat 14-Jan-2029	2.38%
Gsec C-STRIPS Mat 15-Dec-2022	2.22%
Others	15.46%
Total	55.39%

Deposits, Money Mkt Securities and Net Current Assets.	7.95%
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Grand Total	100.00%
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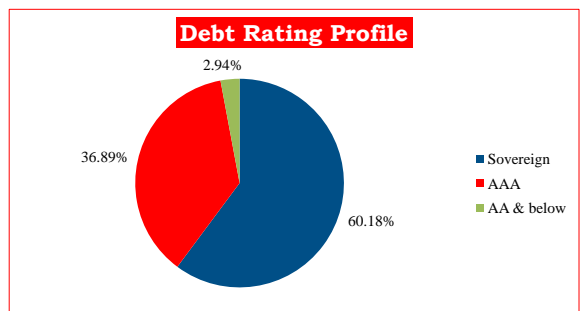
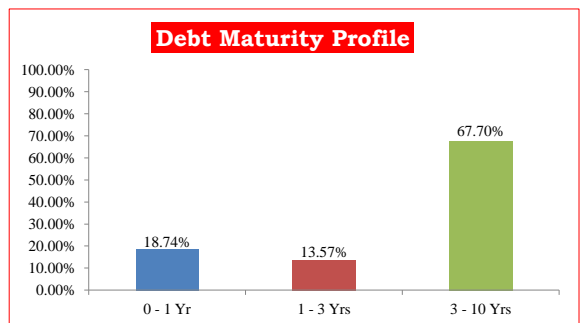
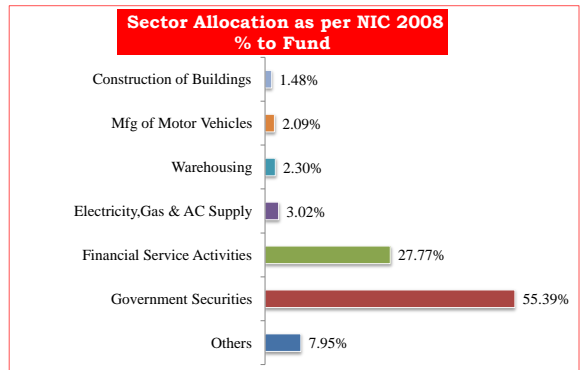
Debt Parameters	
Portfolio Yield (%)	6.43%
Avg Maturity (In Months)	55.98
Modified Duration (In Years)	3.58

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	26,241.00	2,265.64	28,506.64

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.33%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	92.05%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	7.62%



Secured Managed Fund - Pension Group as on April 29, 2022

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	: 74.2188

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.36%	6.76%
10 Years	8.28%	8.17%
7 Years	7.43%	7.77%
5 Years	6.77%	7.07%
3 Years	7.10%	7.87%
2 Years	4.19%	5.18%
1 Year	2.18%	2.61%
6 Months	-0.43%	0.22%
1 Month	-0.89%	-0.97%

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

Portfolio

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	5.16%
Sikka Ports And Terminals	3.98%
IDFC First Bank Limited	3.39%
ICICI Bank Ltd	2.70%
State Bank of India	2.44%
Mahindra & Mahindra Ltd	2.35%
Power Finance Corporation Ltd	2.32%
National Bank For Agriculture & Rural Development	1.44%
Bajaj Finance Ltd	1.29%
REC Limited	1.27%
Others	4.27%
Total	30.61%

Government Securities	% to Fund
7.17% GOI Mat 08-Jan-2028	10.63%
Gsec C-STRIPS Mat 22-Aug-2022	6.18%
5.74% GOI Mat 15-Nov-2026	5.63%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	4.17%
6.54% GOI Mat 17-Jan-2032	4.01%
8.84% Gujarat SDL Mat 17-Oct-2022	3.18%
7.84% Tamil Nadu SDL Mat 13-Jul-2026	2.53%
7.88% GOI Mat 19-Mar-2030	2.45%
8.85% Maharashtra SDL Mat 03-Oct-2022	2.45%
7.61% GOI Mat 09-May-2030	2.38%
Others	16.56%
Total	60.17%

Deposits, Money Mkt Securities and Net Current Assets.	9.22%
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Grand Total	100.00%
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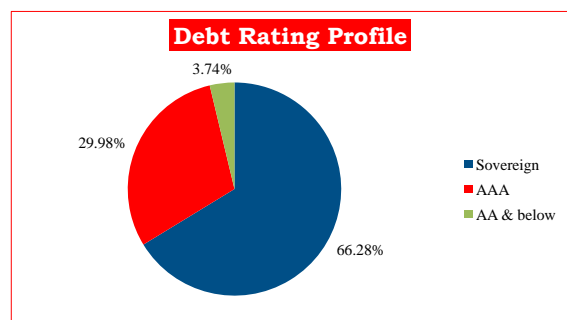
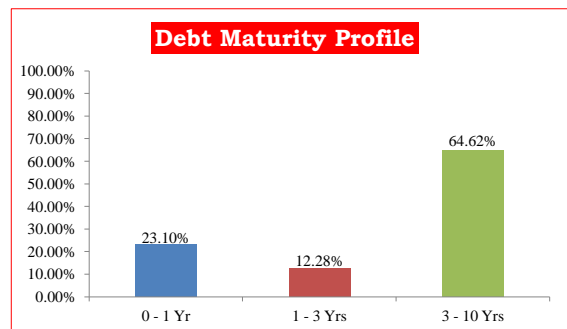
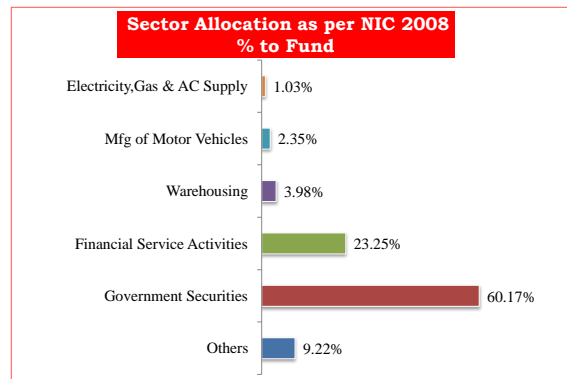
Debt Parameters	
Portfolio Yield (%)	6.35%
Avg Maturity (In Months)	54.09
Modified Duration (In Years)	3.46

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	7,547.83	766.75	8,314.58

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	1.99%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	90.78%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	7.24%



Stable Managed Fund - Old Group as on April 29, 2022

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	: 67.4268

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.05%	7.43%
10 Years	6.81%	7.99%
7 Years	6.19%	7.28%
5 Years	5.83%	6.73%
3 Years	5.45%	6.26%
2 Years	4.01%	5.38%
1 Year	3.27%	4.24%
6 Months	1.46%	2.12%
1 Month	0.04%	0.22%

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 w.e.f December 30, 2020. Benchmark returns are computed basis the revised benchmark index.

Portfolio

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	4.64%
Power Grid Corporation of India Ltd	3.06%
HDB Financial Services Ltd	2.39%
Total	10.09%

Government Securities	% to Fund
8.10% Tamil Nadu SDL Mat 08-May-2023	54.10%
Gsec C-STRIPS Mat 15-Jun-2023	8.55%
8.42% Tamil Nadu SDL 25-07-2023	7.28%
7.16% GOI Mat 20-May-2023	7.19%
9.51% Maharashtra SDL Mat 11-Sep-2023	1.97%
Total	79.10%

Deposits, Money Mkt Securities and Net Current Assets.	10.81%
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Grand Total	100.00%
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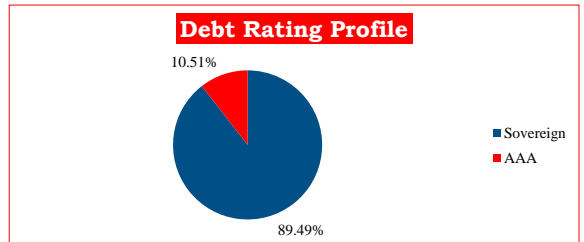
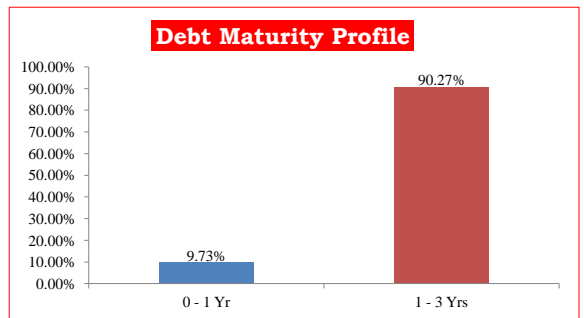
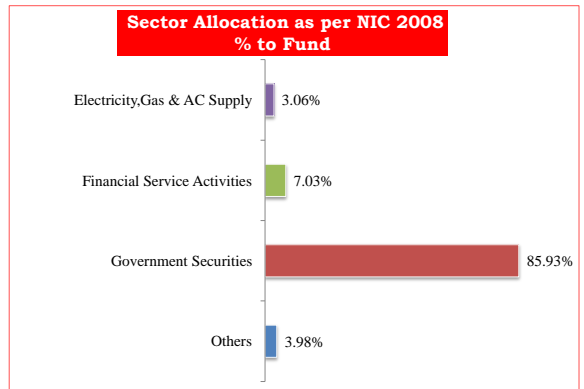
Debt Parameters	
Portfolio Yield (%)	5.14%
Avg Maturity (In Months)	12.39
Modified Duration (In Years)	0.95

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	380.05	46.06	426.11

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	2	13	25

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



Sovereign Fund - Life as on April 29, 2022

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	: 63.073

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.34%	8.30%
10 Years	8.00%	8.59%
7 Years	7.18%	8.03%
5 Years	6.60%	7.45%
3 Years	7.08%	7.70%
2 Years	3.66%	4.63%
1 Year	1.97%	2.87%
6 Months	-0.29%	-0.06%
1 Month	-0.88%	-1.27%

M-BEX

Note: Returns over 1 year have been annualized.

Portfolio

Government Securities	% to Fund
8.32% GOI Mat 02-Aug-2032	35.04%
8.15% GOI Mat 24-Nov-2026	14.37%
7.88% GOI Mat 19-Mar-2030	8.81%
6.84% GOI Mat 19-Dec-2022	5.74%
8.08% GOI Mat 02-Aug-2022	5.64%
Gsec C-STRIPS Mat 15-Jun-2022	5.63%
8.60% GOI Mat 02-Jun-2028	4.42%
7.37% GOI Mat 16-April-2023	4.05%
7.59% GOI Mat 20-Mar-2029	2.62%
8.28% GOI Mat 21-Sep-2027	1.75%
Others	7.08%
Total	95.13%

Deposits, Money Mkt Securities and Net Current Assets. 4.87%

Grand Total 100.00%

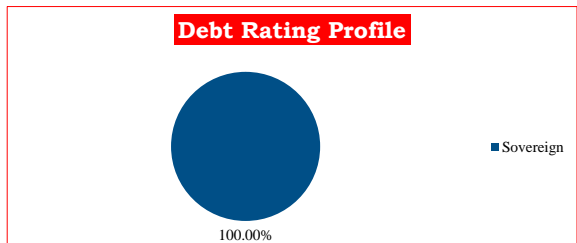
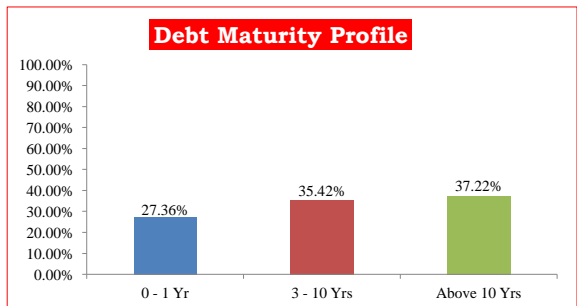
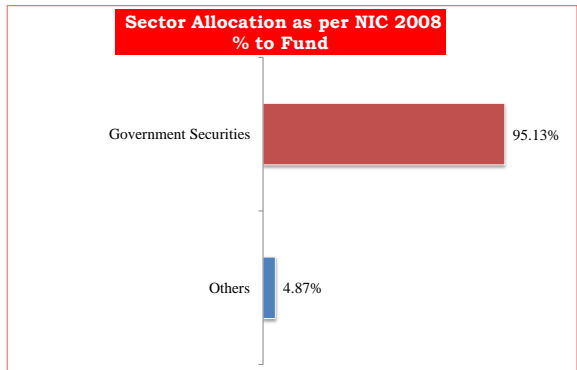
Debt Parameters	
Portfolio Yield (%)	6.34%
Avg Maturity (In Months)	75.03
Modified Duration (In Years)	4.33

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	336.31	17.22	353.52

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	2	13	25

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	2.92%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	95.13%
Corporate Bonds	0%	0.00%
Equity	0%	0.00%
Net Current Assets	-	1.95%



Sovereign Fund - Pension as on April 29, 2022

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	: 58.486

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.80%	8.30%
10 Years	7.35%	8.59%
7 Years	6.00%	8.03%
5 Years	4.91%	7.45%
3 Years	4.86%	7.70%
2 Years	2.94%	4.63%
1 Year	2.74%	2.87%
6 Months	1.32%	-0.06%
1 Month	0.08%	-1.27%

M-BEX

Note: Returns over 1 year have been annualized.

Portfolio

Government Securities	% to Fund
Gsec C-STRIPS Mat 15-Jun-2022	77.85%
6.84% GOI Mat 19-Dec-2022	7.42%
8.15% GOI Mat 24-Nov-2026	5.61%
7.37% GOI Mat 16-April-2023	3.40%
8.08% GOI Mat 02-Aug-2022	1.68%
6.35% Oil Bond Mat 23-Dec-2024	1.67%
Total	97.63%

Deposits, Money Mkt Securities and Net Current Assets. 2.37%

Grand Total 100.00%

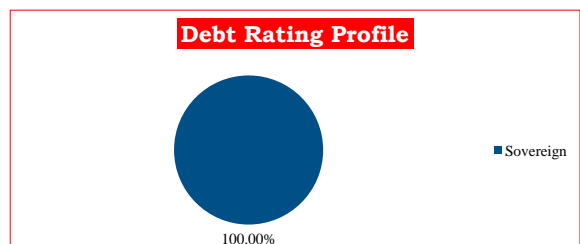
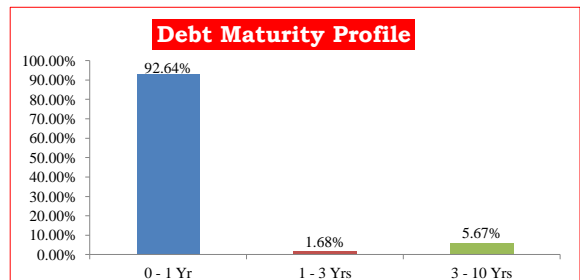
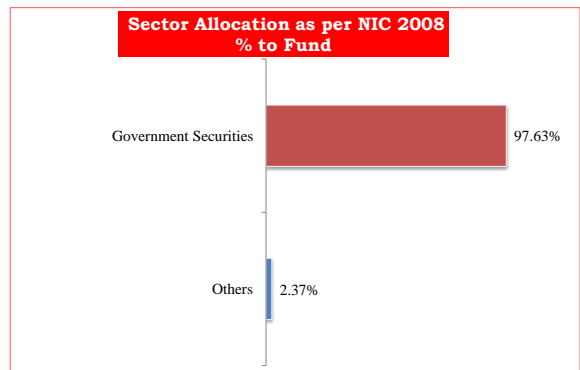
Debt Parameters	
Portfolio Yield (%)	4.10%
Avg Maturity (In Months)	5.90
Modified Duration (In Years)	0.42

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	0.29	0.01	0.30

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	2	13	25

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	1.30%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	97.63%
Corporate Bonds	0%	0.00%
Equity	0%	0.00%
Net Current Assets	-	1.07%



Stable Managed Fund - Life Group as on April 29, 2022

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	: 69.6547

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.28%	7.43%
10 Years	6.84%	7.99%
7 Years	6.16%	7.28%
5 Years	5.82%	6.73%
3 Years	5.45%	6.26%
2 Years	4.03%	5.38%
1 Year	3.22%	4.24%
6 Months	1.52%	2.12%
1 Month	0.08%	0.22%

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 w.e.f December 30, 2020. Benchmark returns are computed basis the revised benchmark index.

Portfolio

Debentures / Bonds	% to Fund
Power Grid Corporation of India Ltd	7.14%
Housing Development Finance Corporation Ltd	3.69%
HDB Financial Services Ltd	3.62%
Larsen & Toubro Ltd	3.04%
Total	17.50%

Government Securities	% to Fund
8.10% Tamil Nadu SDL Mat 08-May-2023	42.51%
Gsec C-STRIPS Mat 15-Jun-2023	8.50%
7.16% GOI Mat 20-May-2023	4.39%
9.51% Maharashtra SDL Mat 11-Sep-2023	0.59%
Total	55.99%

Deposits, Money Mkt Securities and Net Current Assets.	26.51%
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Grand Total	100.00%
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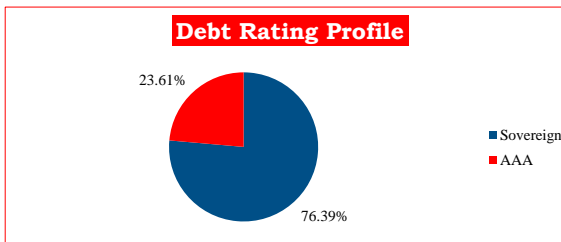
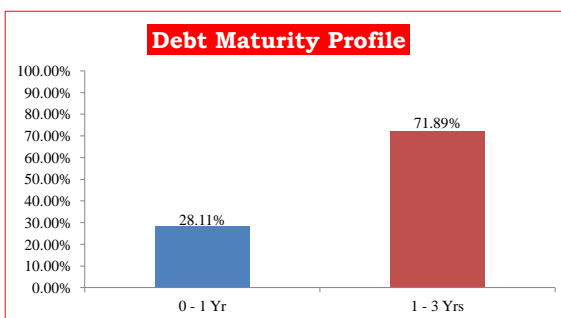
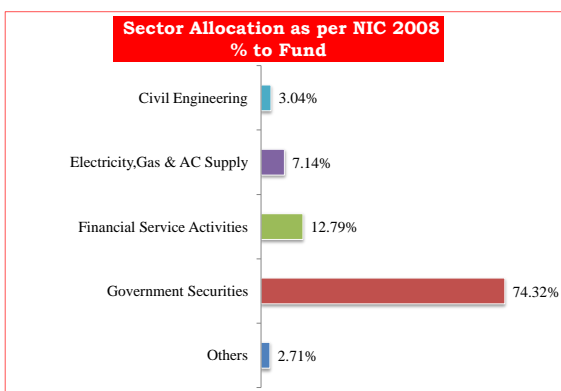
Debt Parameters	
Portfolio Yield (%)	5.04%
Avg Maturity (In Months)	11.80
Modified Duration (In Years)	0.92

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	3,932.69	1,418.98	5,351.67

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	2	13	25

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



Stable Managed Fund - Pension Group as on April 29, 2022

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	: 69.6258

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.28%	7.43%
10 Years	6.83%	7.99%
7 Years	6.16%	7.28%
5 Years	5.78%	6.73%
3 Years	5.41%	6.26%
2 Years	3.97%	5.38%
1 Year	3.18%	4.24%
6 Months	1.51%	2.12%
1 Month	0.08%	0.22%

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 w.e.f December 30, 2020. Benchmark returns are computed basis the revised benchmark index.

Portfolio

Debentures / Bonds	% to Fund
Power Grid Corporation of India Ltd	7.67%
Housing Development Finance Corporation Ltd	4.70%
HDB Financial Services Ltd	4.37%
REC Limited	3.06%
Hindustan Petroleum Corporation Ltd	2.40%
Total	22.20%

Government Securities	% to Fund
8.10% Tamil Nadu SDL Mat 08-May-2023	40.82%
Gsec C-STRIPS Mat 15-Jun-2023	9.64%
7.16% GOI Mat 20-May-2023	3.64%
9.51% Maharashtra SDL Mat 11-Sep-2023	3.00%
6.84% GOI Mat 19-Dec-2022	0.60%
8.42% Tamil Nadu SDL 25-07-2023	0.25%
Total	57.96%

Deposits, Money Mkt Securities and Net Current Assets.	19.85%
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Grand Total	100.00%
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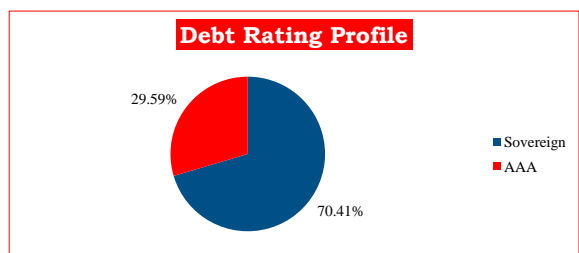
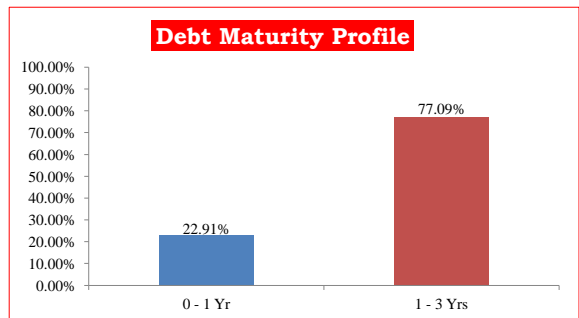
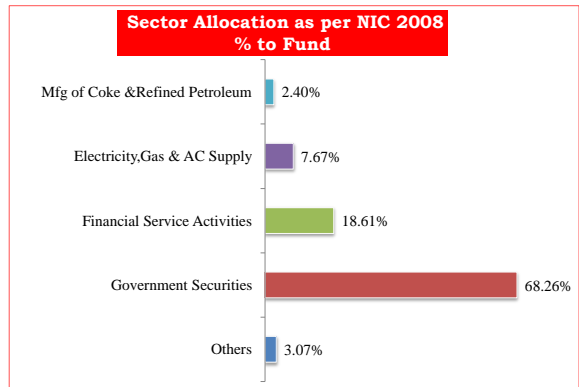
Debt Parameters	
Portfolio Yield (%)	5.08%
Avg Maturity (In Months)	11.81
Modified Duration (In Years)	0.91

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	6,737.39	1,668.11	8,405.49

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	2	13	25

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



Balanced Managed Fund - Life Group - II as on April 29, 2022

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	: ULGF04020/02/12BalcedMFII101
Inception Date	: 20 Feb 2008
NAV	: 30.991

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.89%	8.07%
10 Years	10.62%	10.25%
7 Years	9.08%	9.35%
5 Years	8.76%	9.60%
3 Years	9.93%	10.62%
2 Years	15.72%	17.65%
1 Year	8.56%	9.75%
6 Months	-2.10%	-0.75%
1 Month	-1.41%	-0.91%

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

Portfolio

Equity	% to Fund
Reliance Industries Limited	4.67%
Infosys Limited	3.16%
HDFC Bank Limited	2.64%
ICICI Bank Limited	2.47%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	1.91%
Bharti Airtel Ltd	1.57%
Nippon India ETF Bank Bees	1.20%
Tata Consultancy Services Limited	1.17%
Hindustan Unilever Limited	1.13%
Larsen & Toubro Limited	1.11%
Axis Bank Limited	1.01%
ITC Limited	0.97%
Bajaj Finance Ltd	0.93%
SBI Mutual Fund - SBI ETF Private Bank	0.87%
Kotak Mahindra Bank Limited	0.85%
State Bank of India	0.77%
UltraTech Cement Limited	0.62%
Maruti Suzuki India Ltd	0.62%
HCL Technologies Limited	0.56%
Asian Paints (India) Ltd	0.55%
Mahindra & Mahindra Ltd.	0.55%
ICICI Prudential Private Banks ETF	0.53%
Bajaj Finserv Ltd	0.52%
Tata Steel Limited	0.50%
Others	12.42%
Total	43.32%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	3.12%
State Bank of India	2.42%
Indian Railway Finance Corporation Ltd	2.02%
Sikka Ports And Terminals	1.92%
Power Grid Corporation of India Ltd	1.88%
REC Limited	1.31%
Ultratech Cement Ltd	1.27%
National Bank For Agriculture & Rural Development	1.19%
Mahindra & Mahindra Ltd	1.02%
LIC Housing Finance Ltd	0.95%
Others	6.08%
Total	23.18%

Government Securities	% to Fund
6.54% GOI Mat 17-Jan-2032	4.71%
7.17% GOI Mat 08-Jan-2028	4.68%
6.45% GOI Mat 07-Oct-2029	2.32%
7.33% Maharashtra SDL Mat 13-Sep-2027	1.43%
Gsec C-STRIPS Mat 15-Jun-2022	1.10%
7.20% Maharashtra SDL Mat 09-Aug-2027	0.68%
7.38% Karnataka SDL Mat 27-Sep-2027	0.50%
8.04% Maharashtra SDL Mat 25-Feb-2025	0.50%
7.26% GOI Mat 14-Jan-2029	0.49%
7.21% Gujarat SDL Mat 09-Aug-2027	0.47%
Others	4.13%
Total	21.01%

Deposits, Money Mkt Securities and Net Current Assets.	12.49%
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Grand Total	100.00%
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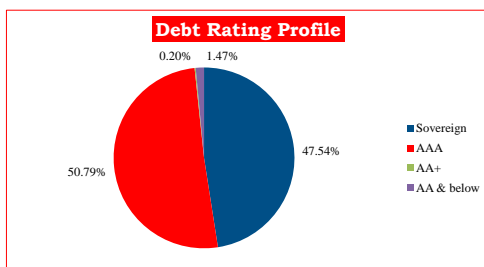
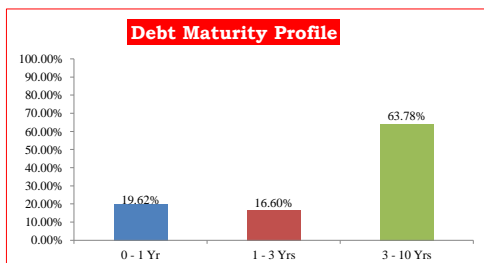
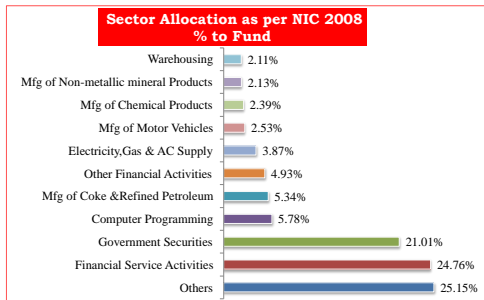
Debt Parameters	
Portfolio Yield (%)	6.22%
Avg Maturity (In Months)	52.46
Modified Duration (In Years)	3.37

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
15,235.40	15,544.32	4,393.28	35,173.00

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	2	13	25
Mr Abhishek Agarwal	-	-	13

Asset Category	F&U Mandate	% of Actual
Money Market Insts		
Public Deposits	0% to 20%	8.78%
Govt. Securities		
Corporate Bonds	20% to 70%	44.19%
Equity	30% to 60%	43.32%
Net Current Assets	-	3.71%



Defensive Managed Fund - Life Group - II as on April 29, 2022

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	: 31.1926

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.59%	7.85%
10 Years	9.15%	9.21%
7 Years	8.06%	8.56%
5 Years	7.61%	8.34%
3 Years	8.62%	9.25%
2 Years	9.71%	11.41%
1 Year	5.27%	6.18%
6 Months	-1.22%	-0.26%
1 Month	-1.12%	-0.94%

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	2.43%
Infosys Limited	1.64%
HDFC Bank Limited	1.37%
ICICI Bank Limited	1.28%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	0.99%
Bharti Airtel Ltd	0.82%
Nippon India ETF Bank Bees	0.62%
Larsen & Toubro Limited	0.61%
Tata Consultancy Services Limited	0.61%
Hindustan Unilever Limited	0.59%
Axis Bank Limited	0.53%
Bajaj Finance Ltd	0.51%
ITC Limited	0.50%
Others	10.02%
Total	22.53%

Debentures / Bonds	% to Fund
LIC Housing Finance Ltd	5.14%
Housing Development Finance Corporation Ltd	5.00%
Indian Railway Finance Corporation Ltd	2.75%
Power Grid Corporation of India Ltd	2.01%
Power Finance Corporation Ltd	1.52%
State Bank of India	1.47%
National Highway Authority Of India	1.46%
AXIS Bank Limited	1.36%
IDFC First Bank Limited	1.36%
NHPC Ltd	1.00%
Others	7.36%
Total	30.42%

Government Securities	% to Fund
6.54% GOI Mat 17-Jan-2032	6.10%
7.17% GOI Mat 08-Jan-2028	4.62%
Gsec C-STRIPS Mat 15-Jun-2022	3.96%
7.33% Maharashtra SDL Mat 13-Sep-2027	2.97%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	2.93%
6.45% GOI Mat 07-Oct-2029	2.72%
7.20% Maharashtra SDL Mat 09-Aug-2027	1.77%
7.38% Karnataka SDL Mat 27-Sep-2027	1.02%
Gsec C-STRIPS Mat 26-Oct-2022	0.83%
7.26% GOI Mat 14-Jan-2029	0.74%
Others	7.31%
Total	34.96%

Deposits, Money Mkt Securities and Net Current Assets.	12.09%
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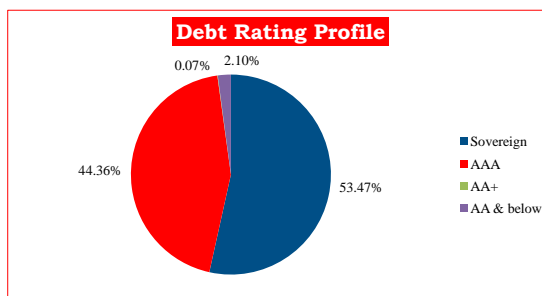
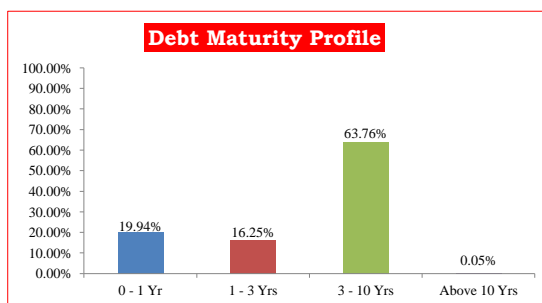
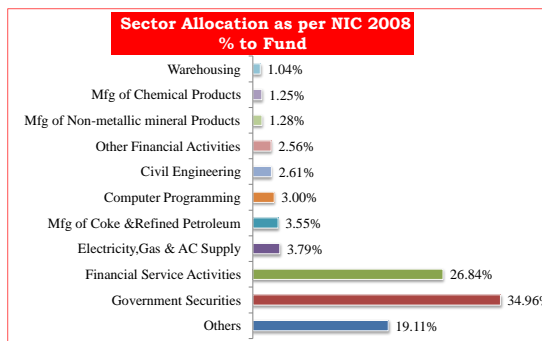
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.28%
Avg Maturity (In Months)	54.01
Modified Duration (In Years)	3.45

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
39,338.55	114,178.25	21,105.22	174,622.02

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	2	13	25
Mr Abhishek Agarwal	-	-	13

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	6.05%
Public Deposits		
Govt. Securities	50% to 85%	65.39%
Corporate Bonds		
Equity	15% to 30%	22.53%
Net Current Assets	-	6.03%



Liquid Fund - Life Group - II as on April 29, 2022

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	: ULGF03620/02/12LiquidFdII101
Inception Date	: 20 Feb 2008
NAV	: 24.2666

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.38%	6.95%
10 Years	5.64%	6.98%
7 Years	4.66%	6.19%
5 Years	4.01%	5.67%
3 Years	3.32%	4.63%
2 Years	2.48%	3.82%
1 Year	2.29%	3.70%
6 Months	1.21%	1.92%
1 Month	0.20%	0.31%

CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

Portfolio	
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Deposits, Money Mkt Securities and Net Current Assets.	100.00%
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Grand Total	100.00%
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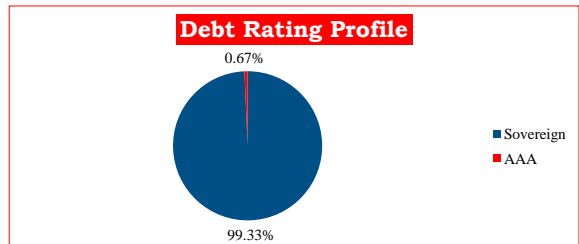
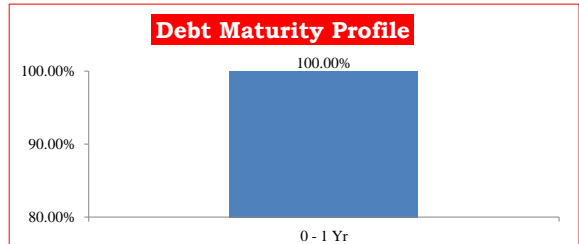
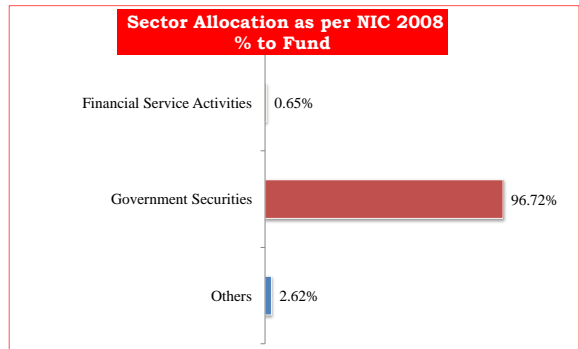
Debt Parameters	
Portfolio Yield (%)	3.86%
Avg Maturity (In Months)	5.68
Modified Duration (In Years)	0.47

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	2,239.20	2,239.20

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced 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 April 29, 2022

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	: 29.3671

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.85%	7.62%
10 Years	7.93%	8.17%
7 Years	7.07%	7.77%
5 Years	6.37%	7.07%
3 Years	6.77%	7.87%
2 Years	4.01%	5.18%
1 Year	2.12%	2.61%
6 Months	-0.42%	0.22%
1 Month	-0.95%	-0.97%

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

Portfolio

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	7.71%
IDFC First Bank Limited	4.53%
Sikka Ports And Terminals	3.76%
Bajaj Finance Ltd	3.06%
Power Finance Corporation Ltd	2.79%
State Bank of India	1.65%
Mahindra & Mahindra Ltd	1.61%
ICICI Bank Ltd	1.60%
Embassy Office Parks REIT	1.56%
LIC Housing Finance Ltd	1.25%
Others	5.61%
Total	35.12%

Government Securities	% to Fund
7.17% GOI Mat 08-Jan-2028	11.53%
5.74% GOI Mat 15-Nov-2026	5.66%
6.54% GOI Mat 17-Jan-2032	4.01%
7.61% GOI Mat 09-May-2030	3.52%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	3.16%
7.88% GOI Mat 19-Mar-2030	2.57%
7.84% Tamil Nadu SDL Mat 13-Jul-2026	2.50%
7.97% Karnataka SDL 05-12-2022	2.42%
7.59% GOI Mat 20-Mar-2029	2.17%
7.60% Food Corp of India Bond GOI Mat 09-Jan-2030	1.95%
Others	13.68%
Total	53.16%

Deposits, Money Mkt Securities and Net Current Assets.	11.71%
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Grand Total	100.00%
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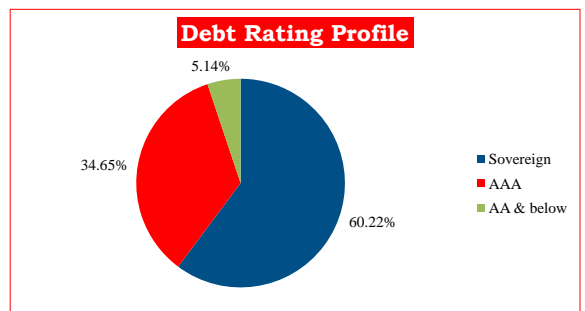
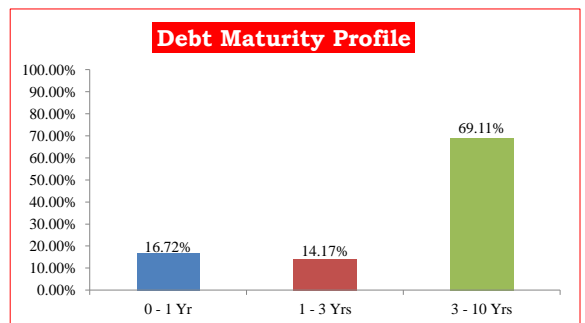
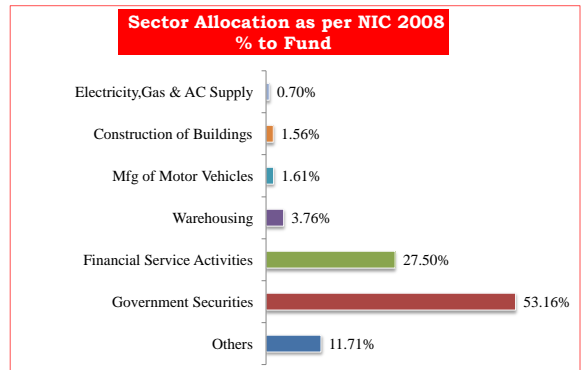
Debt Parameters	
Portfolio Yield (%)	6.46%
Avg Maturity (In Months)	56.00
Modified Duration (In Years)	3.59

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	91,267.81	12,108.19	103,376.00

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 25%	4.11%
Public Deposits		
Govt. Securities	75% to 100%	88.29%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	7.60%



Stable Managed Fund - Life Group - II as on April 29, 2022

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	: ULGF03720/02/12StableMFII101
Inception Date	: 20 Feb 2008
NAV	: 25.0498

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.65%	7.41%
10 Years	6.34%	7.99%
7 Years	5.55%	7.28%
5 Years	5.23%	6.73%
3 Years	4.86%	6.26%
2 Years	3.47%	5.38%
1 Year	2.75%	4.24%
6 Months	1.32%	2.12%
1 Month	0.16%	0.22%

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 w.e.f December 30, 2020. Benchmark returns are computed basis the revised benchmark index.

Portfolio

Debentures / Bonds	% to Fund
HDB Financial Services Ltd	5.56%
Power Grid Corporation of India Ltd	5.53%
Housing Development Finance Corporation Ltd	5.39%
Larsen & Toubro Ltd	1.26%
Total	17.74%

Government Securities	% to Fund
7.16% GOI Mat 20-May-2023	6.07%
Gsec C-STRIPS Mat 22-Feb-2023	3.58%
Gsec C-STRIPS Mat 15-Jun-2023	2.11%
9.51% Maharashtra SDL Mat 11-Sep-2023	0.91%
Gsec C-STRIPS Mat 12-Dec-2022	0.60%
Total	13.27%

Deposits, Money Mkt Securities and Net Current Assets.	68.99%
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Grand Total	100.00%
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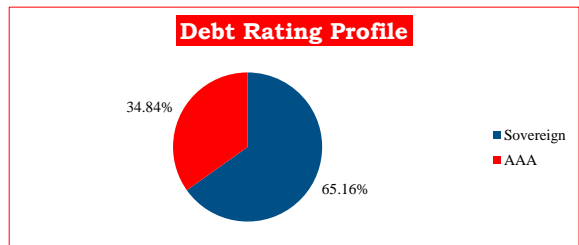
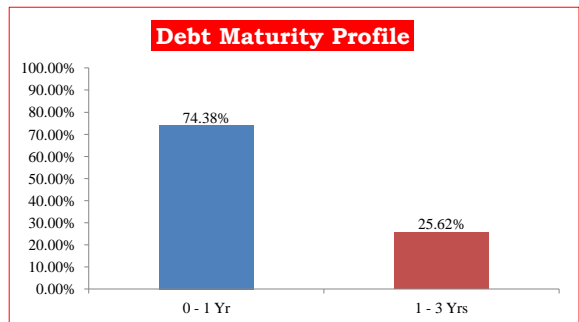
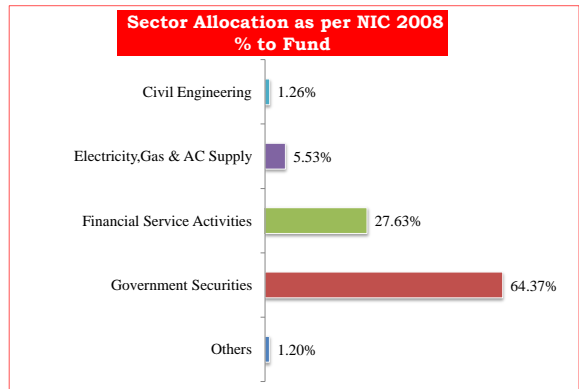
Debt Parameters	
Portfolio Yield (%)	4.79%
Avg Maturity (In Months)	10.24
Modified Duration (In Years)	0.82

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	1,252.22	2,785.88	4,038.10

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	2	13	25

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



Balanced Managed Fund - Pension Group - II as on April 29, 2022

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	: UJGF04611/02/12BalncdMFII101
Inception Date	: 03 Oct 2008
NAV	: 41.9097

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.48%	10.20%
10 Years	10.68%	10.25%
7 Years	9.23%	9.35%
5 Years	9.09%	9.60%
3 Years	10.19%	10.62%
2 Years	15.95%	17.65%
1 Year	8.41%	9.75%
6 Months	-2.14%	-0.75%
1 Month	-1.45%	-0.91%

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

Portfolio

Equity	% to Fund
Reliance Industries Limited	5.00%
Infosys Limited	3.38%
HDFC Bank Limited	2.82%
ICICI Bank Limited	2.63%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	2.04%
Bharti Airtel Ltd	1.69%
Nippon India ETF Bank Bees	1.27%
Tata Consultancy Services Limited	1.26%
Hindustan Unilever Limited	1.21%
Larsen & Toubro Limited	1.11%
Axis Bank Limited	1.09%
ITC Limited	1.04%
Bajaj Finance Ltd	0.93%
SBI Mutual Fund - SBI ETF Private Bank	0.92%
Kotak Mahindra Bank Limited	0.91%
State Bank of India	0.77%
UltraTech Cement Limited	0.66%
Maruti Suzuki India Ltd	0.62%
HCL Technologies Limited	0.60%
Mahindra & Mahindra Ltd.	0.59%
ICICI Prudential Private Banks ETF	0.57%
Asian Paints (India) Ltd	0.56%
Tata Steel Limited	0.54%
Bajaj Finserv Ltd	0.51%
Titan Company Limited	0.51%
Others	12.39%
Total	45.64%

Debentures / Bonds	% to Fund
Power Grid Corporation of India Ltd	3.46%
State Bank of India	3.35%
Housing Development Finance Corporation Ltd	1.81%
Power Finance Corporation Ltd	1.73%
REC Limited	1.73%
LIC Housing Finance Ltd	1.71%
Indian Railway Finance Corporation Ltd	1.67%
National Highway Authority Of India	1.66%
Sikka Ports And Terminals	1.64%
Total	18.77%

Government Securities	% to Fund
6.54% GOI Mat 17-Jan-2032	4.53%
7.38% Karnataka SDL Mat 27-Sep-2027	2.00%
7.26% GOI Mat 14-Jan-2029	1.79%
7.33% Maharashtra SDL Mat 13-Sep-2027	1.78%
6.45% GOI Mat 07-Oct-2029	1.72%
7.59% GOI Mat 20-Mar-2029	1.69%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	1.67%
7.20% Maharashtra SDL Mat 09-Aug-2027	1.65%
Gsec C-STRIPS Mat 15-Jun-2022	0.82%
8.00% Oil Bond Mat 23-Mar-2026	0.68%
Others	3.84%
Total	22.17%

Deposits, Money Mkt Securities and Net Current Assets. **13.43%**

Grand Total **100.00%**

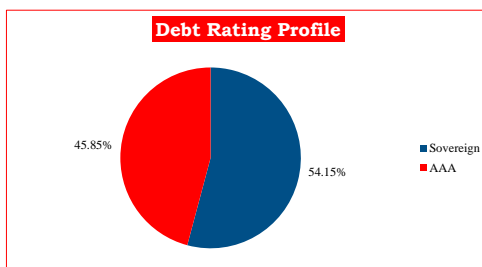
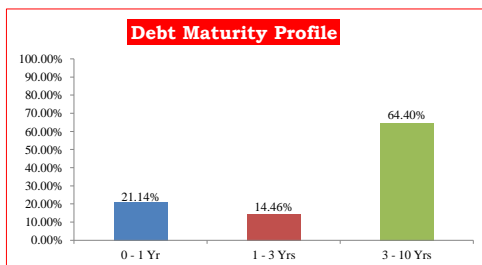
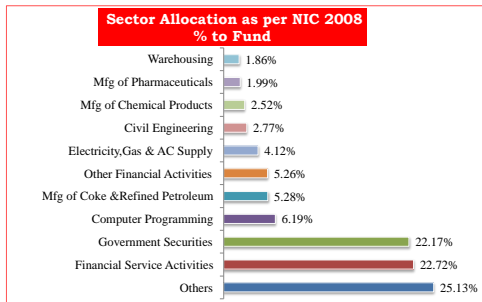
Debt Parameters	
Portfolio Yield (%)	6.23%
Avg Maturity (In Months)	52.77
Modified Duration (In Years)	3.38

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
278.17	249.50	81.85	609.52

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	2	13	25
Mr Abhishek Agarwal	-	-	13

Asset Category	F&U Mandate	% of Actual
Money Market Insts		
Public Deposits	0% to 20%	9.73%
Govt. Securities		
Corporate Bonds	20% to 70%	40.93%
Equity	30% to 60%	45.64%
Net Current Assets	-	3.70%



Defensive Managed Fund - Pension Group - II as on April 29, 2022

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	: ULGF04511/02/12DefnsvFdII101
Inception Date	: 08 Oct 2008
NAV	: 33.8607

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.51%	9.09%
10 Years	9.11%	9.21%
7 Years	8.09%	8.56%
5 Years	7.68%	8.34%
3 Years	8.75%	9.25%
2 Years	9.83%	11.41%
1 Year	5.42%	6.18%
6 Months	-1.21%	-0.26%
1 Month	-1.12%	-0.94%

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	2.48%
Infosys Limited	1.68%
HDFC Bank Limited	1.40%
ICICI Bank Limited	1.31%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	1.01%
Bharti Airtel Ltd	0.84%
Nippon India ETF Bank Bees	0.63%
Tata Consultancy Services Limited	0.62%
Hindustan Unilever Limited	0.60%
Larsen & Toubro Limited	0.56%
Axis Bank Limited	0.54%
ITC Limited	0.51%
Others	10.47%
Total	22.66%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	5.14%
Bajaj Finance Ltd	3.67%
State Bank of India	3.30%
Hindustan Petroleum Corporation Ltd	2.97%
National Bank For Agriculture & Rural Development	1.96%
Indian Railway Finance Corporation Ltd	1.83%
LIC Housing Finance Ltd	1.31%
Export and Import Bank of India	1.31%
Sikka Ports And Terminals	1.22%
Mahindra and Mahindra Financial Services Ltd	1.01%
Others	6.25%
Total	29.97%

Government Securities	% to Fund
6.54% GOI Mat 17-Jan-2032	6.64%
7.17% GOI Mat 08-Jan-2028	4.52%
6.45% GOI Mat 07-Oct-2029	2.78%
7.20% Maharashtra SDL Mat 09-Aug-2027	2.41%
7.33% Maharashtra SDL Mat 13-Sep-2027	2.15%
Gsec C-STRIPS Mat 26-Oct-2022	1.59%
Gsec C-STRIPS Mat 15-Jun-2022	1.52%
8.22% Karnataka SDL Mat 09 Dec 2025	0.93%
7.65% Karnataka SDL Mat 29 Nov 2027	0.86%
8.04% Maharashtra SDL Mat 25-Feb-2025	0.70%
Others	7.12%
Total	31.21%

Deposits, Money Mkt Securities and Net Current Assets.	16.17%
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Grand Total	100.00%
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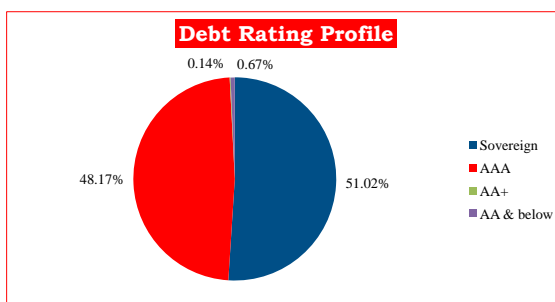
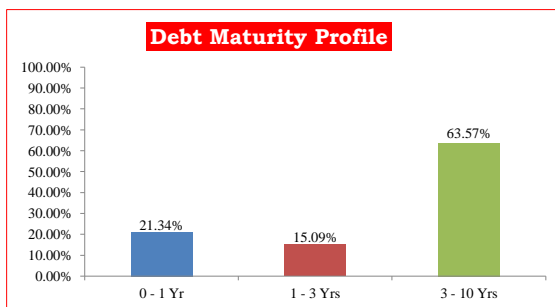
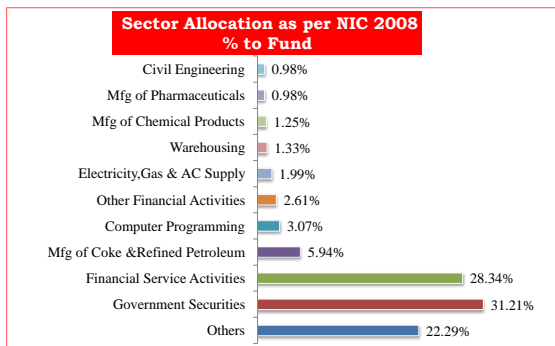
Debt Parameters	
Portfolio Yield (%)	6.21%
Avg Maturity (In Months)	52.34
Modified Duration (In Years)	3.35

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
7,815.12	21,104.00	5,576.67	34,495.80

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	2	13	25
Mr Abhishek Agarwal	-	-	13

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	11.10%
Public Deposits		
Govt. Securities	50% to 85%	61.18%
Corporate Bonds		
Equity		
Net Current Assets	-	5.07%



Liquid Fund - Pension Group - II as on April 29, 2022

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	: ULGF04311/02/12LiquidFdIII101
Inception Date	: 08 Oct 2008
NAV	: 22.8405

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.26%	6.89%
10 Years	5.58%	6.98%
7 Years	4.59%	6.19%
5 Years	3.96%	5.67%
3 Years	3.24%	4.63%
2 Years	2.45%	3.82%
1 Year	2.23%	3.70%
6 Months	1.17%	1.92%
1 Month	0.19%	0.31%

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

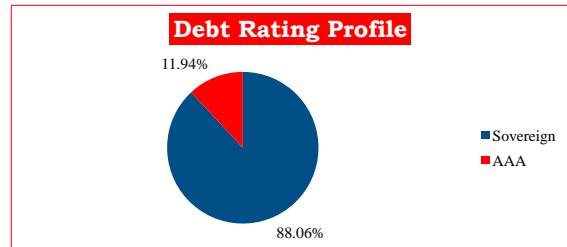
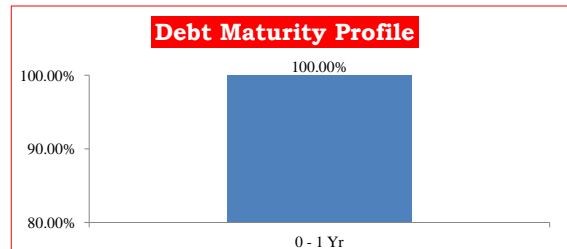
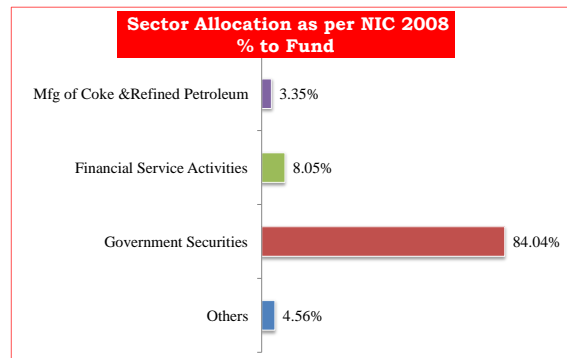
Portfolio Yield (%)	3.92%
Avg Maturity (In Months)	5.53
Modified Duration (In Years)	0.46

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	1,334.68	1,334.68

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced 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 April 29, 2022

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	: 28.8189

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.04%	7.99%
10 Years	7.86%	8.17%
7 Years	6.99%	7.77%
5 Years	6.27%	7.07%
3 Years	6.60%	7.87%
2 Years	3.73%	5.18%
1 Year	1.61%	2.61%
6 Months	-0.70%	0.22%
1 Month	-0.92%	-0.97%

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

Portfolio

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	7.03%
State Bank of India	3.08%
Bajaj Finance Ltd	2.96%
Power Finance Corporation Ltd	2.81%
Mahindra & Mahindra Ltd	2.69%
Sikka Ports And Terminals	2.34%
LIC Housing Finance Ltd	1.97%
Sundaram Finance Ltd	1.72%
IDFC First Bank Limited	1.56%
ICICI Bank Ltd	1.55%
Others	4.37%
Total	32.08%

Government Securities	% to Fund
7.17% GOI Mat 08-Jan-2028	10.54%
5.74% GOI Mat 15-Nov-2026	5.62%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	5.11%
6.54% GOI Mat 17-Jan-2032	4.00%
7.61% GOI Mat 09-May-2030	3.77%
Gsec C-STRIPS Mat 15-Sep-2022	3.68%
7.26% GOI Mat 14-Jan-2029	3.00%
7.60% Food Corp of India Bond GOI Mat 09-Jan-2030	2.59%
7.84% Tamil Nadu SDL Mat 13-Jul-2026	2.53%
7.97% Karnataka SDL 05-12-2022	2.37%
Others	13.15%
Total	56.34%

Deposits, Money Mkt Securities and Net Current Assets. 11.58%

Grand Total 100.00%

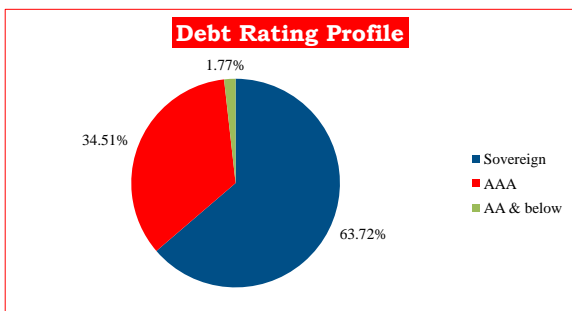
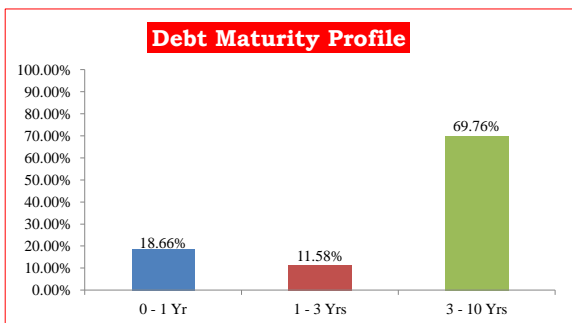
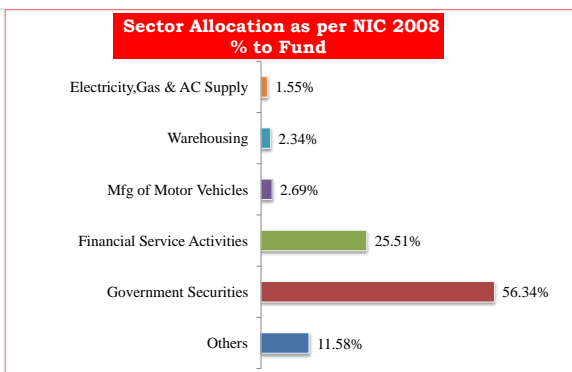
Debt Parameters	
Portfolio Yield (%)	6.41%
Avg Maturity (In Months)	56.60
Modified Duration (In Years)	3.60

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	11,837.24	1,550.53	13,387.77

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 25%	3.86%
Public Deposits		
Govt. Securities	75% to 100%	88.42%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	7.72%



Stable Managed Fund - Pension Group - II as on April 29, 2022

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	: ULGF04811/02/12StableMFIII101
Inception Date	: 08 Oct 2008
NAV	: 23.9548

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.64%	7.42%
10 Years	6.34%	7.99%
7 Years	5.55%	7.28%
5 Years	5.27%	6.73%
3 Years	4.88%	6.26%
2 Years	3.55%	5.38%
1 Year	2.76%	4.24%
6 Months	1.30%	2.12%
1 Month	0.13%	0.22%

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 w.e.f December 30, 2020. Benchmark returns are computed basis the revised benchmark index.

Portfolio

Debentures / Bonds	% to Fund
Power Grid Corporation of India Ltd	7.18%
HDB Financial Services Ltd	6.74%
Housing Development Finance Corporation Ltd	2.08%
Total	16.00%

Government Securities	% to Fund
7.16% GOI Mat 20-May-2023	15.34%
9.51% Maharashtra SDL Mat 11-Sep-2023	6.32%
Gsec C-STRIPS Mat 15-Jun-2023	3.38%
Gsec C-STRIPS Mat 22-Feb-2023	2.03%
Gsec C-STRIPS Mat 15-Dec-2022	1.75%
Total	28.81%

Deposits, Money Mkt Securities and Net Current Assets.	55.19%
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Grand Total	100.00%
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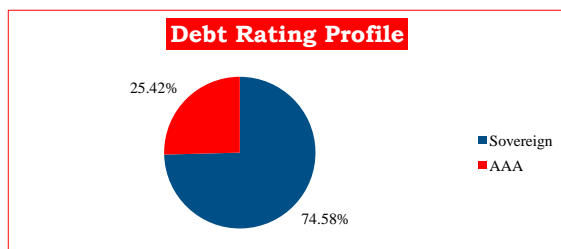
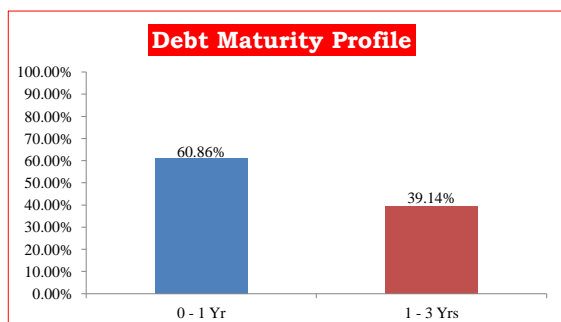
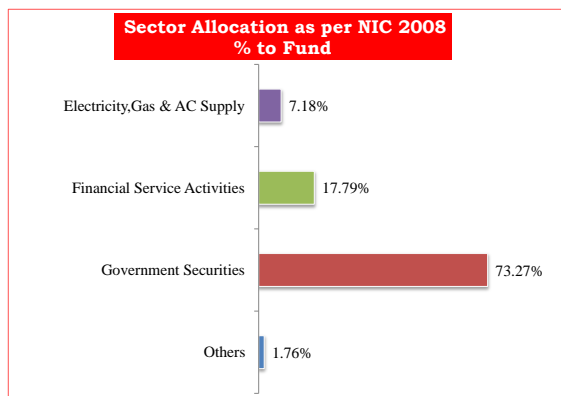
Debt Parameters	
Portfolio Yield (%)	4.80%
Avg Maturity (In Months)	10.47
Modified Duration (In Years)	0.83

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	1,491.45	1,836.90	3,328.35

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	2	13	25

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



Balanced Managed Fund - Defined Benefit Group as on April 29, 2022

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	: 144.4883

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	12.41%	10.03%
10 Years	11.49%	10.25%
7 Years	10.11%	9.35%
5 Years	10.05%	9.60%
3 Years	11.39%	10.62%
2 Years	16.75%	17.65%
1 Year	9.25%	9.75%
6 Months	-1.35%	-0.75%
1 Month	-1.23%	-0.91%

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

Portfolio

Equity	% to Fund
Reliance Industries Limited	4.64%
Infosys Limited	3.14%
HDFC Bank Limited	2.68%
ICICI Bank Limited	2.47%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	1.91%
Bharti Airtel Ltd	1.56%
Nippon India ETF Bank Bees	1.20%
Tata Consultancy Services Limited	1.16%
Hindustan Unilever Limited	1.12%
Larsen & Toubro Limited	1.11%
Axis Bank Limited	1.01%
ITC Limited	0.96%
Bajaj Finance Ltd	0.93%
SBI Mutual Fund - SBI ETF Private Bank	0.87%
Kotak Mahindra Bank Limited	0.80%
State Bank of India	0.77%
UltraTech Cement Limited	0.62%
Maruti Suzuki India Ltd	0.61%
HCL Technologies Limited	0.56%
Mahindra & Mahindra Ltd.	0.55%
Asian Paints (India) Ltd	0.55%
ICICI Prudential Private Banks ETF	0.53%
Bajaj Finserv Ltd	0.52%
Others	12.52%
Total	42.78%

Debentures / Bonds	% to Fund
Power Grid Corporation of India Ltd	6.45%
Nuclear Power Corporation of India Ltd	3.85%
State Bank of India	3.76%
Power Finance Corporation Ltd	2.52%
Sikka Ports And Terminals	2.49%
LIC Housing Finance Ltd	1.25%
Total	20.32%

Government Securities	% to Fund
7.72% GOI Mat 25-May-2025	8.72%
7.40% GOI Mat 09-Sep-2035	5.03%
Gsec C-STRIPS Mat 15-Jun-2022	4.76%
7.59% GOI Mat 20-Mar-2029	4.31%
7.37% GOI Mat 16-April-2023	3.81%
7.42% Maharashtra SDL Mat 11-May-2022	2.99%
8.15% GOI Mat 24-Nov-2026	1.22%
6.45% GOI Mat 07-Oct-2029	0.81%
7.16% GOI Mat 20-May-2023	0.24%
7.26% GOI Mat 14-Jan-2029	0.04%
Total	31.93%

Deposits, Money Mkt Securities and Net Current Assets.	4.97%
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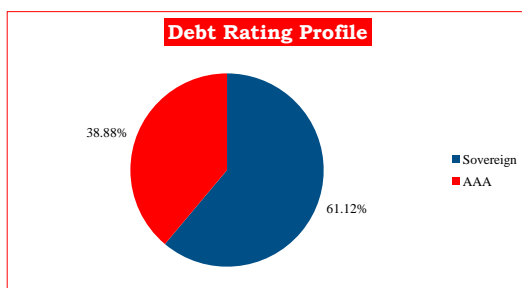
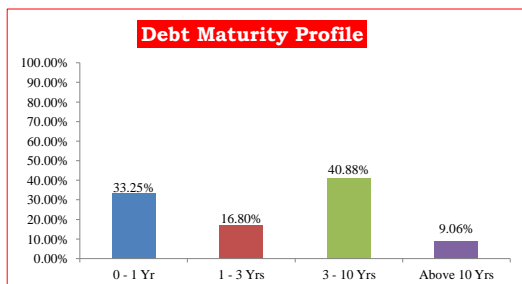
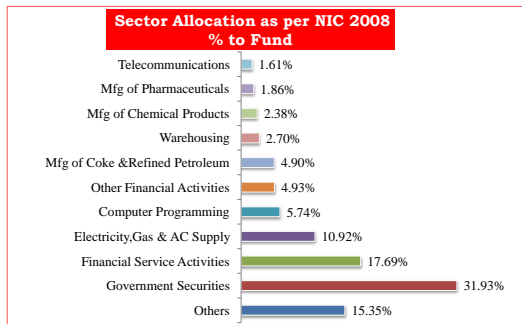
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	5.80%
Avg Maturity (In Months)	44.98
Modified Duration (In Years)	2.78

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
357.75	436.93	41.53	836.20

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	2	13	25
Mr Abhishek Agarwal	-	-	13

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	3.23%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	52.25%
Corporate Bonds	30% to 60%	42.78%
Net Current Assets	-	1.73%



Defensive Managed Fund - Defined Benefit Group as on April 29, 2022

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	: 101.4555

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	10.03%	8.62%
10 Years	9.80%	9.21%
7 Years	9.03%	8.56%
5 Years	8.72%	8.34%
3 Years	9.56%	9.25%
2 Years	11.45%	11.41%
1 Year	6.99%	6.18%
6 Months	-0.04%	-0.26%
1 Month	-0.80%	-0.94%

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	2.56%
Infosys Limited	2.04%
ICICI Bank Limited	2.02%
HDFC Bank Limited	1.94%
Tata Consultancy Services Limited	1.02%
Bajaj Finance Ltd	0.96%
Kotak Mahindra Bank Limited	0.83%
Axis Bank Limited	0.82%
ITC Limited	0.79%
Larsen & Toubro Limited	0.74%
Vedant Fashions Limited	0.69%
Bharti Airtel Ltd	0.68%
Mahindra & Mahindra Ltd.	0.63%
Hindustan Unilever Limited	0.55%
Others	7.29%
Total	23.57%

Debentures / Bonds	% to Fund
Hindustan Petroleum Corporation Ltd	5.91%
LIC Housing Finance Ltd	5.90%
National Highway Authority Of India	5.84%
National Thermal Power Corporation Ltd	4.59%
International Finance Corporation	1.89%
Total	24.13%

Government Securities	% to Fund
Gsec C-STRIPS Mat 15-Sep-2022	14.21%
7.72% GOI Mat 25-May-2025	6.50%
6.79% GOI Mat 26-Dec-2029	4.15%
6.45% GOI Mat 07-Oct-2029	3.89%
7.26% GOI Mat 14-Jan-2029	3.50%
7.59% GOI Mat 20-Mar-2029	3.28%
8.60% GOI Mat 02-Jun-2028	3.12%
6.84% GOI Mat 19-Dec-2022	2.93%
7.40% GOI Mat 09-Sep-2035	1.80%
7.91% Tamil Nadu Uday Mat 22-Mar-2024	1.35%
Others	5.34%
Total	50.08%

Deposits, Money Mkt Securities and Net Current Assets.	2.21%
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Grand Total	100.00%
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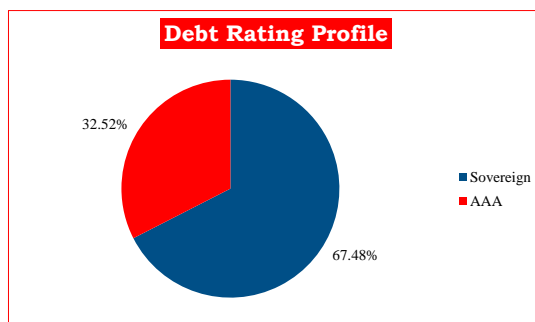
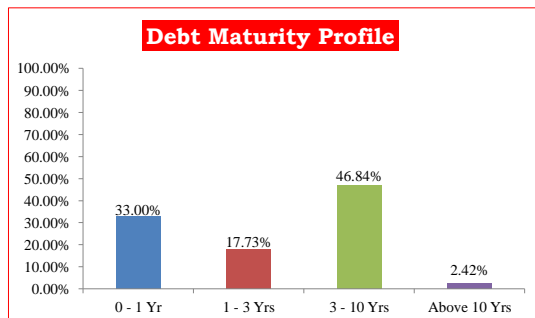
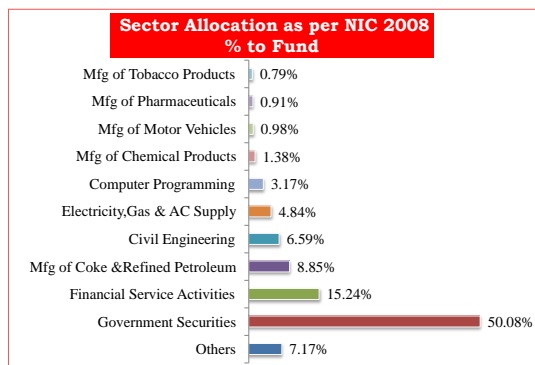
Debt Parameters	
Portfolio Yield (%)	5.96%
Avg Maturity (In Months)	45.28
Modified Duration (In Years)	2.88

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
40.82	128.50	3.83	173.15

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	2	13	25
Mr Nishit Dholakia	3	-	16

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.18%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	74.21%
Corporate Bonds		
Equity	15% to 30%	23.57%
Net Current Assets	-	2.03%



Secured Managed Fund - Defined Benefit Group as on April 29, 2022

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	: 157.6966

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	12.82%	7.21%
10 Years	8.50%	8.17%
7 Years	8.07%	7.77%
5 Years	5.34%	7.07%
3 Years	5.02%	7.87%
2 Years	2.95%	5.18%
1 Year	1.60%	2.61%
6 Months	-0.54%	0.22%
1 Month	-0.91%	-0.97%

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	29.77%
8.79% Gujrat SDL Mat 25-Oct-2022	23.70%
5.77% GOI Mat 03-AUG-2030	20.47%
7.59% GOI Mat 20-Mar-2029	19.51%
9.20% GOI Mat 30-Sep-2030	2.18%
Total	95.62%

Deposits, Money Mkt Securities and Net Current Assets.	4.38%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.40%
Avg Maturity (In Months)	65.11
Modified Duration (In Years)	4.15

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	9.87	0.45	10.32

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	2.76%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	95.62%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	1.62%

