

MONTHLY UPDATE

JULY 2021



Sar utha ke jiyō!

INDEX



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Balanced Managed Fund - Old Group as on July 30, 2021

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	: 191.2795

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	13.32%	11.23%
10 Years	10.65%	9.85%
7 Years	11.03%	9.85%
5 Years	10.69%	10.10%
3 Years	11.05%	10.41%
2 Years	14.48%	13.32%
1 Year	20.75%	22.05%
6 Months	8.44%	8.27%
1 Month	0.83%	0.46%

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

Portfolio

Equity	% to Fund
Infosys Limited	3.94%
HDFC Bank Limited	3.57%
Reliance Industries Limited	3.19%
ICICI Bank Limited	2.89%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	2.25%
Tata Consultancy Services Limited	1.61%
Hindustan Unilever Limited	1.55%
Nippon India ETF Bank Bees	1.41%
Larsen & Toubro Limited	1.27%
Bharti Airtel Ltd	1.25%
Axis Bank Limited	1.06%
Kotak Mahindra Bank Limited	1.05%
ICICI Prudential Private Banks ETF	1.02%
ITC Limited	0.86%
Asian Paints (India) Ltd	0.86%
Bajaj Finance Ltd	0.85%
UltraTech Cement Limited	0.78%
Maruti Suzuki India Ltd	0.74%
Mahindra & Mahindra Ltd.	0.71%
Tata Steel Limited	0.70%
ICICI Prudential IT ETF	0.63%
Dr Reddys Laboratories Limited	0.61%
Nestle India Limited	0.50%
Others	13.61%
Total	46.93%

Debentures / Bonds	% to Fund
LIC Housing Finance Ltd	3.40%
Housing Development Finance Corporation Ltd	2.80%
State Bank of India	2.14%
Indian Railway Finance Corporation Ltd	1.80%
Nuclear Power Corporation of India Ltd	1.73%
Mahindra and Mahindra Financial Services Ltd	1.72%
Power Grid Corporation of India Ltd	1.43%
Reliance Industries Ltd	1.41%
National Bank For Agriculture & Rural Development	1.26%
IDFC First Bank Limited	1.22%
Others	7.07%
Total	25.99%

Government Securities	% to Fund
6.64% GOI Mat 16-Jun-2035	4.83%
7.17% GOI Mat 08-Jan-2028	4.56%
7.27% GOI Mat 08-Apr-2026	3.66%
6.79% GOI Mat 15-May-2027	1.50%
6.45% GOI Mat 07-Oct-2029	1.23%
7.26% GOI Mat 14-Jan-2029	1.06%
5.63% GOI Mat 12-Apr-2026	0.98%
GOI Floating Rate Bond Mat 22-Sep-2033	0.92%
7.96% Maharashtra SDL Mat 29-June-2026	0.67%
7.65% Karnataka SDL Mat 29 Nov 2027	0.56%
Others	3.43%
Total	23.42%

Deposits, Money Mkt Securities and Net Current Assets.	3.67%
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Grand Total	100.00%
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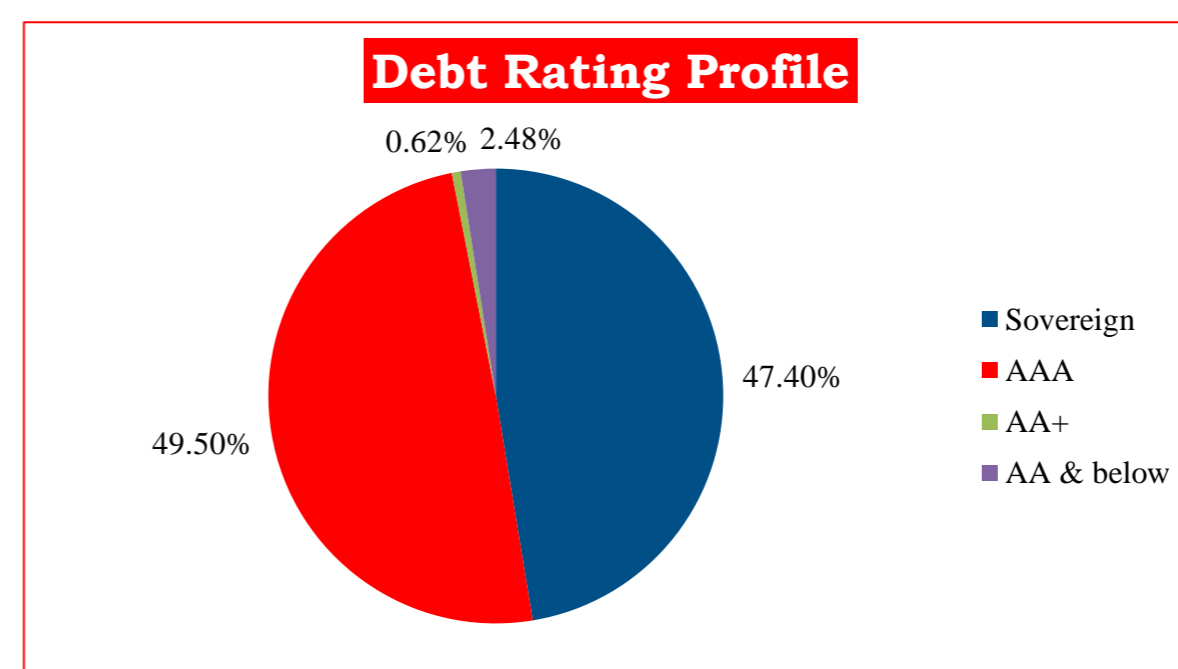
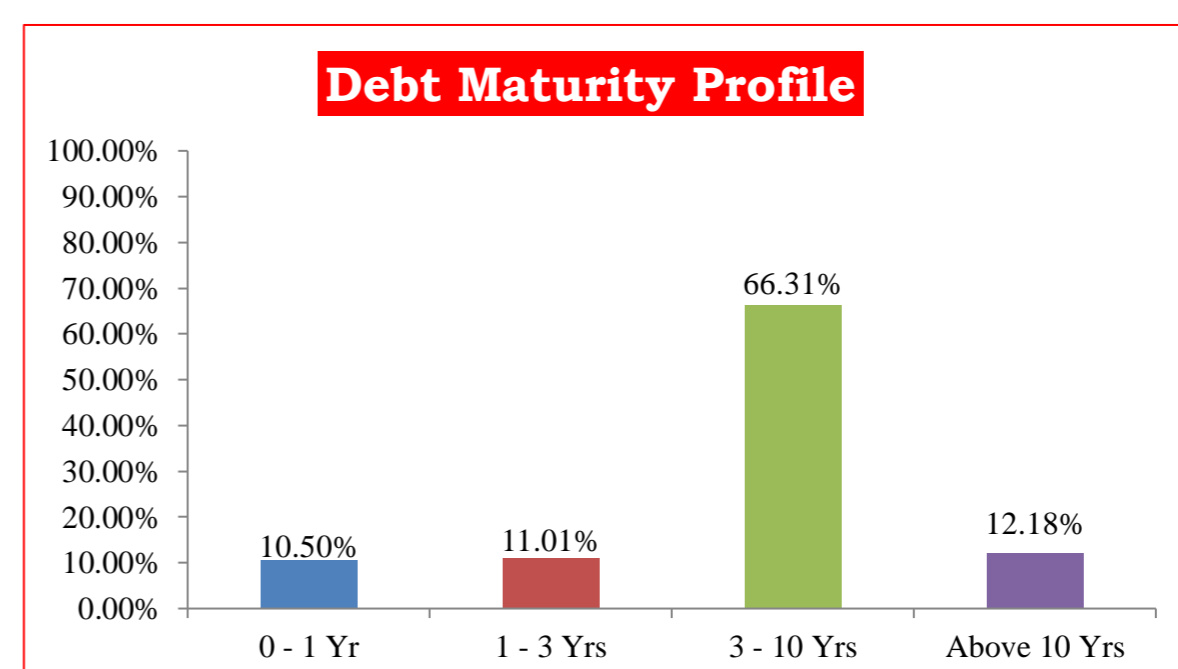
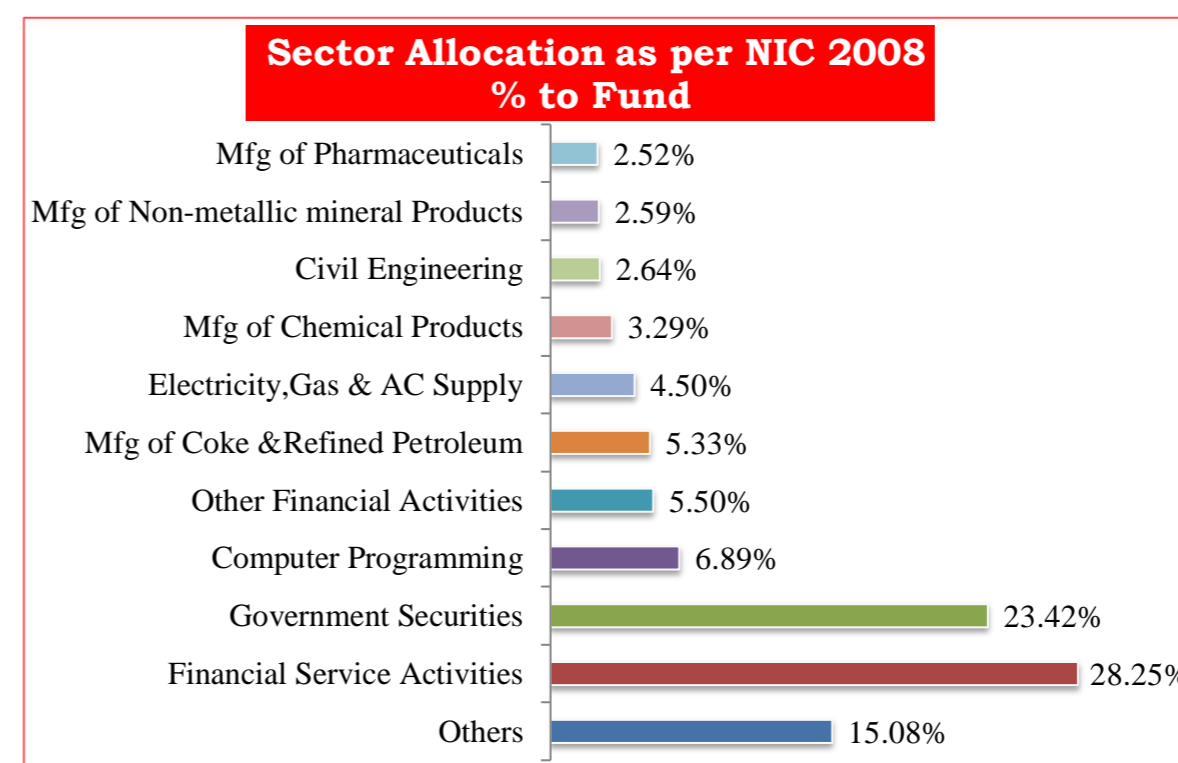
Debt Parameters	
Portfolio Yield (%)	5.89%
Avg Maturity (In Months)	67.66
Modified Duration (In Years)	4.26

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
35,193.94	37,051.38	2,750.32	74,995.65

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	-	13	25
Mr Shailesh Dhamankar	3	-	10

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	2.35%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	49.40%
Corporate Bonds	30% to 60%	46.93%
Equity	-	1.32%
Net Current Assets	-	-



Defensive Managed Fund - Old Group as on July 30, 2021

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	: 119.8419

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	10.41%	9.11%
10 Years	9.53%	9.26%
7 Years	9.88%	9.41%
5 Years	9.38%	9.03%
3 Years	9.98%	9.97%
2 Years	11.04%	10.64%
1 Year	11.79%	12.92%
6 Months	4.79%	4.81%
1 Month	0.69%	0.39%

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

Portfolio

Equity	% to Fund
Infosys Limited	2.36%
HDFC Bank Limited	2.22%
ICICI Bank Limited	2.21%
Reliance Industries Limited	2.14%
Tata Consultancy Services Limited	1.14%
Bajaj Finance Ltd	1.10%
Kotak Mahindra Bank Limited	0.88%
Hindustan Unilever Limited	0.86%
Larsen & Toubro Limited	0.82%
Axis Bank Limited	0.74%
Bharti Airtel Ltd	0.63%
Tata Steel Limited	0.63%
ITC Limited	0.54%
Asian Paints (India) Ltd	0.52%
Others	7.13%
Total	23.93%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	4.58%
National Bank For Agriculture & Rural Development	3.46%
Power Grid Corporation of India Ltd	3.37%
Indian Railway Finance Corporation Ltd	2.62%
National Thermal Power Corporation Ltd	2.18%
State Bank of India	2.11%
AXIS Bank Limited	1.86%
IDFC First Bank Limited	1.81%
LIC Housing Finance Ltd	1.69%
REC Limited	1.57%
Others	12.89%
Total	38.14%

Government Securities	% to Fund
7.17% GOI Mat 08-Jan-2028	6.39%
6.64% GOI Mat 16-Jun-2035	6.09%
7.27% GOI Mat 08-Apr-2026	4.51%
6.45% GOI Mat 07-Oct-2029	3.37%
7.20% Maharashtra SDL Mat 09-Aug-2027	2.04%
6.79% GOI Mat 15-May-2027	2.04%
5.63% GOI Mat 12-Apr-2026	1.35%
7.26% GOI Mat 14-Jan-2029	1.32%
GOI Floating Rate Bond Mat 22-Sep-2033	1.26%
7.96% Maharashtra SDL Mat 29-June-2026	0.92%
Others	4.61%
Total	33.89%

Deposits, Money Mkt Securities and Net Current Assets.	4.03%
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Grand Total	100.00%
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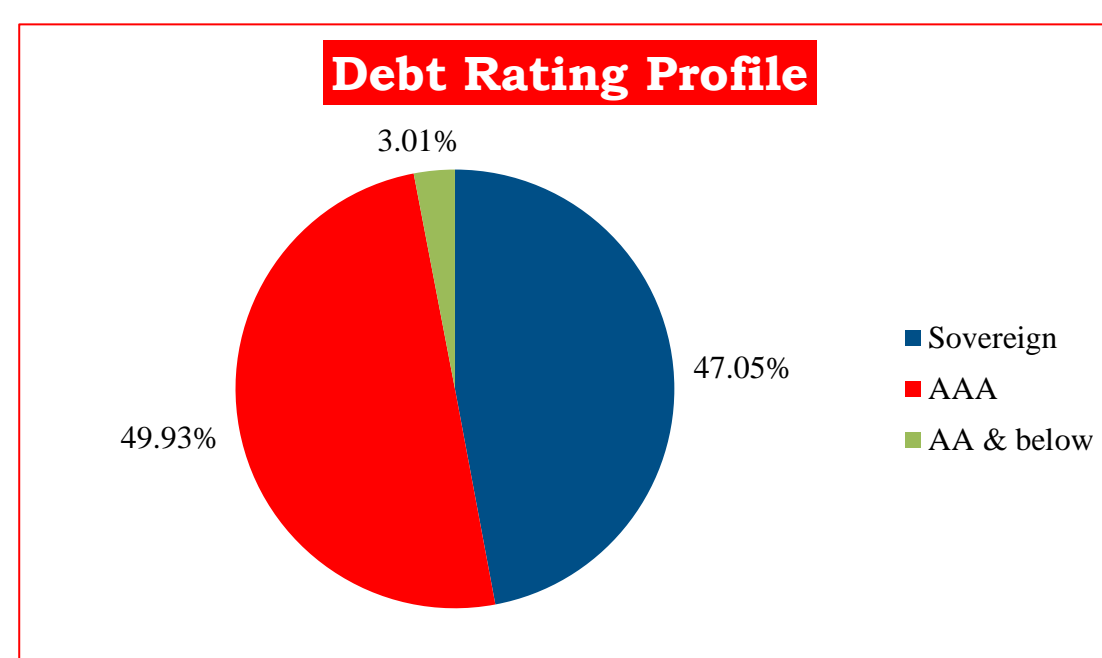
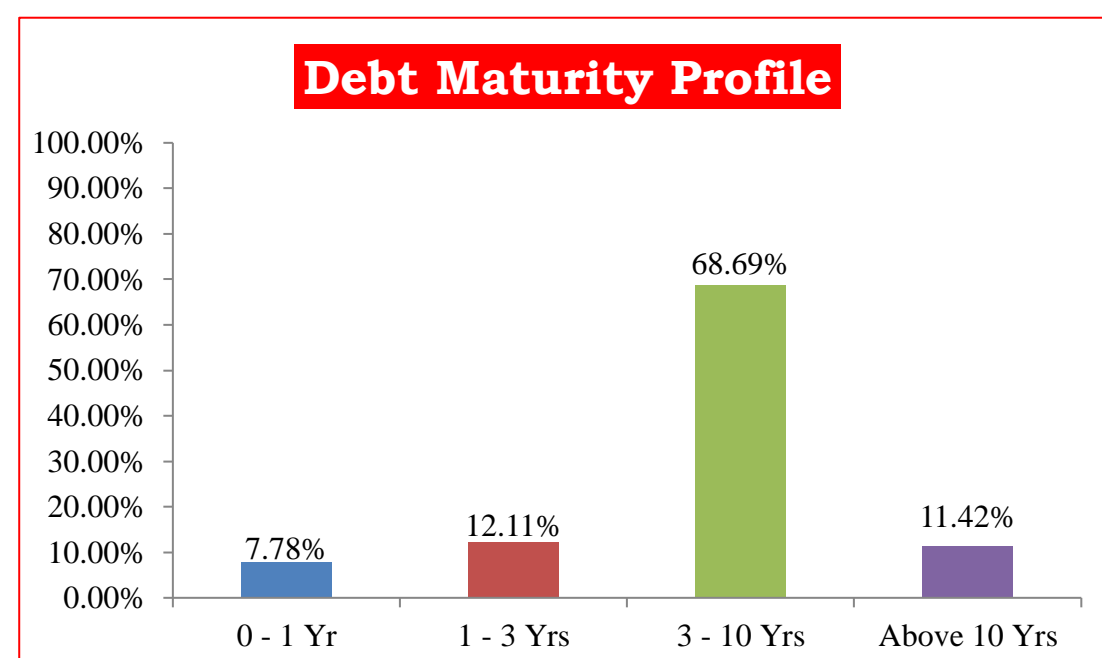
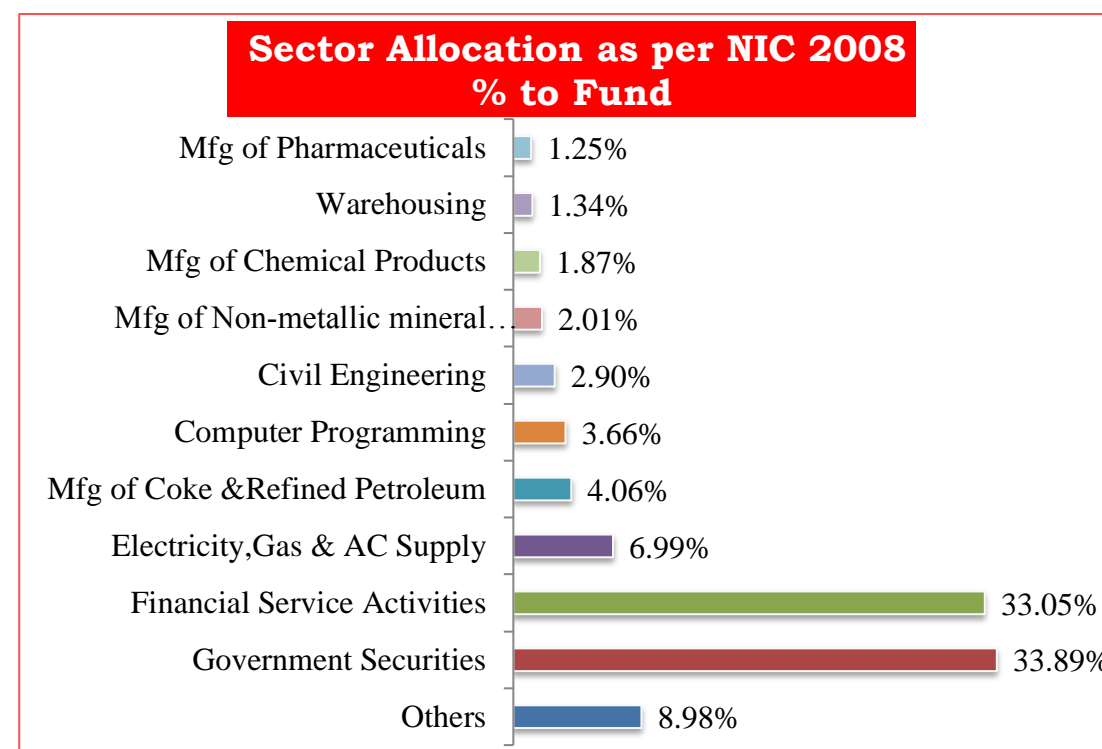
Debt Parameters	
Portfolio Yield (%)	5.93%
Avg Maturity (In Months)	69.17
Modified Duration (In Years)	4.27

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
7,529.65	22,664.02	1,266.98	31,460.65

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	2.15%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	72.04%
Corporate Bonds	15% to 30%	23.93%
Equity	-	1.88%
Net Current Assets	-	-



Liquid Fund - Old Group as on July 30, 2021

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	: 66.6247

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.88%	6.69%
10 Years	6.56%	7.37%
7 Years	5.87%	6.74%
5 Years	5.14%	6.13%
3 Years	4.71%	5.60%
2 Years	4.05%	4.61%
1 Year	2.79%	3.67%
6 Months	1.37%	1.81%
1 Month	0.22%	0.29%

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

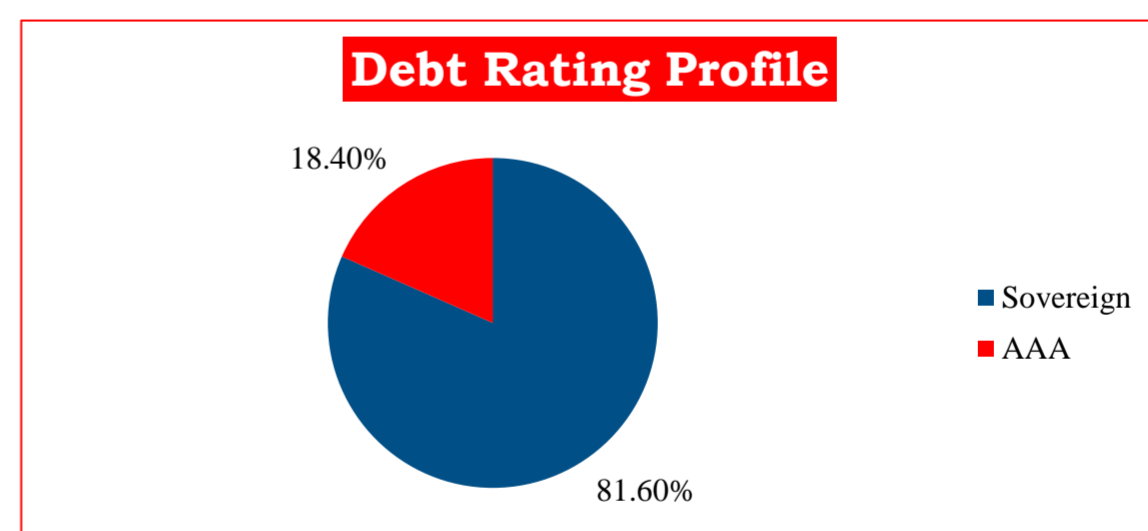
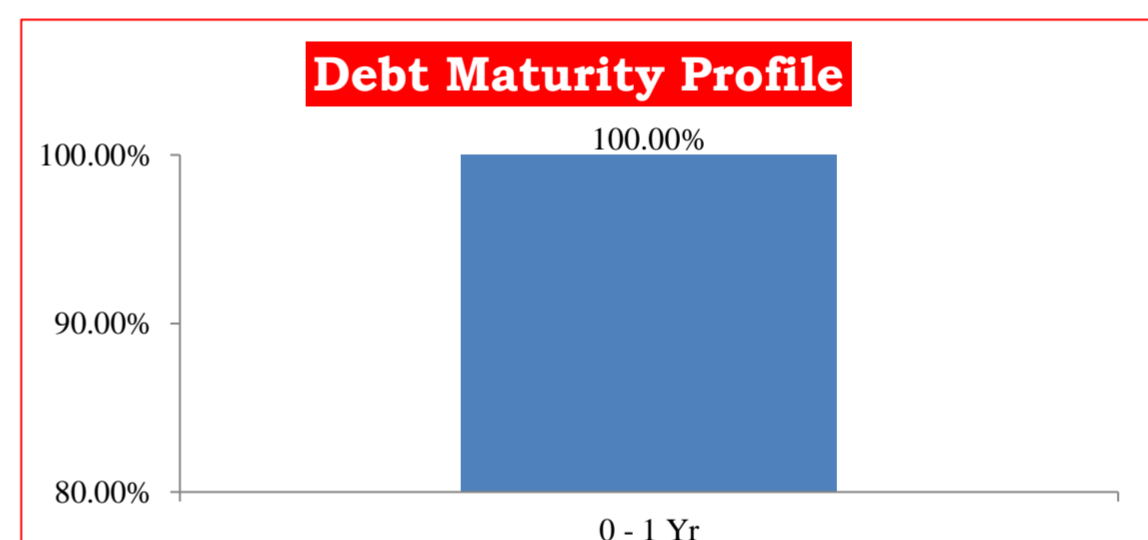
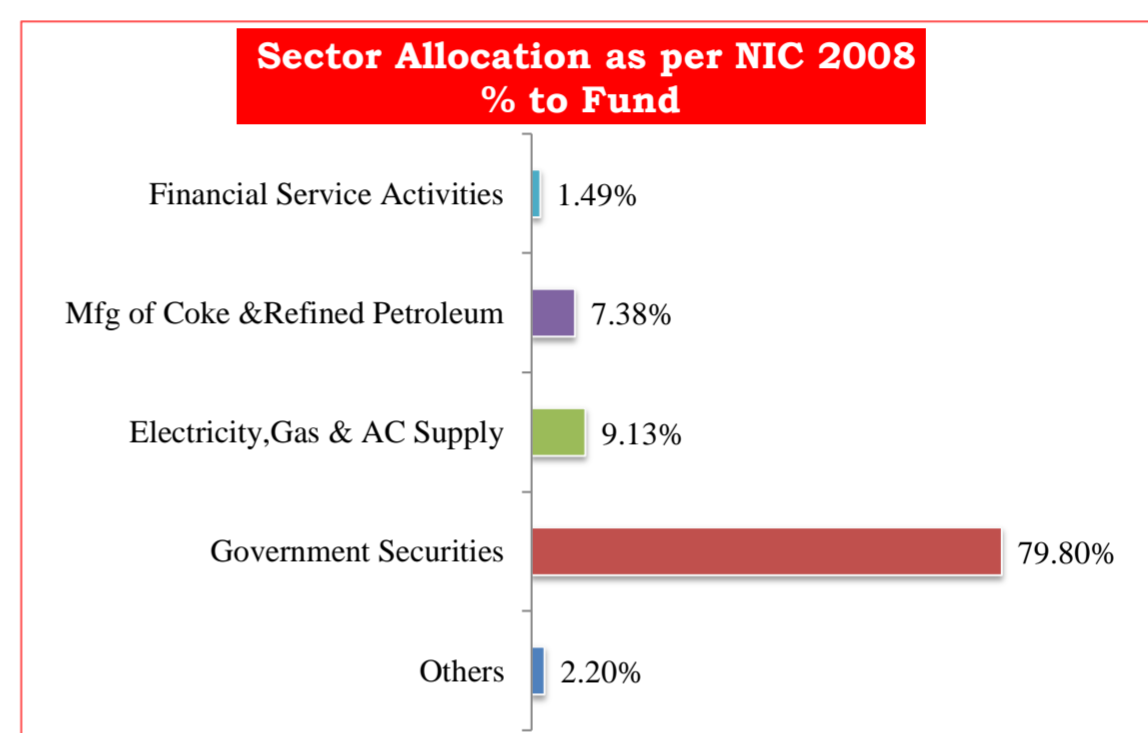
Portfolio Yield (%)	3.60%
Avg Maturity (In Months)	5.34
Modified Duration (In Years)	0.44

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	326.98	326.98

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Vineet Choraria	-	28	3

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 July 30, 2021

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	: 73.8298

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.45%	6.99%
10 Years	8.62%	8.67%
7 Years	8.78%	8.97%
5 Years	7.54%	7.96%
3 Years	9.15%	9.54%
2 Years	7.09%	7.96%
1 Year	3.11%	3.80%
6 Months	1.26%	1.34%
1 Month	0.41%	0.33%

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

Portfolio

Debentures / Bonds	% to Fund
IDFC First Bank Limited	5.82%
Bajaj Finance Ltd	3.69%
Housing Development Finance Corporation Ltd	2.97%
State Bank of India	2.29%
Sikka Ports And Terminals	2.21%
Power Finance Corporation Ltd	2.19%
REC Limited	2.12%
Mahindra & Mahindra Ltd	2.08%
National Bank For Agriculture & Rural Development	1.82%
Mahindra and Mahindra Financial Services Ltd	1.75%
Others	4.83%
Total	31.78%

Government Securities	% to Fund
6.79% GOI Mat 15-May-2027	10.16%
6.64% GOI Mat 16-Jun-2035	7.84%
5.63% GOI Mat 12-Apr-2026	7.77%
7.26% GOI Mat 14-Jan-2029	6.54%
8.79% GOI Mat 08-Nov-2021	4.47%
7.27% GOI Mat 08-Apr-2026	3.83%
8.60% GOI Mat 02-Jun-2028	3.64%
7.59% GOI Mat 11-Jan-2026	3.04%
7.17% GOI Mat 08-Jan-2028	2.76%
GOI Floating Rate Bond Mat 22-Sep-2033	2.71%
Others	14.39%
Total	67.14%

Deposits, Money Mkt Securities and Net Current Assets.	1.08%
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Grand Total	100.00%
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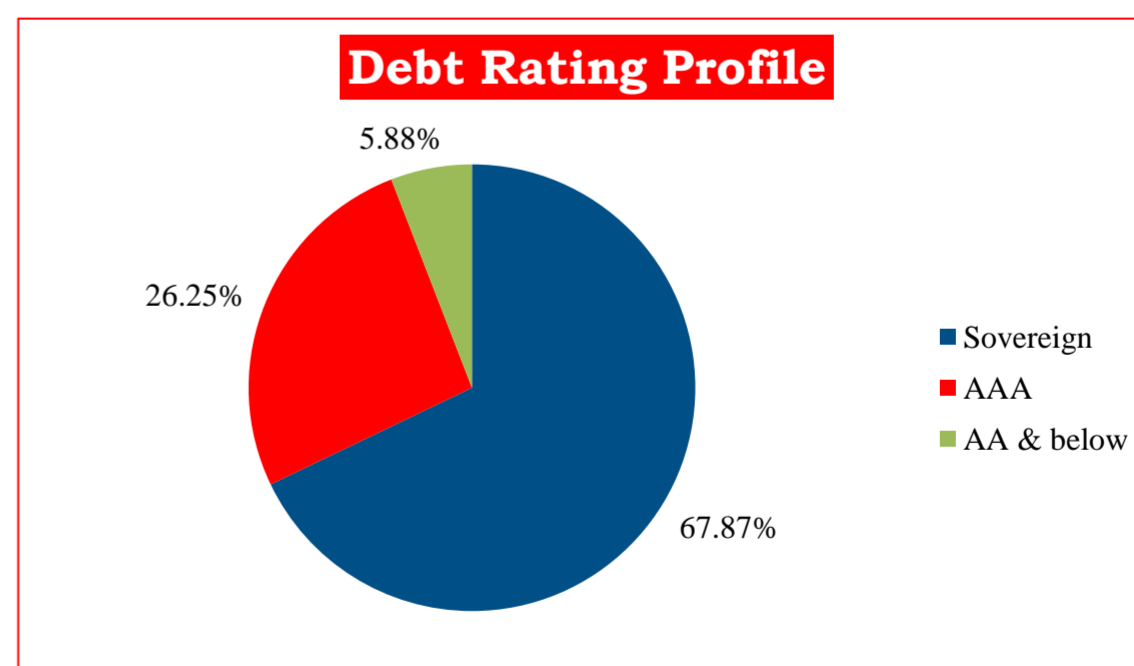
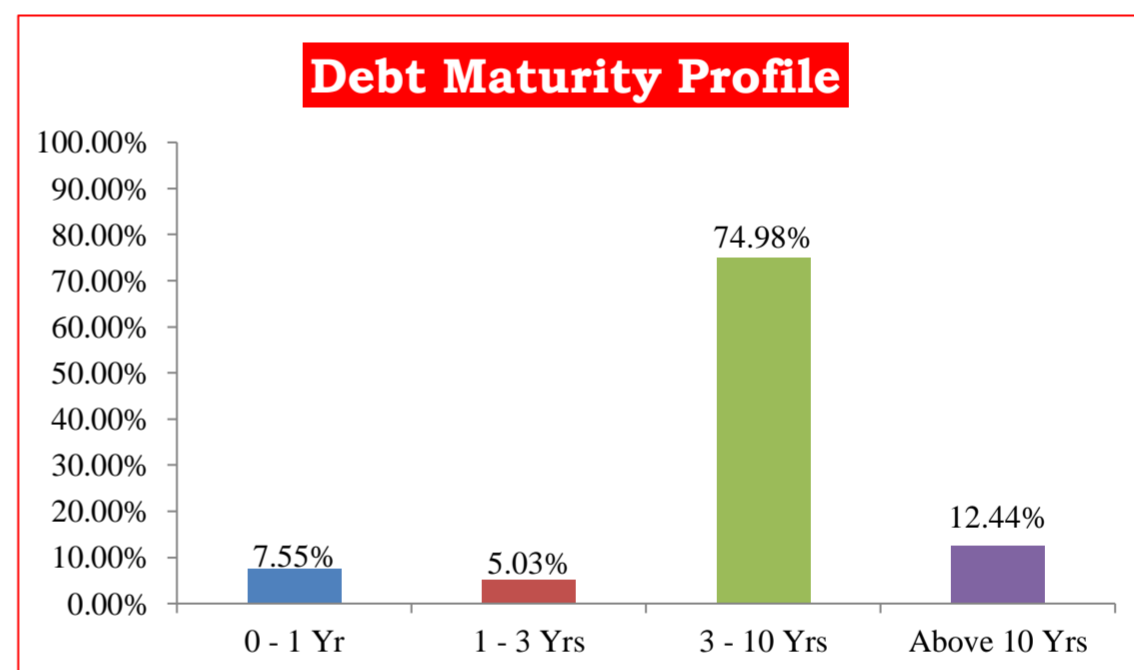
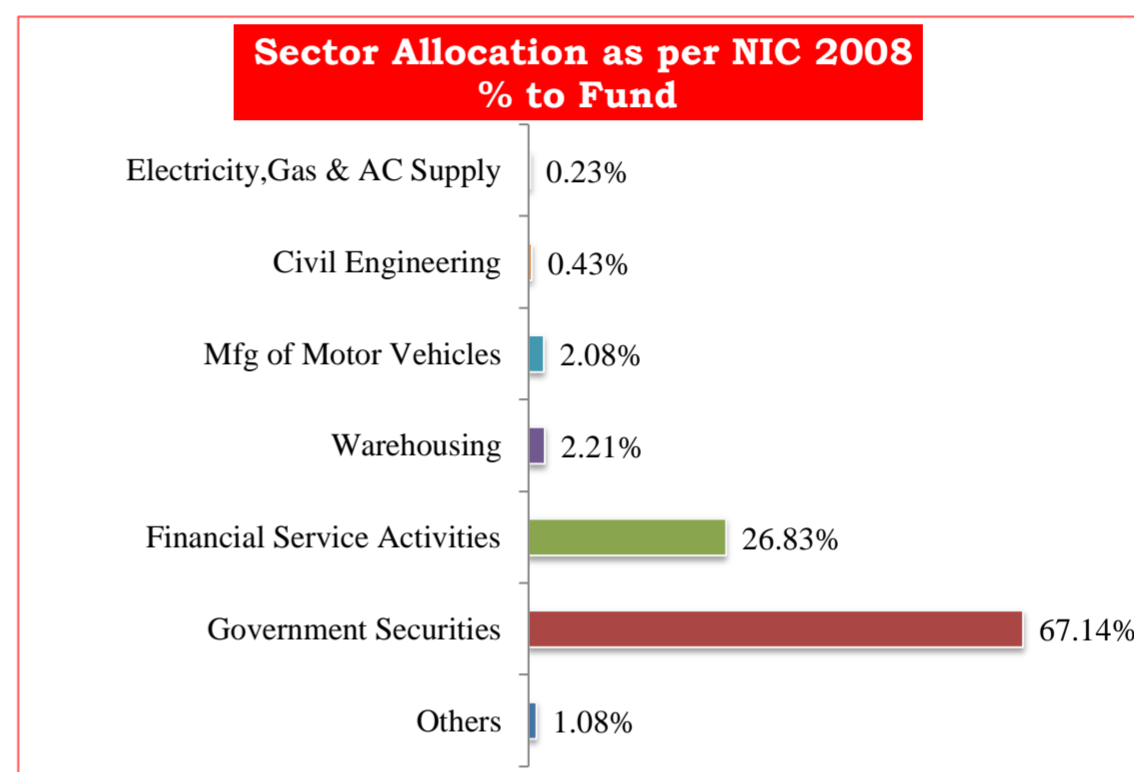
Debt Parameters	
Portfolio Yield (%)	5.91%
Avg Maturity (In Months)	72.33
Modified Duration (In Years)	4.31

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	14,593.64	158.63	14,752.27

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Vineet Choraria	-	28	3

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.49%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	98.92%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	0.59%



Balanced Managed Fund - Life Group as on July 30, 2021

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	: 153.1495

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.97%	9.68%
10 Years	10.98%	9.85%
7 Years	11.01%	9.85%
5 Years	10.60%	10.10%
3 Years	10.85%	10.41%
2 Years	14.83%	13.32%
1 Year	20.92%	22.05%
6 Months	8.74%	8.27%
1 Month	0.99%	0.46%

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

Portfolio

Equity	% to Fund
Infosys Limited	4.18%
HDFC Bank Limited	4.09%
ICICI Bank Limited	3.98%
Reliance Industries Limited	3.20%
Axis Bank Limited	1.84%
Hindustan Unilever Limited	1.52%
Kotak Mahindra Bank Limited	1.47%
Tata Consultancy Services Limited	1.47%
Larsen & Toubro Limited	1.46%
Bharti Airtel Ltd	1.25%
State Bank of India	1.22%
Bajaj Finance Ltd	1.08%
UltraTech Cement Limited	0.94%
Tata Steel Limited	0.91%
Maruti Suzuki India Ltd	0.86%
Asian Paints (India) Ltd	0.85%
ICICI Prudential IT ETF	0.76%
HCL Technologies Limited	0.76%
Mahindra & Mahindra Ltd.	0.69%
Bajaj Finserv Ltd	0.65%
Dr Reddys Laboratories Limited	0.61%
ITC Limited	0.61%
Nestle India Limited	0.55%
Tech Mahindra Limited	0.55%
Titan Company Limited	0.50%
Others	11.77%
Total	47.79%

Debentures / Bonds	% to Fund
Power Grid Corporation of India Ltd	3.34%
National Bank For Agriculture & Rural Development	3.03%
Indian Railway Finance Corporation Ltd	2.29%
Housing Development Finance Corporation Ltd	2.12%
State Bank of India	2.04%
LIC Housing Finance Ltd	1.74%
National Highway Authority Of India	1.48%
Sundaram Finance Ltd	1.32%
Mahindra and Mahindra Financial Services Ltd	1.07%
Ultratech Cement Ltd	0.99%
Others	4.89%
Total	24.32%

Government Securities	% to Fund
7.17% GOI Mat 08-Jan-2028	4.54%
6.64% GOI Mat 16-Jun-2035	3.92%
7.27% GOI Mat 08-Apr-2026	3.54%
6.45% GOI Mat 07-Oct-2029	2.61%
6.79% GOI Mat 15-May-2027	1.49%
7.26% GOI Mat 14-Jan-2029	1.16%
5.63% GOI Mat 12-Apr-2026	0.99%
GOI Floating Rate Bond Mat 22-Sep-2033	0.93%
7.96% Maharashtra SDL Mat 29-June-2026	0.67%
6.97% GOI Mat 06-Sep-2026	0.64%
Others	3.32%
Total	23.81%

Deposits, Money Mkt Securities and Net Current Assets.	4.09%
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Grand Total	100.00%
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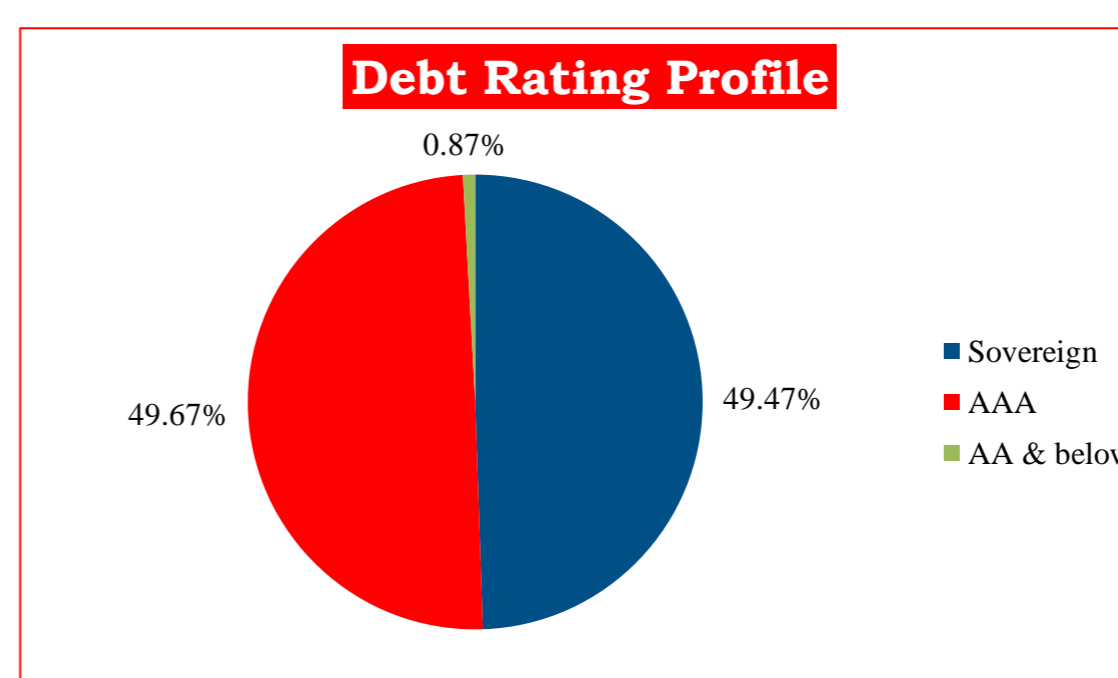
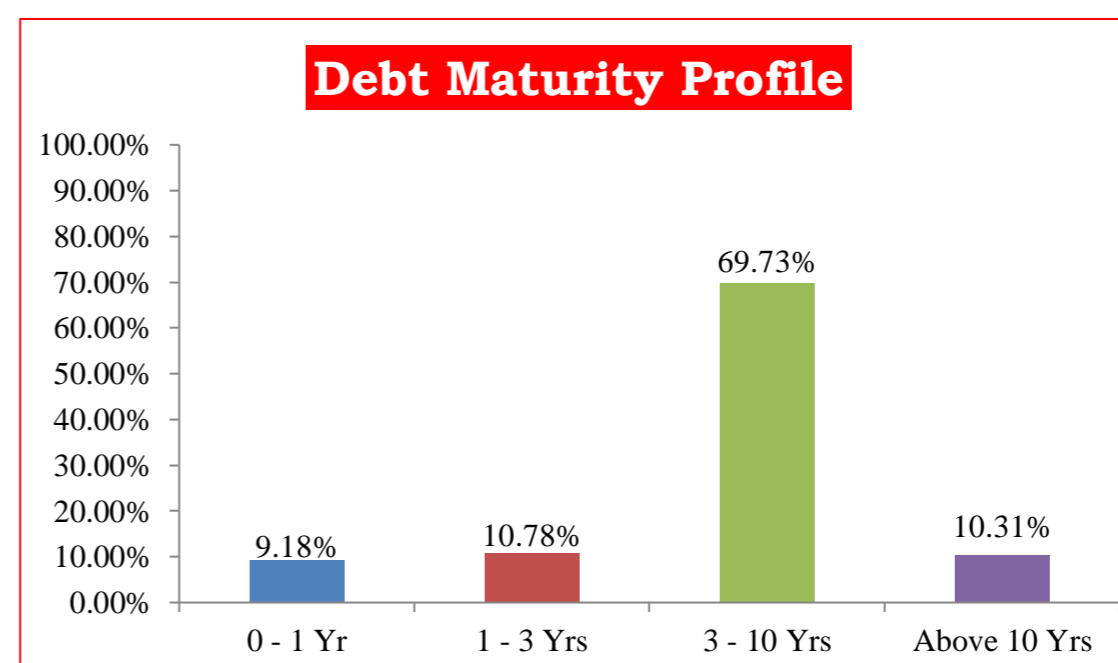
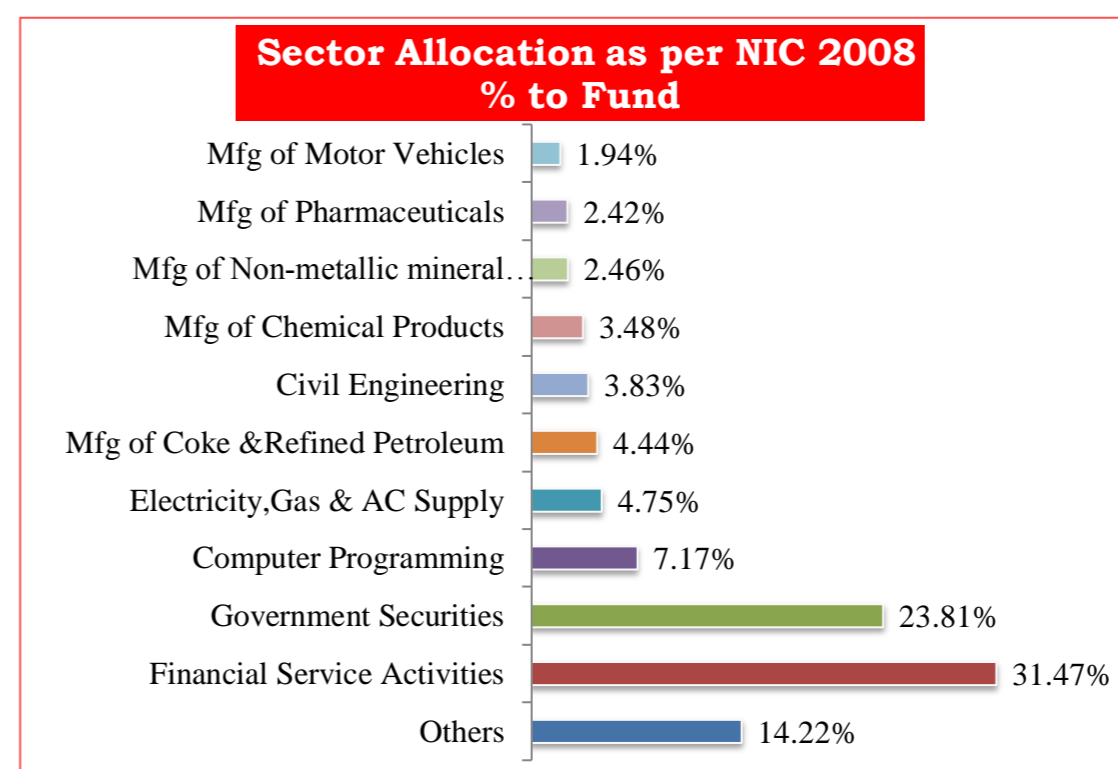
Debt Parameters	
Portfolio Yield (%)	5.86%
Avg Maturity (In Months)	67.26
Modified Duration (In Years)	4.17

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
8,719.18	8,780.10	745.43	18,244.71

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	-	13	25
Mr Abhishek Agarwal	-	-	8

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	2.83%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	48.12%
Corporate Bonds	30% to 60%	47.79%
Equity	-	1.25%
Net Current Assets	-	-



Balanced Managed Fund - Pension Group as on July 30, 2021

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	: 145.1747

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.63%	9.68%
10 Years	10.82%	9.85%
7 Years	11.00%	9.85%
5 Years	10.54%	10.10%
3 Years	10.73%	10.41%
2 Years	14.54%	13.32%
1 Year	20.44%	22.05%
6 Months	8.16%	8.27%
1 Month	0.99%	0.46%

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

Portfolio

Equity	% to Fund
Infosys Limited	4.11%
HDFC Bank Limited	4.03%
ICICI Bank Limited	3.92%
Reliance Industries Limited	3.15%
Axis Bank Limited	1.84%
Hindustan Unilever Limited	1.52%
Kotak Mahindra Bank Limited	1.47%
Tata Consultancy Services Limited	1.45%
Larsen & Toubro Limited	1.44%
Bharti Airtel Ltd	1.24%
State Bank of India	1.21%
Bajaj Finance Ltd	1.07%
UltraTech Cement Limited	0.92%
Tata Steel Limited	0.90%
Maruti Suzuki India Ltd	0.86%
Asian Paints (India) Ltd	0.85%
ICICI Prudential IT ETF	0.75%
HCL Technologies Limited	0.74%
Mahindra & Mahindra Ltd.	0.68%
Bajaj Finserv Ltd	0.65%
Dr Reddys Laboratories Limited	0.61%
ITC Limited	0.61%
Nestle India Limited	0.54%
Tech Mahindra Limited	0.54%
Titan Company Limited	0.50%
Others	11.62%
Total	47.21%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	4.13%
Power Grid Corporation of India Ltd	3.78%
LIC Housing Finance Ltd	3.11%
National Bank For Agriculture & Rural Development	2.35%
Indian Railway Finance Corporation Ltd	1.80%
State Bank of India	1.46%
IDFC First Bank Limited	1.35%
Hindustan Petroleum Corporation Ltd	1.30%
National Thermal Power Corporation Ltd	0.90%
Mahindra and Mahindra Financial Services Ltd	0.89%
Others	4.86%
Total	25.94%

Government Securities	% to Fund
7.17% GOI Mat 08-Jan-2028	4.65%
6.64% GOI Mat 16-Jun-2035	4.48%
7.27% GOI Mat 08-Apr-2026	3.14%
6.45% GOI Mat 07-Oct-2029	1.56%
6.79% GOI Mat 15-May-2027	1.49%
7.65% Karnataka SDL Mat 29 Nov 2027	1.13%
5.63% GOI Mat 12-Apr-2026	0.97%
7.26% GOI Mat 14-Jan-2029	0.94%
GOI Floating Rate Bond Mat 22-Sep-2033	0.92%
7.38% Karnataka SDL Mat 27-Sep-2027	0.78%
Others	2.91%
Total	22.97%

Deposits, Money Mkt Securities and Net Current Assets.	3.88%
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Grand Total	100.00%
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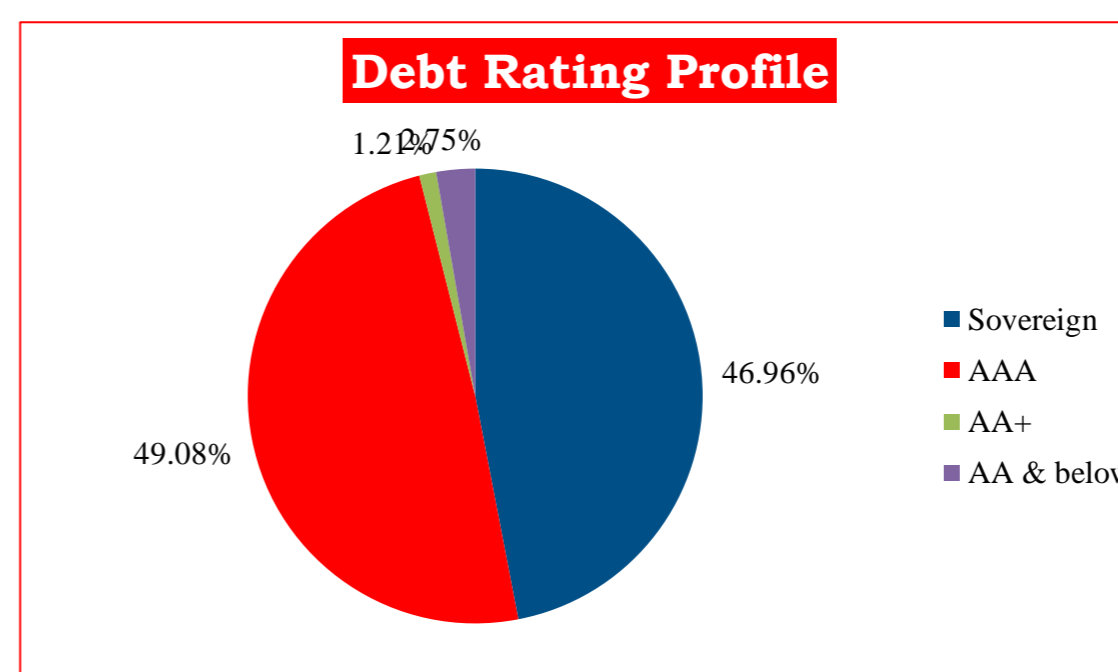
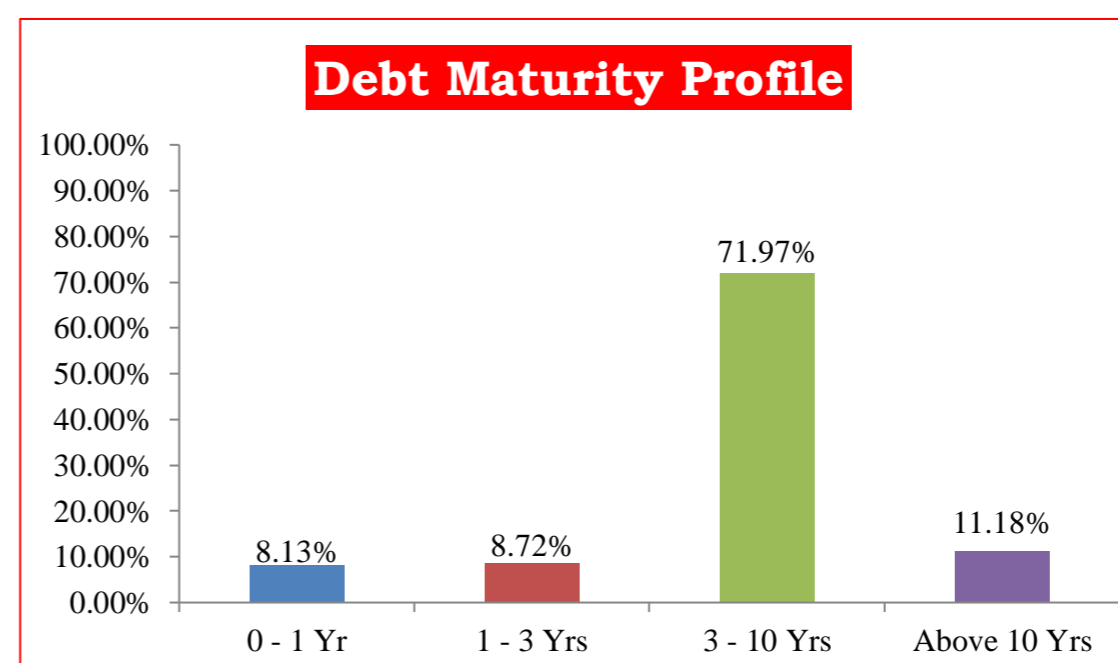
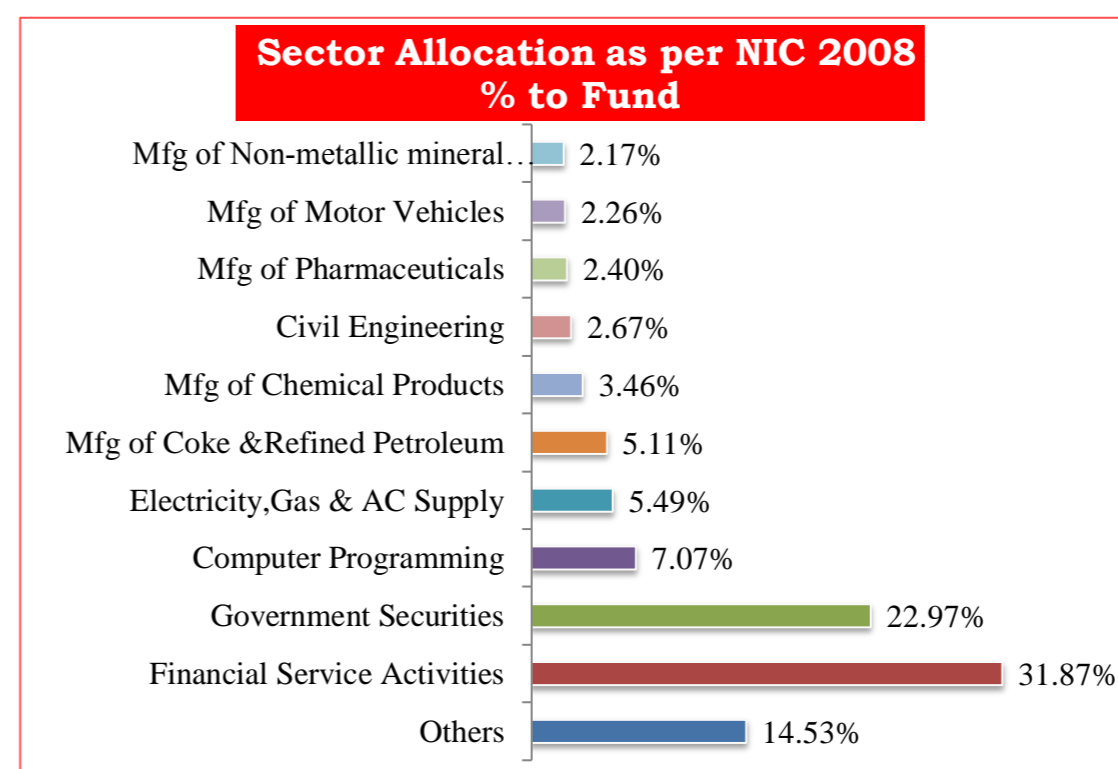
Debt Parameters	
Portfolio Yield (%)	5.90%
Avg Maturity (In Months)	67.92
Modified Duration (In Years)	4.20

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
11,778.88	12,200.95	968.05	24,947.88

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	-	13	25
Mr Abhishek Agarwal	-	-	8

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	2.48%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	48.91%
Corporate Bonds	30% to 60%	47.21%
Equity	-	1.40%
Net Current Assets	-	-



Defensive Managed Fund - Life Group as on July 30, 2021

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	: 105.6981

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.74%	8.32%
10 Years	9.77%	9.26%
7 Years	9.77%	9.41%
5 Years	9.08%	9.03%
3 Years	10.10%	9.97%
2 Years	10.99%	10.64%
1 Year	11.25%	12.92%
6 Months	4.58%	4.81%
1 Month	0.74%	0.39%

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

Portfolio	
Equity	% to Fund
Infosys Limited	2.11%
HDFC Bank Limited	2.07%
ICICI Bank Limited	2.01%
Reliance Industries Limited	1.62%
Axis Bank Limited	0.94%
Hindustan Unilever Limited	0.77%
Kotak Mahindra Bank Limited	0.75%
Tata Consultancy Services Limited	0.74%
Larsen & Toubro Limited	0.74%
Bharti Airtel Ltd	0.64%
State Bank of India	0.62%
Bajaj Finance Ltd	0.55%
Others	10.63%
Total	24.19%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	3.23%
LIC Housing Finance Ltd	3.22%
REC Limited	3.17%
State Bank of India	2.43%
Hindustan Petroleum Corporation Ltd	2.38%
Power Grid Corporation of India Ltd	2.37%
ICICI Bank Ltd	2.23%
National Highway Authority Of India	1.76%
National Bank For Agriculture & Rural Development	1.49%
Sikka Ports And Terminals	1.48%
Others	13.21%
Total	36.97%

Government Securities	% to Fund
6.64% GOI Mat 16-Jun-2035	7.20%
7.17% GOI Mat 08-Jan-2028	6.57%
7.27% GOI Mat 08-Apr-2026	3.71%
6.45% GOI Mat 07-Oct-2029	2.89%
6.79% GOI Mat 15-May-2027	2.06%
7.26% GOI Mat 14-Jan-2029	1.67%
5.63% GOI Mat 12-Apr-2026	1.34%
GOI Floating Rate Bond Mat 22-Sep-2033	1.26%
7.20% Maharashtra SDL Mat 09-Aug-2027	1.23%
7.65% Karnataka SDL Mat 29 Nov 2027	0.98%
Others	4.66%
Total	33.58%

Deposits, Money Mkt Securities and Net Current Assets. 5.26%

Grand Total 100.00%

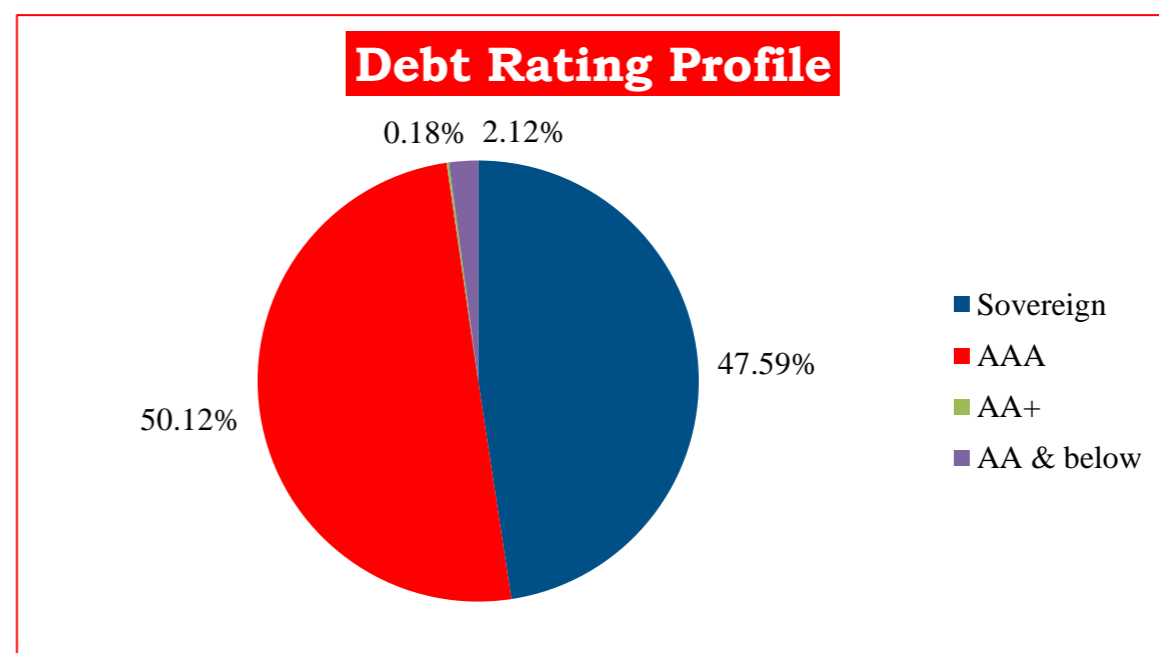
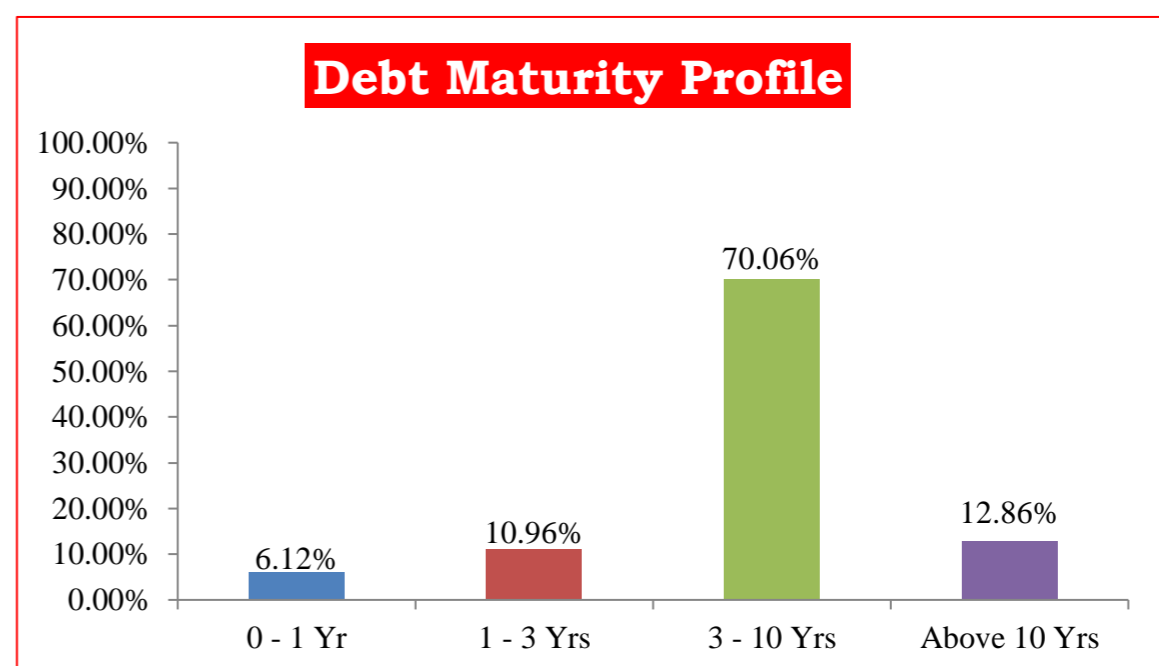
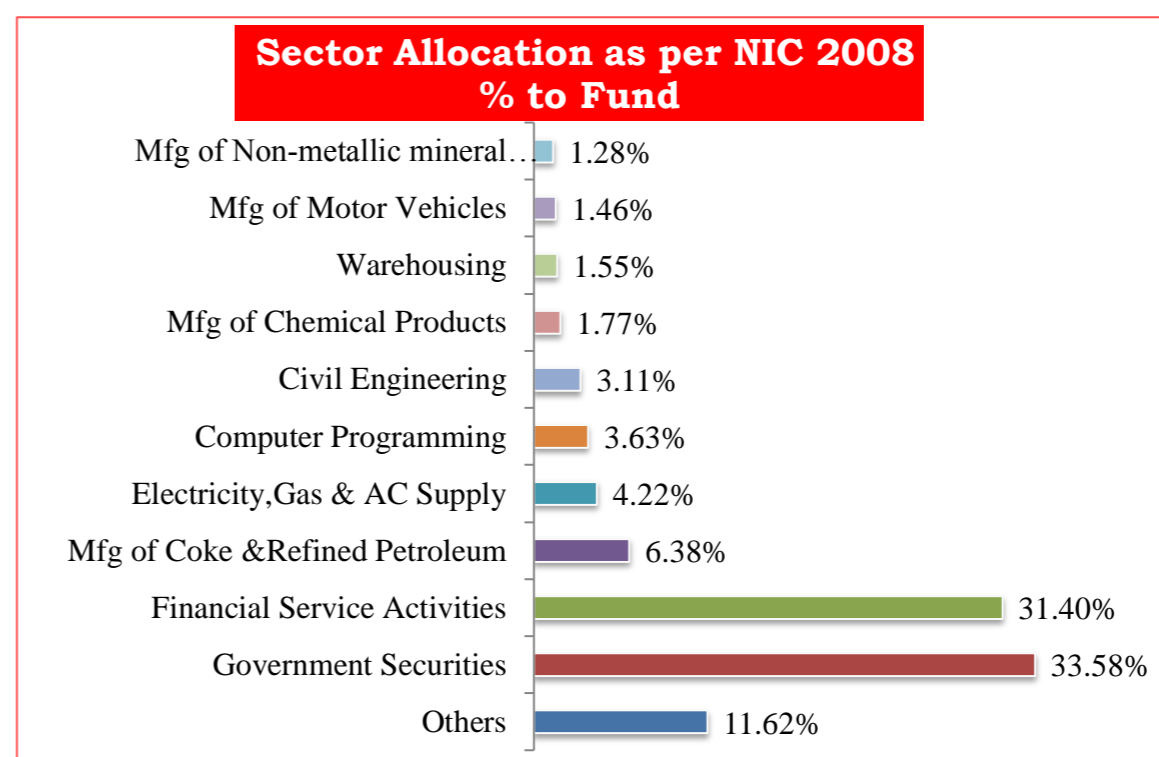
Debt Parameters	
Portfolio Yield (%)	5.87%
Avg Maturity (In Months)	70.36
Modified Duration (In Years)	4.25

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
34,331.95	100,118.13	7,458.89	141,908.96

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	-	13	25
Mr Abhishek Agarwal	-	-	8

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	3.37%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	70.55%
Corporate Bonds		
Equity	15% to 30%	24.19%
Net Current Assets	-	1.88%



Defensive Managed Fund - Pension Group as on July 30, 2021

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	: 95.2935

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.09%	8.32%
10 Years	9.73%	9.26%
7 Years	9.74%	9.41%
5 Years	9.11%	9.03%
3 Years	9.97%	9.97%
2 Years	10.67%	10.64%
1 Year	11.62%	12.92%
6 Months	4.51%	4.81%
1 Month	0.71%	0.39%

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

Portfolio

Equity	% to Fund
Infosys Limited	2.11%
HDFC Bank Limited	2.06%
ICICI Bank Limited	2.01%
Reliance Industries Limited	1.61%
Axis Bank Limited	0.94%
Hindustan Unilever Limited	0.77%
Kotak Mahindra Bank Limited	0.75%
Tata Consultancy Services Limited	0.74%
Larsen & Toubro Limited	0.74%
Bharti Airtel Ltd	0.64%
State Bank of India	0.62%
Bajaj Finance Ltd	0.55%
Others	10.63%
Total	24.16%

Debentures / Bonds	% to Fund
NHPC Ltd	5.13%
Housing Development Finance Corporation Ltd	4.37%
National Bank For Agriculture & Rural Development	2.79%
State Bank of India	2.51%
Power Grid Corporation of India Ltd	2.35%
Ultratech Cement Ltd	2.28%
LIC Housing Finance Ltd	2.21%
Power Finance Corporation Ltd	1.94%
REC Limited	1.68%
Reliance Industries Ltd	1.32%
Others	11.43%
Total	38.01%

Government Securities	% to Fund
7.17% GOI Mat 08-Jan-2028	7.76%
6.64% GOI Mat 16-Jun-2035	5.49%
6.45% GOI Mat 07-Oct-2029	3.73%
7.27% GOI Mat 08-Apr-2026	3.72%
6.79% GOI Mat 15-May-2027	2.04%
5.63% GOI Mat 12-Apr-2026	1.60%
7.26% GOI Mat 14-Jan-2029	1.30%
GOI Floating Rate Bond Mat 22-Sep-2033	1.26%
7.38% Karnataka SDL Mat 27-Sep-2027	1.12%
7.96% Maharashtra SDL Mat 29-June-2026	0.91%
Others	4.06%
Total	32.98%

Deposits, Money Mkt Securities and Net Current Assets. 4.85%

Grand Total 100.00%

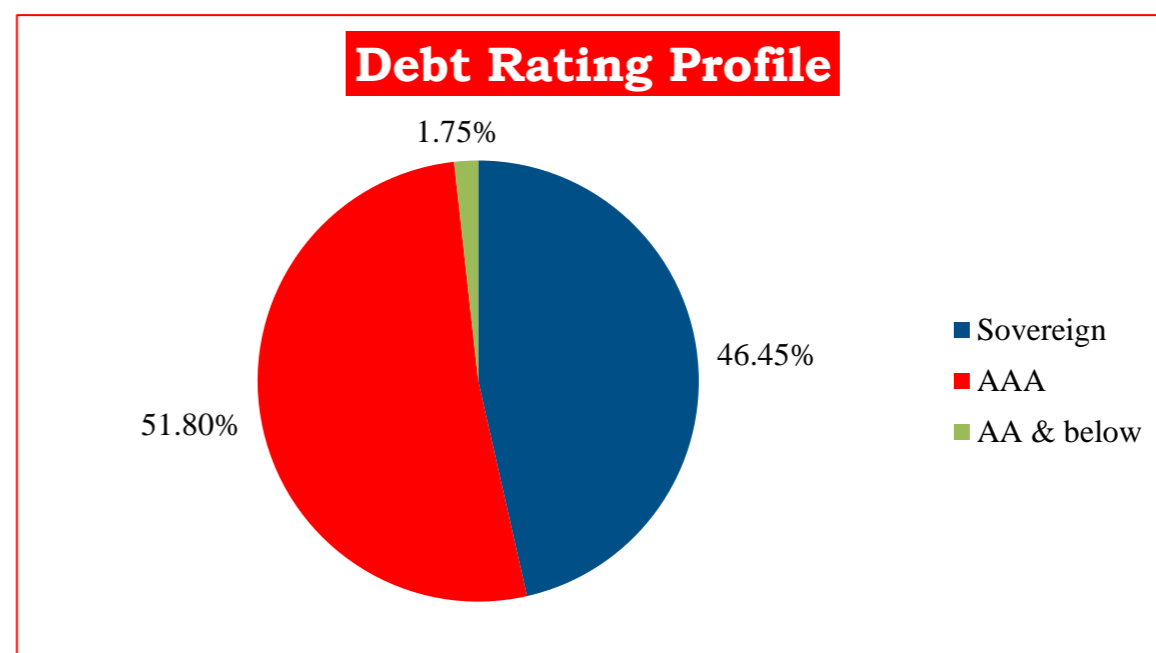
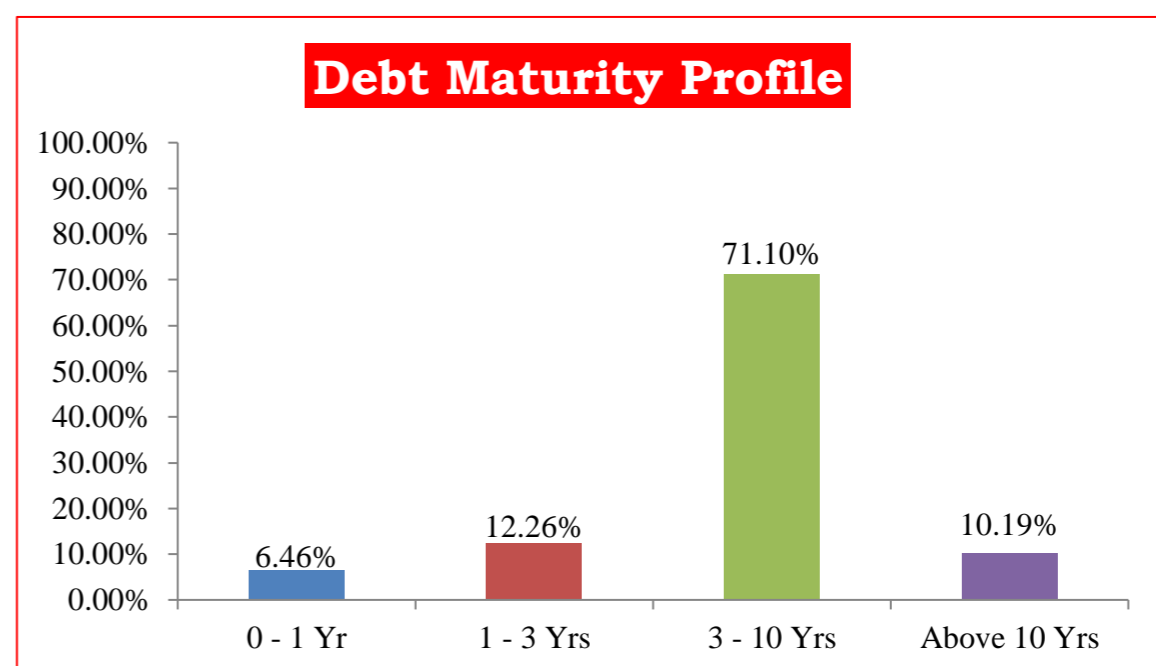
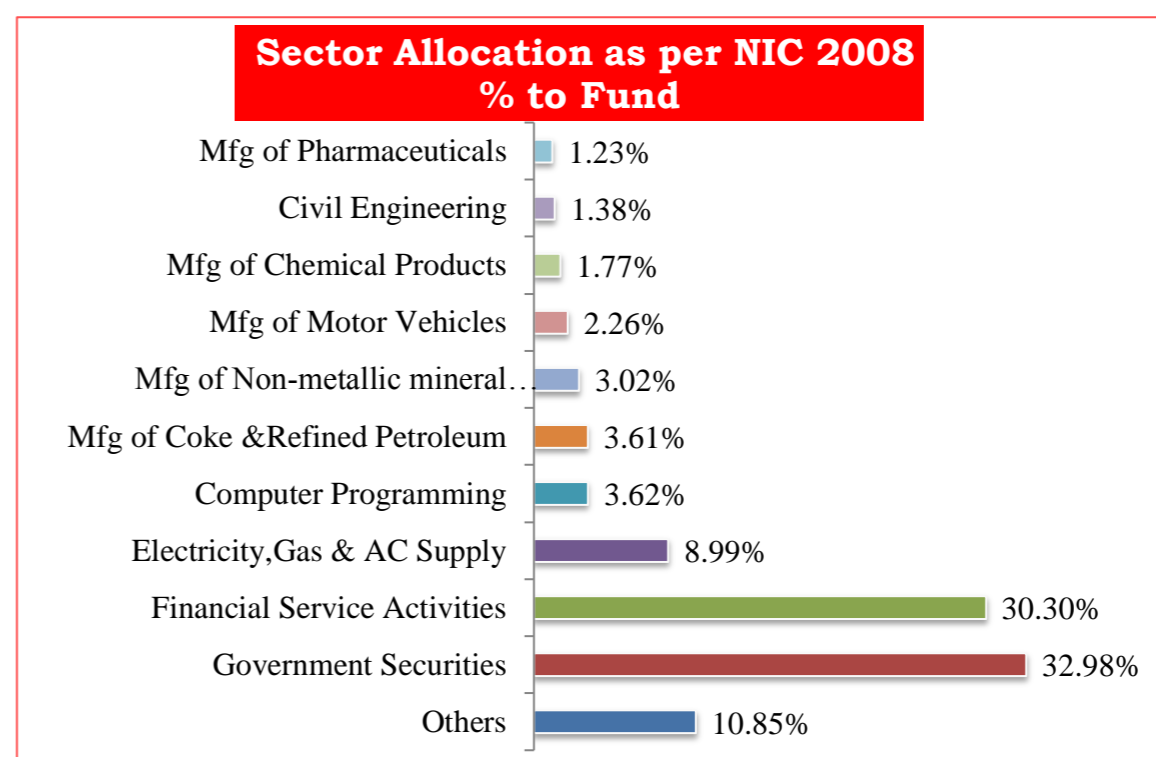
Debt Parameters	
Portfolio Yield (%)	5.92%
Avg Maturity (In Months)	69.37
Modified Duration (In Years)	4.26

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
4,613.33	13,554.65	925.27	19,093.24

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	-	13	25
Mr Abhishek Agarwal	-	-	8

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	3.03%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	70.99%
Corporate Bonds		
Equity	15% to 30%	24.16%
Net Current Assets	-	1.81%



Growth Fund - Pension Group as on July 30, 2021

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	: 260.4319

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	15.04%	13.00%
10 Years	13.07%	11.28%
7 Years	13.67%	10.92%
5 Years	14.96%	12.71%
3 Years	13.59%	11.48%
2 Years	24.93%	19.87%
1 Year	54.01%	44.35%
6 Months	23.69%	16.75%
1 Month	3.18%	0.62%

BSE-100

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
UltraTech Cement Limited	8.44%
Infosys Limited	5.48%
Tata Steel Limited	5.25%
State Bank of India	5.23%
Larsen & Toubro Limited	4.12%
Bharti Airtel Ltd	3.99%
Reliance Industries Limited	3.88%
Dr Reddys Laboratories Limited	3.64%
Sun Pharmaceuticals Industries Limited	3.59%
Axis Bank Limited	3.16%
Godrej Consumer Products Limited	3.03%
Tech Mahindra Limited	2.96%
Hindalco Industries Limited	2.73%
Vedanta Ltd	2.36%
Tata Motors Limited	2.32%
Adani Port & Special Economic Zone Ltd	2.22%
Mahindra & Mahindra Ltd.	2.20%
Bajaj Auto Ltd.	2.17%
HDFC Bank Limited	2.13%
Cipla Limited	1.97%
Bajaj Finserv Ltd	1.83%
Marico Limited.	1.69%
Bharat Petroleum Corporation Ltd	1.47%
Maruti Suzuki India Ltd	1.44%
Nestle India Limited	1.37%
Eicher Motors Limited	1.30%
Ambuja Cements Ltd.	1.27%
SKF India Ltd	1.18%
Asian Paints (India) Ltd	1.14%
IndusInd Bank Limited	1.11%
Oil & Natural Gas Corporation Ltd.	1.11%
Gas Authority of India Limited	1.01%
Power Grid Corporation of India Ltd	0.97%
Tata Power Co. Ltd	0.95%
Associated Cement Co Ltd.	0.86%
Lupin Limited	0.86%
Grasim Industries Limited	0.80%
Coal India Limited	0.79%
Bosch Ltd	0.77%
Colgate Palmolive (India) Ltd	0.70%
Indus Towers Limited	0.66%
Indian Oil Corporation Ltd	0.52%
Reliance Industries Limited - Partly Paid	0.51%
Others	1.03%
Total	96.19%

Deposits, Money Mkt Securities and Net Current Assets.	3.81%
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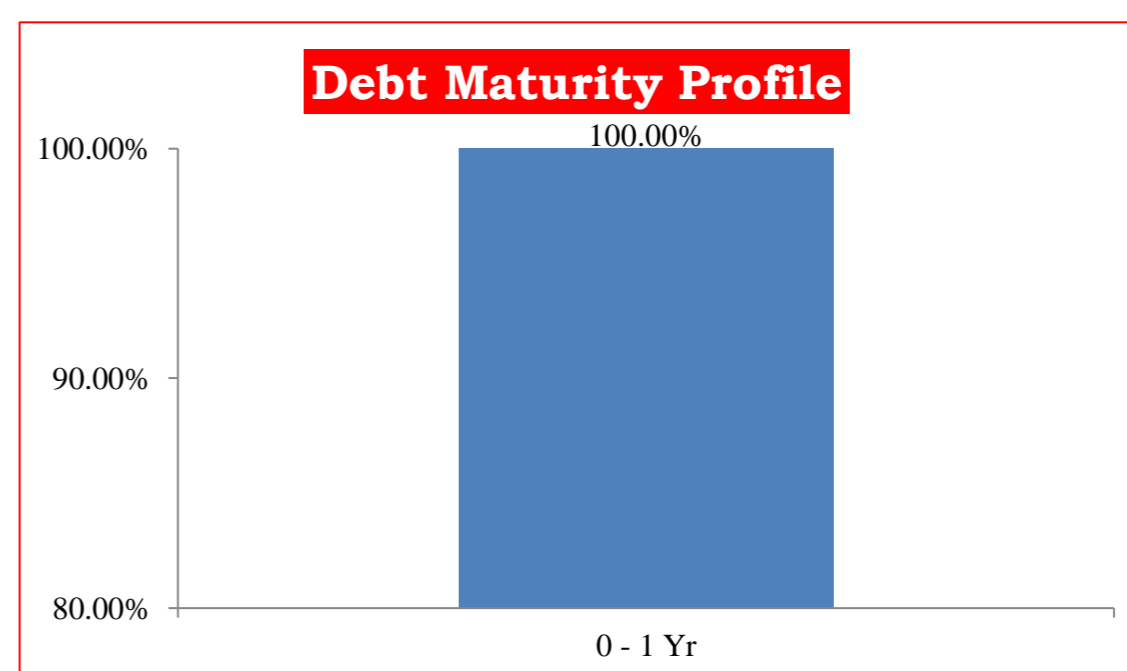
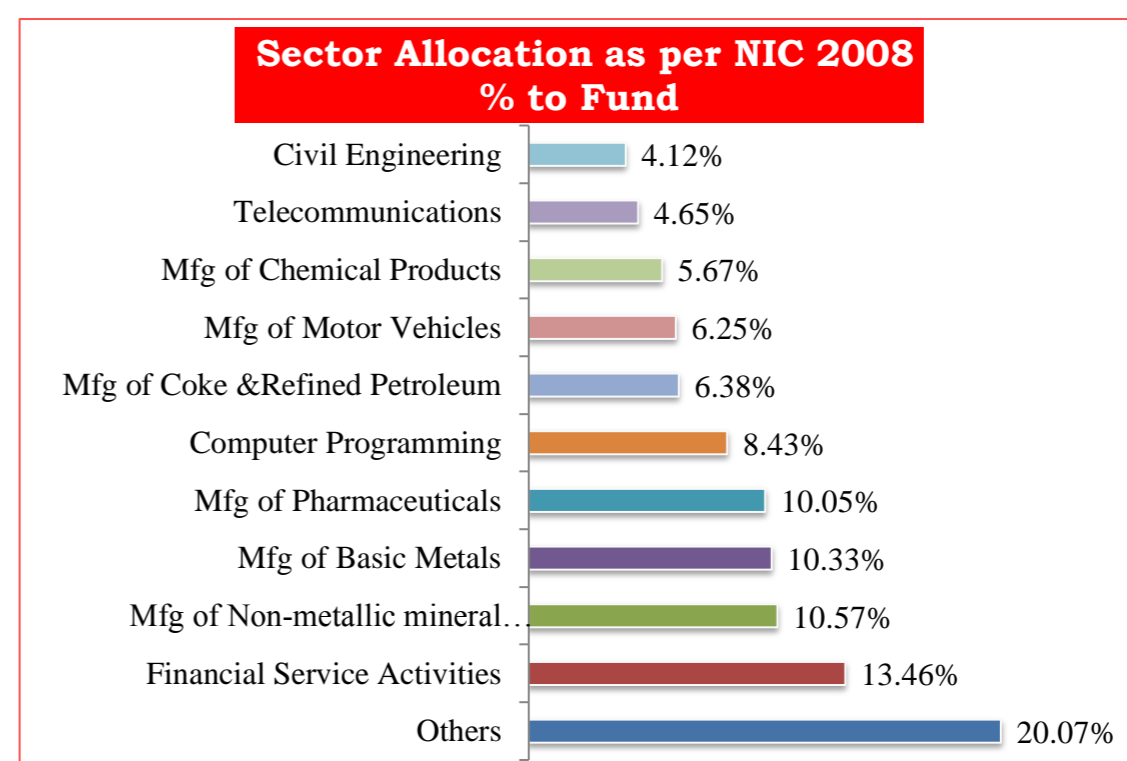
Grand Total	100.00%
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AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
37.35	-	1.48	38.83

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Priyank Singhal	9	-	-

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	1.04%
Public Deposits	0%	0.00%
Govt. Securities	0%	0.00%
Corporate Bonds	0%	0.00%
Equity	95% to 100%	96.19%
Net Current Assets	-	2.77%



Liquid Fund - Life Group as on July 30, 2021

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	: 66.0013

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.01%	6.75%
10 Years	6.78%	7.37%
7 Years	5.90%	6.74%
5 Years	5.18%	6.13%
3 Years	4.74%	5.60%
2 Years	4.13%	4.61%
1 Year	2.99%	3.67%
6 Months	1.54%	1.81%
1 Month	0.22%	0.29%

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

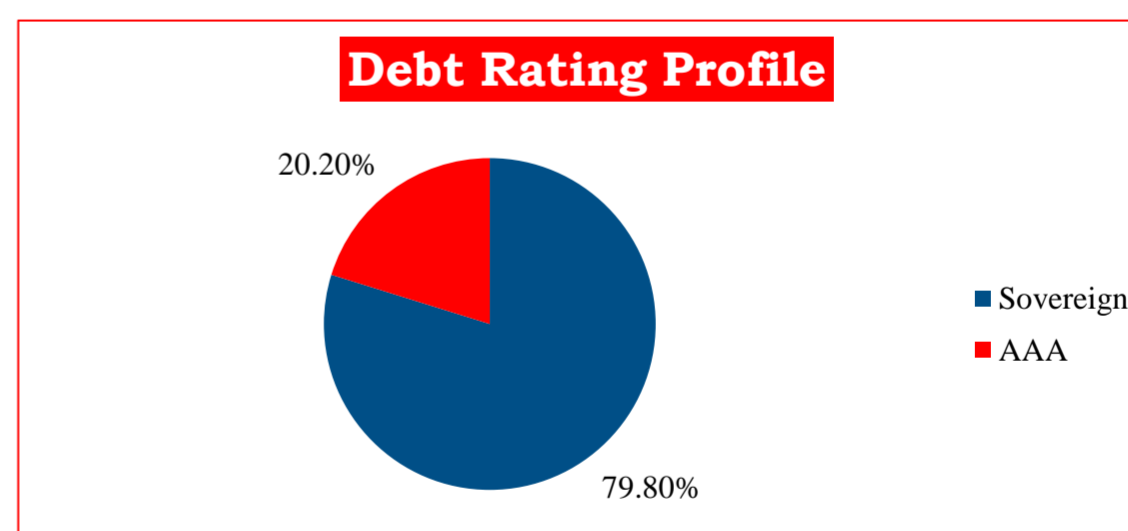
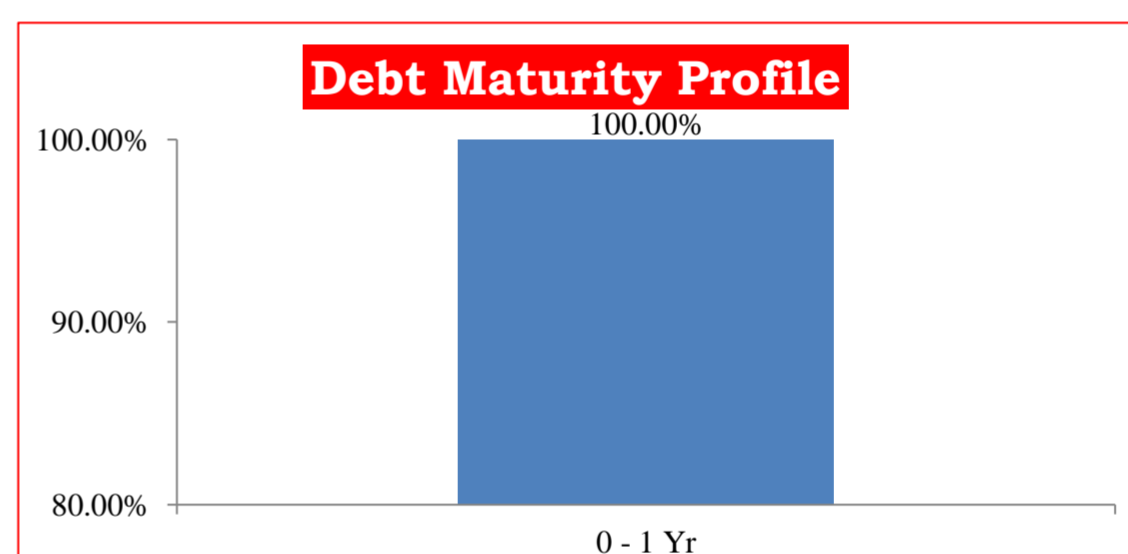
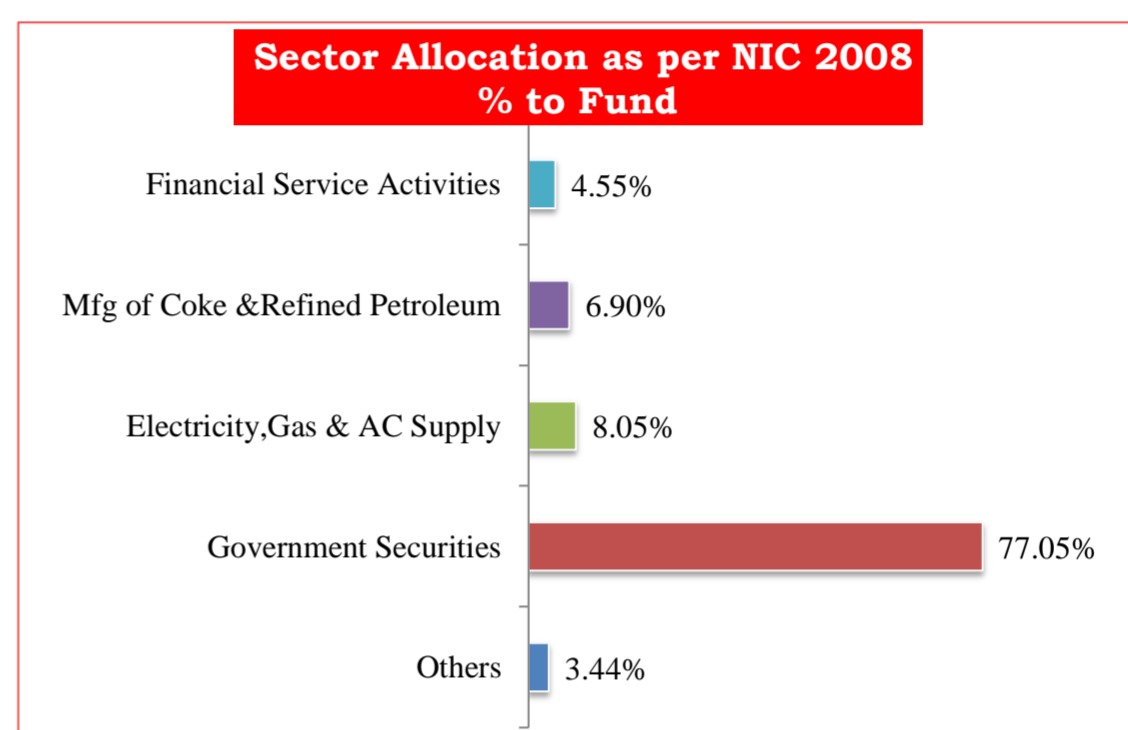
Portfolio Yield (%)	3.55%
Avg Maturity (In Months)	4.08
Modified Duration (In Years)	0.34

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	1,606.50	1,606.50

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Vineet Choraria	-	28	3

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 July 30, 2021

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	: 66.0317

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.01%	6.75%
10 Years	6.70%	7.37%
7 Years	5.82%	6.74%
5 Years	5.04%	6.13%
3 Years	4.64%	5.60%
2 Years	3.99%	4.61%
1 Year	2.76%	3.67%
6 Months	1.34%	1.81%
1 Month	0.22%	0.29%

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

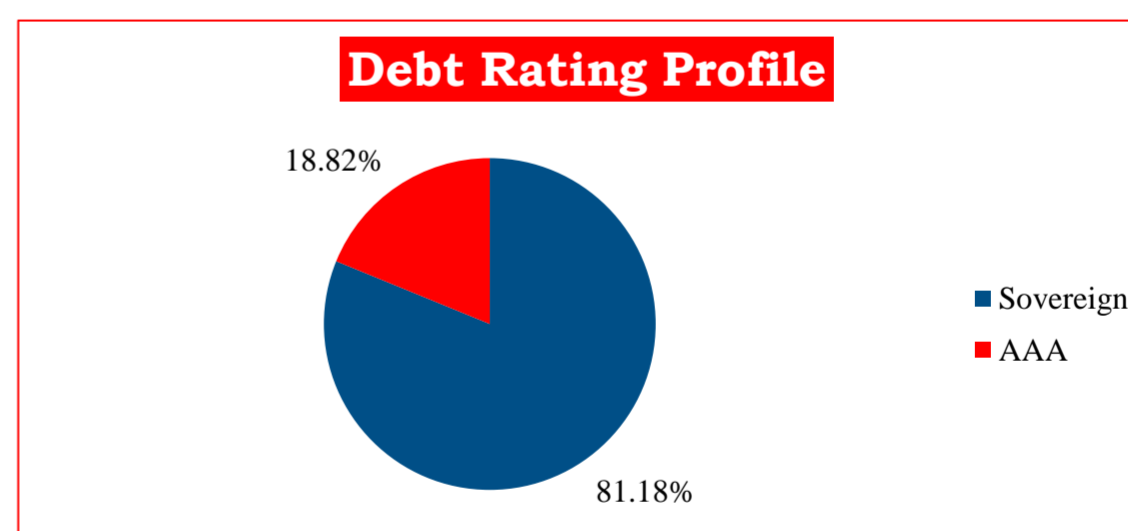
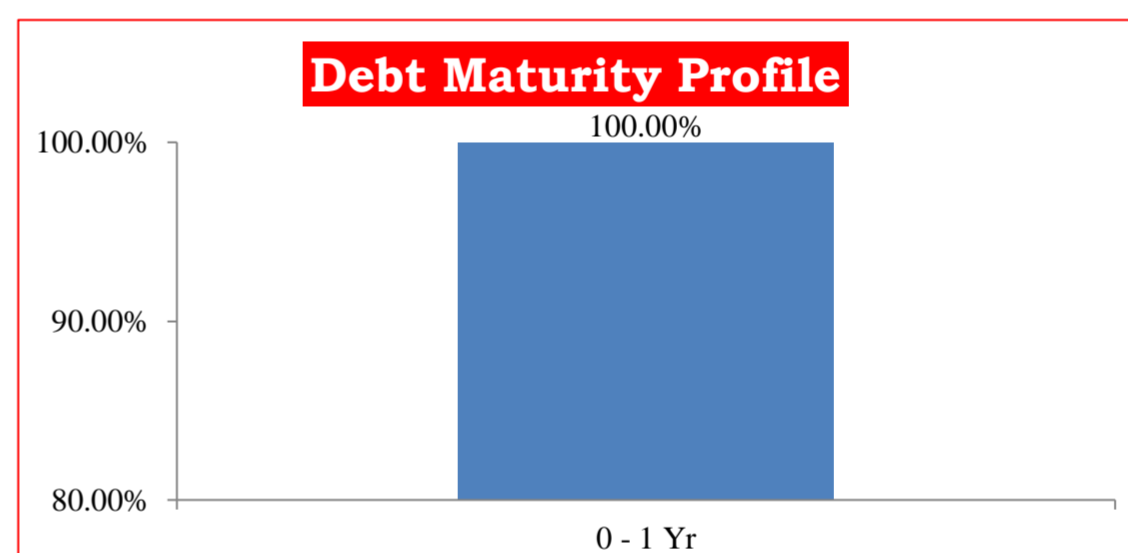
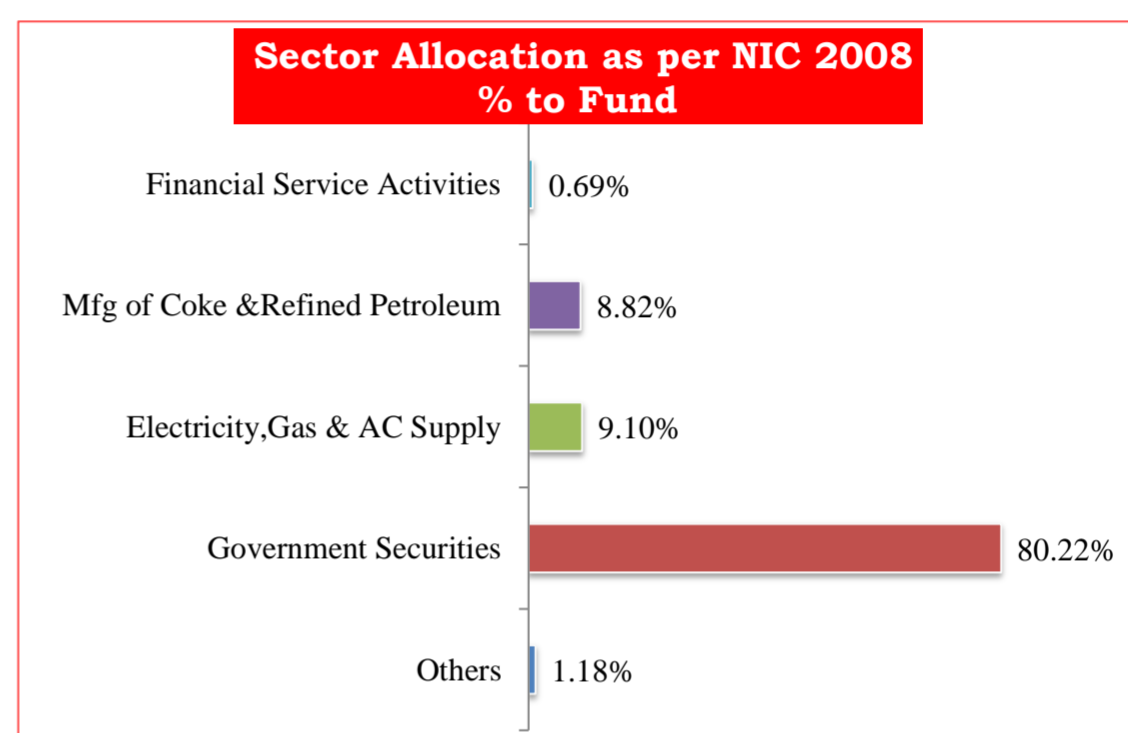
Portfolio Yield (%)	3.59%
Avg Maturity (In Months)	5.33
Modified Duration (In Years)	0.44

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	711.04	711.04

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Vineet Choraria	-	28	3

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 July 30, 2021

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	: 74.6224

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.72%	6.96%
10 Years	8.90%	8.67%
7 Years	8.85%	8.97%
5 Years	7.69%	7.96%
3 Years	9.36%	9.54%
2 Years	6.98%	7.96%
1 Year	2.98%	3.80%
6 Months	1.10%	1.34%
1 Month	0.43%	0.33%

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

Portfolio

Debentures / Bonds	% to Fund
State Bank of India	5.49%
Power Finance Corporation Ltd	3.49%
Sikka Ports And Terminals	2.98%
Power Grid Corporation of India Ltd	2.21%
IDFC First Bank Limited	2.17%
LIC Housing Finance Ltd	2.11%
Housing Development Finance Corporation Ltd	2.08%
Bajaj Finance Ltd	2.06%
Sundaram Finance Ltd	1.58%
REC Limited	1.44%
Others	7.23%
Total	32.84%

Government Securities	% to Fund
5.63% GOI Mat 12-Apr-2026	7.86%
6.79% GOI Mat 15-May-2027	7.12%
7.26% GOI Mat 14-Jan-2029	6.50%
8.79% GOI Mat 08-Nov-2021	5.99%
6.64% GOI Mat 16-Jun-2035	5.90%
7.17% GOI Mat 08-Jan-2028	4.03%
8.60% GOI Mat 02-Jun-2028	3.64%
7.59% GOI Mat 11-Jan-2026	3.36%
GOI Floating Rate Bond Mat 22-Sep-2033	2.75%
7.27% GOI Mat 08-Apr-2026	2.57%
Others	16.79%
Total	66.52%

Deposits, Money Mkt Securities and Net Current Assets.	0.64%
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Grand Total	100.00%
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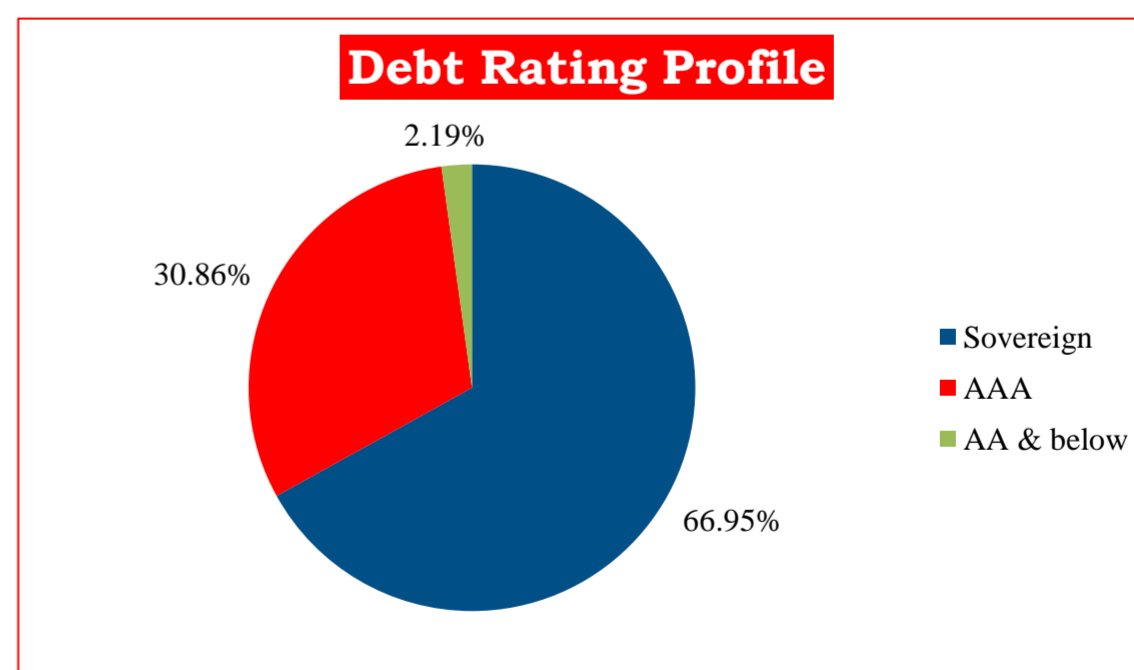
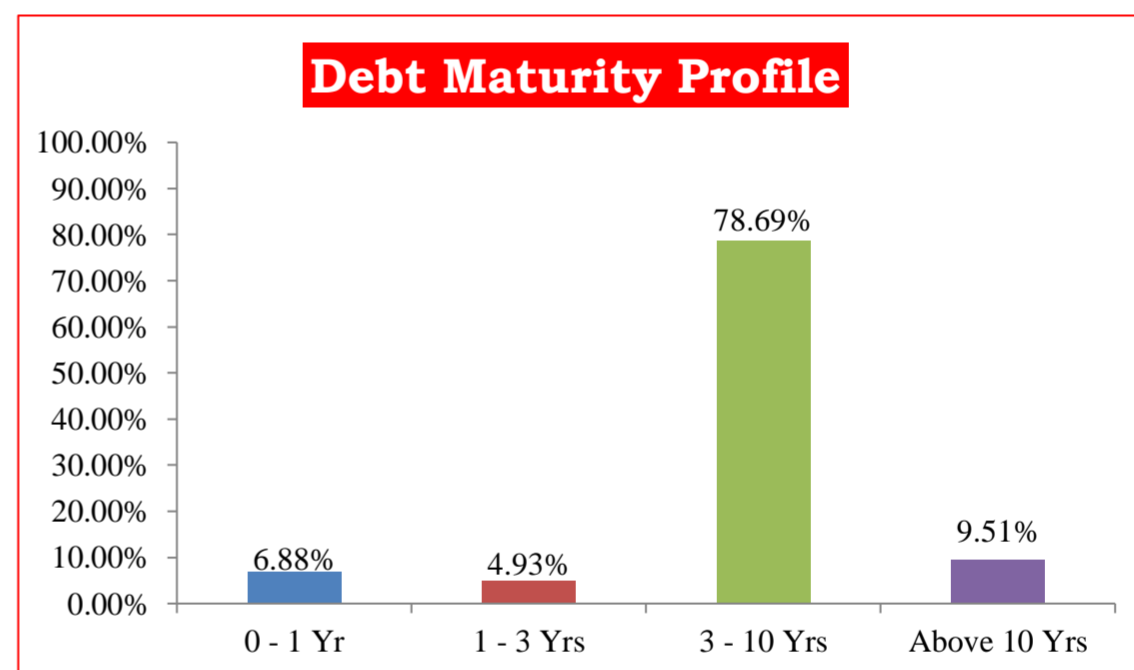
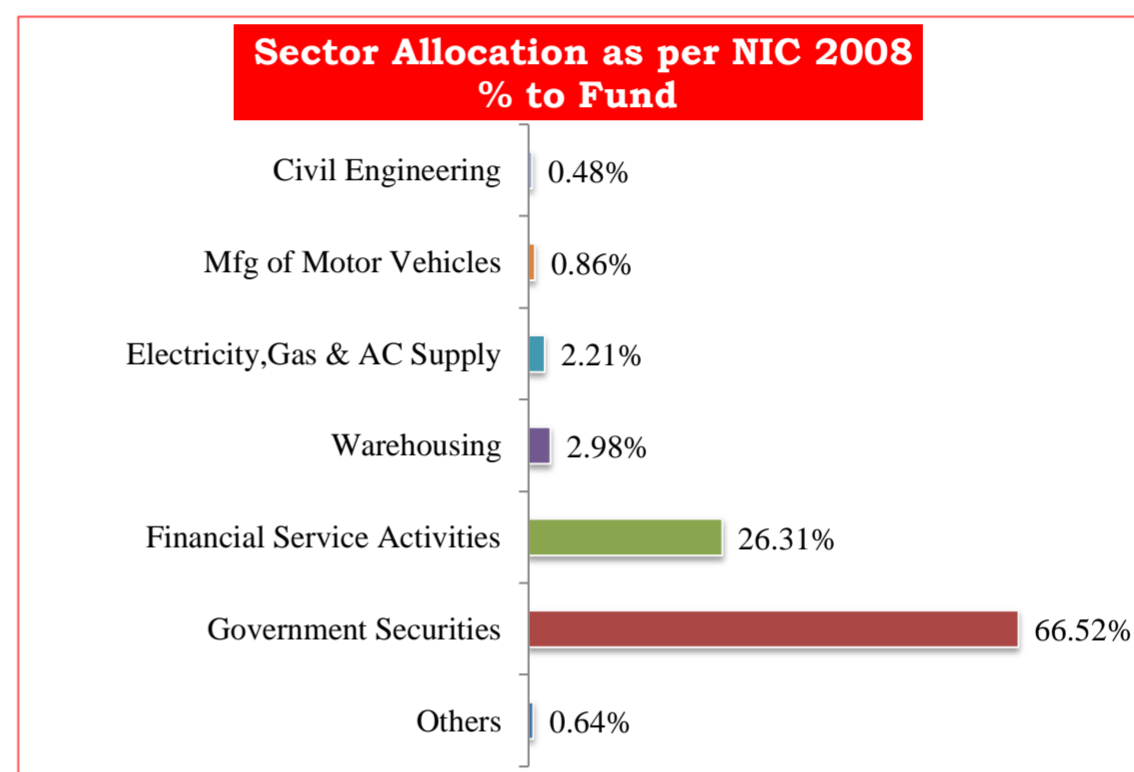
Debt Parameters	
Portfolio Yield (%)	5.91%
Avg Maturity (In Months)	70.96
Modified Duration (In Years)	4.27

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	36,653.32	236.68	36,890.00

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Vineet Choraria	-	28	3

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.18%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	99.36%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	0.46%



Secured Managed Fund - Pension Group as on July 30, 2021

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	: 73.4204

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.62%	6.96%
10 Years	8.89%	8.67%
7 Years	8.85%	8.97%
5 Years	7.67%	7.96%
3 Years	9.32%	9.54%
2 Years	6.94%	7.96%
1 Year	2.98%	3.80%
6 Months	1.13%	1.34%
1 Month	0.44%	0.33%

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

Portfolio

Debentures / Bonds	% to Fund
State Bank of India	4.51%
Housing Development Finance Corporation Ltd	3.70%
IDFC First Bank Limited	3.53%
Sikka Ports And Terminals	2.79%
ICICI Bank Ltd	2.76%
Power Finance Corporation Ltd	2.25%
Bajaj Finance Ltd	1.84%
Mahindra & Mahindra Ltd	1.78%
National Bank For Agriculture & Rural Development	1.49%
LIC Housing Finance Ltd	1.47%
Others	4.67%
Total	30.78%

Government Securities	% to Fund
5.63% GOI Mat 12-Apr-2026	7.86%
6.64% GOI Mat 16-Jun-2035	7.35%
6.79% GOI Mat 15-May-2027	6.61%
7.26% GOI Mat 14-Jan-2029	5.95%
8.79% GOI Mat 08-Nov-2021	5.59%
7.17% GOI Mat 08-Jan-2028	4.64%
8.60% GOI Mat 02-Jun-2028	3.64%
7.27% GOI Mat 08-Apr-2026	3.47%
7.59% GOI Mat 11-Jan-2026	3.23%
6.79% GOI Mat 26-Dec-2029	2.84%
Others	16.19%
Total	67.38%

Deposits, Money Mkt Securities and Net Current Assets.	1.84%
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Grand Total	100.00%
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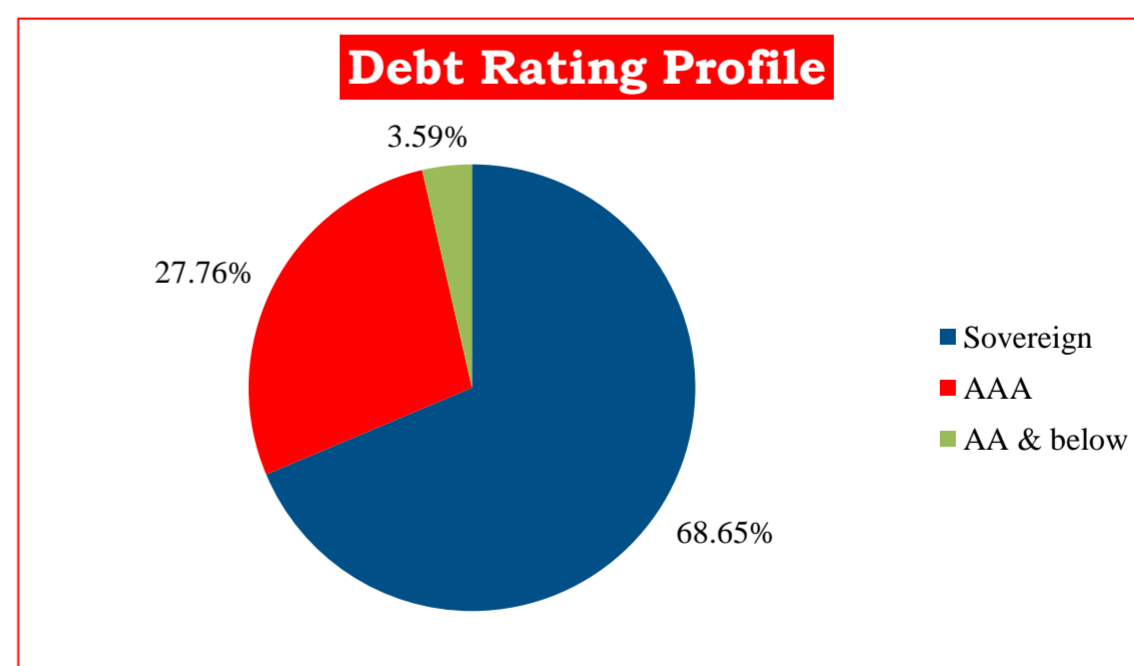
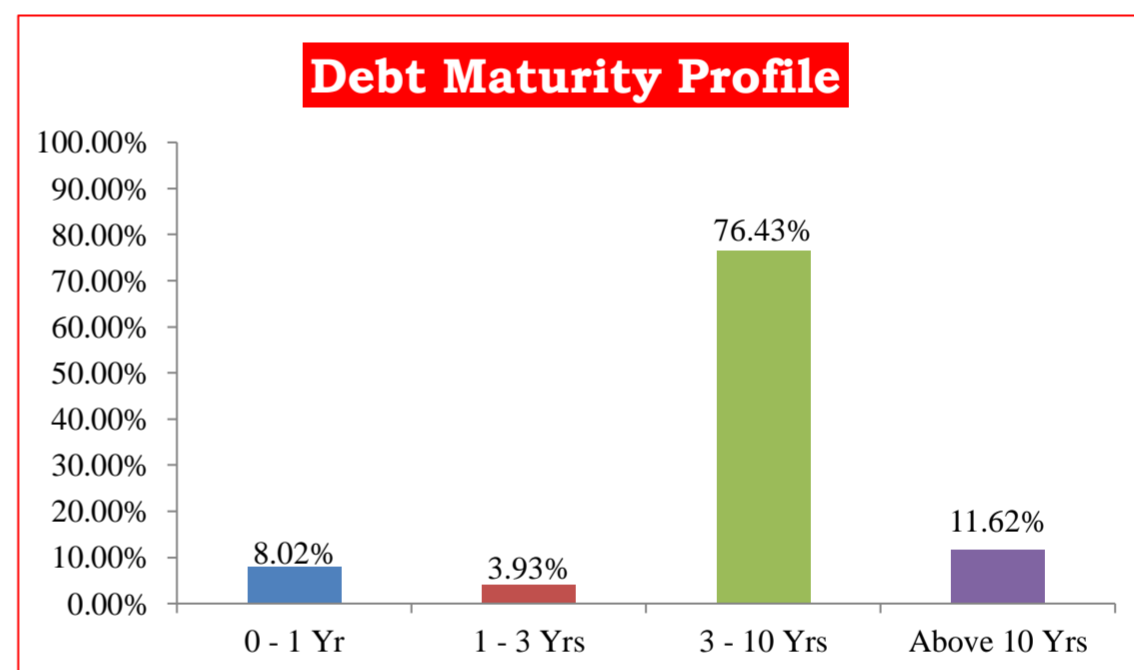
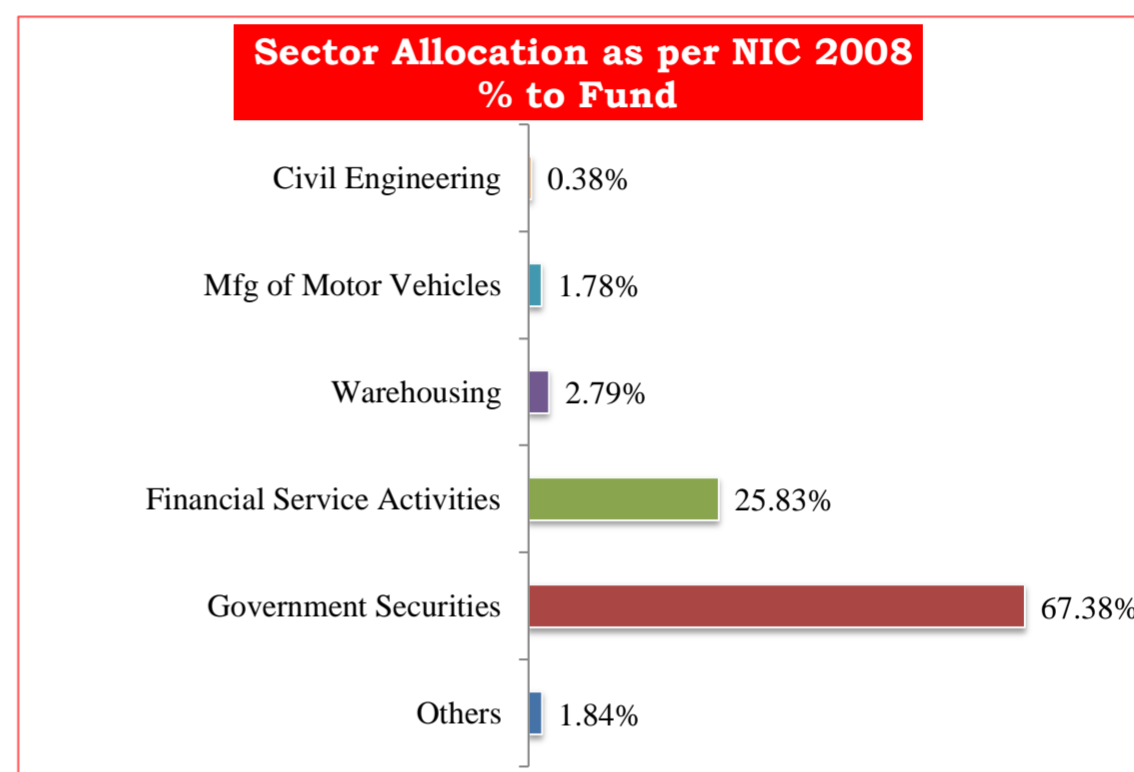
Debt Parameters	
Portfolio Yield (%)	5.88%
Avg Maturity (In Months)	72.30
Modified Duration (In Years)	4.30

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	8,183.83	153.61	8,337.44

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Vineet Choraria	-	28	3

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	1.53%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	98.16%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	0.31%



Stable Managed Fund - Old Group as on July 30, 2021

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	: 65.948

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.26%	7.61%
10 Years	6.83%	8.37%
7 Years	6.79%	7.88%
5 Years	6.31%	7.34%
3 Years	6.67%	7.37%
2 Years	5.83%	6.62%
1 Year	3.71%	4.88%
6 Months	1.91%	2.42%
1 Month	0.45%	0.49%

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
Reliance Industries Ltd	9.53%
National Thermal Power Corporation Ltd	9.48%
REC Limited	4.82%
Total	23.83%

Government Securities	% to Fund
8.80% Tamil Nadu SDL Mat 25-Oct-2022	45.31%
8.48% Karnataka SDL Mat 17 Oct 2022	19.39%
8.92% Tamil Nadu SDL Mat 08-Aug-2022	7.26%
Total	71.95%

Deposits, Money Mkt Securities and Net Current Assets.	4.22%
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Grand Total	100.00%
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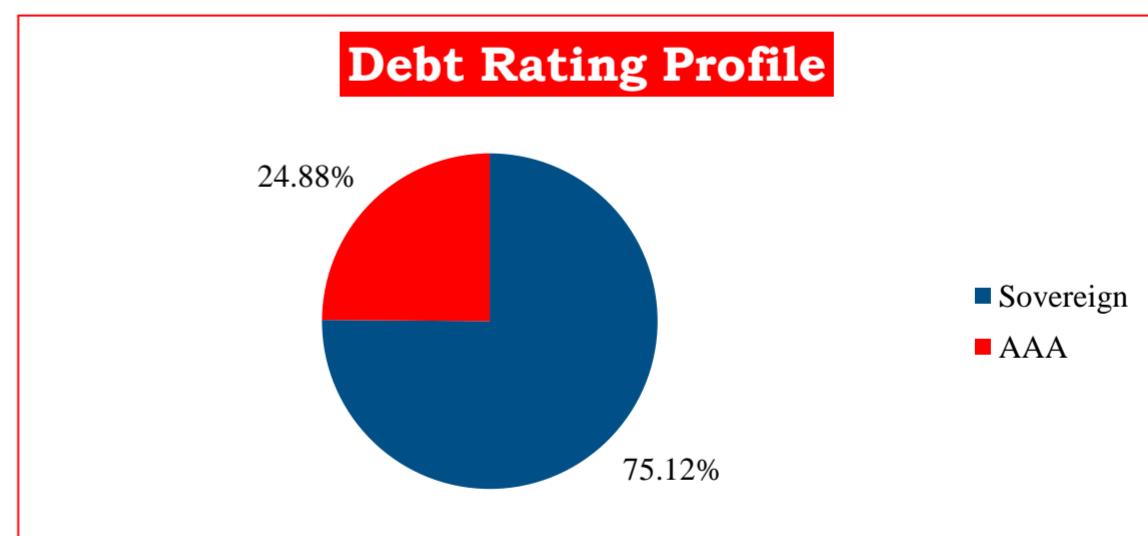
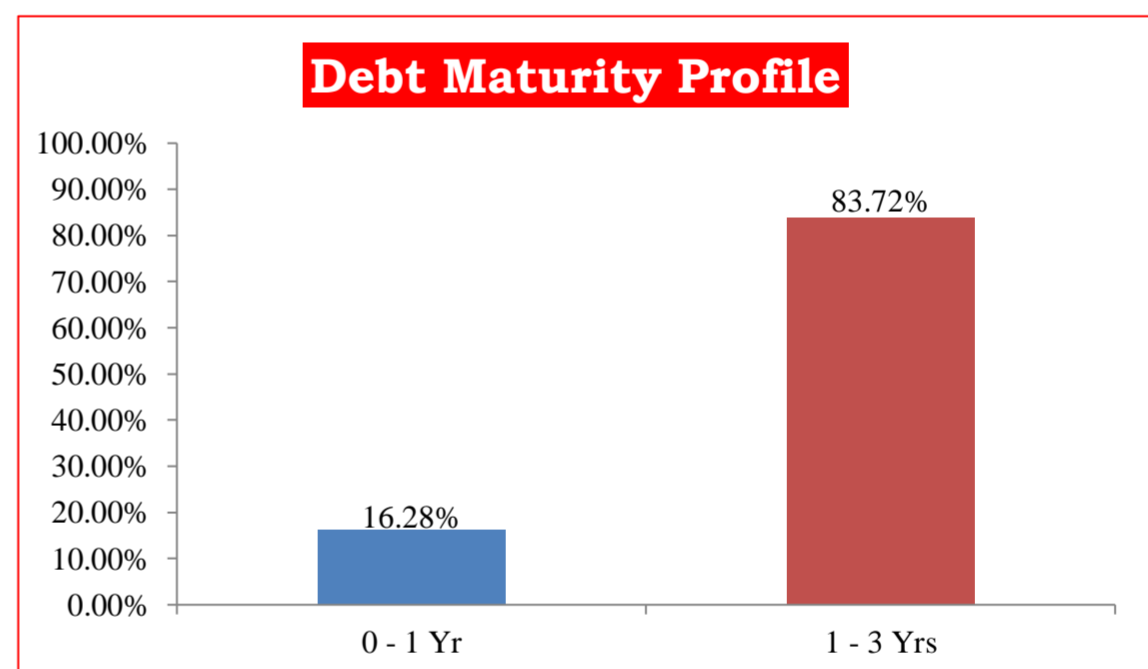
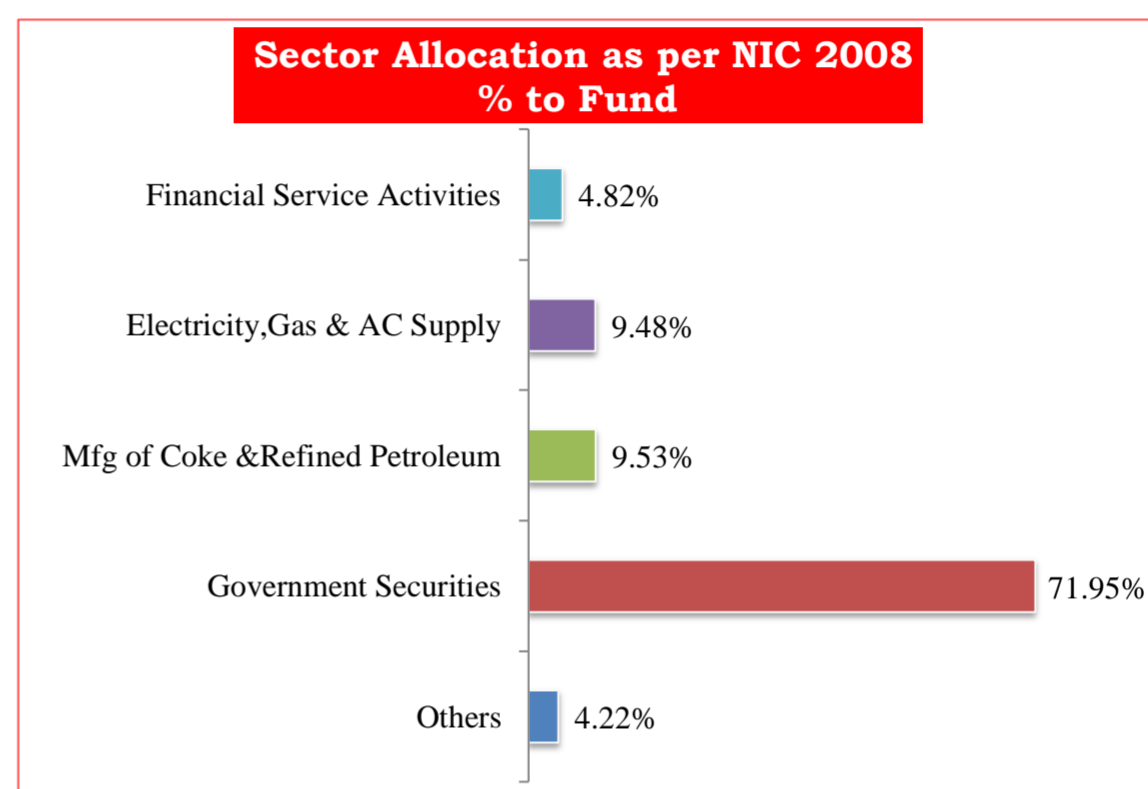
Debt Parameters	
Portfolio Yield (%)	4.18%
Avg Maturity (In Months)	13.65
Modified Duration (In Years)	1.05

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	415.06	18.30	433.36

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	-	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%



Sovereign Fund - Life as on July 30, 2021

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	: 62.3863

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.66%	8.64%
10 Years	8.47%	9.18%
7 Years	8.84%	9.21%
5 Years	7.19%	8.27%
3 Years	9.54%	9.99%
2 Years	6.33%	8.02%
1 Year	2.54%	4.20%
6 Months	0.40%	1.52%
1 Month	0.26%	0.79%

Mi-BEX

Note: Returns over 1 year have been annualized.

Portfolio

Government Securities	% to Fund
8.32% GOI Mat 02-Aug-2032	37.28%
8.15% GOI Mat 24-Nov-2026	15.85%
7.88% GOI Mat 19-Mar-2030	9.35%
8.08% GOI Mat 02-Aug-2022	5.92%
8.60% GOI Mat 02-Jun-2028	4.67%
8.20% GOI Mat 15-Feb-2022	4.42%
7.37% GOI Mat 16-April-2023	4.24%
8.79% GOI Mat 08-Nov-2021	4.09%
7.59% GOI Mat 20-Mar-2029	2.77%
8.28% GOI Mat 21-Sep-2027	1.86%
Others	5.94%
Total	96.39%

Deposits, Money Mkt Securities and Net Current Assets.	3.61%
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Grand Total	100.00%
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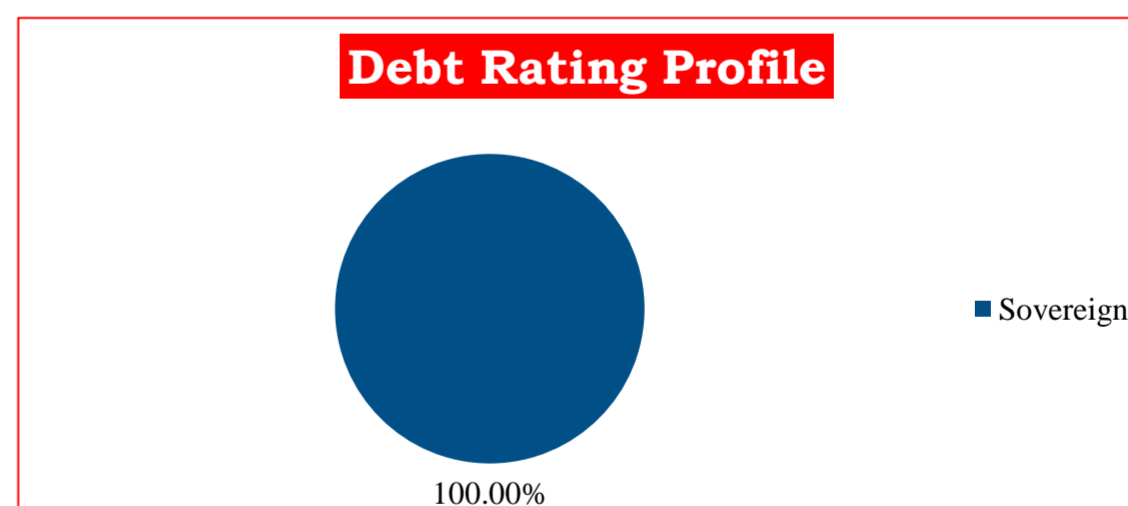
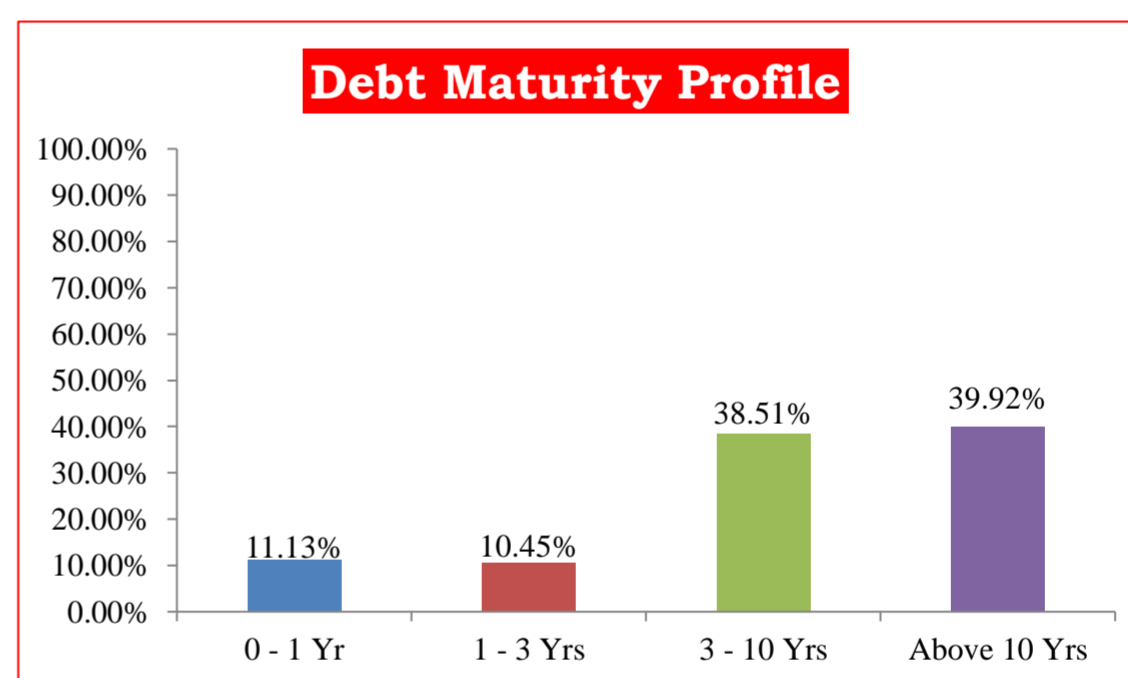
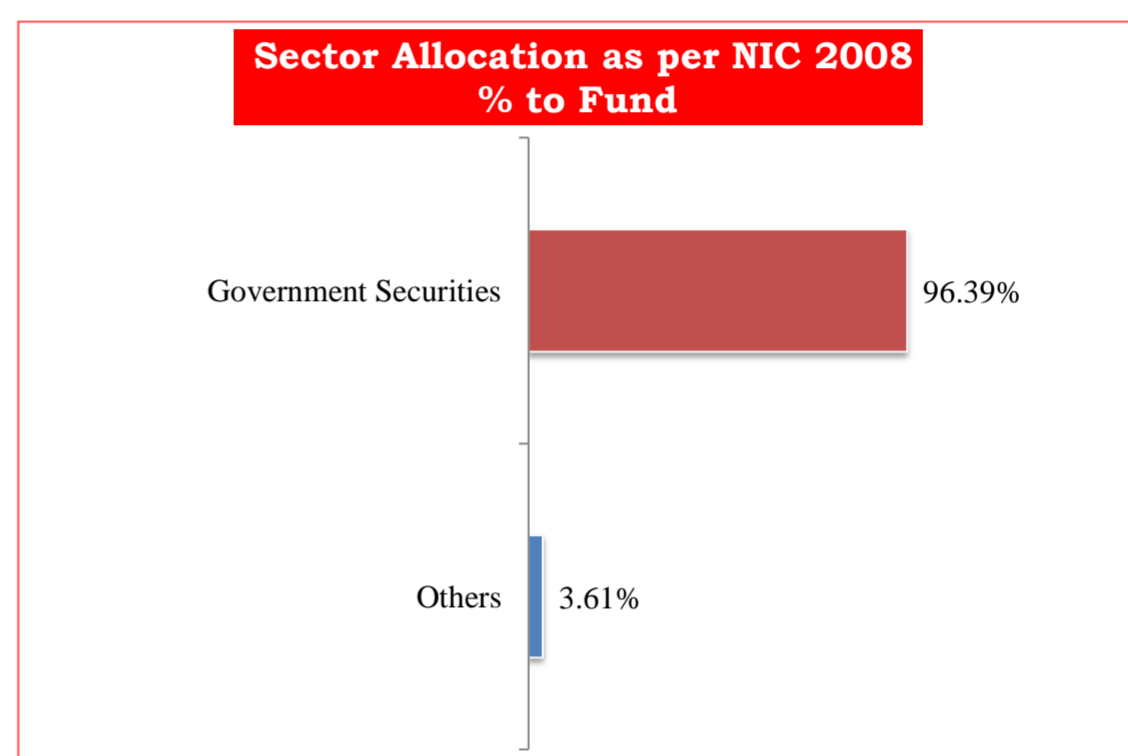
Debt Parameters	
Portfolio Yield (%)	5.93%
Avg Maturity (In Months)	88.58
Modified Duration (In Years)	5.14

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	334.63	12.53	347.15

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.83%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	96.39%
Corporate Bonds	0%	0.00%
Equity	0%	0.00%
Net Current Assets	-	2.78%



Sovereign Fund - Pension as on July 30, 2021

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	: 57.3656

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.02%	8.64%
10 Years	7.66%	9.18%
7 Years	7.55%	9.21%
5 Years	5.30%	8.27%
3 Years	6.36%	9.99%
2 Years	4.92%	8.02%
1 Year	2.80%	4.20%
6 Months	1.32%	1.52%
1 Month	0.34%	0.79%

Mi-BEX

Note: Returns over 1 year have been annualized.

Portfolio

Government Securities	% to Fund
8.20% GOI Mat 15-Feb-2022	78.52%
8.15% GOI Mat 24-Nov-2026	5.95%
8.79% GOI Mat 08-Nov-2021	4.47%
8.63% Tamil Nadu SDL Mat 09-Jan-2023	1.80%
7.37% GOI Mat 16-April-2023	1.78%
8.08% GOI Mat 02-Aug-2022	1.76%
6.35% Oil Bond Mat 23-Dec-2024	1.75%
Total	96.04%

Deposits, Money Mkt Securities and Net Current Assets. 3.96%

Grand Total 100.00%

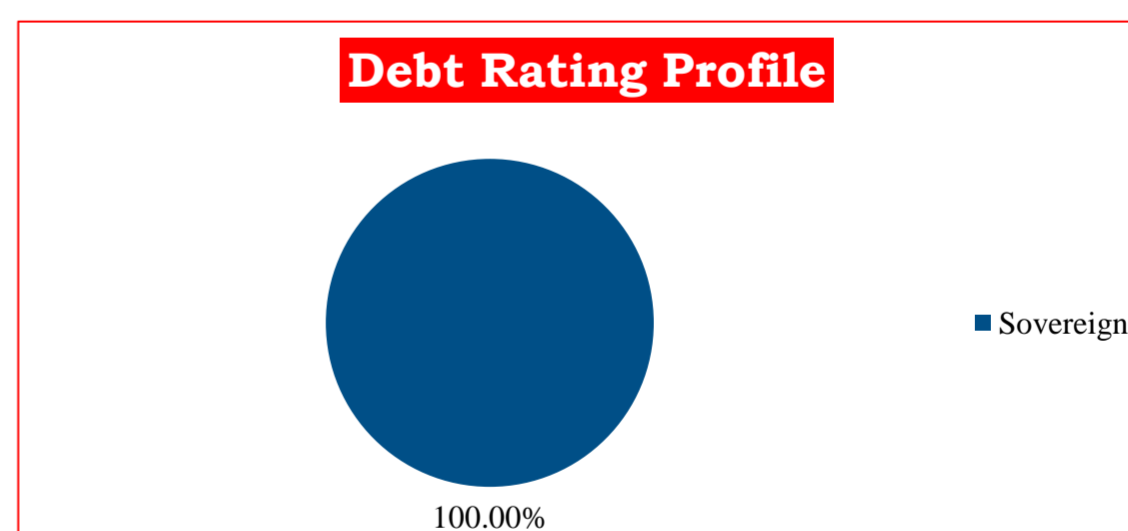
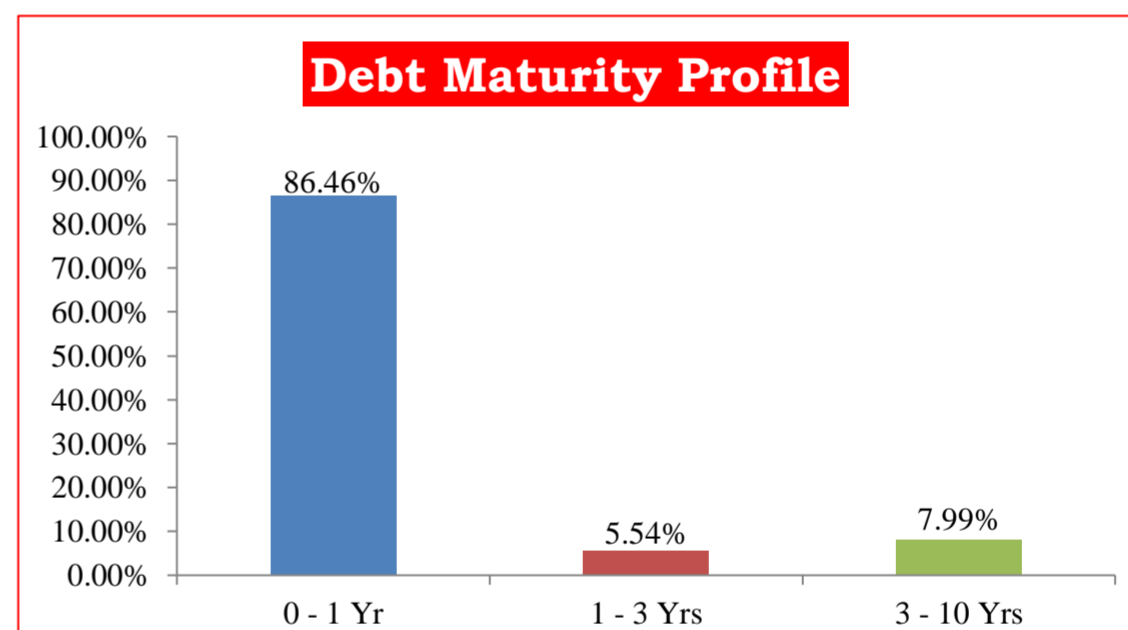
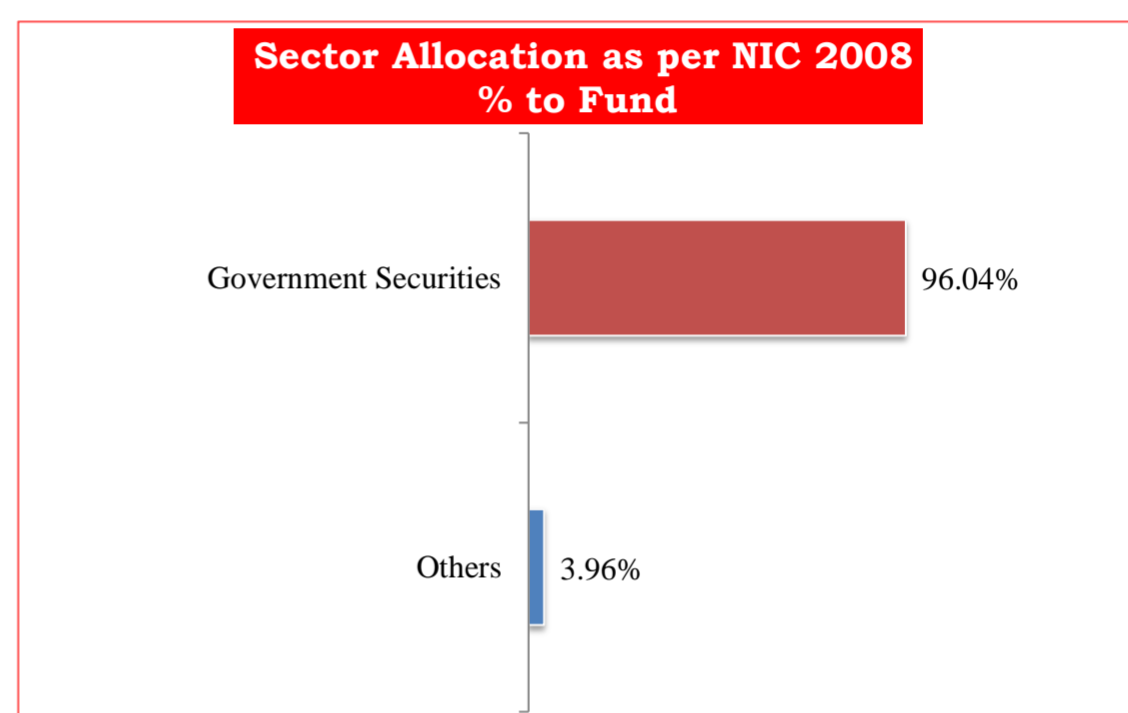
Debt Parameters	
Portfolio Yield (%)	3.82%
Avg Maturity (In Months)	11.12
Modified Duration (In Years)	0.82

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	0.28	0.01	0.29

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

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%	96.04%
Corporate Bonds	0%	0.00%
Equity	0%	0.00%
Net Current Assets	-	3.63%



Stable Managed Fund - Life Group as on July 30, 2021

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	: 68.1249

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.51%	7.61%
10 Years	7.26%	8.37%
7 Years	6.76%	7.88%
5 Years	6.29%	7.34%
3 Years	6.69%	7.37%
2 Years	5.85%	6.62%
1 Year	3.74%	4.88%
6 Months	1.86%	2.42%
1 Month	0.41%	0.49%

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	9.10%
National Thermal Power Corporation Ltd	6.95%
Reliance Industries Ltd	4.58%
Larsen & Toubro Ltd	3.21%
L&T Finance Ltd	0.97%
REC Limited	0.20%
Total	25.01%

Government Securities	% to Fund
8.80% Tamil Nadu SDL Mat 25-Oct-2022	44.61%
8.48% Karnataka SDL Mat 17 Oct 2022	16.25%
8.92% Tamil Nadu SDL Mat 08-Aug-2022	8.11%
4.52% Tamil Nadu SDL Mat 03-Jun-2022	2.91%
8.13% Oil Bond Mat 16-Oct-2021	0.20%
Total	72.08%

Deposits, Money Mkt Securities and Net Current Assets.	2.92%
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Grand Total	100.00%
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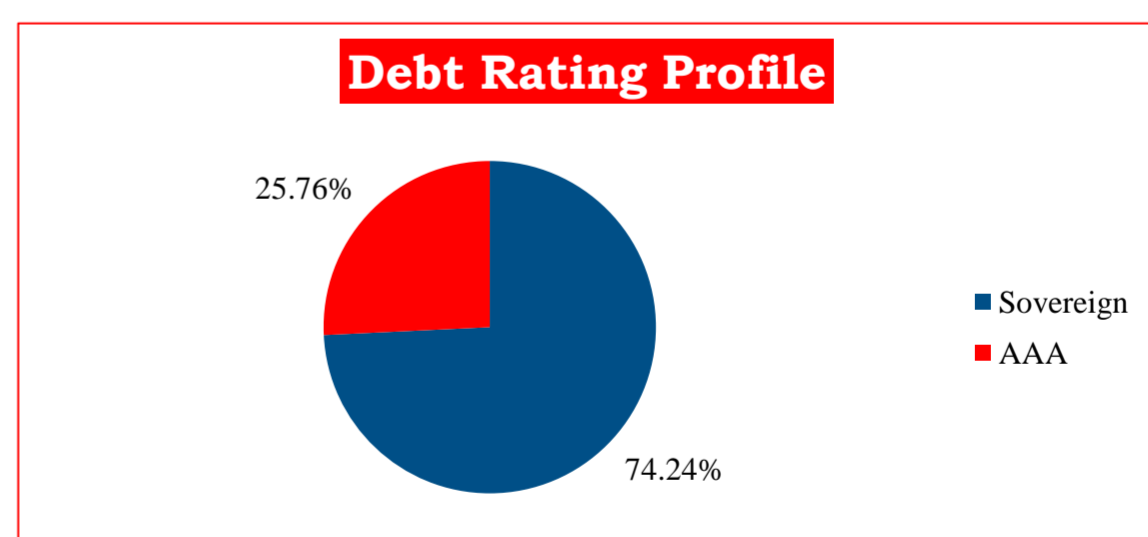
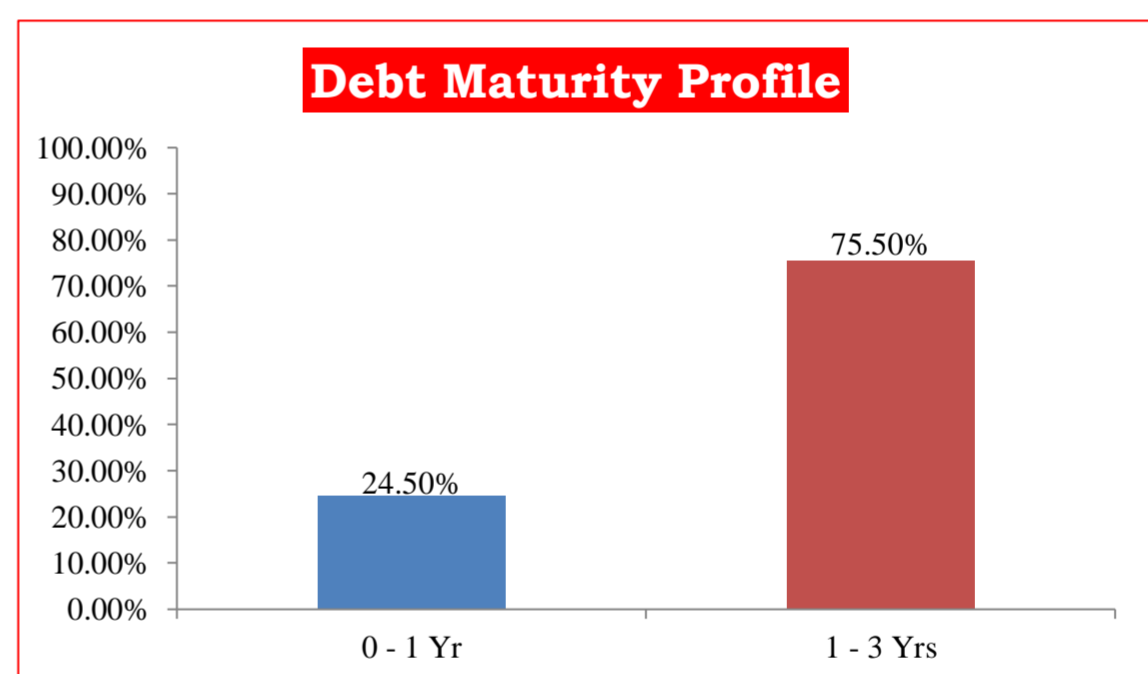
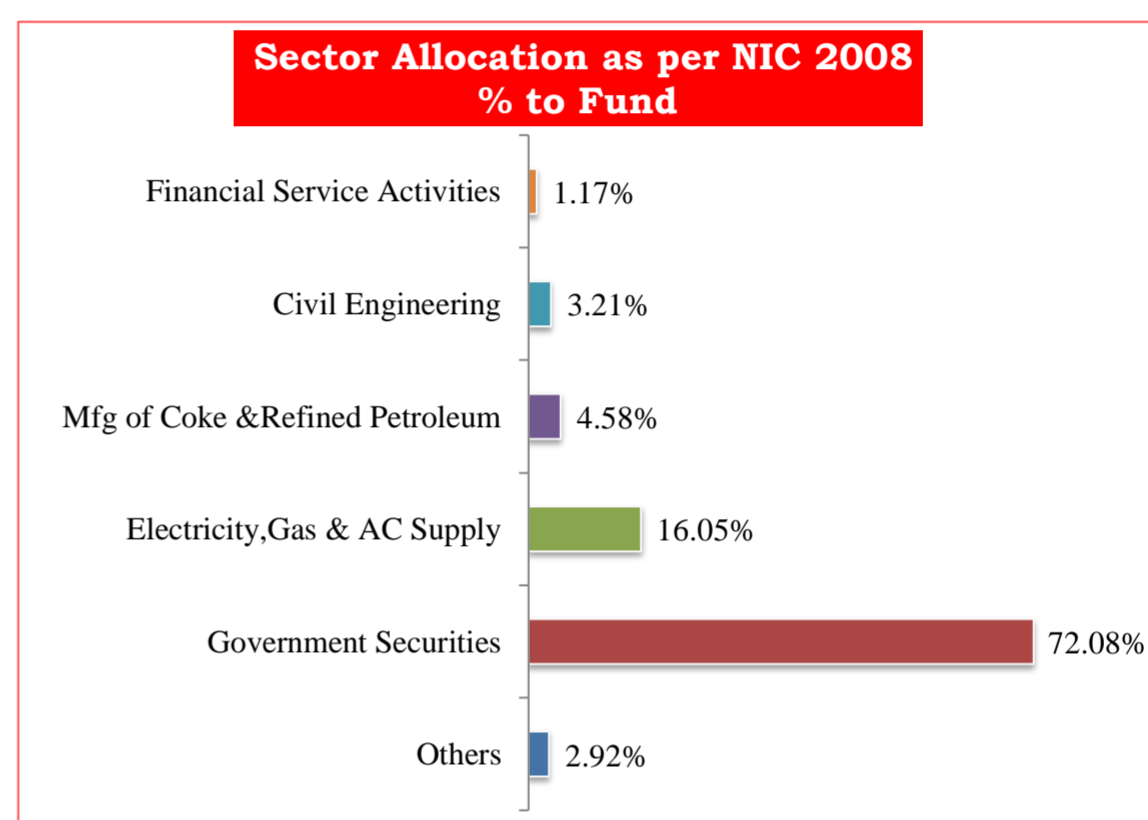
Debt Parameters	
Portfolio Yield (%)	4.16%
Avg Maturity (In Months)	13.17
Modified Duration (In Years)	1.02

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	5,020.46	150.96	5,171.42

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

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



Stable Managed Fund - Pension Group as on July 30, 2021

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	: 68.1029

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.51%	7.61%
10 Years	7.25%	8.37%
7 Years	6.75%	7.88%
5 Years	6.27%	7.34%
3 Years	6.64%	7.37%
2 Years	5.79%	6.62%
1 Year	3.67%	4.88%
6 Months	1.87%	2.42%
1 Month	0.38%	0.49%

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
National Thermal Power Corporation Ltd	8.97%
Ultratech Cement Ltd	7.67%
Reliance Industries Ltd	4.49%
Bajaj Finance Ltd	2.58%
REC Limited	1.04%
L&T Finance Ltd	0.37%
Total	25.13%

Government Securities	% to Fund
8.80% Tamil Nadu SDL Mat 25-Oct-2022	46.17%
8.48% Karnataka SDL Mat 17 Oct 2022	15.71%
8.92% Tamil Nadu SDL Mat 08-Aug-2022	7.84%
8.13% GOI Mat 21-Sep-2022	1.30%
8.20% GOI Mat 15-Feb-2022	0.77%
Total	71.79%

Deposits, Money Mkt Securities and Net Current Assets.	3.08%
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Grand Total	100.00%
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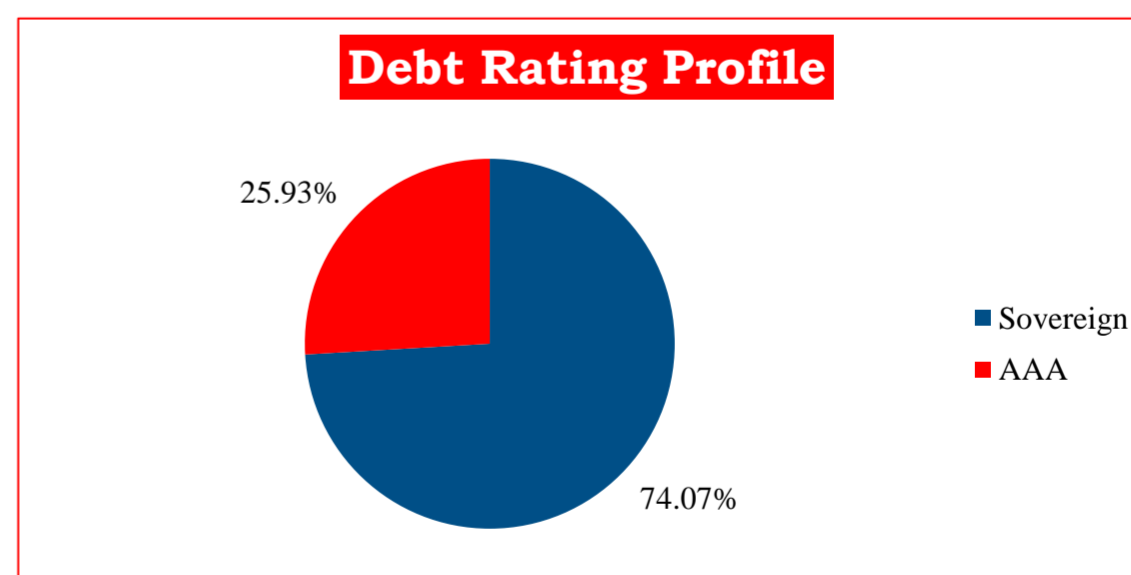
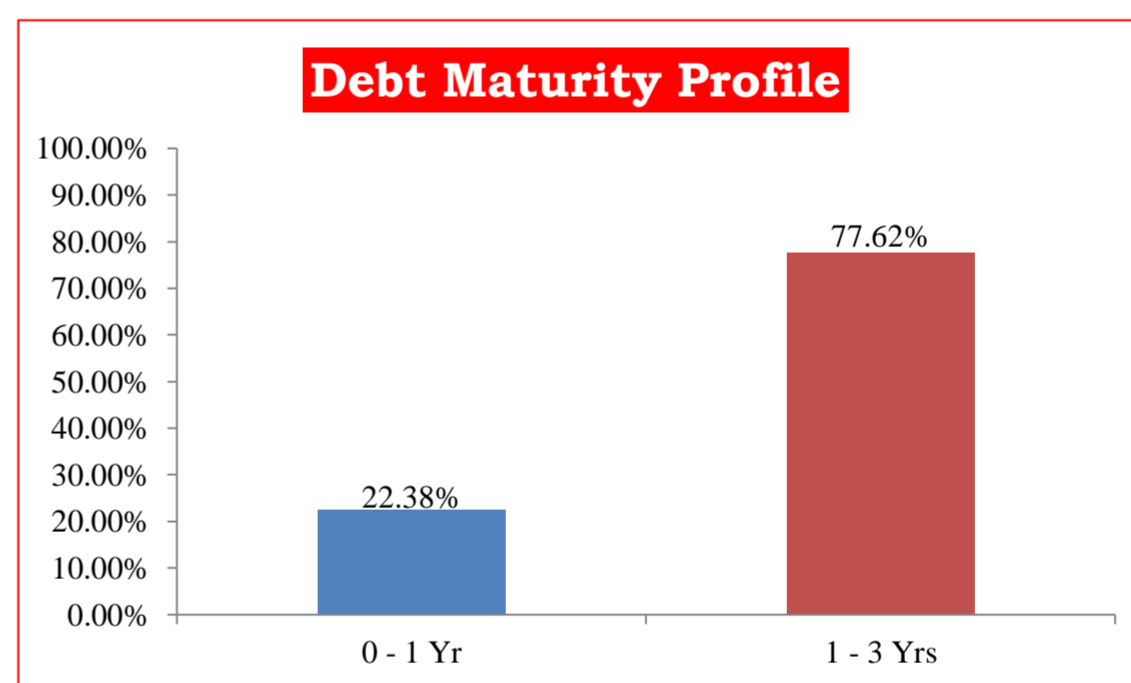
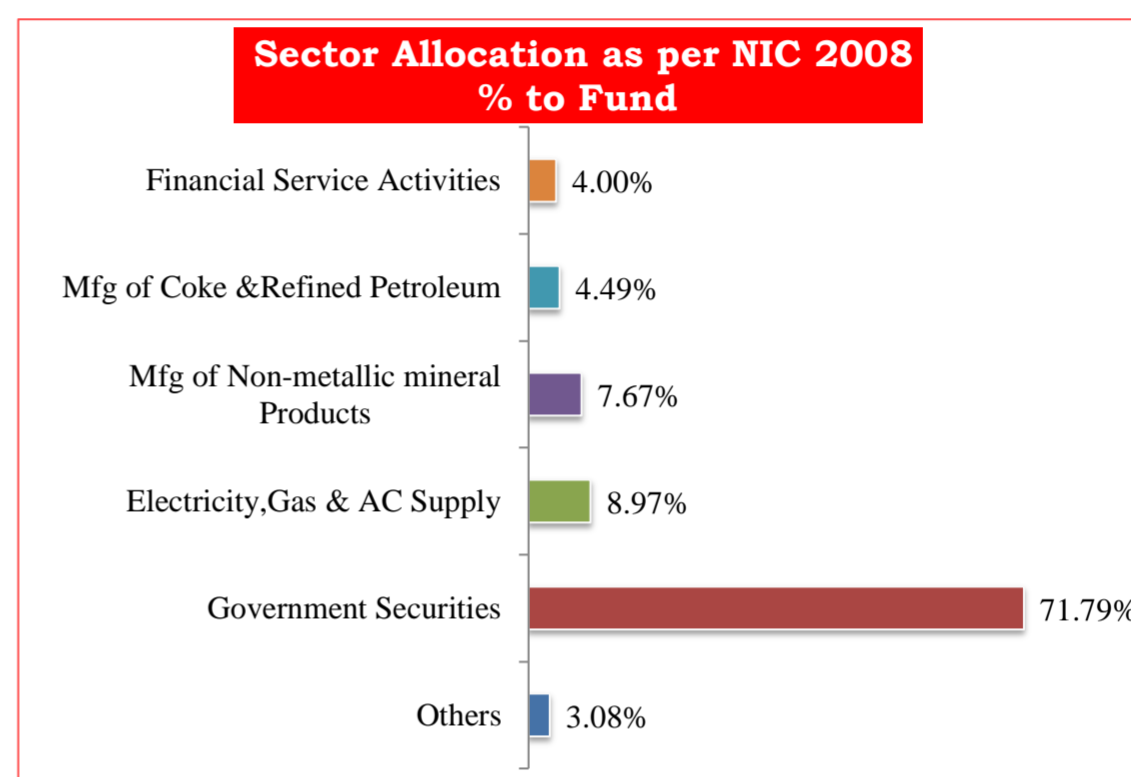
Debt Parameters	
Portfolio Yield (%)	4.14%
Avg Maturity (In Months)	12.82
Modified Duration (In Years)	0.99

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	7,774.92	246.82	8,021.73

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

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 - Life Group - II as on July 30, 2021

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	: ULGF04020/02/12BalnedMFII101
Inception Date	: 20 Feb 2008
NAV	: 29.9874

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.13%	8.14%
10 Years	10.29%	9.85%
7 Years	10.46%	9.85%
5 Years	9.90%	10.10%
3 Years	10.03%	10.41%
2 Years	13.27%	13.32%
1 Year	19.07%	22.05%
6 Months	7.90%	8.27%
1 Month	0.96%	0.46%

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

Portfolio

Equity	% to Fund
Infosys Limited	4.07%
HDFC Bank Limited	3.98%
ICICI Bank Limited	3.88%
Reliance Industries Limited	3.12%
Axis Bank Limited	1.82%
Hindustan Unilever Limited	1.51%
Kotak Mahindra Bank Limited	1.46%
Tata Consultancy Services Limited	1.43%
Larsen & Toubro Limited	1.42%
Bharti Airtel Ltd	1.23%
State Bank of India	1.19%
Bajaj Finance Ltd	1.06%
UltraTech Cement Limited	0.91%
Tata Steel Limited	0.89%
Maruti Suzuki India Ltd	0.85%
Asian Paints (India) Ltd	0.84%
HCL Technologies Limited	0.74%
ICICI Prudential IT ETF	0.74%
Mahindra & Mahindra Ltd.	0.67%
Bajaj Finserv Ltd	0.64%
ITC Limited	0.60%
Dr Reddys Laboratories Limited	0.60%
Nestle India Limited	0.54%
Tech Mahindra Limited	0.54%
Others	11.99%
Total	46.74%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	3.75%
Power Grid Corporation of India Ltd	3.29%
Indian Railway Finance Corporation Ltd	3.07%
Ultratech Cement Ltd	1.50%
REC Limited	1.36%
State Bank of India	1.34%
National Bank For Agriculture & Rural Development	1.22%
NHPC Ltd	1.04%
Mahindra and Mahindra Financial Services Ltd	0.98%
Sikka Ports And Terminals	0.90%
Others	5.86%
Total	24.32%

Government Securities	% to Fund
7.17% GOI Mat 08-Jan-2028	4.61%
6.64% GOI Mat 16-Jun-2035	3.70%
7.27% GOI Mat 08-Apr-2026	3.47%
6.45% GOI Mat 07-Oct-2029	3.01%
6.79% GOI Mat 15-May-2027	1.48%
5.63% GOI Mat 12-Apr-2026	1.14%
7.26% GOI Mat 14-Jan-2029	0.91%
GOI Floating Rate Bond Mat 22-Sep-2033	0.90%
7.20% Maharashtra SDL Mat 09-Aug-2027	0.80%
7.96% Maharashtra SDL Mat 29-June-2026	0.65%
Others	2.60%
Total	23.27%

Deposits, Money Mkt Securities and Net Current Assets.	5.67%
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Grand Total	100.00%
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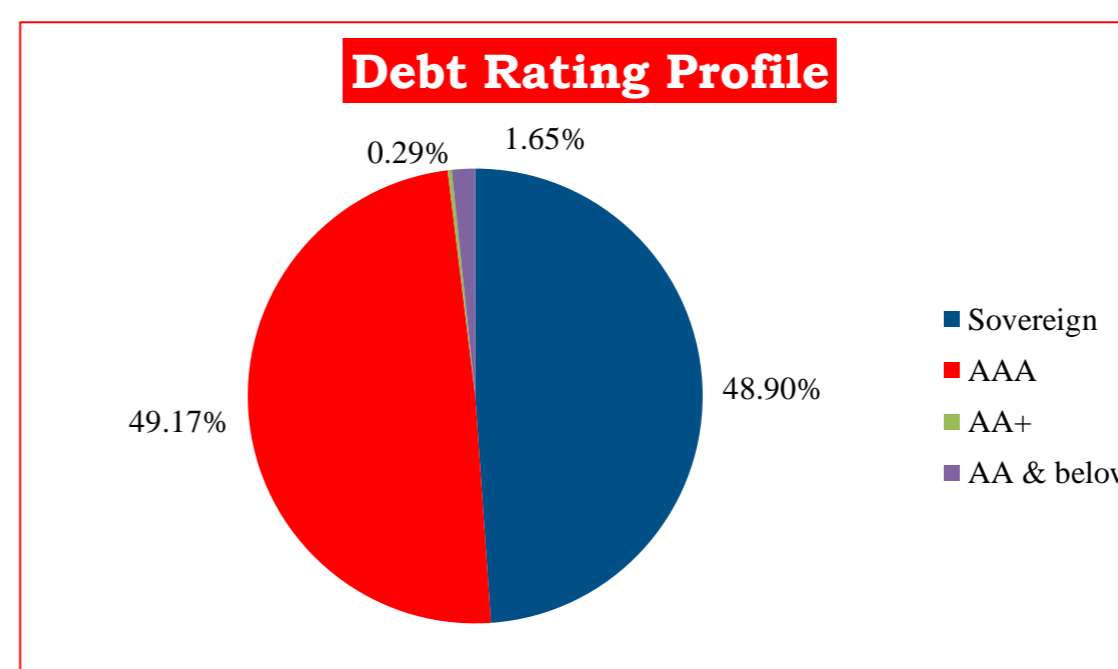
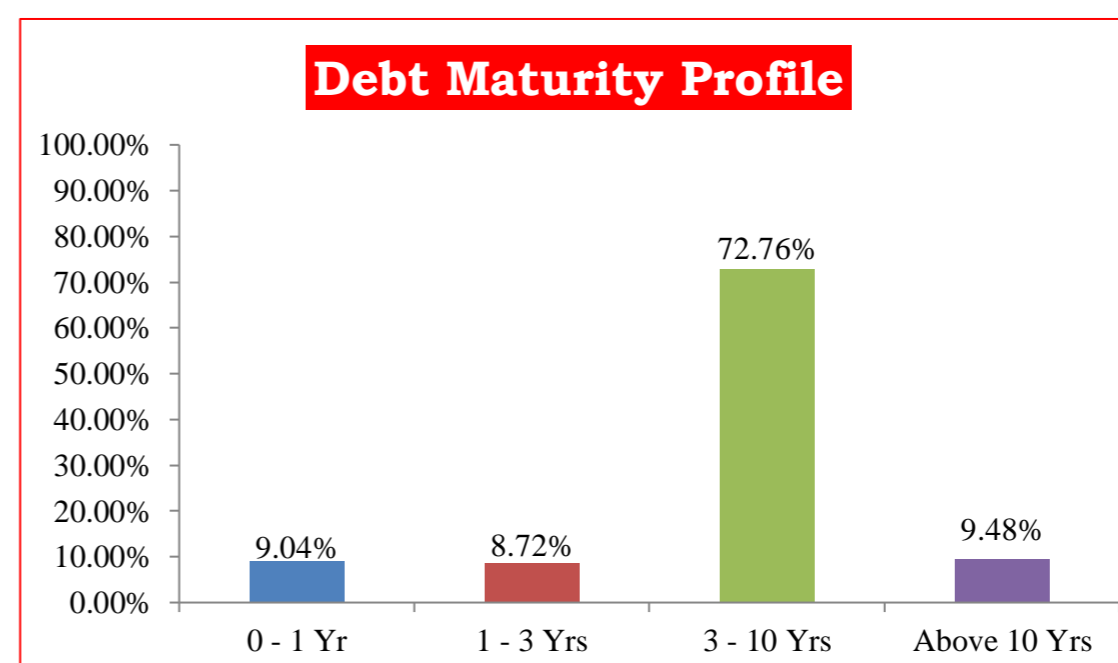
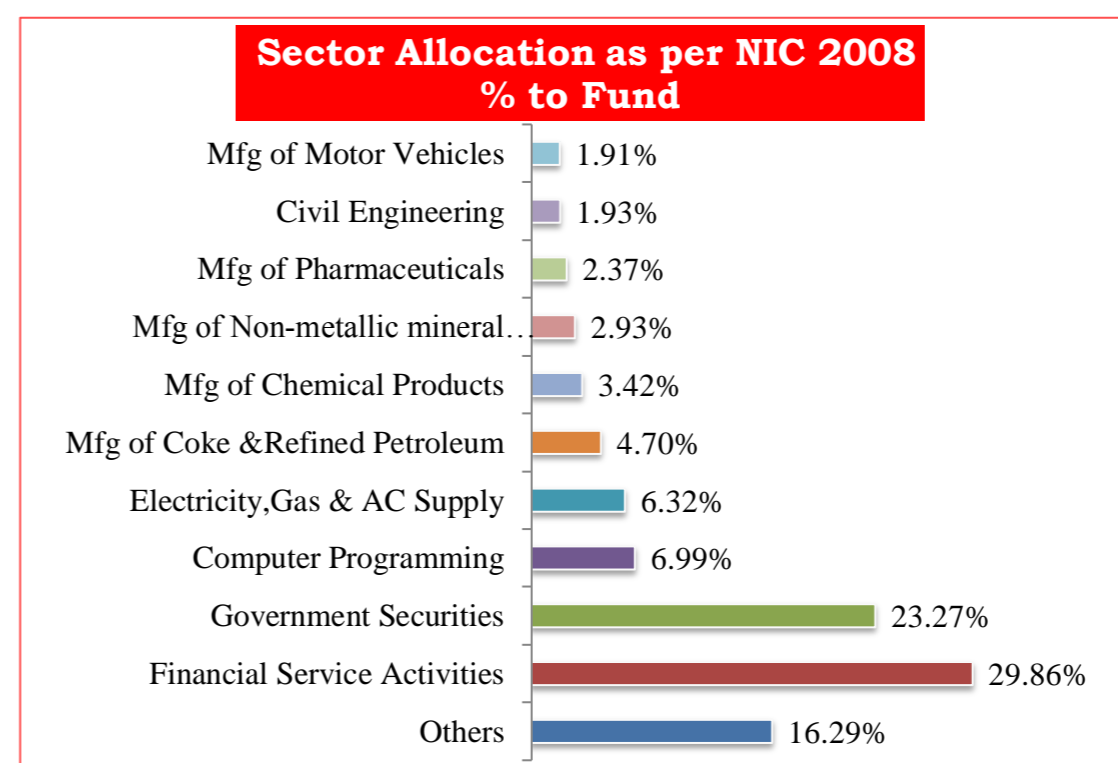
Debt Parameters	
Portfolio Yield (%)	5.84%
Avg Maturity (In Months)	67.19
Modified Duration (In Years)	4.11

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
14,219.02	14,481.46	1,724.07	30,424.56

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	-	13	25
Mr Abhishek Agarwal	-	-	8

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	4.34%
Public Deposits		
Govt. Securities	20% to 70%	47.60%
Corporate Bonds		
Equity	30% to 60%	46.74%
Net Current Assets	-	1.32%



Defensive Managed Fund - Life Group - II as on July 30, 2021

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	: ULGF03920/02/12DefnsvFdIII101
Inception Date	: 20 Feb 2008
NAV	: 30.5099

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.91%	8.04%
10 Years	9.31%	9.26%
7 Years	9.22%	9.41%
5 Years	8.61%	9.03%
3 Years	9.39%	9.97%
2 Years	10.19%	10.64%
1 Year	10.90%	12.92%
6 Months	4.28%	4.81%
1 Month	0.73%	0.39%

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

Portfolio

Equity	% to Fund
Infosys Limited	2.07%
HDFC Bank Limited	2.02%
ICICI Bank Limited	1.97%
Reliance Industries Limited	1.58%
Axis Bank Limited	0.94%
Hindustan Unilever Limited	0.77%
Kotak Mahindra Bank Limited	0.75%
Tata Consultancy Services Limited	0.73%
Larsen & Toubro Limited	0.72%
Bharti Airtel Ltd	0.63%
State Bank of India	0.61%
Bajaj Finance Ltd	0.54%
Others	10.57%
Total	23.90%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	3.53%
LIC Housing Finance Ltd	3.51%
Indian Railway Finance Corporation Ltd	3.35%
National Bank For Agriculture & Rural Development	2.60%
State Bank of India	2.44%
National Thermal Power Corporation Ltd	2.32%
IDFC First Bank Limited	2.23%
REC Limited	1.85%
National Highway Authority Of India	1.70%
AXIS Bank Limited	1.65%
Others	12.41%
Total	37.57%

Government Securities	% to Fund
6.64% GOI Mat 16-Jun-2035	6.84%
7.17% GOI Mat 08-Jan-2028	6.55%
7.27% GOI Mat 08-Apr-2026	4.66%
6.45% GOI Mat 07-Oct-2029	3.60%
6.79% GOI Mat 15-May-2027	2.05%
5.63% GOI Mat 12-Apr-2026	1.58%
7.26% GOI Mat 14-Jan-2029	1.27%
GOI Floating Rate Bond Mat 22-Sep-2033	1.25%
7.38% Karnataka SDL Mat 27-Sep-2027	1.23%
7.96% Maharashtra SDL Mat 29-June-2026	0.90%
Others	4.07%
Total	34.01%

Deposits, Money Mkt Securities and Net Current Assets.	4.52%
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Grand Total	100.00%
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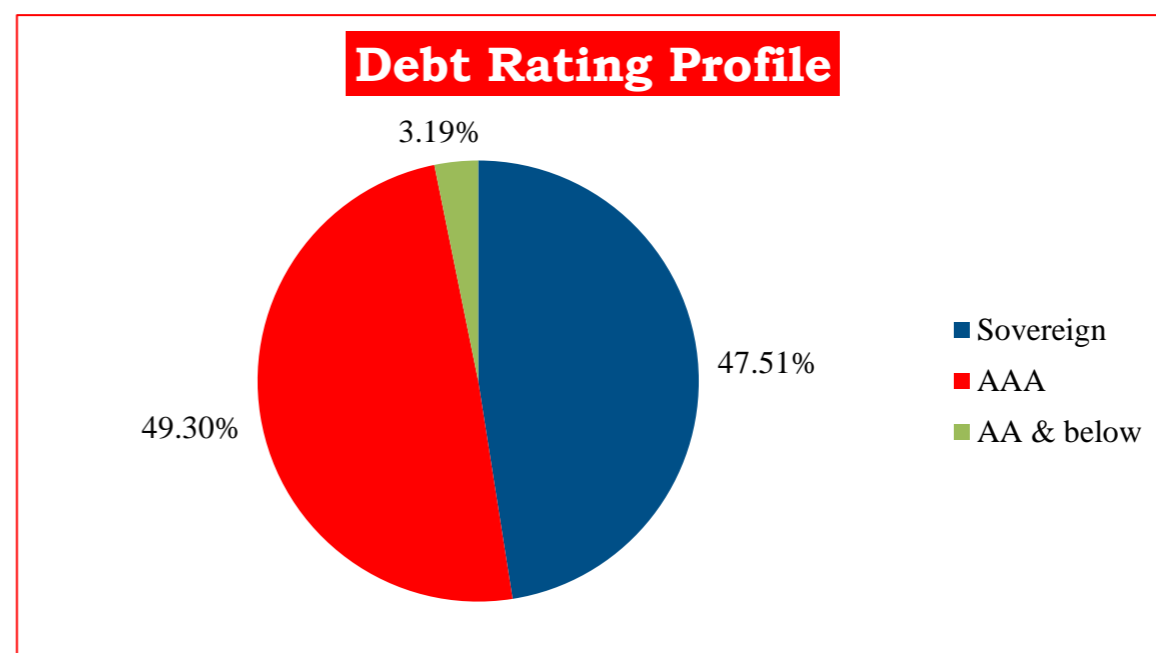
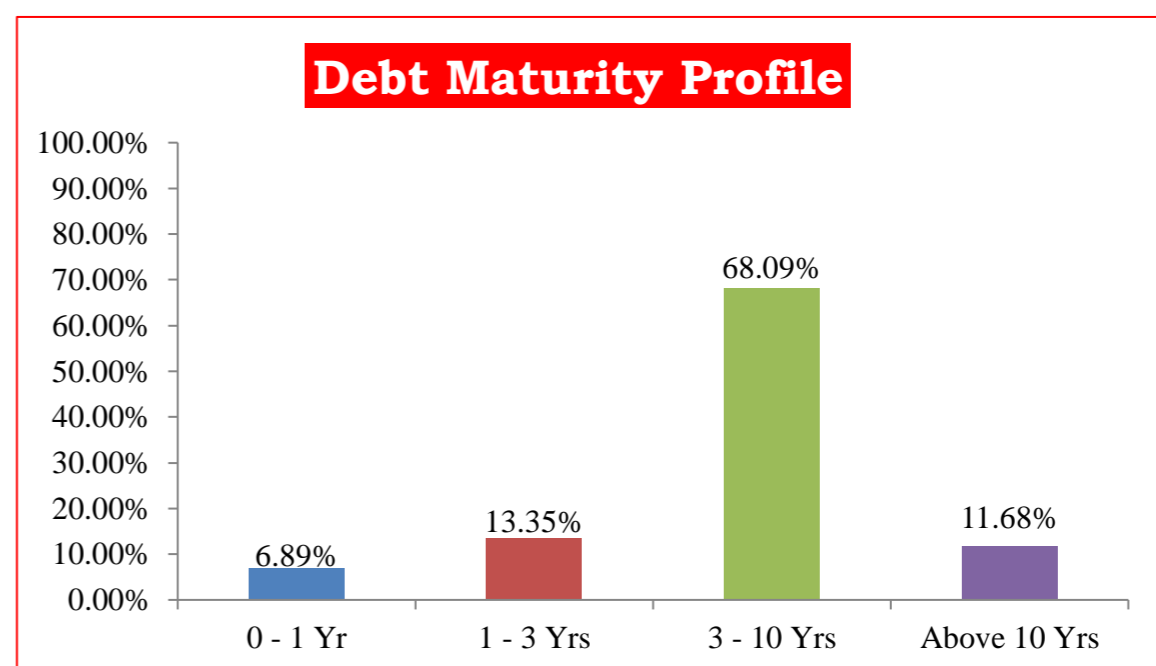
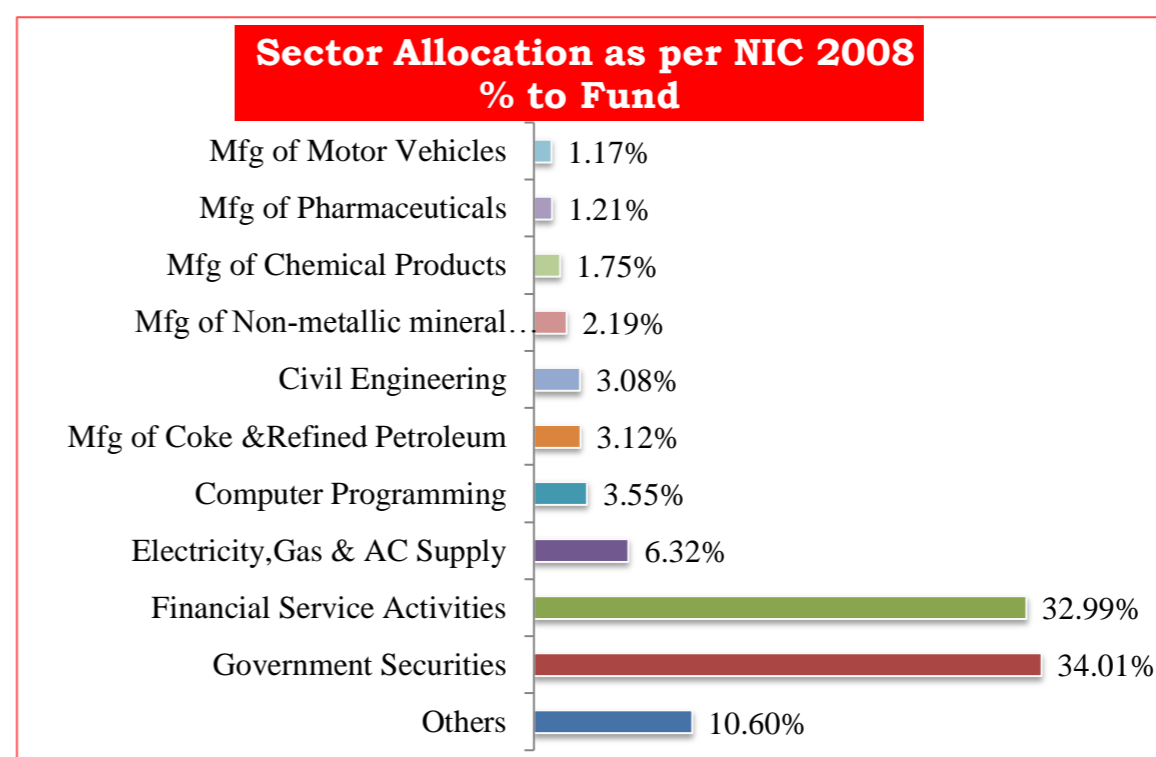
Debt Parameters	
Portfolio Yield (%)	5.87%
Avg Maturity (In Months)	69.26
Modified Duration (In Years)	4.21

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
35,420.49	106,086.13	6,697.21	148,203.83

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	-	13	25
Mr Abhishek Agarwal	-	-	8

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	2.59%
Public Deposits		
Govt. Securities	50% to 85%	71.58%
Corporate Bonds		
Equity	15% to 30%	23.90%
Net Current Assets	-	1.93%



Liquid Fund - Life Group - II as on July 30, 2021

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	: ULGF03620/02/12LiquidFdIII101
Inception Date	: 20 Feb 2008
NAV	: 23.8513

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.61%	7.13%
10 Years	6.10%	7.37%
7 Years	5.24%	6.74%
5 Years	4.51%	6.13%
3 Years	4.12%	5.60%
2 Years	3.46%	4.61%
1 Year	2.21%	3.67%
6 Months	1.08%	1.81%
1 Month	0.18%	0.29%

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

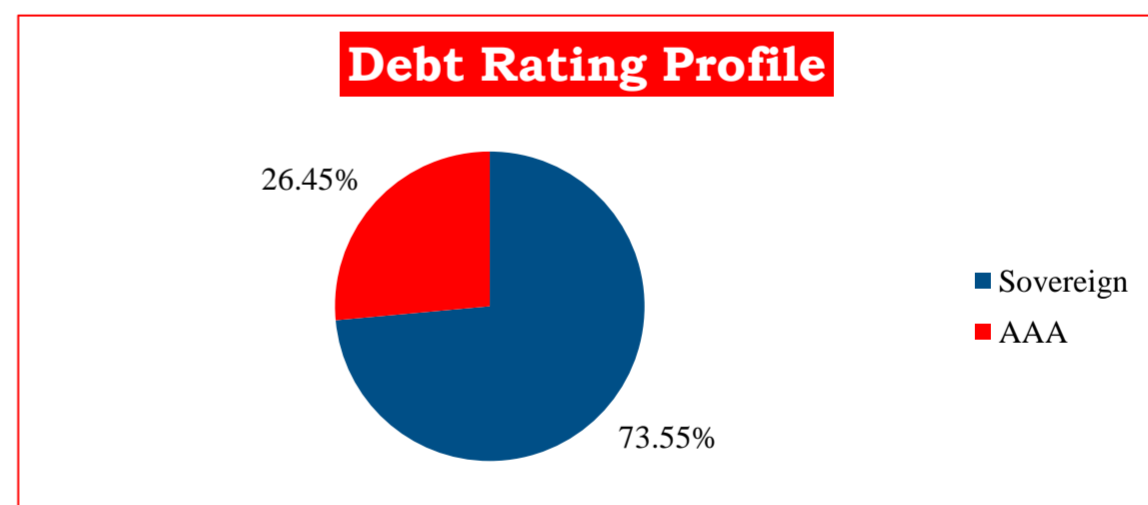
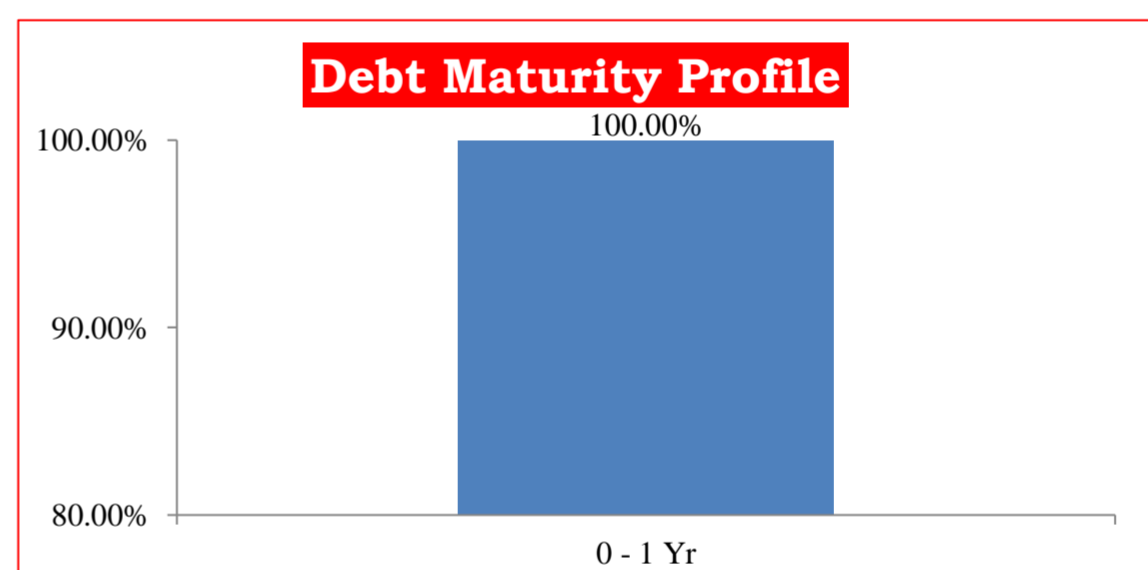
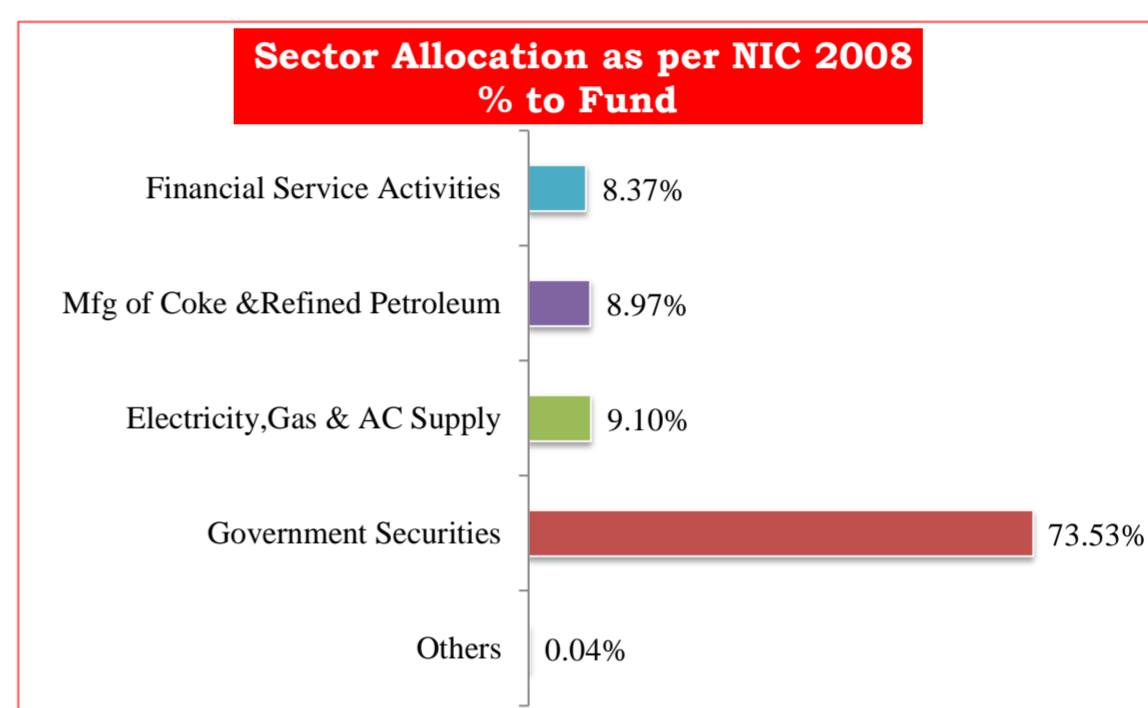
Portfolio Yield (%)	3.66%
Avg Maturity (In Months)	5.89
Modified Duration (In Years)	0.49

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	6,290.32	6,290.32

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Vineet Choraria	-	28	3

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 July 30, 2021

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	: 29.0251

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.21%	7.93%
10 Years	8.52%	8.67%
7 Years	8.41%	8.97%
5 Years	7.25%	7.96%
3 Years	8.81%	9.54%
2 Years	6.48%	7.96%
1 Year	2.43%	3.80%
6 Months	0.82%	1.34%
1 Month	0.36%	0.33%

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

Portfolio

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	4.75%
IDFC First Bank Limited	4.68%
Sikka Ports And Terminals	3.64%
State Bank of India	3.47%
Bajaj Finance Ltd	3.04%
Power Finance Corporation Ltd	2.89%
HDB Financial Services Ltd	1.75%
ICICI Bank Ltd	1.68%
Mahindra & Mahindra Ltd	1.37%
LIC Housing Finance Ltd	1.06%
Others	3.51%
Total	31.83%

Government Securities	% to Fund
6.79% GOI Mat 15-May-2027	8.22%
5.63% GOI Mat 12-Apr-2026	8.17%
6.64% GOI Mat 16-Jun-2035	6.83%
7.26% GOI Mat 14-Jan-2029	5.49%
8.60% GOI Mat 02-Jun-2028	3.64%
7.59% GOI Mat 11-Jan-2026	3.40%
7.17% GOI Mat 08-Jan-2028	3.39%
7.27% GOI Mat 08-Apr-2026	2.91%
GOI Floating Rate Bond Mat 22-Sep-2033	2.85%
7.88% GOI Mat 19-Mar-2030	2.65%
Others	16.40%
Total	63.95%

Deposits, Money Mkt Securities and Net Current Assets. 4.22%

Grand Total 100.00%

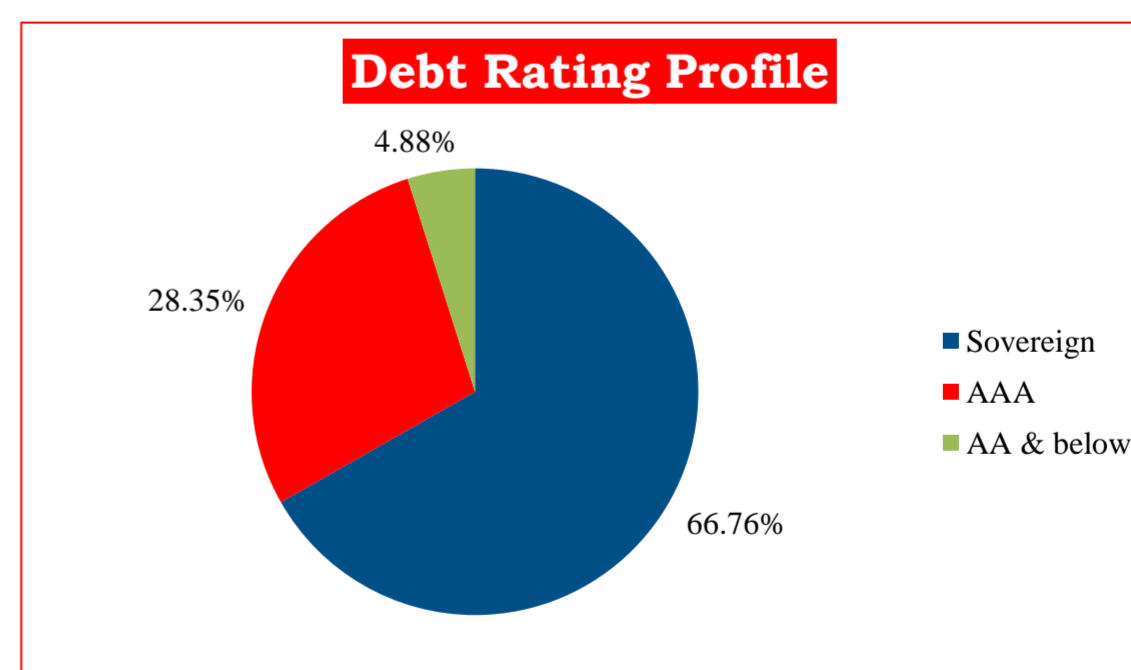
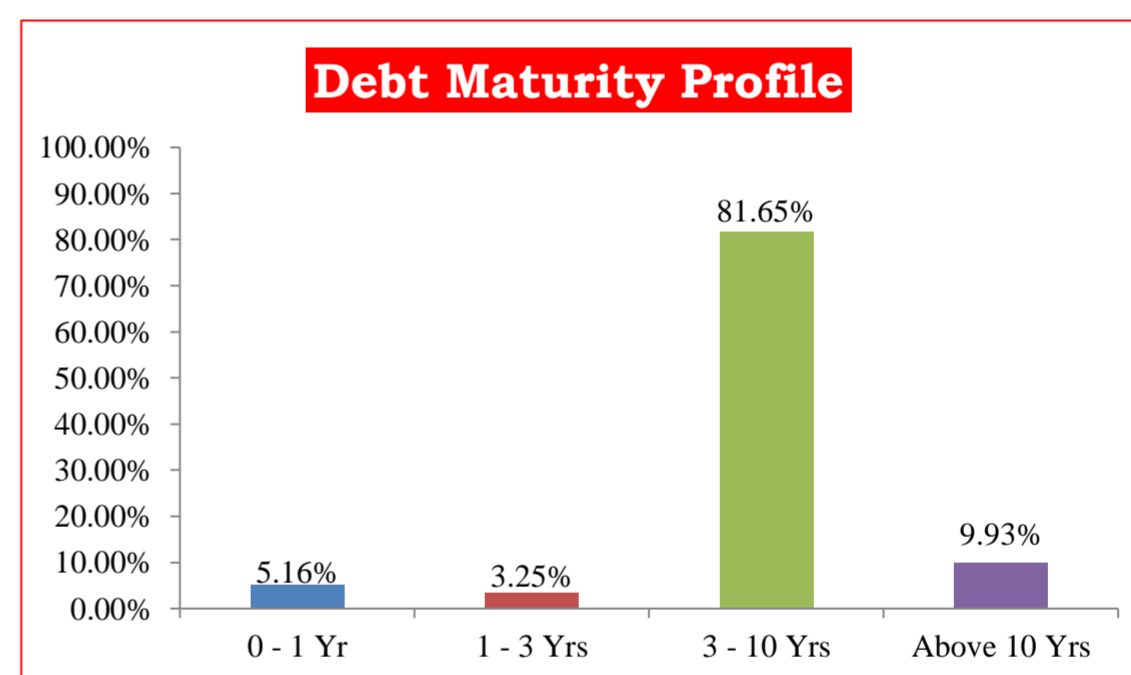
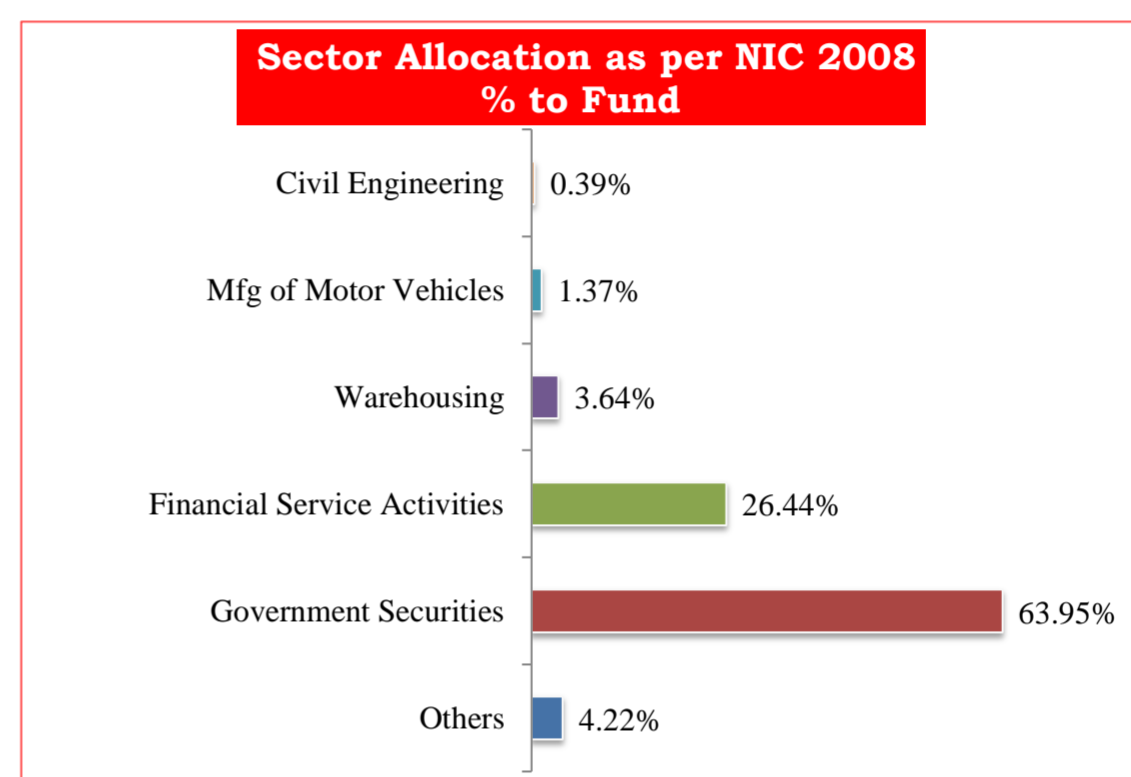
Debt Parameters	
Portfolio Yield (%)	5.96%
Avg Maturity (In Months)	73.35
Modified Duration (In Years)	4.37

AUM (` in Lakhs)

Equity	Debt	MMI & Others	Total
-	96,327.96	4,239.97	100,567.93

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Vineet Choraria	-	28	3

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 25%	3.74%
Public Deposits		
Govt. Securities	75% to 100%	95.78%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	0.48%



Stable Managed Fund - Life Group - II as on July 30, 2021

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	: 24.5816

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.88%	7.60%
10 Years	6.79%	8.37%
7 Years	6.17%	7.88%
5 Years	5.69%	7.34%
3 Years	6.05%	7.37%
2 Years	5.15%	6.62%
1 Year	3.10%	4.88%
6 Months	1.59%	2.42%
1 Month	0.39%	0.49%

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
REC Limited	7.42%
Reliance Industries Ltd	7.34%
National Thermal Power Corporation Ltd	6.52%
Total	21.28%

Government Securities	% to Fund
8.80% Tamil Nadu SDL Mat 25-Oct-2022	38.51%
8.48% Karnataka SDL Mat 17 Oct 2022	17.60%
8.92% Tamil Nadu SDL Mat 08-Aug-2022	8.78%
6.84% GOI Mat 19-Dec-2022	6.03%
4.52% Tamil Nadu SDL Mat 03-Jun-2022	3.83%
Total	74.75%

Deposits, Money Mkt Securities and Net Current Assets.	3.97%
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Grand Total	100.00%
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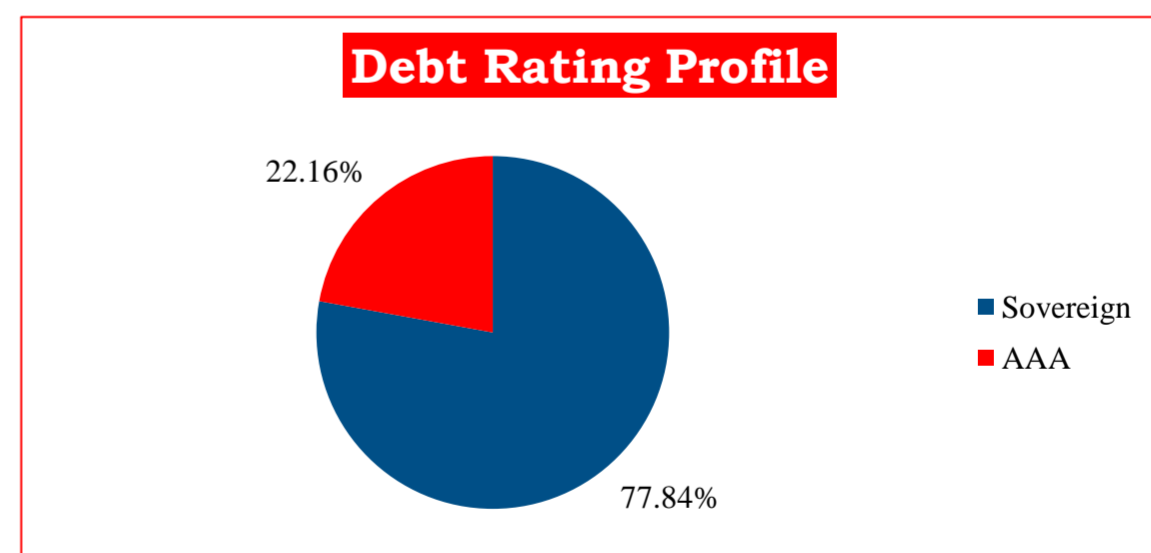
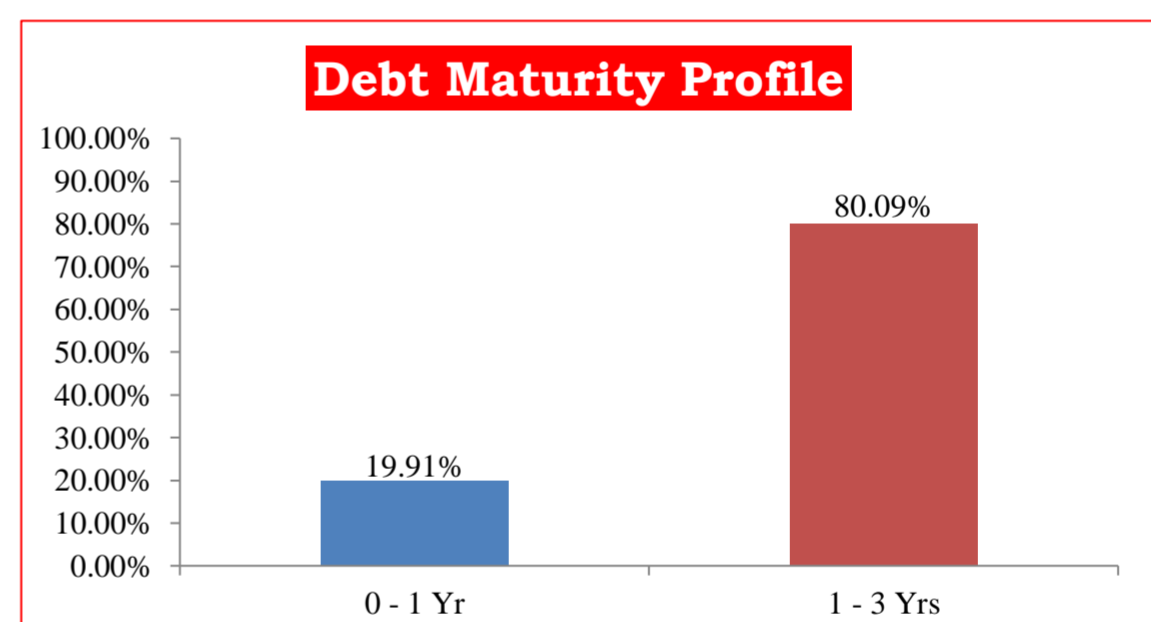
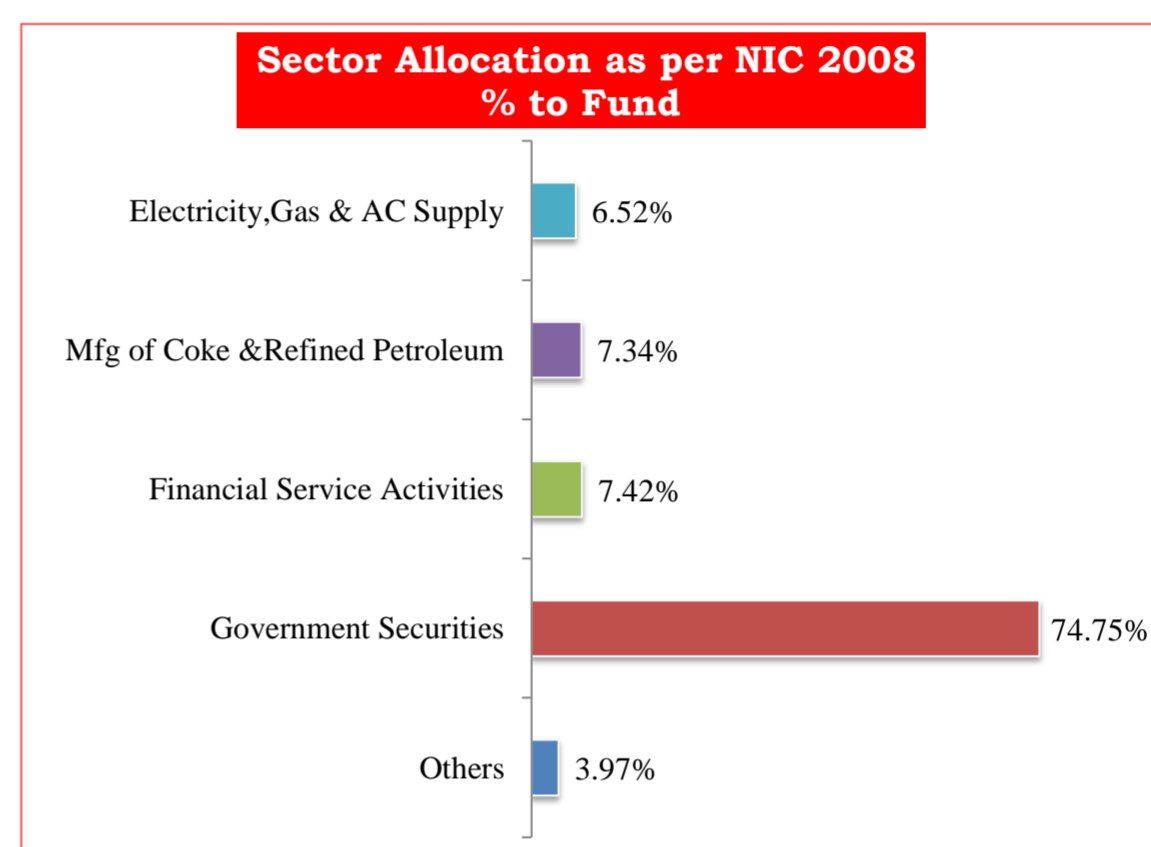
Debt Parameters	
Portfolio Yield (%)	4.15%
Avg Maturity (In Months)	13.57
Modified Duration (In Years)	1.05

AUM (` in Lakhs)

Equity	Debt	MMI & Others	Total
-	3,782.78	156.36	3,939.14

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

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 July 30, 2021

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	: ULGF04611/02/12BalnedMFII101
Inception Date	: 08 Oct 2008
NAV	: 40.5628

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.90%	10.40%
10 Years	10.37%	9.85%
7 Years	10.60%	9.85%
5 Years	10.19%	10.10%
3 Years	10.33%	10.41%
2 Years	13.60%	13.32%
1 Year	19.74%	22.05%
6 Months	7.96%	8.27%
1 Month	0.94%	0.46%

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

Portfolio

Equity	% to Fund
Infosys Limited	4.10%
HDFC Bank Limited	4.01%
ICICI Bank Limited	3.90%
Reliance Industries Limited	3.14%
Axis Bank Limited	1.83%
Hindustan Unilever Limited	1.51%
Kotak Mahindra Bank Limited	1.47%
Tata Consultancy Services Limited	1.44%
Larsen & Toubro Limited	1.43%
Bharti Airtel Ltd	1.24%
State Bank of India	1.20%
Bajaj Finance Ltd	1.06%
UltraTech Cement Limited	0.93%
Tata Steel Limited	0.90%
Maruti Suzuki India Ltd	0.86%
Asian Paints (India) Ltd	0.84%
HCL Technologies Limited	0.74%
ICICI Prudential IT ETF	0.73%
Mahindra & Mahindra Ltd.	0.68%
Bajaj Finserv Ltd	0.62%
Dr Reddys Laboratories Limited	0.60%
ITC Limited	0.60%
Tech Mahindra Limited	0.54%
Nestle India Limited	0.54%
Others	12.06%
Total	46.98%

Debentures / Bonds	% to Fund
Power Finance Corporation Ltd	5.51%
State Bank of India	5.33%
Indian Railway Finance Corporation Ltd	3.57%
Housing Development Finance Corporation Ltd	1.90%
Power Grid Corporation of India Ltd	1.85%
Reliance Industries Ltd	1.77%
National Highway Authority Of India	1.76%
LIC Housing Finance Ltd	1.75%
Sikka Ports And Terminals	1.74%
National Bank For Agriculture & Rural Development	1.66%
Others	0.00%
Total	26.84%

Government Securities	% to Fund
6.64% GOI Mat 16-Jun-2035	4.15%
7.27% GOI Mat 08-Apr-2026	3.08%
7.26% GOI Mat 14-Jan-2029	2.75%
7.38% Karnataka SDL Mat 27-Sep-2027	2.11%
6.45% GOI Mat 07-Oct-2029	1.95%
7.59% GOI Mat 20-Mar-2029	1.81%
6.79% GOI Mat 15-May-2027	1.43%
5.63% GOI Mat 12-Apr-2026	1.08%
GOI Floating Rate Bond Mat 22-Sep-2033	0.85%
8.00% Oil Bond Mat 23-Mar-2026	0.72%
Others	2.78%
Total	22.71%

Deposits, Money Mkt Securities and Net Current Assets.	3.47%
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Grand Total	100.00%
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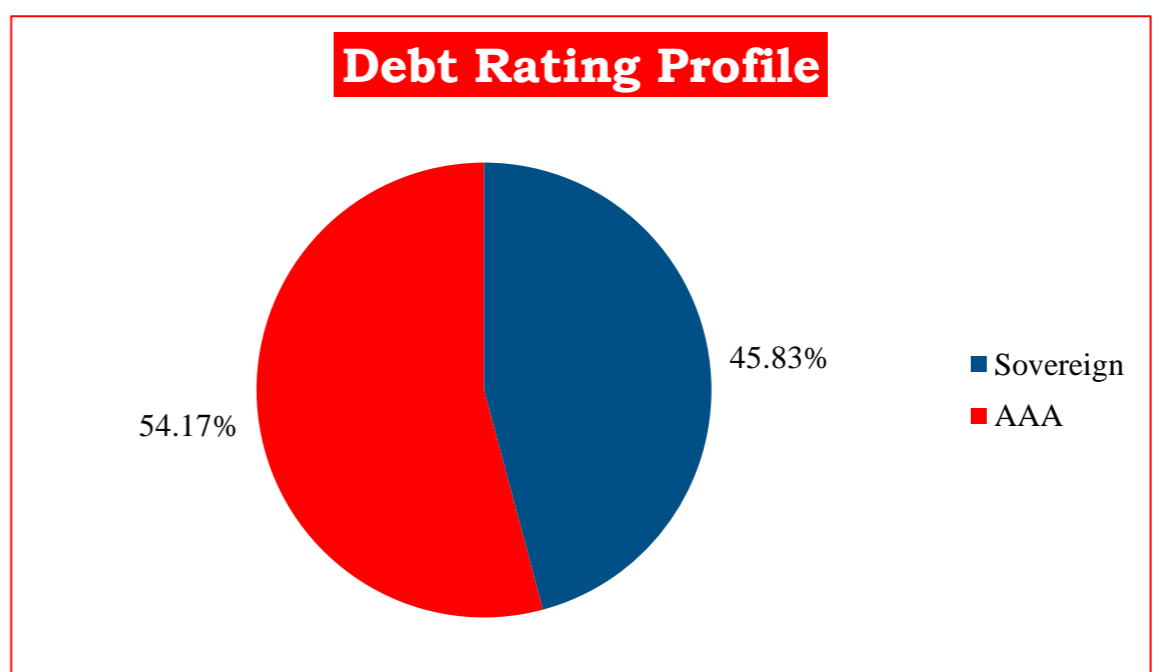
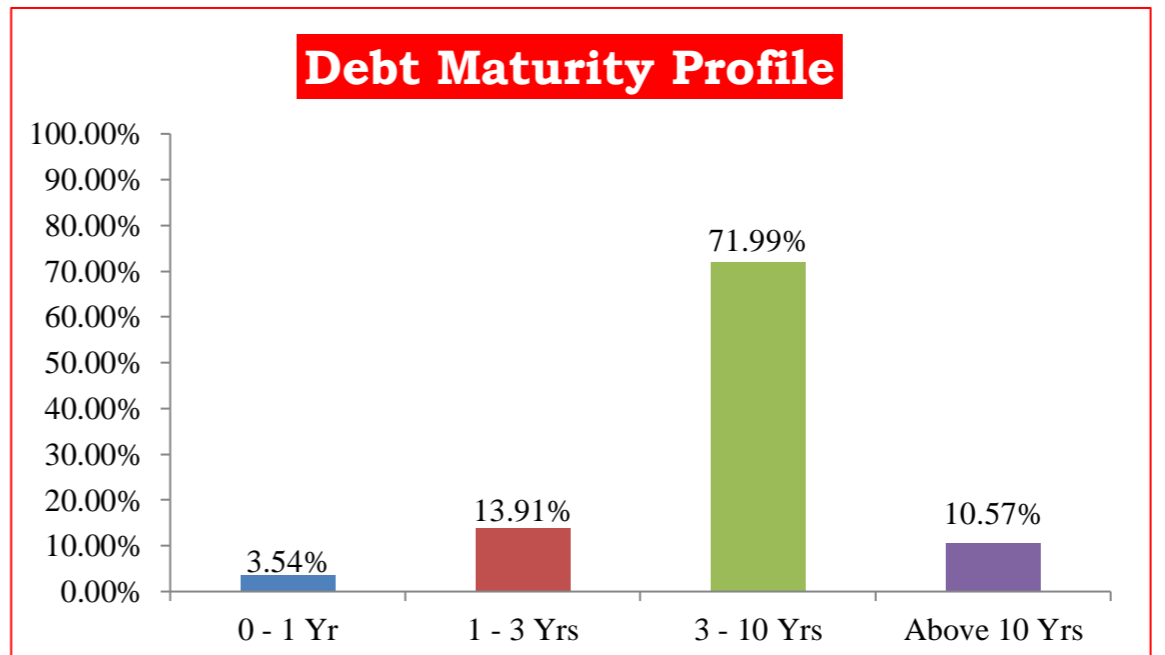
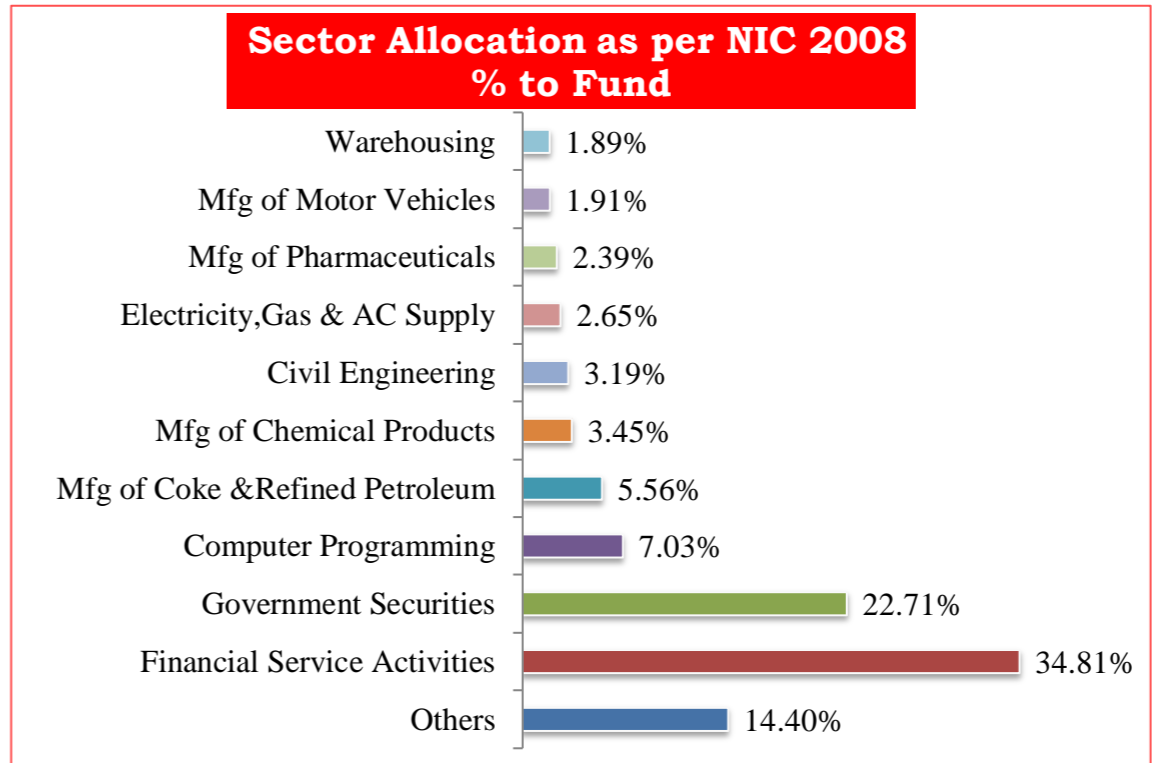
Debt Parameters	
Portfolio Yield (%)	5.94%
Avg Maturity (In Months)	70.83
Modified Duration (In Years)	4.29

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
278.05	293.28	20.54	591.87

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	-	13	25
Mr Abhishek Agarwal	-	-	8

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	1.82%
Public Deposits		
Govt. Securities	20% to 70%	49.55%
Corporate Bonds		
Equity	30% to 60%	46.98%
Net Current Assets	-	1.65%



Defensive Managed Fund - Pension Group - II as on July 30, 2021

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	: ULGF04511/02/12DefnsvFdIII101
Inception Date	: 08 Oct 2008
NAV	: 33.0999

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.89%	9.36%
10 Years	9.26%	9.26%
7 Years	9.20%	9.41%
5 Years	8.64%	9.03%
3 Years	9.49%	9.97%
2 Years	10.29%	10.64%
1 Year	11.11%	12.92%
6 Months	4.45%	4.81%
1 Month	0.69%	0.39%

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

Portfolio

Equity	% to Fund
Infosys Limited	2.13%
HDFC Bank Limited	2.09%
ICICI Bank Limited	2.03%
Reliance Industries Limited	1.64%
Axis Bank Limited	0.94%
Hindustan Unilever Limited	0.77%
Tata Consultancy Services Limited	0.75%
Kotak Mahindra Bank Limited	0.75%
Larsen & Toubro Limited	0.75%
Bharti Airtel Ltd	0.64%
State Bank of India	0.63%
Bajaj Finance Ltd	0.55%
Others	10.77%
Total	24.43%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	5.77%
State Bank of India	3.36%
Bajaj Finance Ltd	2.78%
Indian Railway Finance Corporation Ltd	2.56%
National Bank For Agriculture & Rural Development	1.80%
REC Limited	1.77%
LIC Housing Finance Ltd	1.72%
Export and Import Bank of India	1.68%
Sikka Ports And Terminals	1.58%
Power Grid Corporation of India Ltd	1.55%
Others	12.11%
Total	36.69%

Government Securities	% to Fund
7.17% GOI Mat 08-Jan-2028	6.33%
6.64% GOI Mat 16-Jun-2035	6.11%
7.27% GOI Mat 08-Apr-2026	4.16%
6.45% GOI Mat 07-Oct-2029	3.31%
6.79% GOI Mat 15-May-2027	2.05%
7.26% GOI Mat 14-Jan-2029	1.37%
5.63% GOI Mat 12-Apr-2026	1.35%
GOI Floating Rate Bond Mat 22-Sep-2033	1.27%
7.20% Maharashtra SDL Mat 09-Aug-2027	1.23%
7.65% Karnataka SDL Mat 29 Nov 2027	1.12%
Others	5.49%
Total	33.80%

Deposits, Money Mkt Securities and Net Current Assets.	5.08%
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Grand Total	100.00%
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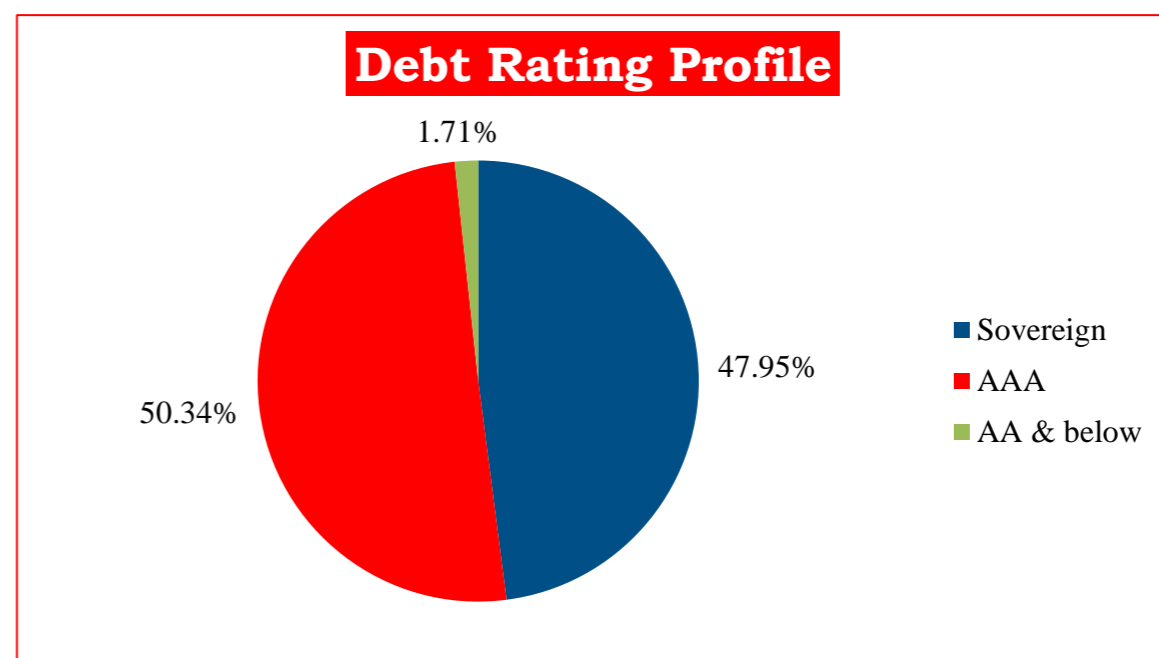
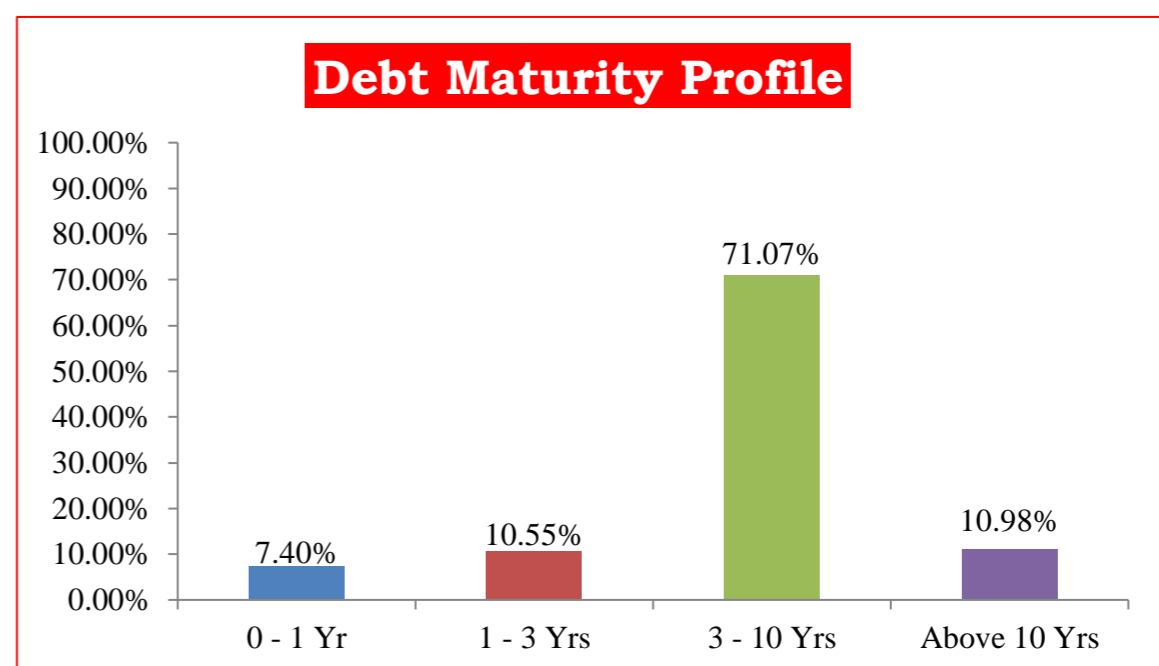
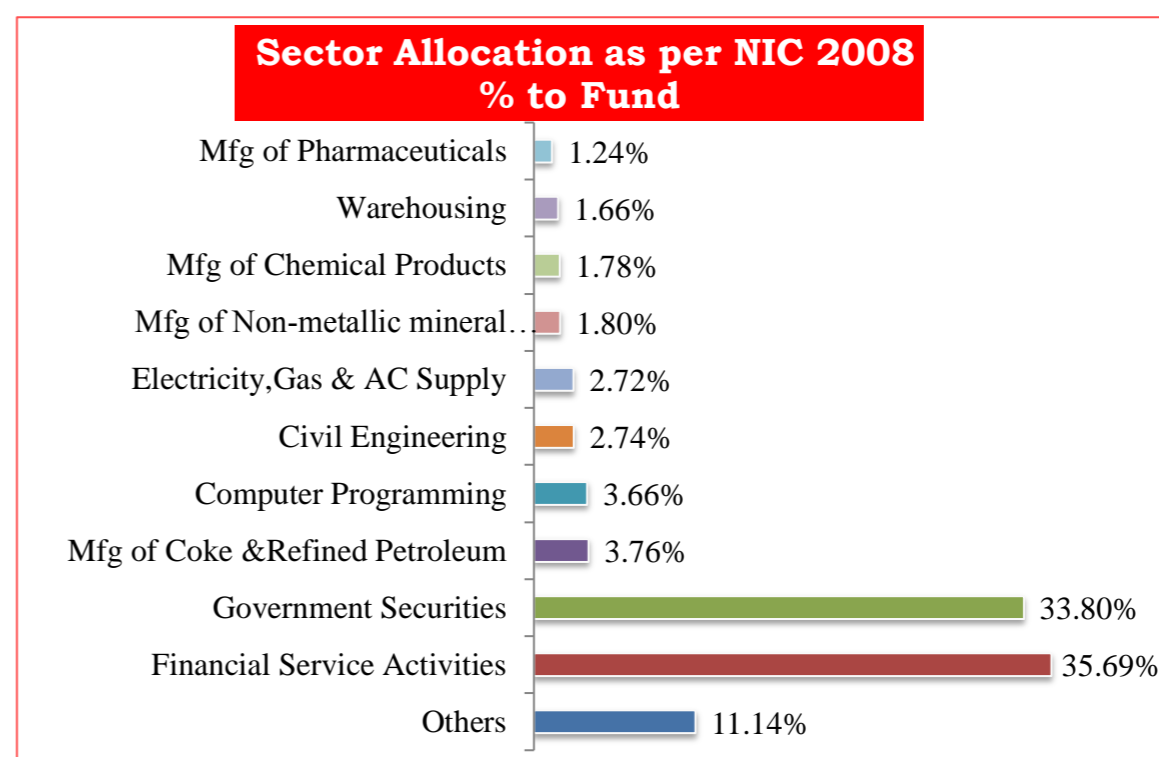
Debt Parameters	
Portfolio Yield (%)	5.90%
Avg Maturity (In Months)	69.51
Modified Duration (In Years)	4.23

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
6,658.59	19,210.25	1,385.53	27,254.37

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	-	13	25
Mr Abhishek Agarwal	-	-	8

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	3.34%
Public Deposits		
Govt. Securities	50% to 85%	70.49%
Corporate Bonds		
Equity	15% to 30%	24.43%
Net Current Assets	-	1.74%



Liquid Fund - Pension Group - II as on July 30, 2021

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	: 22.4601

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.50%	7.08%
10 Years	6.05%	7.37%
7 Years	5.16%	6.74%
5 Years	4.46%	6.13%
3 Years	4.04%	5.60%
2 Years	3.38%	4.61%
1 Year	2.21%	3.67%
6 Months	1.06%	1.81%
1 Month	0.18%	0.29%

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

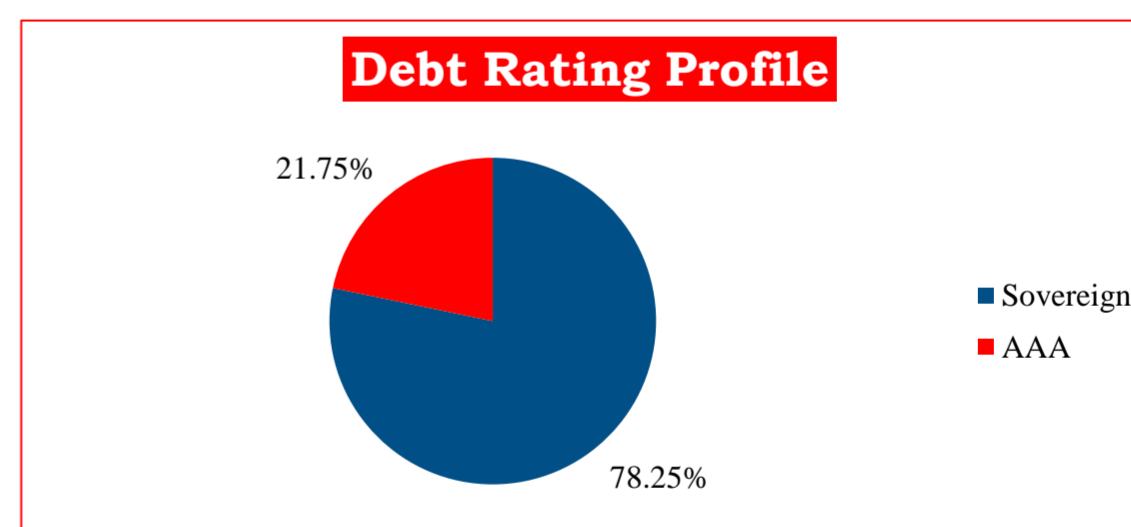
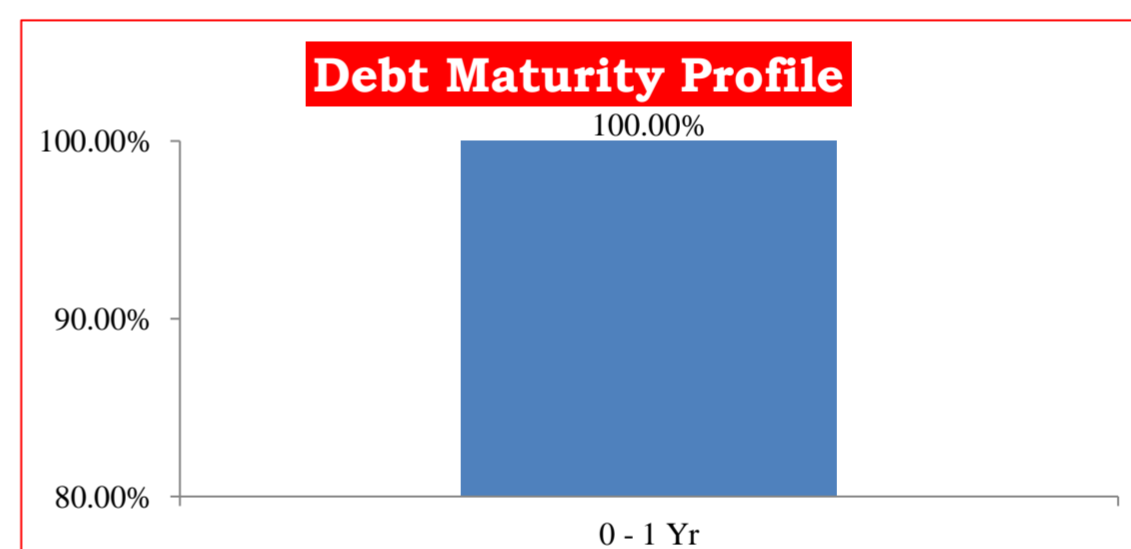
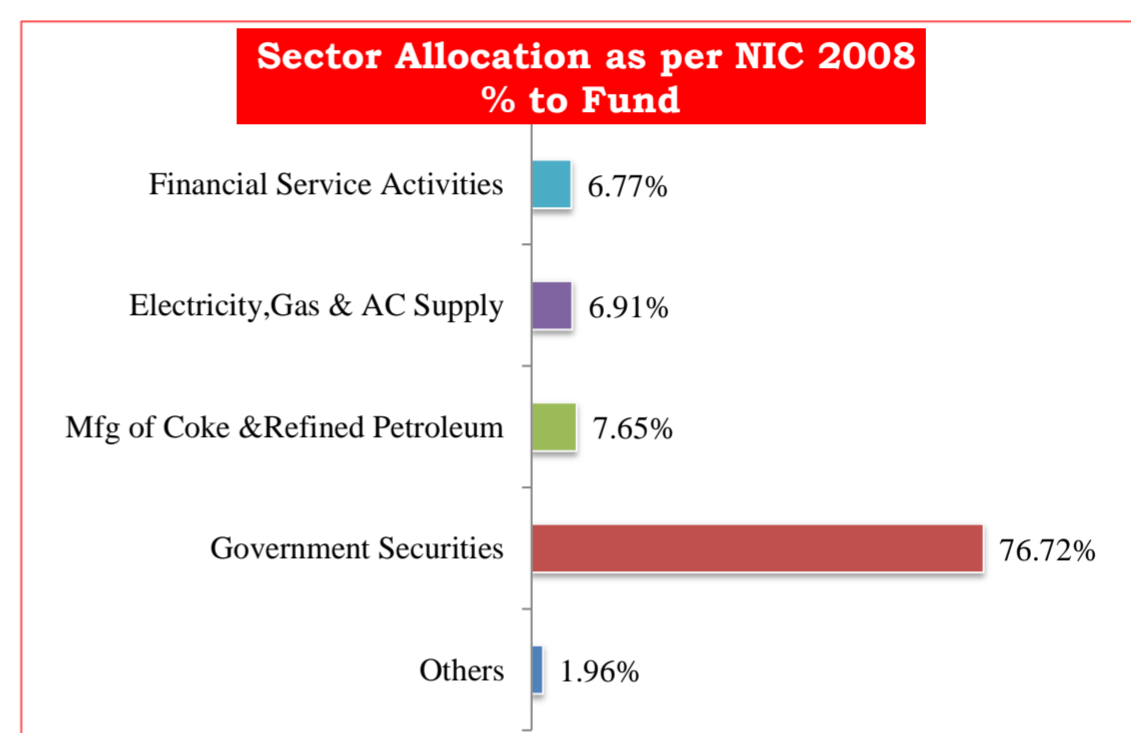
Portfolio Yield (%)	3.62%
Avg Maturity (In Months)	5.70
Modified Duration (In Years)	0.47

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	1,008.40	1,008.40

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Vineet Choraria	-	28	3

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 July 30, 2021

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	: 28.6256

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.47%	8.33%
10 Years	8.51%	8.67%
7 Years	8.41%	8.97%
5 Years	7.24%	7.96%
3 Years	8.79%	9.54%
2 Years	6.48%	7.96%
1 Year	2.44%	3.80%
6 Months	0.88%	1.34%
1 Month	0.36%	0.33%

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

Portfolio

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	5.20%
State Bank of India	3.97%
Sikka Ports And Terminals	3.36%
Power Finance Corporation Ltd	2.77%
IDFC First Bank Limited	2.65%
Bajaj Finance Ltd	2.31%
REC Limited	2.25%
HDB Financial Services Ltd	1.53%
Mahindra and Mahindra Financial Services Ltd	1.19%
ICICI Bank Ltd	1.15%
Others	3.05%
Total	29.44%

Government Securities	% to Fund
5.63% GOI Mat 12-Apr-2026	7.93%
6.64% GOI Mat 16-Jun-2035	6.93%
6.79% GOI Mat 15-May-2027	6.54%
7.26% GOI Mat 14-Jan-2029	5.46%
7.27% GOI Mat 08-Apr-2026	4.26%
8.60% GOI Mat 02-Jun-2028	3.64%
6.97% GOI Mat 06-Sep-2026	3.63%
7.17% GOI Mat 08-Jan-2028	3.25%
7.59% GOI Mat 11-Jan-2026	3.25%
6.79% GOI Mat 26-Dec-2029	3.10%
Others	15.46%
Total	63.44%

Deposits, Money Mkt Securities and Net Current Assets. 7.12%

Grand Total 100.00%

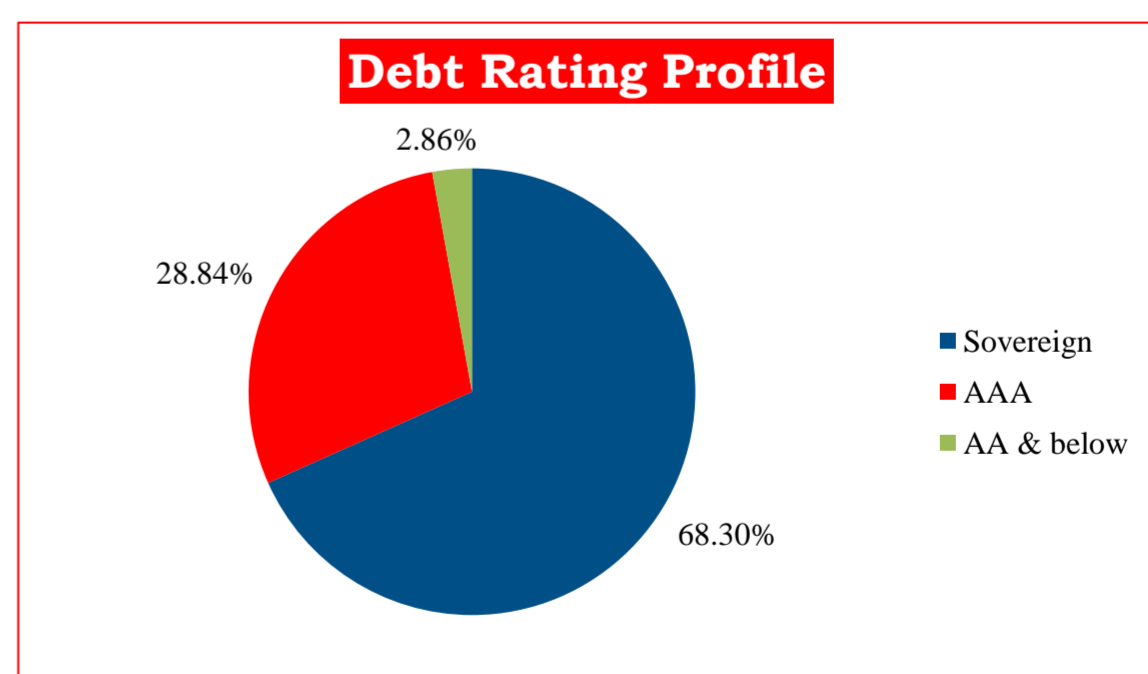
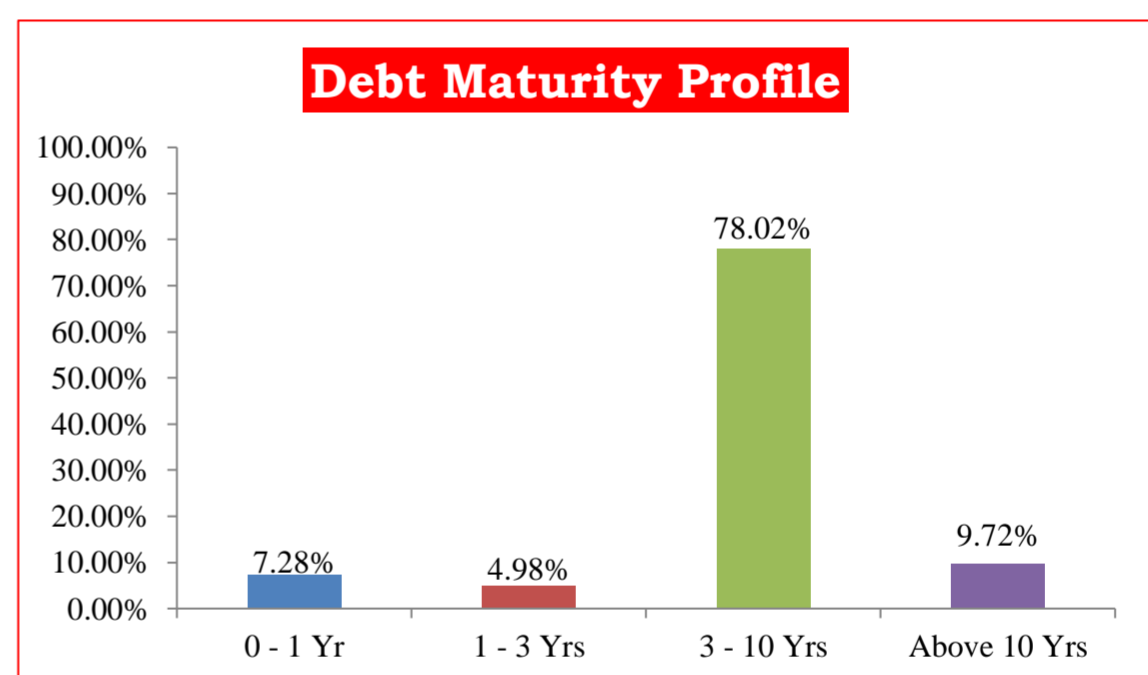
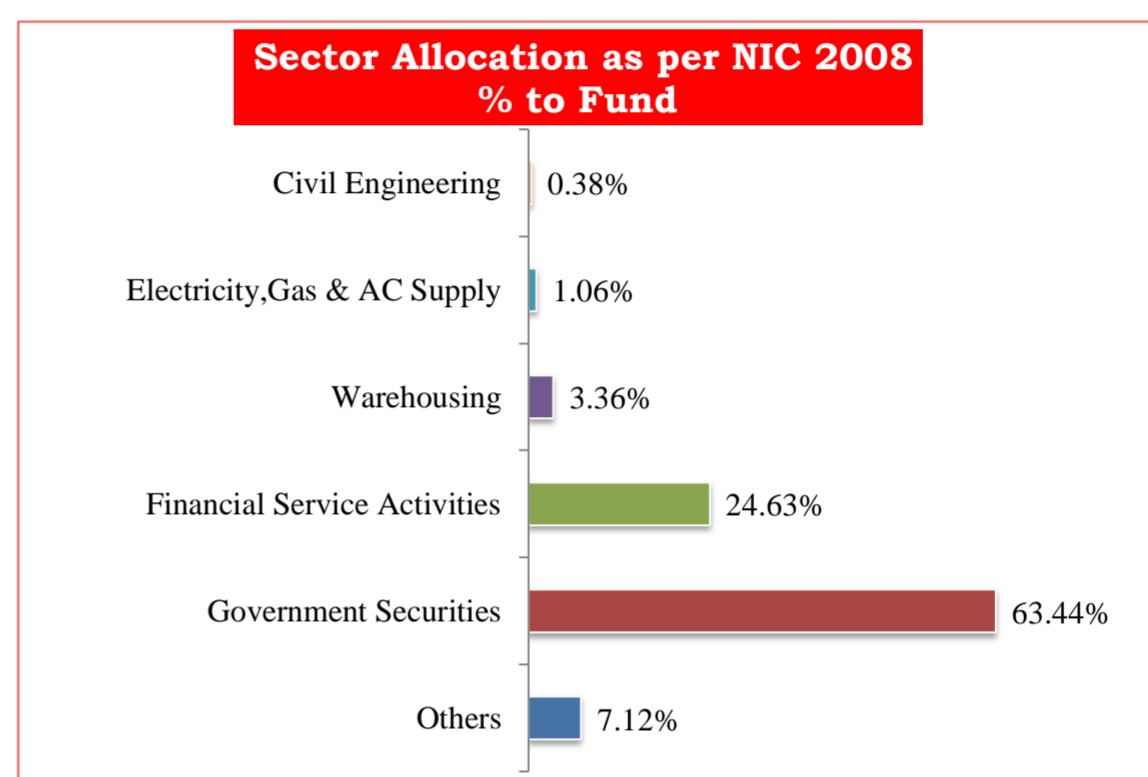
Debt Parameters	
Portfolio Yield (%)	5.89%
Avg Maturity (In Months)	71.92
Modified Duration (In Years)	4.30

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	7,603.55	583.07	8,186.62

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Vineet Choraria	-	28	3

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 25%	6.87%
Public Deposits		
Govt. Securities	75% to 100%	92.88%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	0.25%



Stable Managed Fund - Pension Group - II as on July 30, 2021

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	: ULGF04811/02/12StableMFII101
Inception Date	: 08 Oct 2008
NAV	: 23.5089

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.88%	7.62%
10 Years	6.80%	8.37%
7 Years	6.17%	7.88%
5 Years	5.72%	7.34%
3 Years	6.10%	7.37%
2 Years	5.21%	6.62%
1 Year	3.15%	4.88%
6 Months	1.61%	2.42%
1 Month	0.42%	0.49%

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
National Bank For Agriculture & Rural Development	8.01%
National Thermal Power Corporation Ltd	8.00%
REC Limited	6.47%
Reliance Industries Ltd	6.43%
Total	28.91%

Government Securities	% to Fund
8.80% Tamil Nadu SDL Mat 25-Oct-2022	21.88%
8.48% Karnataka SDL Mat 17 Oct 2022	15.70%
4.52% Tamil Nadu SDL Mat 03-Jun-2022	8.14%
8.92% Tamil Nadu SDL Mat 08-Aug-2022	7.84%
6.84% GOI Mat 19-Dec-2022	4.78%
8.63% Tamil Nadu SDL Mat 09-Jan-2023	4.28%
7.42% Maharashtra SDL Mat 11-May-2022	4.22%
8.13% Oil Bond Mat 16-Oct-2021	1.57%
Total	68.41%

Deposits, Money Mkt Securities and Net Current Assets.	2.68%
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Grand Total	100.00%
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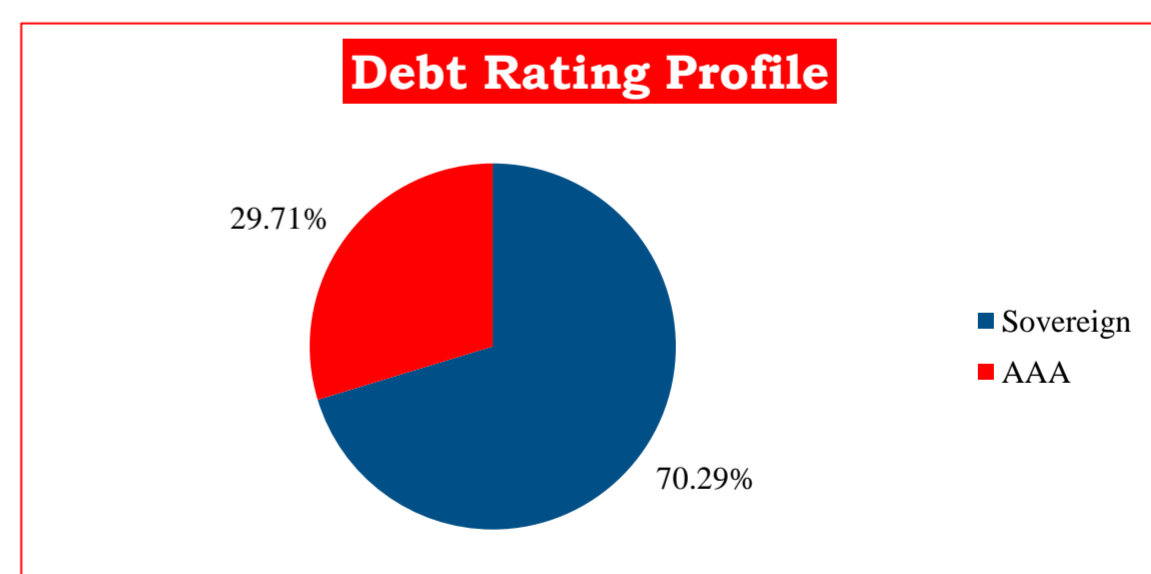
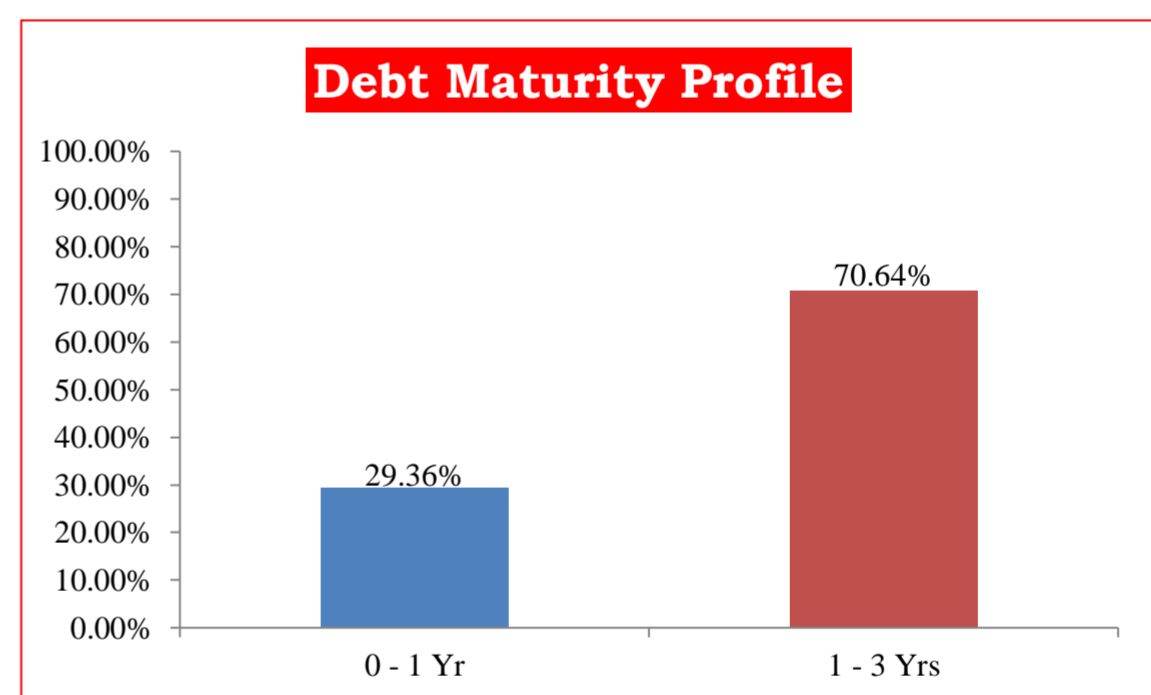
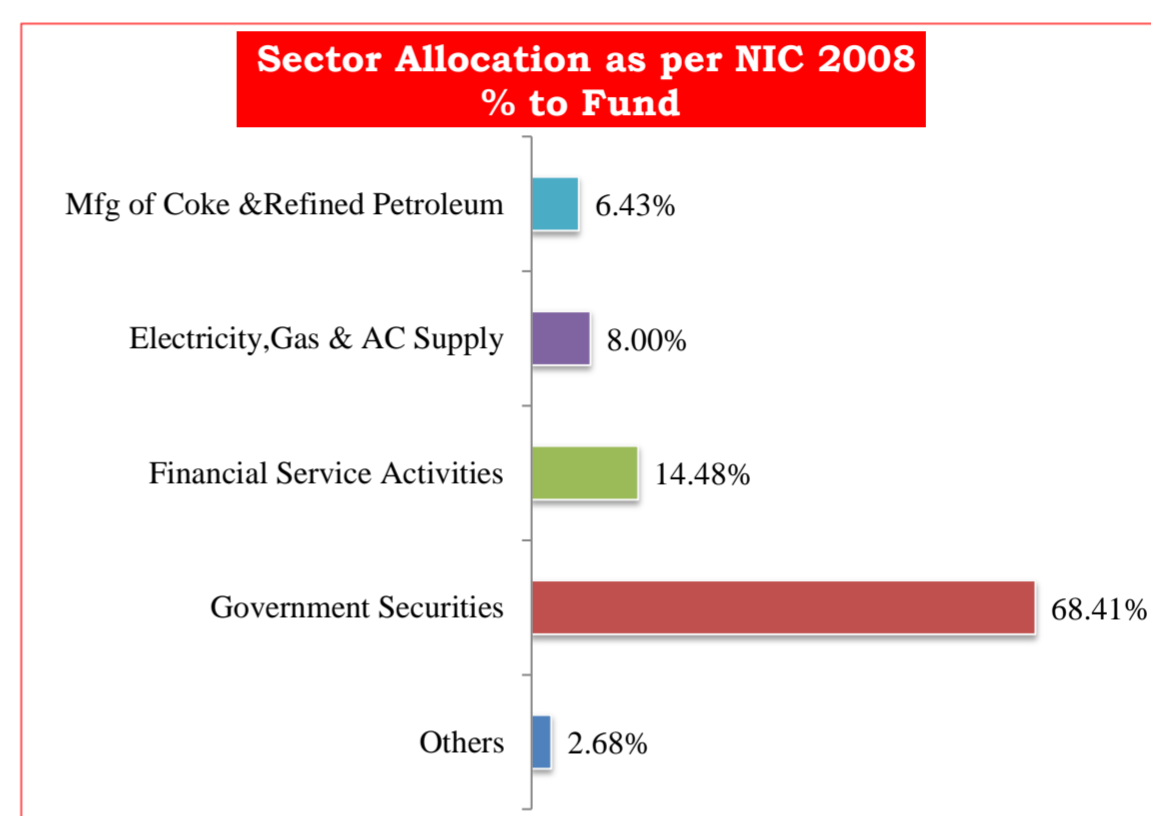
Debt Parameters	
Portfolio Yield (%)	4.15%
Avg Maturity (In Months)	13.06
Modified Duration (In Years)	1.01

AUM (` in Lakhs)

Equity	Debt	MMI & Others	Total
-	3,124.76	86.03	3,210.79

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	-	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 - Defined Benefit Group as on July 30, 2021

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	: 138.8448

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	12.74%	10.18%
10 Years	11.05%	9.85%
7 Years	11.38%	9.85%
5 Years	11.11%	10.10%
3 Years	11.52%	10.41%
2 Years	15.10%	13.32%
1 Year	20.78%	22.05%
6 Months	8.34%	8.27%
1 Month	0.85%	0.46%

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

Portfolio

Equity	% to Fund
Infosys Limited	3.90%
HDFC Bank Limited	3.58%
Reliance Industries Limited	3.14%
ICICI Bank Limited	2.84%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	2.20%
Tata Consultancy Services Limited	1.58%
Hindustan Unilever Limited	1.53%
Nippon India ETF Bank Bees	1.37%
Bharti Airtel Ltd	1.29%
Larsen & Toubro Limited	1.24%
Axis Bank Limited	1.05%
Kotak Mahindra Bank Limited	1.03%
ICICI Prudential Private Banks ETF	1.00%
ITC Limited	0.93%
Bajaj Finance Ltd	0.82%
UltraTech Cement Limited	0.81%
Asian Paints (India) Ltd	0.80%
Mahindra & Mahindra Ltd.	0.76%
Maruti Suzuki India Ltd	0.74%
Tata Steel Limited	0.66%
ICICI Prudential IT ETF	0.62%
Dr Reddys Laboratories Limited	0.56%
Tech Mahindra Limited	0.51%
Others	13.81%
Total	46.79%

Debentures / Bonds	% to Fund
Power Grid Corporation of India Ltd	5.93%
Nuclear Power Corporation of India Ltd	4.32%
State Bank of India	4.20%
Power Finance Corporation Ltd	2.88%
Sikka Ports And Terminals	2.78%
LIC Housing Finance Ltd	1.41%
Britannia Industries Ltd	0.00%
Total	21.53%

Government Securities	% to Fund
7.40% GOI Mat 09-Sep-2035	5.74%
7.59% GOI Mat 20-Mar-2029	4.90%
7.37% GOI Mat 16-April-2023	4.29%
7.72% GOI Mat 25-May-2025	4.21%
7.42% Maharashtra SDL Mat 11-May-2022	3.35%
8.15% GOI Mat 24-Nov-2026	1.38%
8.79% GOI Mat 08-Nov-2021	1.33%
6.45% GOI Mat 07-Oct-2029	0.92%
7.16% GOI Mat 20-May-2023	0.27%
7.26% GOI Mat 14-Jan-2029	0.04%
Total	26.43%

Deposits, Money Mkt Securities and Net Current Assets.	5.25%
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Grand Total	100.00%
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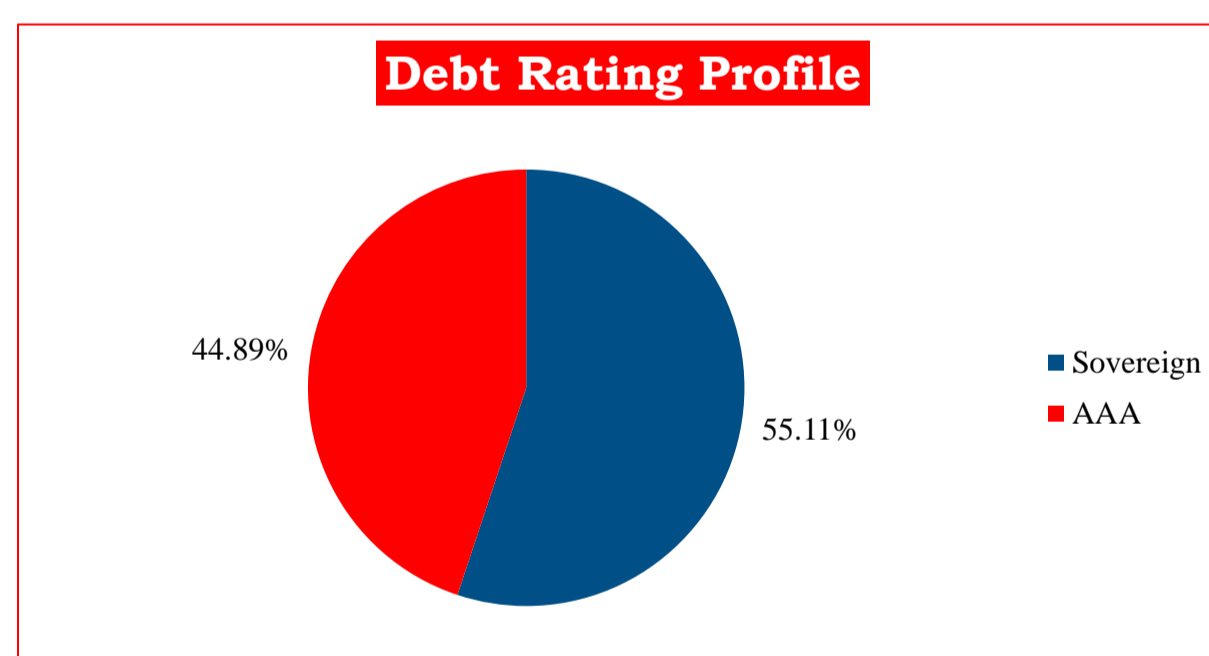
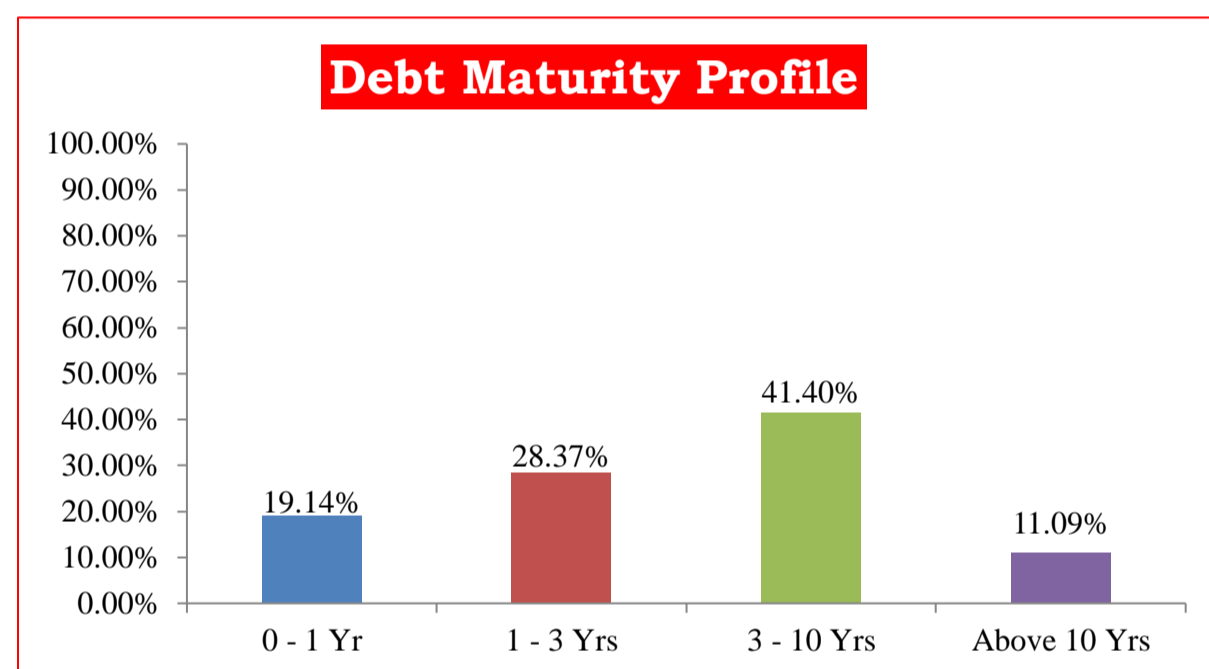
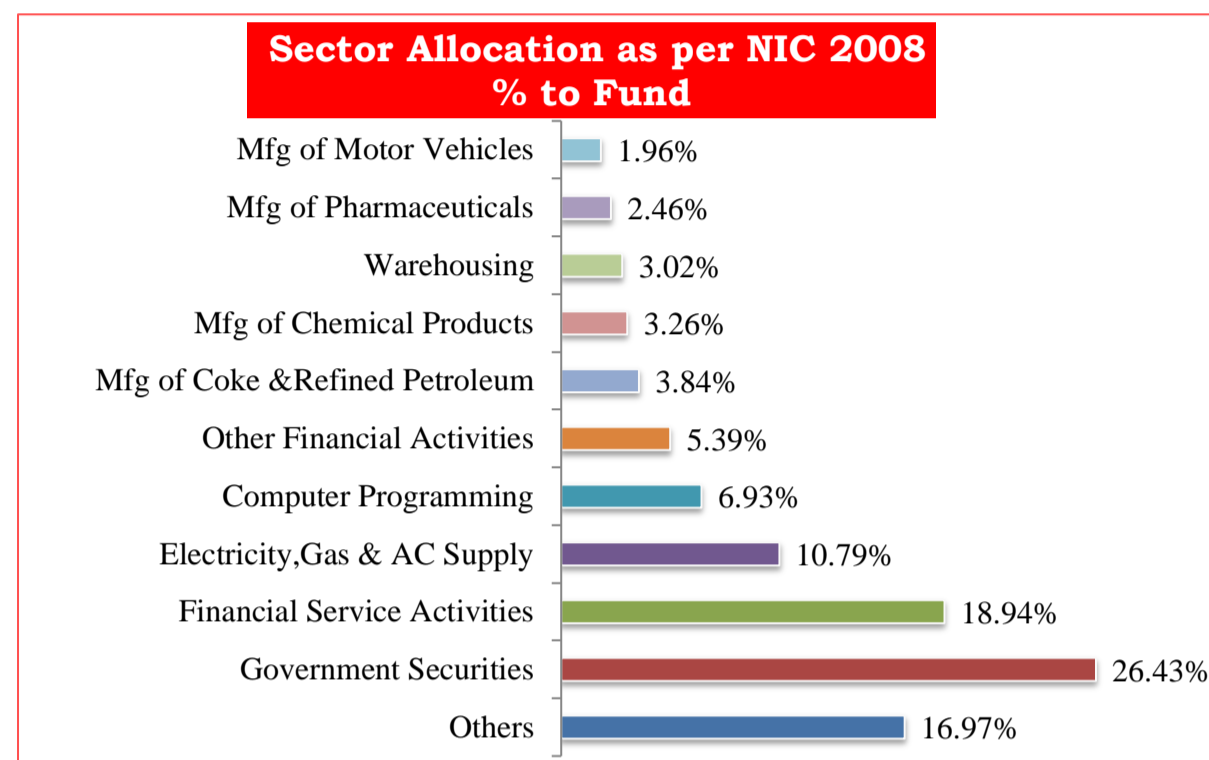
Debt Parameters	
Portfolio Yield (%)	5.38%
Avg Maturity (In Months)	56.35
Modified Duration (In Years)	3.56

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
357.95	366.96	40.16	765.08

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	-	13	25
Mr Shailesh Dhamankar	3	-	10

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	3.83%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	47.96%
Corporate Bonds		
Equity	30% to 60%	46.79%
Net Current Assets	-	1.42%



Defensive Managed Fund - Defined Benefit Group as on July 30, 2021

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	: 97.9489

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	10.27%	8.81%
10 Years	9.72%	9.26%
7 Years	9.91%	9.41%
5 Years	9.63%	9.03%
3 Years	9.84%	9.97%
2 Years	11.56%	10.64%
1 Year	12.11%	12.92%
6 Months	5.29%	4.81%
1 Month	1.16%	0.39%

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

Portfolio

Equity	% to Fund
HDFC Bank Limited	2.41%
ICICI Bank Limited	2.24%
Infosys Limited	2.23%
Reliance Industries Limited	2.07%
Kotak Mahindra Bank Limited	1.09%
Bajaj Finance Ltd	1.08%
Tata Consultancy Services Limited	1.07%
Axis Bank Limited	1.05%
G R Infraprojects Limited	0.95%
Larsen & Toubro Limited	0.83%
Hindustan Unilever Limited	0.76%
Tata Steel Limited	0.62%
Bharti Airtel Ltd	0.61%
Mahindra & Mahindra Ltd.	0.60%
ITC Limited	0.53%
Asian Paints (India) Ltd	0.52%
Others	5.75%
Total	24.43%

Debentures / Bonds	% to Fund
LIC Housing Finance Ltd	5.75%
Reliance Industries Ltd	5.71%
National Highway Authority Of India	5.68%
National Thermal Power Corporation Ltd	4.43%
International Finance Corporation	1.85%
Britannia Industries Ltd	0.00%
Total	23.42%

Government Securities	% to Fund
7.72% GOI Mat 25-May-2025	11.58%
8.17% GOI Mat 01-Dec-2044	6.10%
7.40% GOI Mat 09-Sep-2035	4.63%
6.79% GOI Mat 26-Dec-2029	4.06%
6.45% GOI Mat 07-Oct-2029	3.82%
7.26% GOI Mat 14-Jan-2029	3.43%
7.59% GOI Mat 20-Mar-2029	3.21%
8.79% GOI Mat 08-Nov-2021	2.76%
8.02% Tamil Nadu Uday Mat 22-Mar-2025	1.31%
7.91% Tamil Nadu Uday Mat 22-Mar-2024	1.30%
Others	3.86%
Total	46.05%

Deposits, Money Mkt Securities and Net Current Assets.	6.10%
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Grand Total	100.00%
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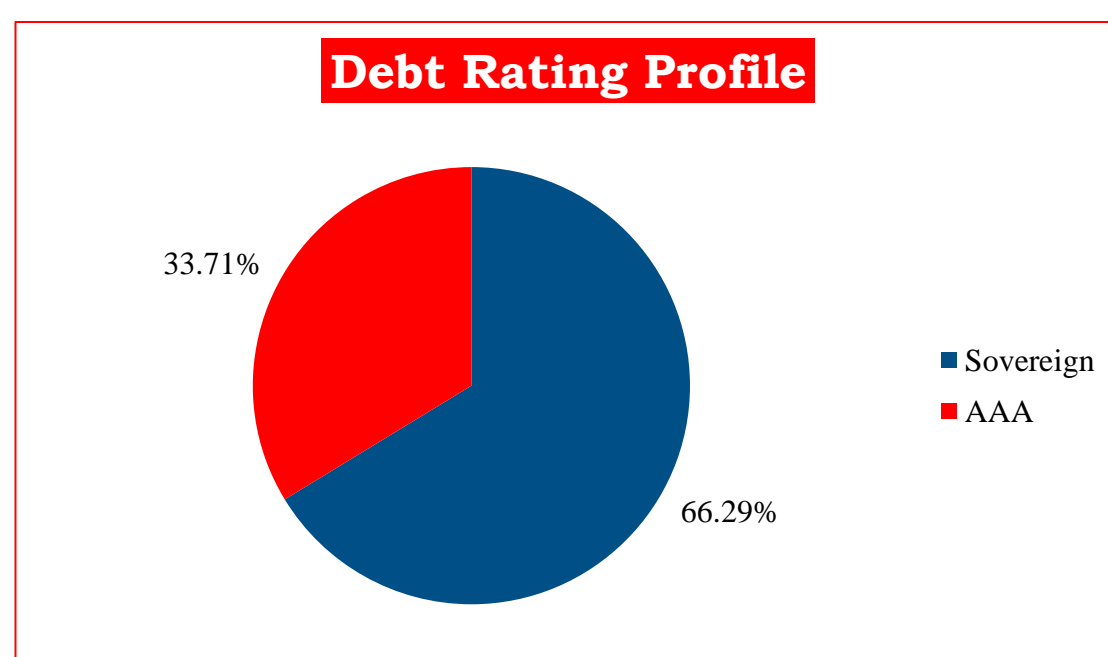
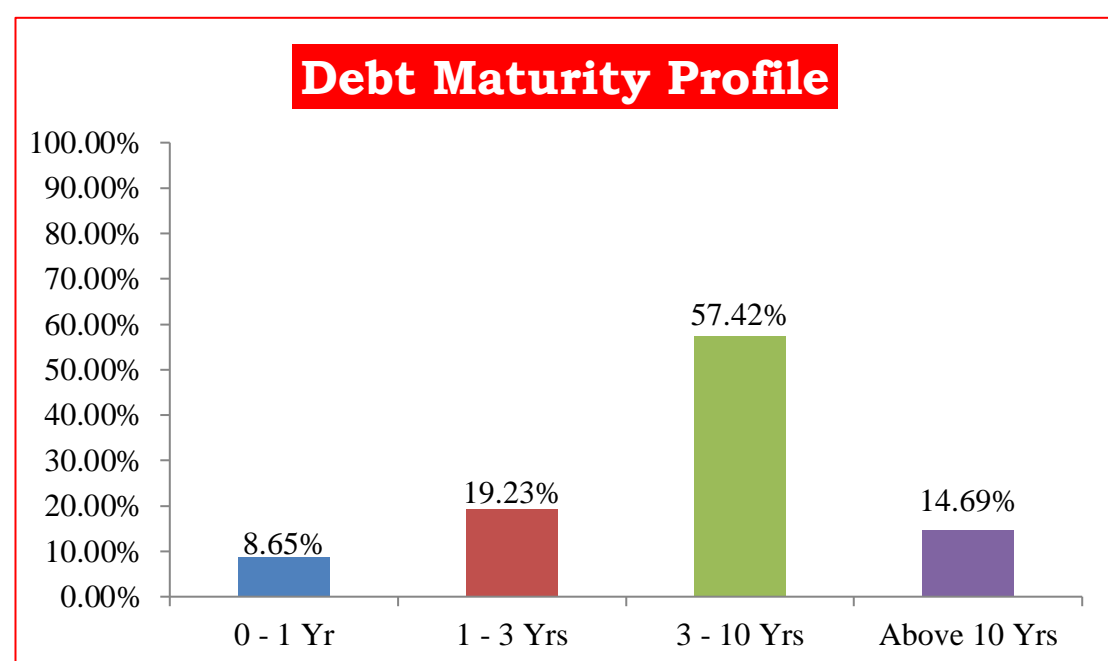
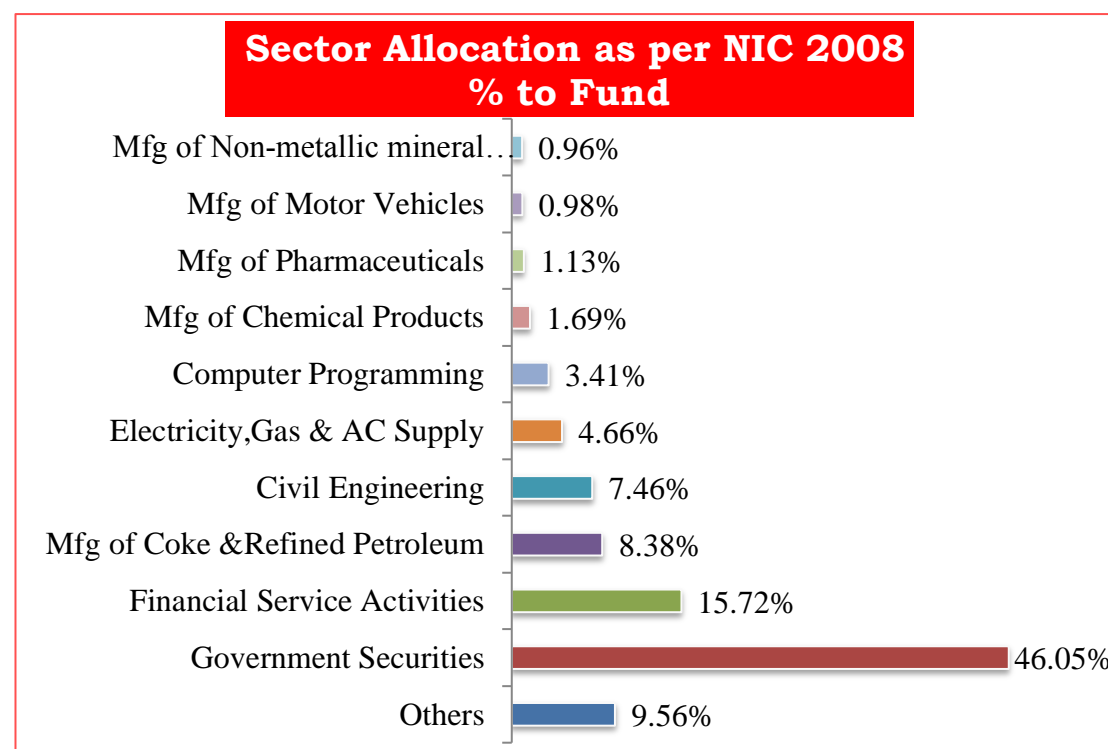
Debt Parameters	
Portfolio Yield (%)	5.69%
Avg Maturity (In Months)	79.83
Modified Duration (In Years)	4.39

AUM (` in Lakhs)

Equity	Debt	MMI & Others	Total
44.91	127.69	11.22	183.82

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	3.56%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	69.47%
Corporate Bonds	15% to 30%	24.43%
Equity	-	2.54%
Net Current Assets	-	-



Secured Managed Fund - Defined Benefit Group as on July 30, 2021

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	: 156.3899

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	13.38%	7.44%
10 Years	7.38%	8.67%
7 Years	9.38%	8.97%
5 Years	6.07%	7.96%
3 Years	6.87%	9.54%
2 Years	5.00%	7.96%
1 Year	2.46%	3.80%
6 Months	0.55%	1.34%
1 Month	0.19%	0.33%

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	31.15%
8.79% GOI Mat 08-Nov-2021	21.79%
5.77% GOI Mat 03-AUG-2030	21.62%
7.59% GOI Mat 20-Mar-2029	20.42%
9.20% GOI Mat 30-Sep-2030	2.30%
Total	97.28%

Deposits, Money Mkt Securities and Net Current Assets. 2.72%

Grand Total 100.00%

Debt Parameters	
Portfolio Yield (%)	5.73%
Avg Maturity (In Months)	74.96
Modified Duration (In Years)	4.69

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	9.96	0.28	10.24

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Vineet Choraria	-	28	3

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.49%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	97.28%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	2.23%

