

MONTHLY UPDATE

NOVEMBER 2022



Group Fund Fact Sheet

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Balanced Managed Fund - Old Group as on November 30, 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	: 210.8757

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)/#
Inception	12.92%	10.99%
10 Years	10.85%	9.93%
7 Years	10.52%	9.97%
5 Years	9.44%	9.20%
3 Years	11.25%	10.55%
2 Years	10.60%	11.03%
1 Year	5.37%	5.58%
6 Months	7.88%	8.02%
1 Month	2.06%	2.39%

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

Portfolio

Equity	% to Fund
Reliance Industries Limited	4.38%
ICICI Bank Limited	3.61%
Infosys Limited	3.45%
HDFC Bank Limited	3.21%
Axis Bank Limited	1.73%
Housing Devt Finance Corpn Limited	1.66%
Tata Consultancy Services Limited	1.55%
Kotak Nifty Bank ETF	1.47%
ITC Limited	1.45%
Larsen & Toubro Limited	1.33%
Bharti Airtel Ltd	1.29%
Hindustan Unilever Limited	1.16%
State Bank of India	1.12%
Kotak Mahindra Bank Limited	1.09%
Mahindra & Mahindra Ltd.	1.00%
UltraTech Cement Limited	0.84%
Bajaj Finance Ltd	0.75%
Maruti Suzuki India Ltd	0.67%
HCL Technologies Limited	0.65%
Nippon India ETF Nifty Bank BeES	0.57%
Dr Reddys Laboratories Limited	0.56%
Others	10.97%
Total	44.48%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	5.27%
National Highway Authority Of India	1.59%
LIC Housing Finance Ltd	1.55%
Sikka Ports And Terminals	1.27%
Cholamandalam Investment & Finance Company Ltd	1.26%
Mahindra and Mahindra Financial Services Ltd	1.19%
State Bank of India	0.96%
HDB Financial Services Ltd	0.95%
IDFC First Bank Limited	0.84%
Sundaram Finance Ltd	0.67%
Others	2.83%
Total	18.37%

Government Securities	% to Fund
7.26% GOI Mat 22-Aug-2032	8.34%
7.54% GOI Mat 23-May-2036	6.37%
7.17% GOI Mat 08-Jan-2028	3.31%
Gsec C-STRIPS Mat 17-Dec-2022	2.14%
7.33% Maharashtra SDL Mat 13-Sep-2027	1.86%
6.45% GOI Mat 07-Oct-2029	1.69%
7.38% GOI Mat 20-Jun-2027	1.54%
6.54% GOI Mat 17-Jan-2032	1.41%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	0.67%
7.74% Karnataka SDL Mat 23-Nov-2037	0.46%
Others	6.70%
Total	34.49%

Deposits, Money Mkt Securities and Net Current Assets.	2.65%
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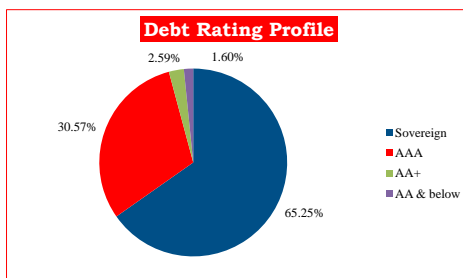
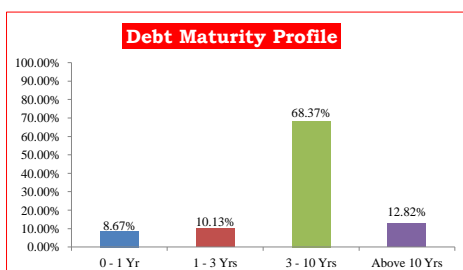
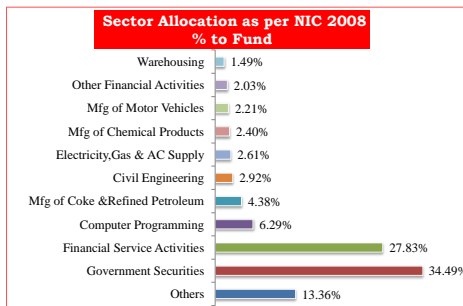
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	7.26%
Avg Maturity (In Months)	78.53
Modified Duration (In Years)	4.65

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
45,054.38	53,542.77	2,684.44	101,281.60

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	1.18%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	52.87%
Corporate Bonds	30% to 60%	44.48%
Equity	30% to 60%	44.48%
Net Current Assets	-	1.47%



Defensive Managed Fund - Old Group as on November 30, 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	: 128.4768

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	10.05%	8.86%
10 Years	9.32%	8.91%
7 Years	9.03%	8.70%
5 Years	7.94%	7.96%
3 Years	8.68%	8.21%
2 Years	6.59%	6.99%
1 Year	3.56%	3.71%
6 Months	5.52%	5.98%
1 Month	1.65%	1.86%

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

Portfolio

Equity	% to Fund
ICICI Bank Limited	2.57%
Reliance Industries Limited	2.38%
HDFC Bank Limited	2.11%
Infosys Limited	1.95%
Tata Consultancy Services Limited	0.96%
Bajaj Finance Ltd	0.91%
Larsen & Toubro Limited	0.85%
ITC Limited	0.78%
Axis Bank Limited	0.77%
Bharti Airtel Ltd	0.73%
Kotak Mahindra Bank Limited	0.72%
Housing Devt Finance Corpn Limited	0.69%
Hindustan Unilever Limited	0.62%
Mahindra & Mahindra Ltd.	0.58%
Others	6.14%
Total	22.76%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	8.24%
Sikka Ports And Terminals	2.96%
Cholamandalam Investment & Finance Company Ltd	1.73%
LIC Housing Finance Ltd	1.50%
State Bank of India	1.45%
Bajaj Finance Ltd	1.27%
Nuclear Power Corporation of India Ltd	1.23%
Power Finance Corporation Ltd	0.78%
IDFC First Bank Limited	0.77%
National Highway Authority Of India	0.64%
Others	4.98%
Total	25.55%

Government Securities	% to Fund
7.26% GOI Mat 22-Aug-2032	13.25%
7.54% GOI Mat 23-May-2036	5.99%
7.17% GOI Mat 08-Jan-2028	3.20%
6.45% GOI Mat 07-Oct-2029	2.52%
7.38% GOI Mat 20-Jun-2027	2.44%
6.54% GOI Mat 17-Jan-2032	2.22%
7.65% Tamil Nadu SDL Mat 06-Dec-2027	2.15%
Gsec C-STRIPS Mat 12-Dec-2022	1.68%
7.20% Maharashtra SDL Mat 09-Aug-2027	1.53%
7.33% Maharashtra SDL Mat 13-Sep-2027	1.52%
Others	11.64%
Total	48.16%

Deposits, Money Mkt Securities and Net Current Assets.	3.53%
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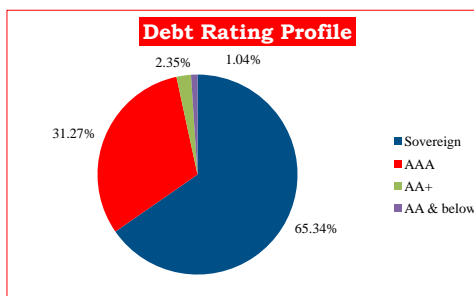
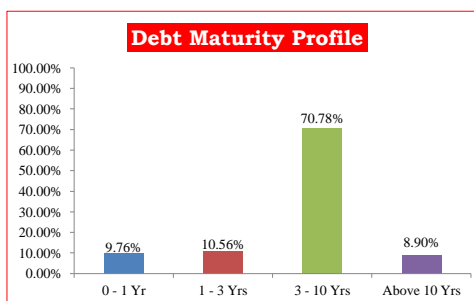
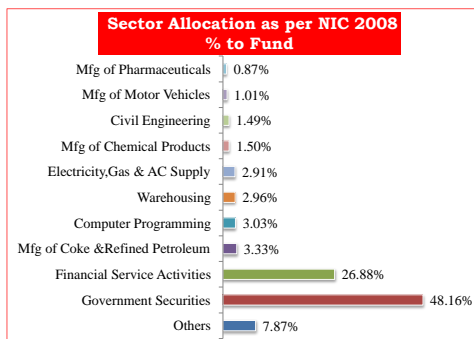
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	7.27%
Avg Maturity (In Months)	75.11
Modified Duration (In Years)	4.50

AUM (` in Lakhs)			
Equity	Debt	MMI & Others	Total
7,445.52	24,111.70	1,155.99	32,713.21

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	1.85%
Public Deposits	0% to 15%	0.00%
Govt. Securities		73.71%
Corporate Bonds	50% to 85%	
Equity	15% to 30%	22.76%
Net Current Assets	-	1.69%



Liquid Fund - Old Group as on November 30, 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	: 69.5128

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.62%	6.54%
10 Years	5.95%	6.83%
7 Years	4.95%	5.99%
5 Years	4.40%	5.53%
3 Years	3.49%	4.40%
2 Years	3.09%	4.20%
1 Year	3.39%	4.81%
6 Months	1.88%	2.85%
1 Month	0.40%	0.55%

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

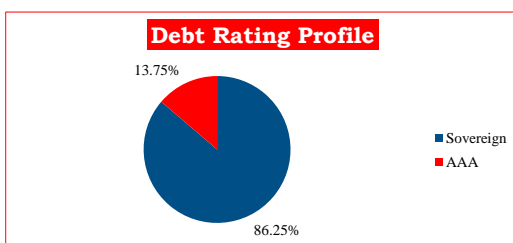
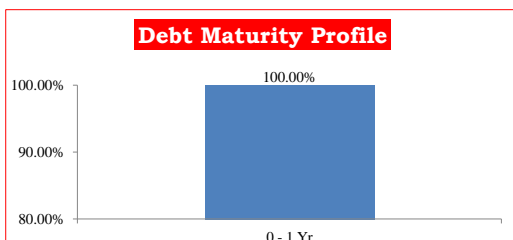
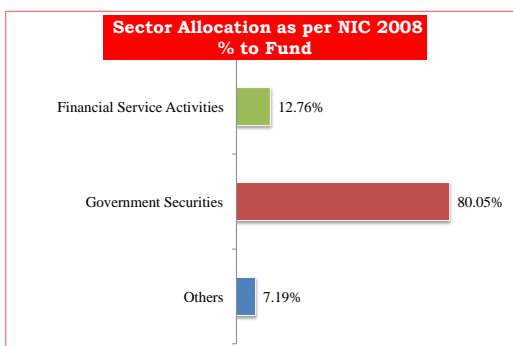
Portfolio	
Deposits, Money Mkt Securities and Net Current Assets.	100.00%
Grand Total	100.00%

Debt Parameters	
Portfolio Yield (%)	6.10%
Avg Maturity (In Months)	6.23
Modified Duration (In Years)	0.52

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
-	-	309.73	309.73

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

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



Secured Managed Fund - Old Group as on November 30, 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	: 76.5019

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.11%	6.72%
10 Years	7.82%	7.89%
7 Years	7.12%	7.44%
5 Years	6.32%	6.71%
3 Years	5.25%	5.87%
2 Years	2.56%	2.94%
1 Year	1.42%	1.83%
6 Months	3.16%	3.95%
1 Month	1.11%	1.34%

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

Portfolio	
Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	9.59%
IDFC First Bank Limited	4.91%
Bajaj Finance Ltd	4.15%
State Bank of India	3.96%
Power Finance Corporation Ltd	3.11%
LIC Housing Finance Ltd	2.31%
Mahindra and Mahindra Financial Services Ltd	2.10%
National Bank For Agriculture & Rural Development	1.57%
Cholamandalam Investment & Finance Company Ltd	1.47%
Sikka Ports And Terminals	1.28%
Others	5.88%
Total	40.34%

Government Securities	% to Fund
7.26% GOI Mat 22-Aug-2032	16.04%
7.17% GOI Mat 08-Jan-2028	6.22%
7.38% GOI Mat 20-Jun-2027	5.36%
7.61% GOI Mat 09-May-2030	4.90%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	2.47%
7.84% Tamil Nadu SDL Mat 13-Jul-2026	2.34%
7.60% Food Corp of India Bond GOI Mat 09-Jan-2030	2.28%
Gsec C-STRIPS Mat 17-Dec-2022	1.83%
5.63% GOI Mat 12-Apr-2026	1.59%
5.74% GOI Mat 15-Nov-2026	1.54%
Others	7.46%
Total	52.03%

Deposits, Money Mkt Securities and Net Current Assets.	7.63%
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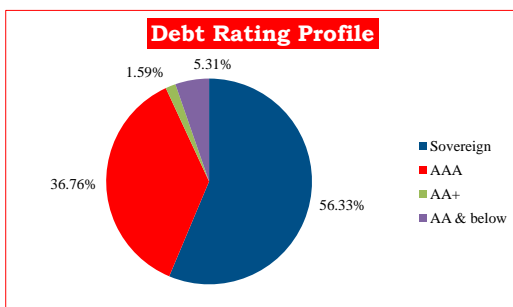
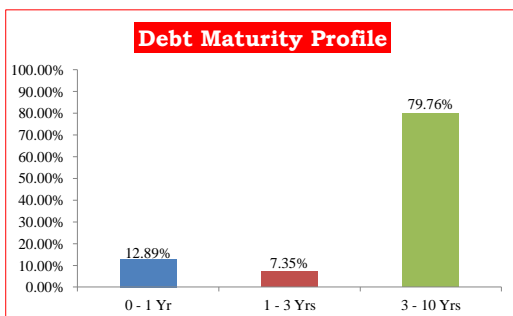
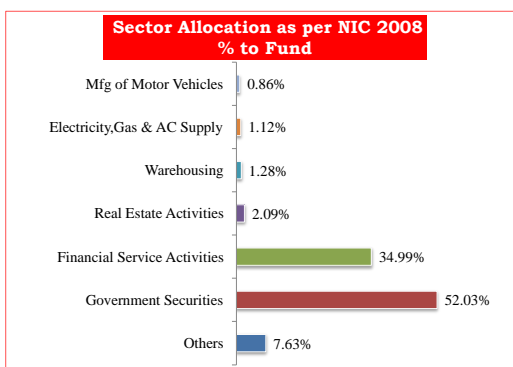
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	7.27%
Avg Maturity (In Months)	65.60
Modified Duration (In Years)	4.06

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
-	15,086.86	1,245.73	16,332.59

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	2.47%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	92.37%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	5.16%



Balanced Managed Fund - Life Group as on November 30, 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	: ULGF02525/02/12BalancedMF101
Inception Date	: 02 Jan 2004
NAV	: 168.2076

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.63%	9.54%
10 Years	10.83%	9.93%
7 Years	10.35%	9.97%
5 Years	9.22%	9.20%
3 Years	11.35%	10.55%
2 Years	10.56%	11.03%
1 Year	5.08%	5.58%
6 Months	7.82%	8.02%
1 Month	2.05%	2.39%

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

Portfolio

Equity	% to Fund
Reliance Industries Limited	4.38%
ICICI Bank Limited	3.60%
Infosys Limited	3.45%
HDFC Bank Limited	3.19%
Axis Bank Limited	1.72%
Housing Devt Finance Corpn Limited	1.66%
Tata Consultancy Services Limited	1.56%
Kotak Nifty Bank ETF	1.47%
ITC Limited	1.44%
Larsen & Toubro Limited	1.33%
Bharti Airtel Ltd	1.29%
Hindustan Unilever Limited	1.16%
State Bank of India	1.11%
Kotak Mahindra Bank Limited	1.09%
Mahindra & Mahindra Ltd.	1.00%
UltraTech Cement Limited	0.84%
Bajaj Finance Ltd	0.75%
Maruti Suzuki India Ltd	0.66%
HCL Technologies Limited	0.64%
Nippon India ETF Nifty Bank BeES	0.57%
Dr Reddys Laboratories Limited	0.56%
Others	10.95%
Total	44.41%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	7.39%
Cholamandalam Investment & Finance Company Ltd	2.19%
LIC Housing Finance Ltd	2.13%
State Bank of India	2.06%
Sundaram Finance Ltd	1.06%
Mahindra and Mahindra Financial Services Ltd	0.94%
HDB Financial Services Ltd	0.75%
Sikka Ports And Terminals	0.66%
Larsen & Toubro Ltd	0.62%
AXIS Bank Limited	0.58%
Others	1.30%
Total	19.67%

Government Securities	% to Fund
7.26% GOI Mat 22-Aug-2032	9.43%
7.54% GOI Mat 23-May-2036	4.26%
7.17% GOI Mat 08-Jan-2028	2.82%
6.45% GOI Mat 07-Oct-2029	2.61%
7.38% GOI Mat 20-Jun-2027	1.74%
6.54% GOI Mat 17-Jan-2032	1.63%
7.33% Maharashtra SDL Mat 13-Sep-2027	1.60%
Gsec C-STRIPS Mat 17-Dec-2022	1.58%
Gsec C-STRIPS Mat 10-Feb-2023	0.95%
7.65% Tamil Nadu SDL Mat 06-Dec-2027	0.59%
Others	6.40%
Total	33.58%

Deposits, Money Mkt Securities and Net Current Assets.	2.34%
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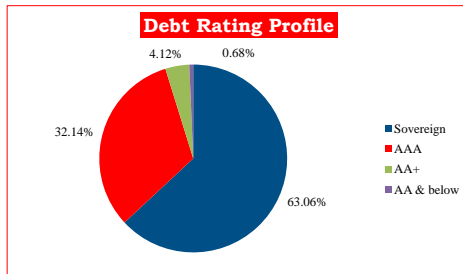
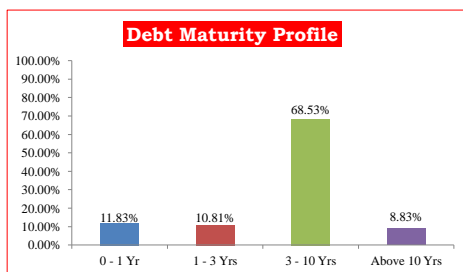
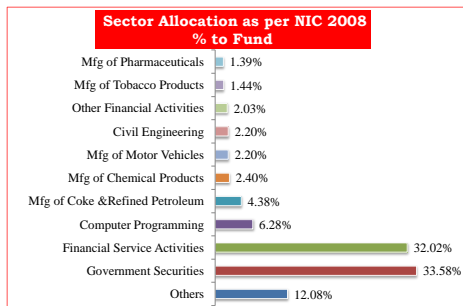
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	7.27%
Avg Maturity (In Months)	74.83
Modified Duration (In Years)	4.47

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
8,697.19	10,428.83	459.15	19,585.16

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.85%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	53.25%
Corporate Bonds	30% to 60%	44.41%
Equity	-	1.50%
Net Current Assets	-	1.50%



Balanced Managed Fund - Pension Group as on November 30, 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	: 159.4775

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.32%	9.54%
10 Years	10.74%	9.93%
7 Years	10.34%	9.97%
5 Years	9.15%	9.20%
3 Years	11.11%	10.55%
2 Years	10.35%	11.03%
1 Year	5.20%	5.58%
6 Months	7.76%	8.02%
1 Month	2.04%	2.39%

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

Portfolio

Equity	% to Fund
Reliance Industries Limited	4.39%
ICICI Bank Limited	3.61%
Infosys Limited	3.46%
HDFC Bank Limited	3.18%
Axis Bank Limited	1.74%
Housing Devt Finance Corpn Limited	1.66%
Tata Consultancy Services Limited	1.56%
Kotak Nifty Bank ETF	1.47%
ITC Limited	1.43%
Larsen & Toubro Limited	1.33%
Bharti Airtel Ltd	1.29%
Hindustan Unilever Limited	1.16%
State Bank of India	1.11%
Kotak Mahindra Bank Limited	1.09%
Mahindra & Mahindra Ltd.	1.00%
UltraTech Cement Limited	0.84%
Bajaj Finance Ltd	0.75%
Maruti Suzuki India Ltd	0.67%
HCL Technologies Limited	0.64%
Nippon India ETF Nifty Bank BeES	0.57%
Dr Reddys Laboratories Limited	0.56%
Others	10.94%
Total	44.42%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	5.82%
LIC Housing Finance Ltd	2.34%
Cholamandalam Investment & Finance Company Ltd	2.22%
Sikka Ports And Terminals	1.40%
IDFC First Bank Limited	1.12%
HDB Financial Services Ltd	0.93%
Mahindra & Mahindra Ltd	0.83%
Mahindra and Mahindra Financial Services Ltd	0.75%
State Bank of India	0.62%
National Bank For Agriculture & Rural Development	0.52%
Others	1.64%
Total	18.19%

Government Securities	% to Fund
7.26% GOI Mat 22-Aug-2032	9.52%
7.54% GOI Mat 23-May-2036	4.30%
7.17% GOI Mat 08-Jan-2028	2.53%
7.33% Maharashtra SDL Mat 13-Sep-2027	2.45%
7.38% GOI Mat 20-Jun-2027	1.76%
6.54% GOI Mat 17-Jan-2032	1.57%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	1.23%
6.45% GOI Mat 07-Oct-2029	1.14%
7.65% Karnataka SDL Mat 29 Nov 2027	0.97%
Gsec C-STRIPS Mat 17-Dec-2022	0.92%
Others	7.28%
Total	33.66%

Deposits, Money Mkt Securities and Net Current Assets.	3.73%
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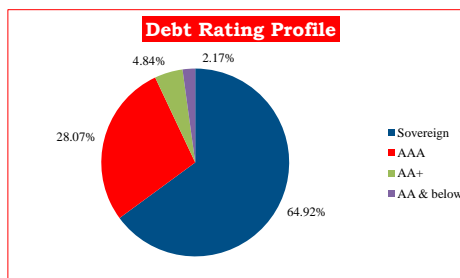
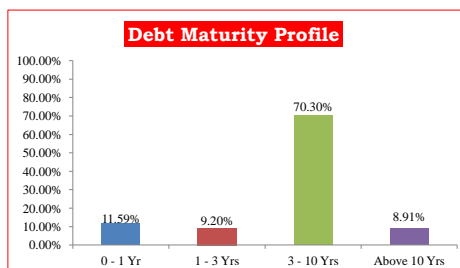
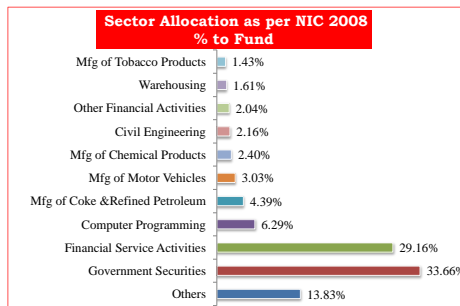
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	7.29%
Avg Maturity (In Months)	74.05
Modified Duration (In Years)	4.44

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
12,384.18	14,454.30	1,040.85	27,879.34

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	2.30%
Public Deposits	0% to 15%	0.00%
Govt. Securities		51.85%
Corporate Bonds	20% to 70%	
Equity	30% to 60%	44.42%
Net Current Assets	-	1.44%



Defensive Managed Fund - Life Group as on November 30, 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	: U LGF02425/02/12DefensiveF101
Inception Date	: 02 Jan 2004
NAV	: 112.8391

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.40%	8.12%
10 Years	9.24%	8.91%
7 Years	8.73%	8.70%
5 Years	7.76%	7.96%
3 Years	8.53%	8.21%
2 Years	6.38%	6.99%
1 Year	3.26%	3.71%
6 Months	5.51%	5.98%
1 Month	1.58%	1.86%

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	2.18%
ICICI Bank Limited	1.80%
Infosys Limited	1.72%
HDFC Bank Limited	1.60%
Axis Bank Limited	0.87%
Housing Devt Finance Corpn Limited	0.83%
Tata Consultancy Services Limited	0.78%
Kotak Nifty Bank ETF	0.73%
ITC Limited	0.72%
Larsen & Toubro Limited	0.66%
Bharti Airtel Ltd	0.64%
Hindustan Unilever Limited	0.58%
State Bank of India	0.56%
Kotak Mahindra Bank Limited	0.54%
Others	7.99%
Total	22.19%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	5.73%
LIC Housing Finance Ltd	3.79%
State Bank of India	2.68%
Power Grid Corporation of India Ltd	1.34%
AXIS Bank Limited	1.30%
Bajaj Finance Ltd	1.10%
HDB Financial Services Ltd	1.08%
IDFC First Bank Limited	0.96%
National Highway Authority Of India	0.87%
Sikka Ports And Terminals	0.84%
Others	6.08%
Total	25.77%

Government Securities	% to Fund
7.26% GOI Mat 22-Aug-2032	13.12%
7.54% GOI Mat 23-May-2036	5.77%
7.17% GOI Mat 08-Jan-2028	4.57%
7.33% Maharashtra SDL Mat 13-Sep-2027	2.54%
6.54% GOI Mat 17-Jan-2032	2.45%
7.38% GOI Mat 20-Jun-2027	2.42%
6.45% GOI Mat 07-Oct-2029	2.33%
Gsec C-STRIPS Mat 17-Dec-2022	2.09%
7.65% Tamil Nadu SDL Mat 06-Dec-2027	1.65%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	1.49%
Others	10.29%
Total	48.72%

Deposits, Money Mkt Securities and Net Current Assets.	3.32%
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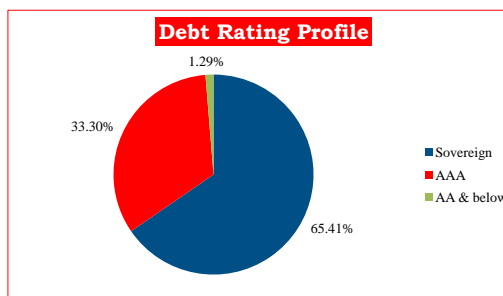
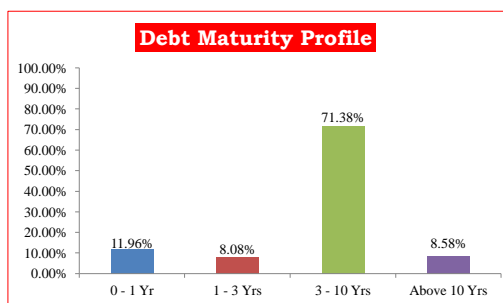
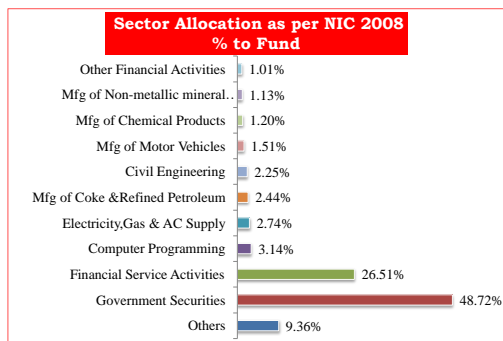
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	7.27%
Avg Maturity (In Months)	75.08
Modified Duration (In Years)	4.50

AUM (` in Lakhs)			
Equity	Debt	MMI & Others	Total
34,644.46	116,260.54	5,187.58	156,092.58

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	1.20%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	74.48%
Corporate Bonds		
Equity	15% to 30%	22.19%
Net Current Assets	-	2.12%



Defensive Managed Fund - Pension Group as on November 30, 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	: 101.6192

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.79%	8.12%
10 Years	9.19%	8.91%
7 Years	8.77%	8.70%
5 Years	7.73%	7.96%
3 Years	8.21%	8.21%
2 Years	6.29%	6.99%
1 Year	3.12%	3.71%
6 Months	5.41%	5.98%
1 Month	1.60%	1.86%

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	2.19%
ICICI Bank Limited	1.80%
Infosys Limited	1.72%
HDFC Bank Limited	1.60%
Axis Bank Limited	0.87%
Housing Devt Finance Corpn Limited	0.83%
Tata Consultancy Services Limited	0.78%
Kotak Nifty Bank ETF	0.73%
ITC Limited	0.72%
Larsen & Toubro Limited	0.66%
Bharti Airtel Ltd	0.64%
Hindustan Unilever Limited	0.58%
State Bank of India	0.55%
Kotak Mahindra Bank Limited	0.54%
Others	7.98%
Total	22.19%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	6.56%
Power Finance Corporation Ltd	3.34%
National Highway Authority Of India	2.00%
Sikka Ports And Terminals	1.90%
Cholamandalam Investment & Finance Company Ltd	1.71%
NHPC Ltd	1.70%
Mahindra & Mahindra Ltd	1.27%
State Bank of India	1.23%
HDB Financial Services Ltd	1.13%
Bajaj Finance Ltd	1.10%
Others	5.87%
Total	27.82%

Government Securities	% to Fund
7.26% GOI Mat 22-Aug-2032	13.10%
7.54% GOI Mat 23-May-2036	5.91%
7.17% GOI Mat 08-Jan-2028	3.98%
6.45% GOI Mat 07-Oct-2029	2.60%
7.38% GOI Mat 20-Jun-2027	2.42%
7.33% Maharashtra SDL Mat 13-Sep-2027	2.33%
6.54% GOI Mat 17-Jan-2032	2.23%
7.72% GOI Mat 25-May-2025	1.40%
8.89% Tamil Nadu SDL Mat 05-Dec-2022	1.32%
7.65% Karnataka SDL Mat 29 Nov 2027	1.32%
Others	10.26%
Total	46.88%

Deposits, Money Mkt Securities and Net Current Assets.	3.11%
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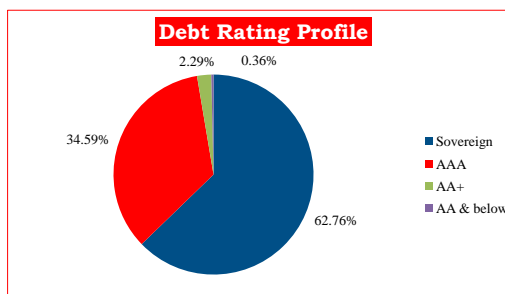
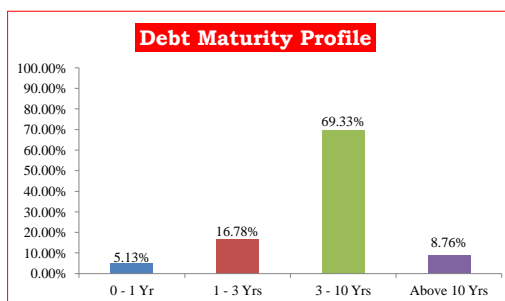
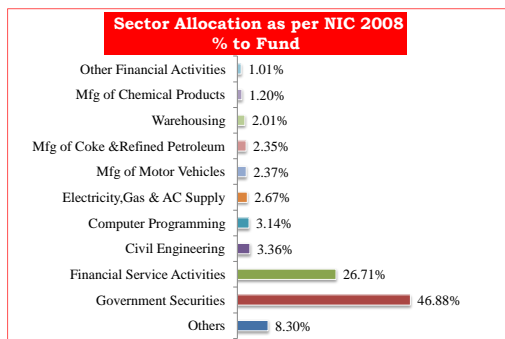
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	7.30%
Avg Maturity (In Months)	75.41
Modified Duration (In Years)	4.54

AUM (` in Lakhs)			
Equity	Debt	MMI & Others	Total
4,192.58	14,114.85	587.79	18,895.22

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	1.13%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	74.70%
Corporate Bonds		
Equity	15% to 30%	22.19%
Net Current Assets	-	1.98%



Growth Fund - Pension Group as on November 30, 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	: 305.5257

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	14.87%	13.04%
10 Years	14.31%	12.44%
7 Years	14.99%	13.06%
5 Years	13.51%	12.25%
3 Years	19.52%	16.26%
2 Years	25.67%	20.92%
1 Year	10.58%	10.18%
6 Months	13.26%	12.99%
1 Month	3.28%	3.67%

BSE-100

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
UltraTech Cement Limited	6.68%
State Bank of India	6.22%
Reliance Industries Limited	5.28%
Bharti Airtel Ltd	5.14%
Infosys Limited	4.74%
Larsen & Toubro Limited	4.56%
Sun Pharmaceuticals Industries Limited	4.13%
Axis Bank Limited	3.42%
Tata Steel Limited	3.36%
Mahindra & Mahindra Ltd.	3.30%
Dr Reddys Laboratories Limited	2.96%
Tata Motors Limited	2.95%
Adani Port & Special Economic Zone Ltd	2.48%
Hindalco Industries Limited	2.35%
Godrej Consumer Products Limited	2.30%
Tech Mahindra Limited	2.25%
Cipla Limited	2.08%
HDFC Bank Limited	2.05%
Vedanta Ltd	2.02%
Bajaj Auto Ltd.	1.81%
Bajaj Finserv Ltd	1.79%
SKF India Ltd	1.65%
Maruti Suzuki India Ltd	1.58%
Eicher Motors Limited	1.53%
Ambuja Cements Ltd.	1.50%
Tata Power Co. Ltd	1.46%
Marico Limited.	1.34%
Nestle India Limited	1.33%
Oil & Natural Gas Corporation Ltd.	1.16%
IndusInd Bank Limited	1.13%
Power Grid Corporation of India Ltd	1.08%
Coal India Limited	1.06%
Asian Paints (India) Ltd	1.05%
Bharat Petroleum Corporation Ltd	0.96%
Gas Authority of India Limited	0.87%
Associated Cement Co Ltd.	0.79%
Grasim Industries Limited	0.77%
Bosch Ltd	0.75%
Colgate Palmolive (India) Ltd	0.57%
Indus Towers Limited	0.51%
Lupin Limited	0.50%
Others	2.01%
Total	95.45%

Deposits, Money Mkt Securities and Net Current Assets.	4.55%
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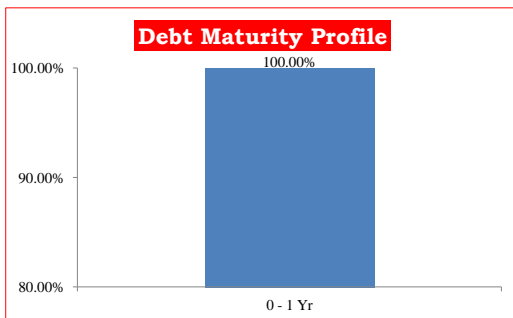
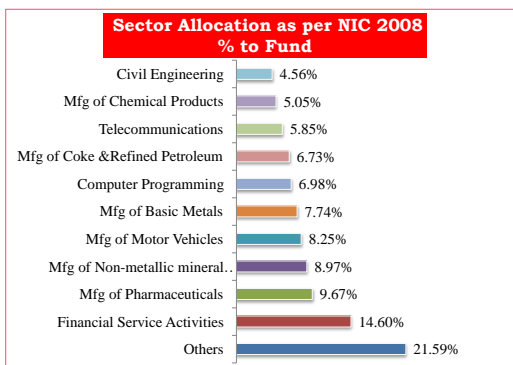
Grand Total	100.00%
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AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
43.48	-	2.07	45.55

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	2.08%
Public Deposits	0%	0.00%
Govt. Securities	0%	0.00%
Corporate Bonds		
Equity	95% to 100%	95.45%
Net Current Assets	-	2.46%



Liquid Fund - Life Group as on November 30, 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	: 68.8771

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.74%	6.59%
10 Years	5.98%	6.83%
7 Years	4.99%	5.99%
5 Years	4.46%	5.53%
3 Years	3.56%	4.40%
2 Years	3.19%	4.20%
1 Year	3.43%	4.81%
6 Months	1.92%	2.85%
1 Month	0.43%	0.55%

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

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

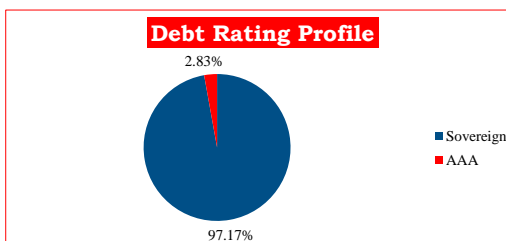
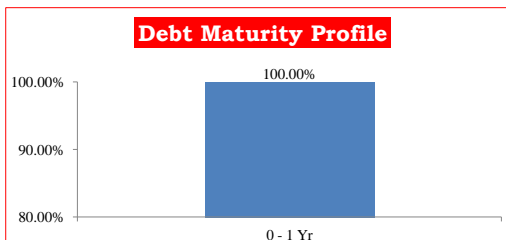
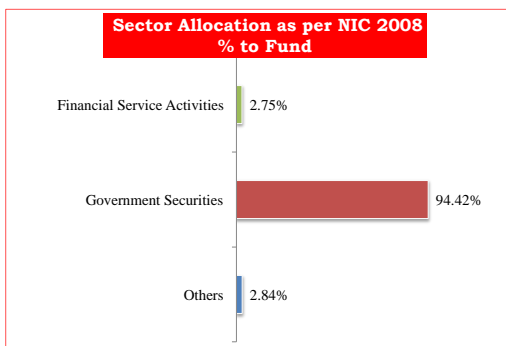
Debt Parameters	
Portfolio Yield (%)	6.24%
Avg Maturity (In Months)	6.23
Modified Duration (In Years)	0.52

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	3,762.07	3,762.07

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

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



Liquid Fund - Pension Group as on November 30, 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	: 68.8103

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.73%	6.59%
10 Years	5.89%	6.83%
7 Years	4.86%	5.99%
5 Years	4.33%	5.53%
3 Years	3.42%	4.40%
2 Years	3.01%	4.20%
1 Year	3.30%	4.81%
6 Months	1.79%	2.85%
1 Month	0.37%	0.55%

CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

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

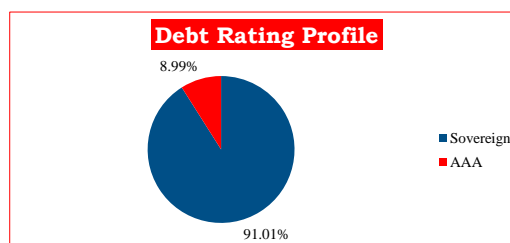
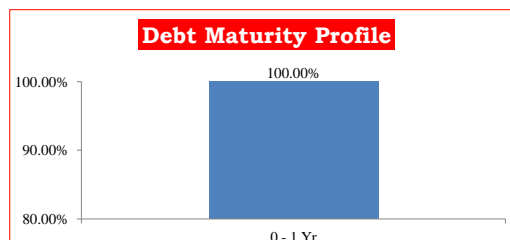
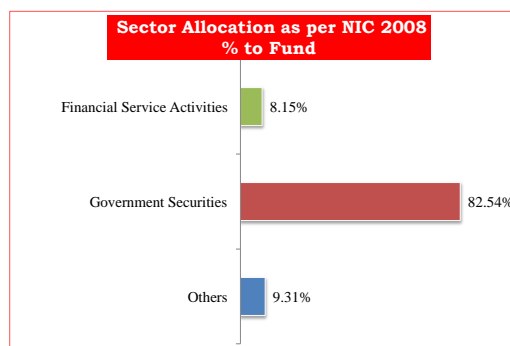
Debt Parameters	
Portfolio Yield (%)	6.25%
Avg Maturity (In Months)	6.50
Modified Duration (In Years)	0.54

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	785.26	785.26

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

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



Secured Managed Fund - Life Group as on November 30, 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	: 77.7219

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.39%	6.69%
10 Years	7.93%	7.89%
7 Years	7.33%	7.44%
5 Years	6.54%	6.71%
3 Years	5.37%	5.87%
2 Years	2.75%	2.94%
1 Year	1.67%	1.83%
6 Months	3.65%	3.95%
1 Month	1.09%	1.34%

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

Portfolio	
Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	6.48%
State Bank of India	4.68%
LIC Housing Finance Ltd	3.11%
Hdfc Credila Financial Services Limited	3.09%
Sikka Ports And Terminals	2.91%
Power Finance Corporation Ltd	2.79%
IDFC First Bank Limited	2.59%
Bajaj Finance Ltd	2.15%
REC Limited	2.09%
Mahindra & Mahindra Ltd	2.01%
Others	11.13%
Total	43.04%

Government Securities	% to Fund
7.26% GOI Mat 22-Aug-2032	15.55%
7.38% GOI Mat 20-Jun-2027	5.34%
7.61% GOI Mat 09-May-2030	4.59%
7.17% GOI Mat 08-Jan-2028	3.55%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	3.28%
7.84% Tamil Nadu SDL Mat 13-Jul-2026	2.55%
5.74% GOI Mat 15-Nov-2026	1.89%
7.88% GOI Mat 19-Mar-2030	1.69%
5.63% GOI Mat 12-Apr-2026	1.59%
8.08% Tamil Nadu SDL Mat 26-Dec-2028	1.25%
Others	7.25%
Total	48.53%

Deposits, Money Mkt Securities and Net Current Assets.	8.43%
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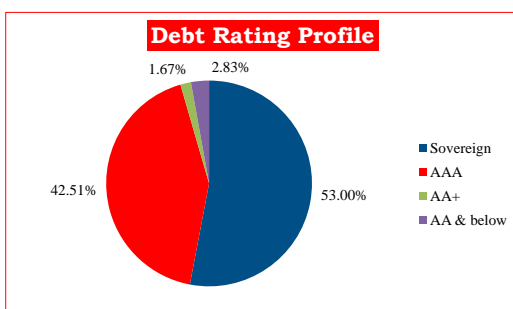
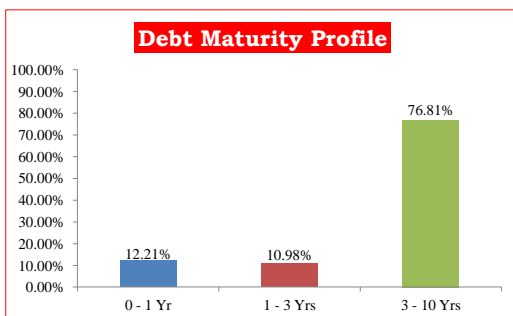
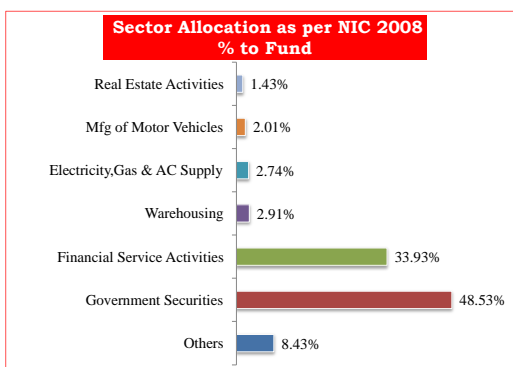
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	7.30%
Avg Maturity (In Months)	64.49
Modified Duration (In Years)	4.01

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
-	26,466.64	2,437.85	28,904.49

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	3.13%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	91.57%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	5.30%



Secured Managed Fund - Pension Group as on November 30, 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	: 76.024

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.26%	6.69%
10 Years	7.85%	7.89%
7 Years	7.22%	7.44%
5 Years	6.40%	6.71%
3 Years	5.13%	5.87%
2 Years	2.46%	2.94%
1 Year	1.29%	1.83%
6 Months	3.36%	3.95%
1 Month	1.08%	1.34%

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

Portfolio	
Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	7.43%
Power Finance Corporation Ltd	5.30%
Sikka Ports And Terminals	4.42%
State Bank of India	4.31%
LIC Housing Finance Ltd	3.51%
IDFC First Bank Limited	3.24%
Bajaj Finance Ltd	2.84%
Mahindra & Mahindra Ltd	2.26%
Hdfc Credila Financial Services Limited	1.76%
Cholamandalam Investment & Finance Company Ltd	1.54%
Others	6.72%
Total	43.33%

Government Securities	% to Fund
7.26% GOI Mat 22-Aug-2032	15.76%
7.17% GOI Mat 08-Jan-2028	6.18%
7.38% GOI Mat 20-Jun-2027	5.34%
7.61% GOI Mat 09-May-2030	3.95%
7.84% Tamil Nadu SDL Mat 13-Jul-2026	2.45%
5.74% GOI Mat 15-Nov-2026	1.75%
8.00% Oil Bond Mat 23-Mar-2026	1.63%
5.63% GOI Mat 12-Apr-2026	1.60%
7.88% GOI Mat 19-Mar-2030	1.53%
6.79% GOI Mat 26-Dec-2029	1.35%
Others	6.98%
Total	48.52%

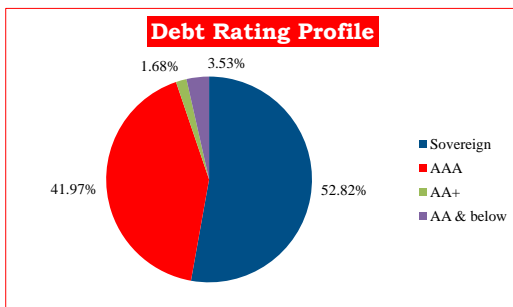
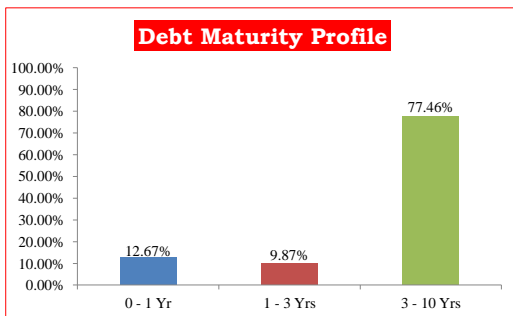
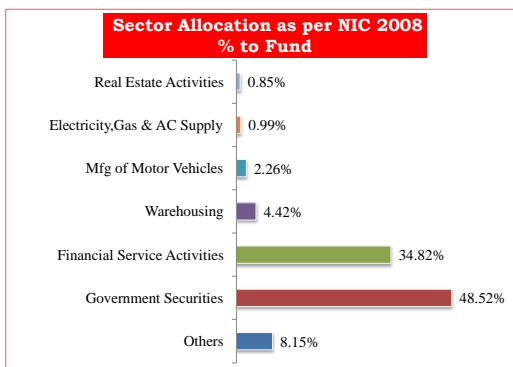
Deposits, Money Mkt Securities and Net Current Assets.	8.15%
Grand Total	100.00%

Debt Parameters	
Portfolio Yield (%)	7.25%
Avg Maturity (In Months)	64.68
Modified Duration (In Years)	4.01

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
-	7,758.51	688.41	8,446.92

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	3.16%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	91.85%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	4.99%



Stable Managed Fund - Old Group as on November 30, 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	: 68.6897

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.90%	7.34%
10 Years	6.47%	7.66%
7 Years	5.79%	6.94%
5 Years	5.51%	6.50%
3 Years	4.34%	5.48%
2 Years	3.17%	4.43%
1 Year	2.97%	4.65%
6 Months	2.41%	2.96%
1 Month	0.69%	0.66%

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	4.46%
National Bank For Agriculture & Rural Development	4.31%
Power Grid Corporation of India Ltd	2.22%
LIC Housing Finance Ltd	2.22%
Hindustan Petroleum Corporation Ltd	2.20%
Total	15.41%

Government Securities	% to Fund
7.68% GOI Mat 15-Dec-2023	31.54%
7.32% GOI Mat 28-Jan-2024	27.78%
9.49% Tamil Nadu SDL Mat 18-Dec-2023	13.57%
9.35% Maharashtra SDL Mat 30-Jan-2024	2.26%
Total	75.15%

Deposits, Money Mkt Securities and Net Current Assets.	9.44%
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Grand Total	100.00%
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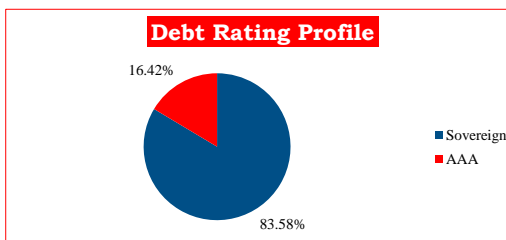
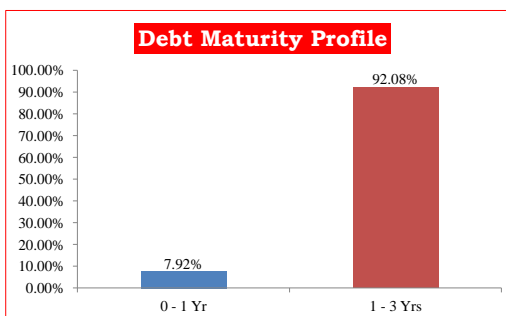
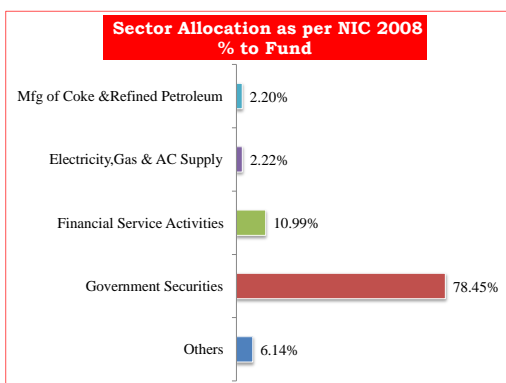
Debt Parameters	
Portfolio Yield (%)	6.90%
Avg Maturity (In Months)	12.94
Modified Duration (In Years)	0.98

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	409.52	42.70	452.21

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

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



Sovereign Fund - Life as on November 30, 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	: 64.8622

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.25%	8.16%
10 Years	7.70%	8.23%
7 Years	7.14%	7.75%
5 Years	6.37%	7.11%
3 Years	5.29%	5.89%
2 Years	2.35%	3.09%
1 Year	1.39%	1.79%
6 Months	3.57%	3.76%
1 Month	1.23%	1.42%

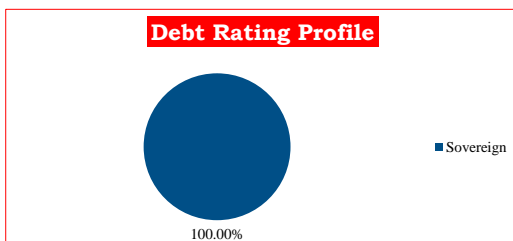
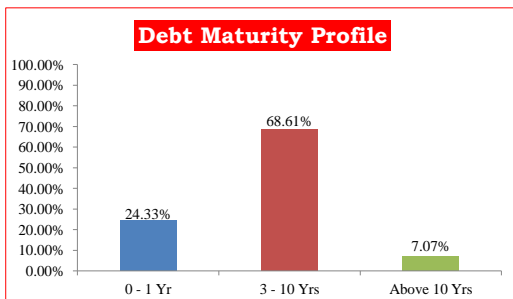
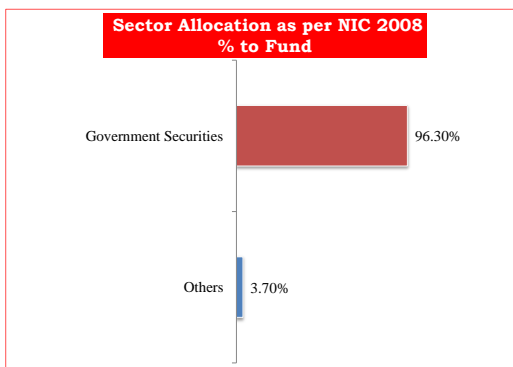
MI-BEX
Note: Returns over 1 year have been annualized.

Portfolio	
Government Securities	% to Fund
8.32% GOI Mat 02-Aug-2032	33.98%
8.15% GOI Mat 24-Nov-2026	13.73%
6.84% GOI Mat 19-Dec-2022	11.31%
7.88% GOI Mat 19-Mar-2030	8.50%
Gsec C-STRIPS Mat 12-Dec-2022	6.88%
7.54% GOI Mat 23-May-2036	5.52%
8.60% GOI Mat 02-Jun-2028	4.23%
7.37% GOI Mat 16-April-2023	3.87%
7.59% GOI Mat 20-Mar-2029	2.52%
8.28% GOI Mat 21-Sep-2027	1.68%
Others	4.08%
Total	96.30%
Deposits, Money Mkt Securities and Net Current Assets.	3.70%
Grand Total	100.00%
Debt Parameters	
Portfolio Yield (%)	6.98%
Avg Maturity (In Months)	75.67
Modified Duration (In Years)	4.35

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
-	349.13	13.41	362.54

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	1.79%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	96.30%
Corporate Bonds	0%	0.00%
Equity	0%	0.00%
Net Current Assets	-	1.91%



Sovereign Fund - Pension as on November 30, 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	: 59.8724

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.69%	8.16%
10 Years	6.85%	8.23%
7 Years	5.88%	7.75%
5 Years	4.54%	7.11%
3 Years	3.92%	5.89%
2 Years	3.04%	3.09%
1 Year	3.34%	1.79%
6 Months	2.31%	3.76%
1 Month	0.48%	1.42%

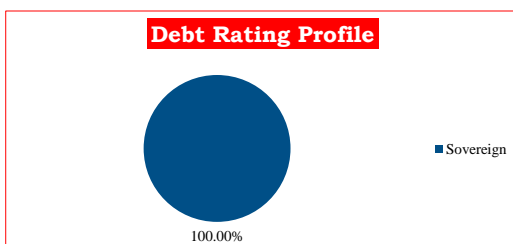
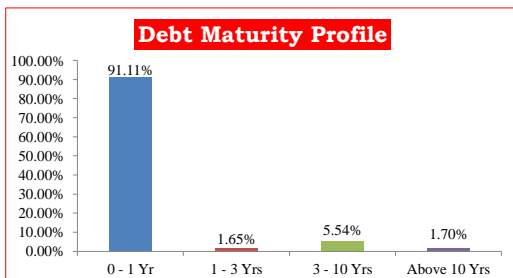
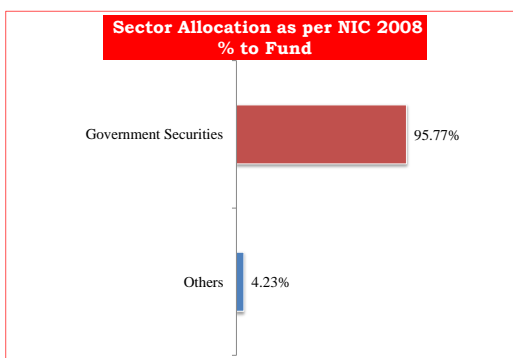
MI-BEX
Note: Returns over 1 year have been annualized.

Portfolio	
Government Securities	% to Fund
6.84% GOI Mat 19-Dec-2022	81.94%
8.15% GOI Mat 24-Nov-2026	5.37%
7.37% GOI Mat 16-April-2023	3.26%
7.54% GOI Mat 23-May-2036	1.65%
6.35% Oil Bond Mat 23-Dec-2024	1.60%
8.63% Tamil Nadu SDL Mat 09-Jan-2023	0.98%
Gsec C-STRIPS Mat 12-Dec-2022	0.97%
Total	95.77%
Deposits, Money Mkt Securities and Net Current Assets.	4.23%
Grand Total	100.00%
Debt Parameters	
Portfolio Yield (%)	6.28%
Avg Maturity (In Months)	6.50
Modified Duration (In Years)	0.41

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
-	0.29	0.01	0.31

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	1.24%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	95.77%
Corporate Bonds	0%	0.00%
Equity	0%	0.00%
Net Current Assets	-	2.99%



Stable Managed Fund - Life Group as on November 30, 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	: 71.0039

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.13%	7.34%
10 Years	6.47%	7.66%
7 Years	5.77%	6.94%
5 Years	5.52%	6.50%
3 Years	4.36%	5.48%
2 Years	3.16%	4.43%
1 Year	3.08%	4.65%
6 Months	2.26%	2.96%
1 Month	0.63%	0.66%

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	9.11%
Housing Development Finance Corporation Ltd	8.81%
Hindustan Petroleum Corporation Ltd	4.93%
Power Grid Corporation of India Ltd	4.40%
LIC Housing Finance Ltd	3.99%
Total	31.23%

Government Securities	% to Fund
7.68% GOI Mat 15-Dec-2023	35.85%
7.32% GOI Mat 28-Jan-2024	9.89%
9.35% Maharashtra SDL Mat 30-Jan-2024	3.05%
9.49% Tamil Nadu SDL Mat 18-Dec-2023	2.44%
Gsec C-STRIPS Mat 15-Dec-2023	0.56%
7.91% Tamil Nadu Uday Mat 22-Mar-2024	0.20%
Total	51.98%

Deposits, Money Mkt Securities and Net Current Assets.	16.79%
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Grand Total	100.00%
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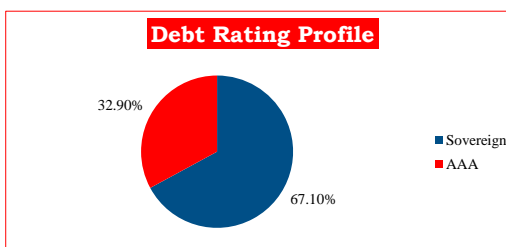
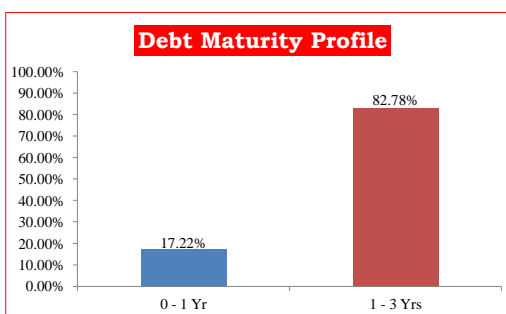
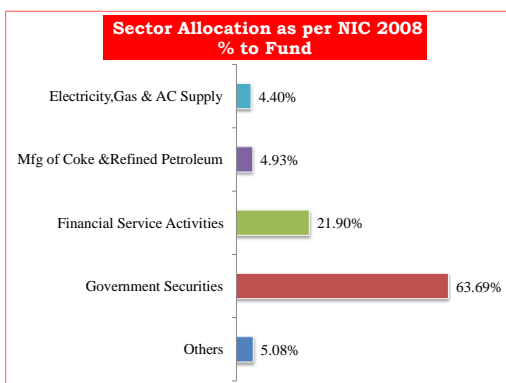
Debt Parameters	
Portfolio Yield (%)	6.81%
Avg Maturity (In Months)	12.83
Modified Duration (In Years)	0.97

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	4,187.62	844.68	5,032.31

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

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



Stable Managed Fund - Pension Group as on November 30, 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	: 70.9012

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.12%	7.34%
10 Years	6.46%	7.66%
7 Years	5.76%	6.94%
5 Years	5.46%	6.50%
3 Years	4.30%	5.48%
2 Years	3.10%	4.43%
1 Year	2.96%	4.65%
6 Months	2.26%	2.96%
1 Month	0.63%	0.66%

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	9.14%
Power Grid Corporation of India Ltd	7.65%
Housing Development Finance Corporation Ltd	5.38%
LIC Housing Finance Ltd	2.38%
REC Limited	1.78%
Hindustan Petroleum Corporation Ltd	1.18%
Total	27.52%

Government Securities	% to Fund
7.68% GOI Mat 15-Dec-2023	48.06%
Gsec C-STRIPS Mat 12-Dec-2023	5.87%
7.91% Tamil Nadu Uday Mat 22-Mar-2024	2.84%
9.49% Tamil Nadu SDL Mat 18-Dec-2023	2.43%
Gsec C-STRIPS Mat 15-Jun-2023	1.03%
Gsec C-STRIPS Mat 15-Dec-2023	0.83%
9.35% Maharashtra SDL Mat 30-Jan-2024	0.61%
Total	61.68%

Deposits, Money Mkt Securities and Net Current Assets.	10.80%
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Grand Total	100.00%
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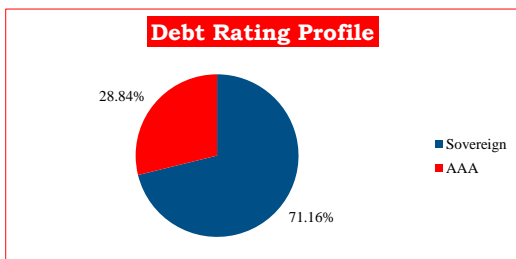
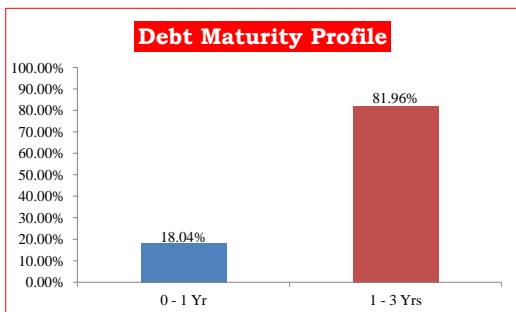
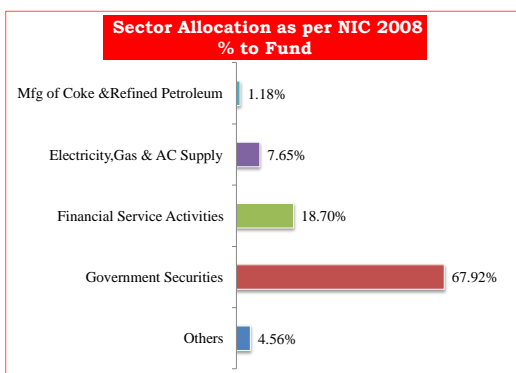
Debt Parameters	
Portfolio Yield (%)	6.89%
Avg Maturity (In Months)	12.08
Modified Duration (In Years)	0.92

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	7,512.12	909.98	8,422.10

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

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



Balanced Managed Fund - Life Group - II as on November 30, 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	: ULGF04020/02/12BalncdMFI101
Inception Date	: 20 Feb 2008
NAV	: 32.7361

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.92%	8.11%
10 Years	10.24%	9.93%
7 Years	9.66%	9.97%
5 Years	8.52%	9.20%
3 Years	10.18%	10.55%
2 Years	9.58%	11.03%
1 Year	4.71%	5.58%
6 Months	7.53%	8.02%
1 Month	2.03%	2.39%

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

Portfolio

Equity	% to Fund
Reliance Industries Limited	4.34%
ICICI Bank Limited	3.57%
Infosys Limited	3.42%
HDFC Bank Limited	3.05%
Axis Bank Limited	1.71%
Housing Devt Finance Corpn Limited	1.64%
Tata Consultancy Services Limited	1.54%
Kotak Nifty Bank ETF	1.45%
TTC Limited	1.35%
Larsen & Toubro Limited	1.32%
Bharti Airtel Ltd	1.28%
Hindustan Unilever Limited	1.15%
State Bank of India	1.10%
Kotak Mahindra Bank Limited	1.08%
Mahindra & Mahindra Ltd.	0.99%
UltraTech Cement Limited	0.83%
Bajaj Finance Ltd	0.74%
Maruti Suzuki India Ltd	0.66%
HCL Technologies Limited	0.60%
Nippon India ETF Nifty Bank BeES	0.56%
Dr Reddys Laboratories Limited	0.55%
Others	10.72%
Total	43.68%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	5.47%
Cholamandalam Investment & Finance Company Ltd	2.17%
Sikka Ports And Terminals	1.63%
State Bank of India	1.22%
REC Limited	1.11%
Mahindra & Mahindra Ltd	0.99%
LIC Housing Finance Ltd	0.81%
National Bank For Agriculture & Rural Development	0.77%
NHPC Ltd	0.74%
National Thermal Power Corporation Ltd	0.73%
Others	2.81%
Total	18.46%

Government Securities	% to Fund
7.26% GOI Mat 22-Aug-2032	8.70%
7.54% GOI Mat 23-May-2036	5.19%
7.17% GOI Mat 08-Jan-2028	3.74%
6.54% GOI Mat 17-Jan-2032	2.19%
6.45% GOI Mat 07-Oct-2029	2.00%
7.38% GOI Mat 20-Jun-2027	1.60%
7.39% Maharashtra SDL Mat 09-Nov-2026	0.94%
7.33% Maharashtra SDL Mat 13-Sep-2027	0.78%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	0.67%
Gsec C-STRIPS Mat 17-Dec-2022	0.67%
Others	6.07%
Total	32.56%

Deposits, Money Mkt Securities and Net Current Assets.	5.30%
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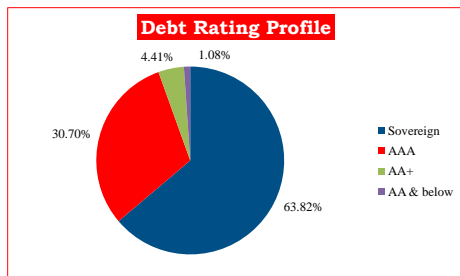
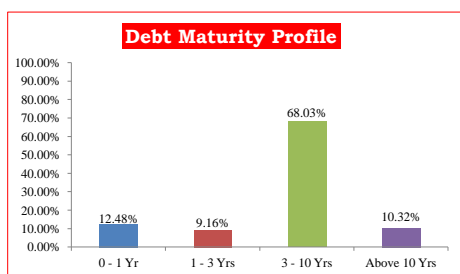
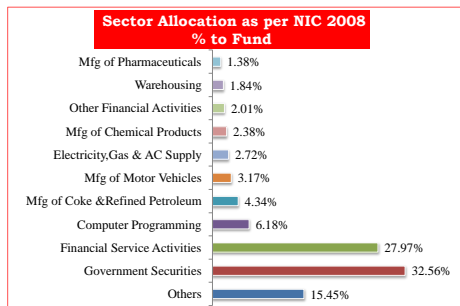
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	7.24%
Avg Maturity (In Months)	74.83
Modified Duration (In Years)	4.46

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
17,653.53	20,621.50	2,141.91	40,416.94

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	3.90%
Public Deposits		
Govt. Securities		51.02%
Corporate Bonds	20% to 70%	
Equity	30% to 60%	43.68%
Net Current Assets	-	1.40%



Defensive Managed Fund - Life Group - II as on November 30, 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	: ULGF03920/02/12DefnsvFdIII101
Inception Date	: 20 Feb 2008
NAV	: 32.3364

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.50%	7.80%
10 Years	8.69%	8.91%
7 Years	8.20%	8.70%
5 Years	7.18%	7.96%
3 Years	7.83%	8.21%
2 Years	5.76%	6.99%
1 Year	2.68%	3.71%
6 Months	5.24%	5.98%
1 Month	1.54%	1.86%

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	2.19%
ICICI Bank Limited	1.79%
Infosys Limited	1.73%
HDFC Bank Limited	1.56%
Axis Bank Limited	0.86%
Housing Devt Finance Corpn Limited	0.83%
Tata Consultancy Services Limited	0.78%
Kotak Nifty Bank ETF	0.73%
ITC Limited	0.69%
Larsen & Toubro Limited	0.67%
Bharti Airtel Ltd	0.64%
Hindustan Unilever Limited	0.58%
State Bank of India	0.55%
Kotak Mahindra Bank Limited	0.54%
Mahindra & Mahindra Ltd.	0.50%
Others	7.42%
Total	22.08%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	6.90%
LIC Housing Finance Ltd	4.96%
AXIS Bank Limited	1.18%
State Bank of India	1.15%
NHPC Ltd	1.07%
IDFC First Bank Limited	1.02%
Ultratech Cement Ltd	1.02%
National Highway Authority Of India	0.98%
Sikka Ports And Terminals	0.63%
National Thermal Power Corporation Ltd	0.60%
Others	3.48%
Total	22.99%

Government Securities	% to Fund
7.26% GOI Mat 22-Aug-2032	12.40%
7.54% GOI Mat 23-May-2036	11.26%
7.17% GOI Mat 08-Jan-2028	3.70%
7.38% GOI Mat 20-Jun-2027	3.53%
6.54% GOI Mat 17-Jan-2032	2.58%
6.45% GOI Mat 07-Oct-2029	2.40%
7.33% Maharashtra SDL Mat 13-Sep-2027	2.28%
Gsec C-STRIPS Mat 17-Dec-2022	2.09%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	1.04%
7.74% Karnataka SDL Mat 23-Nov-2037	0.93%
Others	9.40%
Total	51.60%

Deposits, Money Mkt Securities and Net Current Assets.	3.33%
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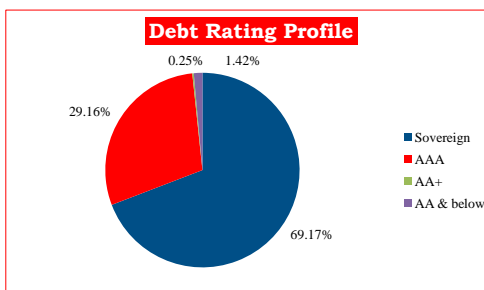
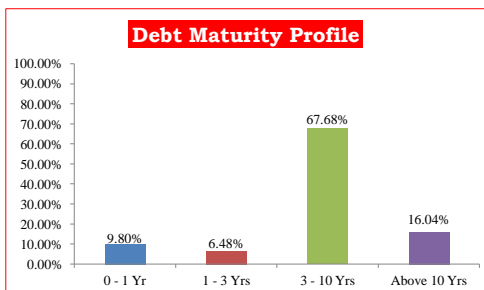
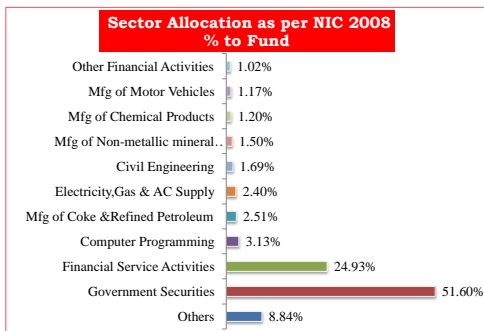
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	7.28%
Avg Maturity (In Months)	83.16
Modified Duration (In Years)	4.88

AUM (₹ in Lakhs)			
Equity	Debt	MMI & Others	Total
43,349.09	146,469.27	6,534.75	196,353.11

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	1.59%
Public Deposits		
Govt. Securities	50% to 85%	74.59%
Corporate Bonds		
Equity	15% to 30%	22.08%
Net Current Assets	-	1.74%



Liquid Fund - Life Group - II as on November 30, 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	: ULGF03620/02/12LiquidFdIII01
Inception Date	: 20 Feb 2008
NAV	: 24.7109

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.25%	6.89%
10 Years	5.32%	6.83%
7 Years	4.35%	5.99%
5 Years	3.82%	5.53%
3 Years	2.92%	4.40%
2 Years	2.53%	4.20%
1 Year	2.86%	4.81%
6 Months	1.61%	2.85%
1 Month	0.35%	0.55%

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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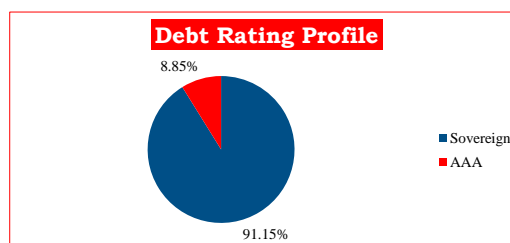
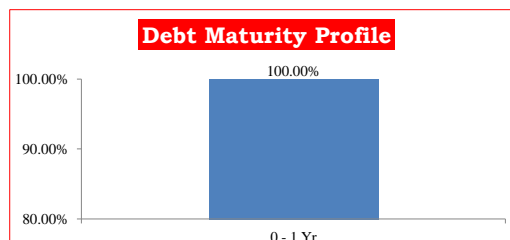
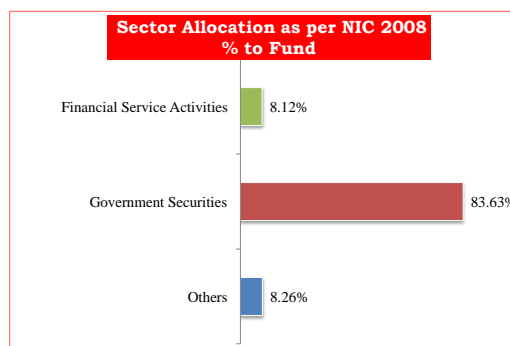
Debt Parameters	
Portfolio Yield (%)	5.97%
Avg Maturity (In Months)	5.26
Modified Duration (In Years)	0.44

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	4,195.74	4,195.74

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

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



Secured Managed Fund - Life Group - II as on November 30, 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	: 30.0443

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.69%	7.49%
10 Years	7.49%	7.89%
7 Years	6.88%	7.44%
5 Years	6.04%	6.71%
3 Years	4.87%	5.87%
2 Years	2.27%	2.94%
1 Year	1.23%	1.83%
6 Months	3.34%	3.95%
1 Month	1.06%	1.34%

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

Portfolio	
Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	9.77%
Bajaj Finance Ltd	4.78%
IDFC First Bank Limited	4.42%
State Bank of India	3.60%
Sikka Ports And Terminals	3.55%
LIC Housing Finance Ltd	2.31%
Hdfc Credila Financial Services Limited	1.84%
Mahindra & Mahindra Ltd	1.59%
Embassy Office Parks REIT	1.54%
Cholamandalam Investment & Finance Company Ltd	1.50%
Others	6.68%
Total	41.57%

Government Securities	% to Fund
7.26% GOI Mat 22-Aug-2032	17.50%
7.38% GOI Mat 20-Jun-2027	5.30%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	3.21%
7.61% GOI Mat 09-May-2030	2.97%
7.17% GOI Mat 08-Jan-2028	2.95%
7.84% Tamil Nadu SDL Mat 13-Jul-2026	2.48%
7.60% Food Corp of India Bond GOI Mat 09-Jan-2030	2.01%
5.74% GOI Mat 15-Nov-2026	1.98%
7.88% GOI Mat 19-Mar-2030	1.70%
5.63% GOI Mat 12-Apr-2026	1.62%
Others	6.18%
Total	47.90%

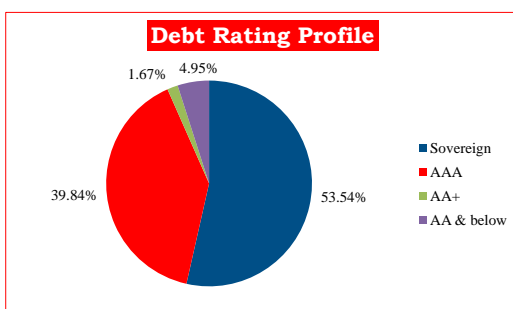
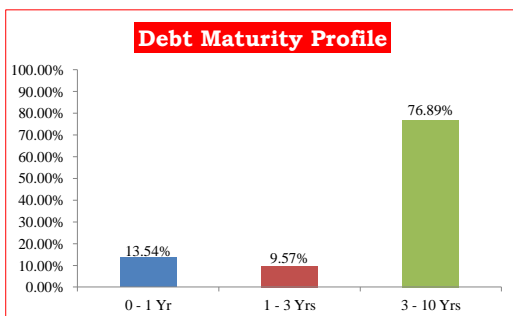
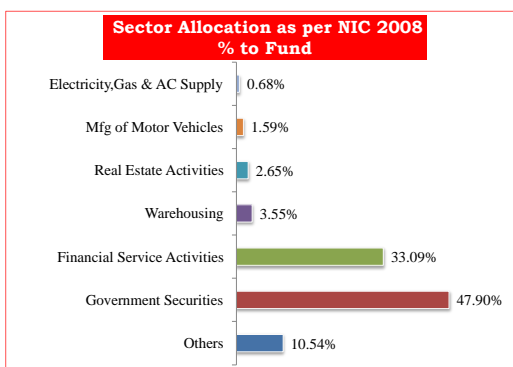
Deposits, Money Mkt Securities and Net Current Assets.	10.54%
Grand Total	100.00%

Debt Parameters	
Portfolio Yield (%)	7.30%
Avg Maturity (In Months)	63.81
Modified Duration (In Years)	3.97

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
-	91,614.07	10,790.06	102,404.13

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 25%	5.46%
Public Deposits		
Govt. Securities	75% to 100%	89.46%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	5.08%



Stable Managed Fund - Life Group - II as on November 30, 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	: ULGF03720/02/12StableMFIII101
Inception Date	: 20 Feb 2008
NAV	: 25.4751

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.50%	7.31%
10 Years	5.95%	7.66%
7 Years	5.19%	6.94%
5 Years	4.95%	6.50%
3 Years	3.77%	5.48%
2 Years	2.68%	4.43%
1 Year	2.71%	4.65%
6 Months	1.74%	2.96%
1 Month	0.38%	0.66%

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
LIC Housing Finance Ltd	4.91%
Housing Development Finance Corporation Ltd	4.62%
National Bank For Agriculture & Rural Development	1.19%
Power Grid Corporation of India Ltd	0.92%
Total	11.65%

Government Securities	% to Fund
9.36% Maharashtra SDL Mat 06-Nov-2023	10.75%
7.68% GOI Mat 15-Dec-2023	6.16%
9.35% Maharashtra SDL Mat 30-Jan-2024	5.48%
Gsec C-STRIPS Mat 17-Dec-2023	1.43%
Total	23.82%

Deposits, Money Mkt Securities and Net Current Assets.	64.54%
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Grand Total	100.00%
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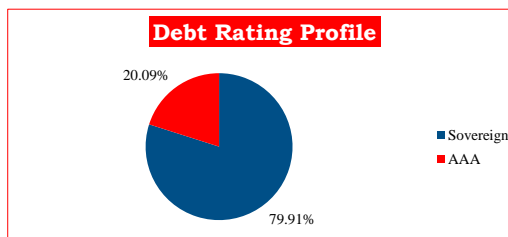
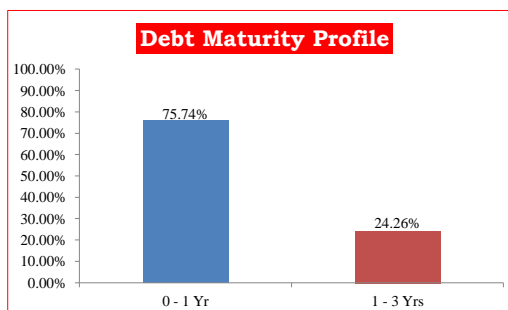
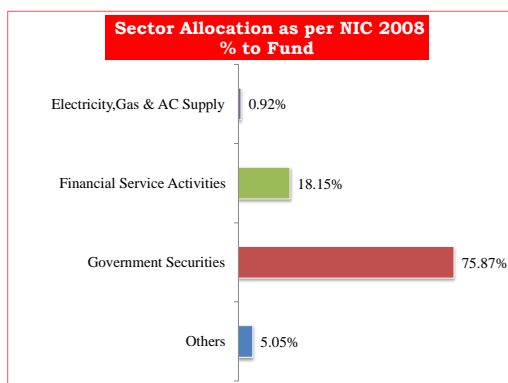
Debt Parameters	
Portfolio Yield (%)	5.47%
Avg Maturity (In Months)	6.37
Modified Duration (In Years)	0.49

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	1,159.92	2,110.70	3,270.62

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

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



Balanced Managed Fund - Pension Group - II as on November 30, 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	: ULGF04611/02/12BalncdMFII101
Inception Date	: 08 Oct 2008
NAV	: 44.1768

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)/#
Inception	11.39%	10.15%
10 Years	10.28%	9.93%
7 Years	9.88%	9.97%
5 Years	8.73%	9.20%
3 Years	10.19%	10.55%
2 Years	9.65%	11.03%
1 Year	4.66%	5.58%
6 Months	7.49%	8.02%
1 Month	2.02%	2.39%

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

Portfolio	
Equity	% to Fund
Reliance Industries Limited	4.36%
ICICI Bank Limited	3.59%
Infosys Limited	3.44%
HDFC Bank Limited	3.18%
Axis Bank Limited	1.73%
Housing Devt Finance Corpn Limited	1.65%
Tata Consultancy Services Limited	1.55%
Kotak Nifty Bank ETF	1.46%
ITC Limited	1.44%
Larsen & Toubro Limited	1.33%
Bharti Airtel Ltd	1.29%
Hindustan Unilever Limited	1.16%
State Bank of India	1.11%
Kotak Mahindra Bank Limited	1.09%
Mahindra & Mahindra Ltd.	1.00%
UltraTech Cement Limited	0.84%
Bajaj Finance Ltd	0.75%
Maruti Suzuki India Ltd	0.66%
HCL Technologies Limited	0.64%
Nippon India ETF Nifty Bank BeES	0.56%
Dr Reddys Laboratories Limited	0.55%
Others	10.95%
Total	44.32%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	7.76%
State Bank of India	3.11%
Mahindra & Mahindra Ltd	3.09%
Cholamandalam Investment & Finance Company Ltd	3.07%
LIC Housing Finance Ltd	1.57%
National Highway Authority Of India	1.54%
Sikka Ports And Terminals	1.51%
Total	21.66%

Government Securities	% to Fund
7.26% GOI Mat 22-Aug-2032	8.43%
7.54% GOI Mat 23-May-2036	3.81%
7.38% Karnataka SDL Mat 27-Sep-2027	1.85%
7.33% Maharashtra SDL Mat 13-Sep-2027	1.64%
6.45% GOI Mat 07-Oct-2029	1.60%
7.59% GOI Mat 20-Mar-2029	1.56%
7.38% GOI Mat 20-Jun-2027	1.55%
7.20% Maharashtra SDL Mat 09-Aug-2027	1.53%
6.54% GOI Mat 17-Jan-2032	1.23%
7.65% Tamil Nadu SDL Mat 06-Dec-2027	0.86%
Others	5.55%
Total	29.61%

Deposits, Money Mkt Securities and Net Current Assets.	4.41%
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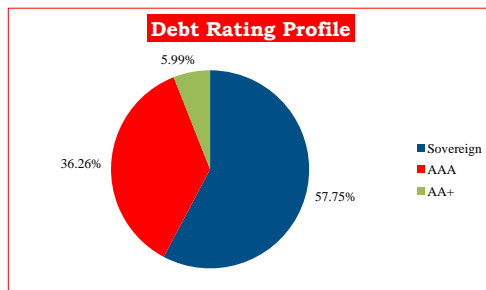
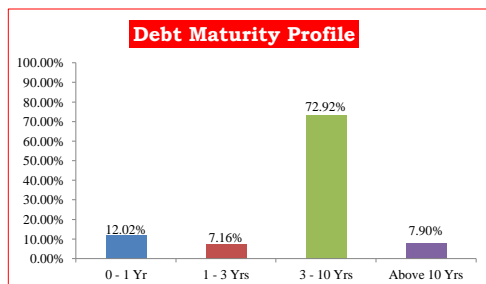
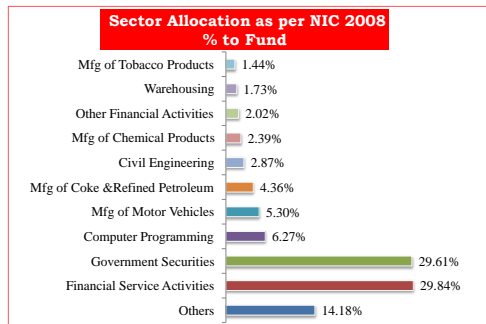
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	7.29%
Avg Maturity (In Months)	72.58
Modified Duration (In Years)	4.38

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
287.76	332.83	28.63	649.22

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	2.81%
Public Deposits		
Govt. Securities	20% to 70%	51.27%
Corporate Bonds		
Equity	30% to 60%	44.32%
Net Current Assets	-	1.60%



Defensive Managed Fund - Pension Group - II as on November 30, 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	: UJGF04511/02/12DefnsvFdIII01
Inception Date	: 08 Oct 2008
NAV	: 35.1029

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.37%	8.99%
10 Years	8.67%	8.91%
7 Years	8.27%	8.70%
5 Years	7.24%	7.96%
3 Years	7.87%	8.21%
2 Years	5.89%	6.99%
1 Year	2.77%	3.71%
6 Months	5.20%	5.98%
1 Month	1.57%	1.86%

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	2.18%
ICICI Bank Limited	1.79%
Infosys Limited	1.72%
HDFC Bank Limited	1.63%
Housing Devt Finance Corpn Limited	1.12%
Axis Bank Limited	0.86%
Tata Consultancy Services Limited	0.77%
Kotak Nifty Bank ETF	0.73%
ITC Limited	0.73%
Larsen & Toubro Limited	0.66%
Bharti Airtel Ltd	0.64%
Hindustan Unilever Limited	0.58%
State Bank of India	0.56%
Kotak Mahindra Bank Limited	0.54%
Others	7.99%
Total	22.52%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	8.80%
Bajaj Finance Ltd	2.61%
Sikka Ports And Terminals	1.87%
Cholamandalam Investment & Finance Company Ltd	1.72%
LIC Housing Finance Ltd	1.26%
State Bank of India	1.20%
National Highway Authority Of India	0.98%
National Bank For Agriculture & Rural Development	0.82%
Mahindra and Mahindra Financial Services Ltd	0.73%
Larsen & Toubro Ltd	0.64%
Others	3.31%
Total	23.94%

Government Securities	% to Fund
7.54% GOI Mat 23-May-2036	10.38%
7.26% GOI Mat 22-Aug-2032	10.34%
7.17% GOI Mat 08-Jan-2028	4.54%
Gsec C-STRIPS Mat 17-Dec-2022	4.40%
6.54% GOI Mat 17-Jan-2032	3.10%
6.45% GOI Mat 07-Oct-2029	2.53%
7.38% GOI Mat 20-Jun-2027	1.91%
7.20% Maharashtra SDL Mat 09-Aug-2027	1.74%
7.33% Maharashtra SDL Mat 13-Sep-2027	1.13%
Gsec C-STRIPS Mat 12-Dec-2022	0.85%
Others	10.08%
Total	51.00%

Deposits, Money Mkt Securities and Net Current Assets.	2.53%
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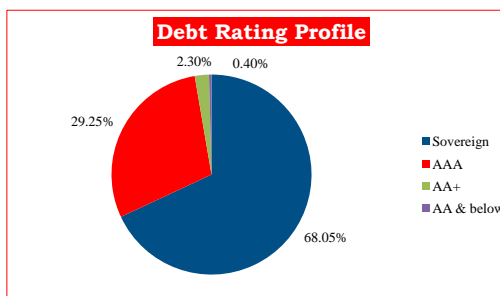
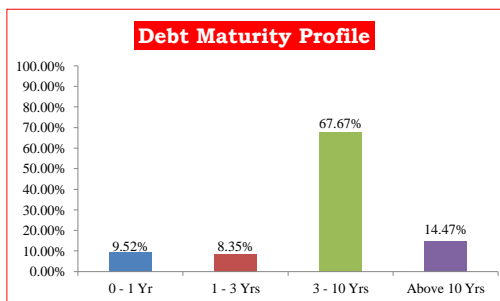
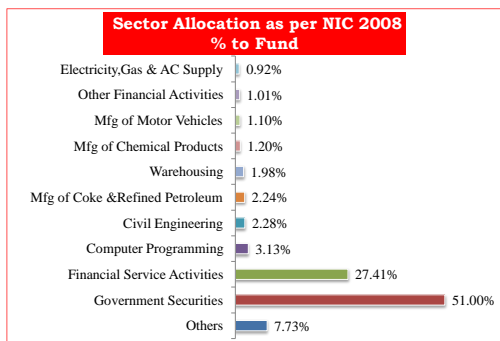
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	7.23%
Avg Maturity (In Months)	79.93
Modified Duration (In Years)	4.71

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
10,574.23	35,187.58	1,187.90	46,949.70

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	0.78%
Public Deposits		
Govt. Securities	50% to 85%	74.95%
Corporate Bonds		
Equity	15% to 30%	22.52%
Net Current Assets	-	1.75%



Liquid Fund - Pension Group - II as on November 30, 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	: ULGF04311/02/12LiquidFdIII01
Inception Date	: 08 Oct 2008
NAV	: 23.2584

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.13%	6.83%
10 Years	5.27%	6.83%
7 Years	4.28%	5.99%
5 Years	3.76%	5.53%
3 Years	2.88%	4.40%
2 Years	2.49%	4.20%
1 Year	2.83%	4.81%
6 Months	1.61%	2.85%
1 Month	0.34%	0.55%

CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

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

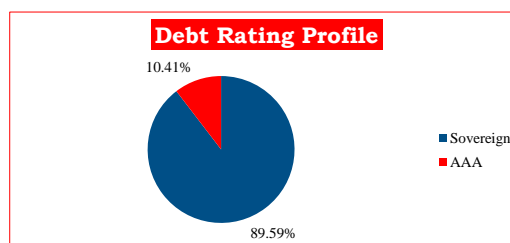
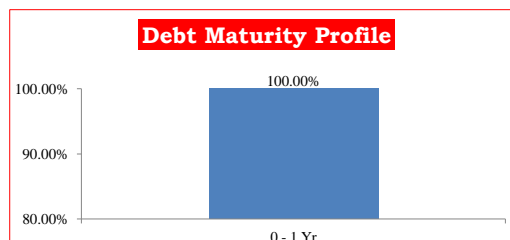
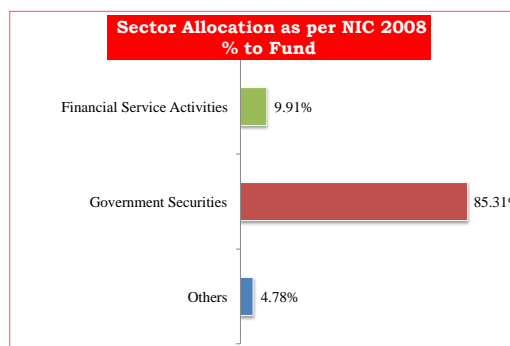
Debt Parameters	
Portfolio Yield (%)	6.09%
Avg Maturity (In Months)	6.24
Modified Duration (In Years)	0.52

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	1,736.05	1,736.05

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

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



Secure Managed Fund - Pension Group - II as on November 30, 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	: 29.4193

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.85%	7.83%
10 Years	7.41%	7.89%
7 Years	6.77%	7.44%
5 Years	5.88%	6.71%
3 Years	4.66%	5.87%
2 Years	1.91%	2.94%
1 Year	0.70%	1.83%
6 Months	3.09%	3.95%
1 Month	1.05%	1.34%

CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	8.52%
Bajaj Finance Ltd	6.45%
State Bank of India	2.96%
Sundaram Finance Ltd	2.91%
Power Finance Corporation Ltd	2.47%
India Grid Trust	2.46%
AXIS Bank Limited	2.44%
LIC Housing Finance Ltd	2.26%
Mahindra and Mahindra Financial Services Ltd	2.25%
IDFC First Bank Limited	1.97%
Others	5.91%
Total	40.61%

Government Securities	% to Fund
7.26% GOI Mat 22-Aug-2032	16.94%
7.17% GOI Mat 08-Jan-2028	6.95%
7.61% GOI Mat 09-May-2030	5.52%
7.38% GOI Mat 20-Jun-2027	5.37%
7.84% Tamil Nadu SDL Mat 13-Jul-2026	2.97%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	2.71%
7.60% Food Corp of India Bond GOI Mat 09-Jan-2030	1.97%
8.08% Karnataka SDL Mat 26-Dec-2028	1.31%
8.08% Tamil Nadu SDL Mat 26-Dec-2028	0.90%
8.53% Gujarat SDL Mat 20-Nov-2028	0.78%
Others	3.19%
Total	48.62%

Deposits, Money Mkt Securities and Net Current Assets.	10.77%
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Grand Total	100.00%
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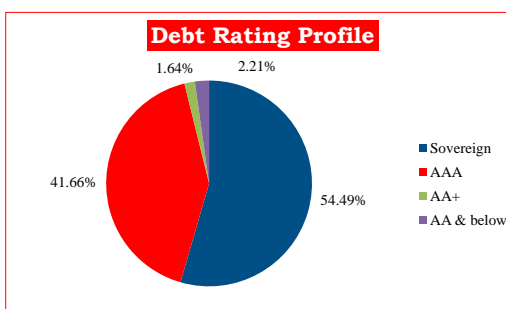
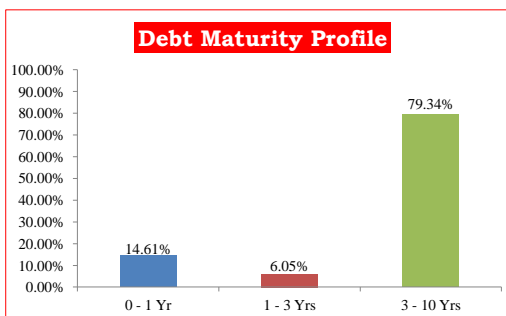
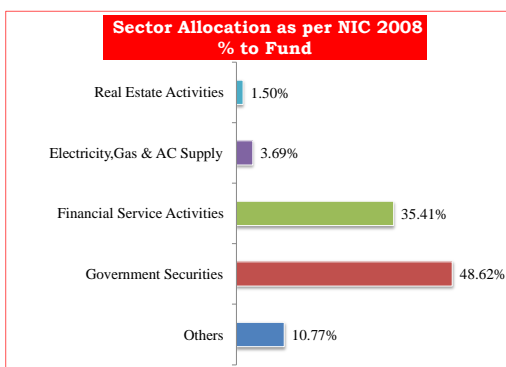
Debt Parameters	
Portfolio Yield (%)	7.27%
Avg Maturity (In Months)	66.49
Modified Duration (In Years)	4.09

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	3,655.42	441.29	4,096.71

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 25%	5.21%
Public Deposits		
Govt. Securities	75% to 100%	89.23%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	5.56%



Stable Managed Fund - Pension Group - II as on November 30, 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	: ULGF04811/02/12StableMFIII01
Inception Date	: 08 Oct 2008
NAV	: 24.3494

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.47%	7.31%
10 Years	5.94%	7.66%
7 Years	5.20%	6.94%
5 Years	5.01%	6.50%
3 Years	3.78%	5.48%
2 Years	2.67%	4.43%
1 Year	2.66%	4.65%
6 Months	1.86%	2.96%
1 Month	0.39%	0.66%

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	3.33%
LIC Housing Finance Ltd	3.32%
National Bank For Agriculture & Rural Development	1.43%
Total	8.08%

Government Securities	% to Fund
7.68% GOI Mat 15-Dec-2023	13.32%
9.36% Maharashtra SDL Mat 06-Nov-2023	12.54%
9.35% Maharashtra SDL Mat 30-Jan-2024	1.50%
Total	27.37%

Deposits, Money Mkt Securities and Net Current Assets.	64.55%
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Grand Total	100.00%
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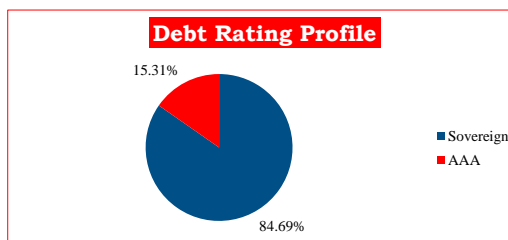
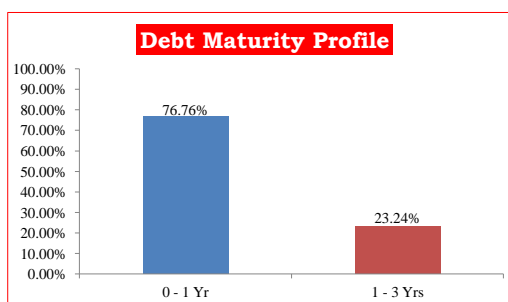
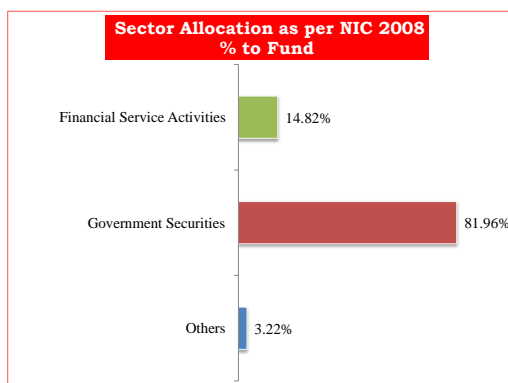
Debt Parameters	
Portfolio Yield (%)	5.60%
Avg Maturity (In Months)	6.60
Modified Duration (In Years)	0.51

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	965.29	1,758.00	2,723.28

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

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



Balanced Managed Fund - Defined Benefit Group as on November 30, 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	: 152.8115

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	12.33%	10.00%
10 Years	11.06%	9.93%
7 Years	10.79%	9.97%
5 Years	9.77%	9.20%
3 Years	11.46%	10.55%
2 Years	10.47%	11.03%
1 Year	5.77%	5.58%
6 Months	7.61%	8.02%
1 Month	1.98%	2.39%

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

Portfolio

Equity	% to Fund
Reliance Industries Limited	4.37%
ICICI Bank Limited	3.57%
Infosys Limited	3.45%
HDFC Bank Limited	3.11%
Axis Bank Limited	1.73%
Housing Devt Finance Corpn Limited	1.65%
Tata Consultancy Services Limited	1.55%
Kotak Nifty Bank ETF	1.46%
ITC Limited	1.39%
Larsen & Toubro Limited	1.33%
Bharti Airtel Ltd	1.29%
Hindustan Unilever Limited	1.16%
State Bank of India	1.11%
Kotak Mahindra Bank Limited	1.09%
Mahindra & Mahindra Ltd.	1.00%
UltraTech Cement Limited	0.84%
Bajaj Finance Ltd	0.75%
Maruti Suzuki India Ltd	0.66%
HCL Technologies Limited	0.62%
Nippon India ETF Nifty Bank BeES	0.56%
Dr Reddys Laboratories Limited	0.55%
Others	10.86%
Total	44.09%

Debentures / Bonds	% to Fund
Nuclear Power Corporation of India Ltd	3.49%
IOT Utkal Energy Services Limited	3.46%
State Bank of India	3.33%
Power Finance Corporation Ltd	2.25%
Sikka Ports And Terminals	2.23%
LIC Housing Finance Ltd	1.12%
Power Grid Corporation of India Ltd	1.11%
Total	17.00%

Government Securities	% to Fund
7.72% GOI Mat 25-May-2025	7.84%
7.59% GOI Mat 20-Mar-2029	6.83%
7.98% Karnataka SDL Mat 14-Oct-2025	4.71%
7.40% GOI Mat 09-Sep-2035	4.62%
7.37% GOI Mat 16-April-2023	3.31%
6.84% GOI Mat 19-Dec-2022	3.30%
Gsec C-STRIPS Mat 12-Dec-2022	2.20%
8.15% GOI Mat 24-Nov-2026	1.10%
6.45% GOI Mat 07-Oct-2029	0.74%
7.16% GOI Mat 20-May-2023	0.22%
Others	0.03%
Total	34.90%

Deposits, Money Mkt Securities and Net Current Assets.	4.01%
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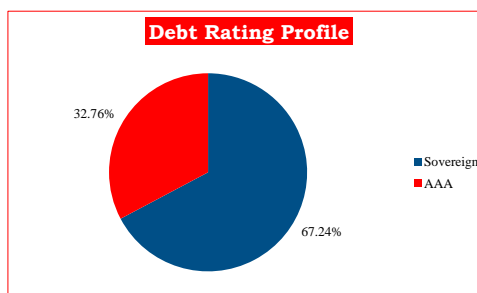
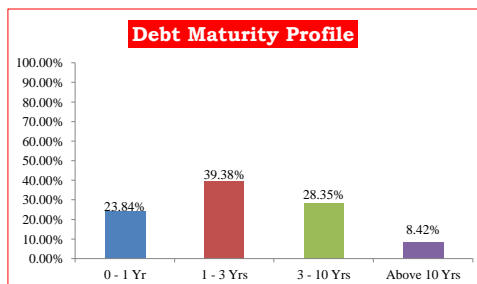
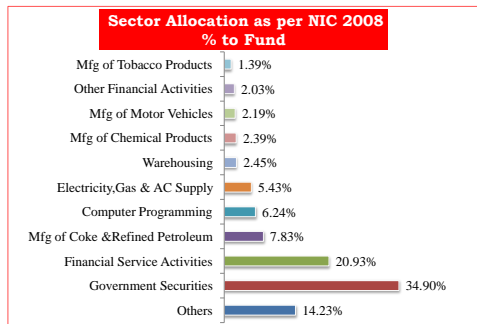
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	7.02%
Avg Maturity (In Months)	44.61
Modified Duration (In Years)	2.81

AUM (₹ in Lakhs)			
Equity	Debt	MMI & Others	Total
400.45	471.35	36.44	908.24

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	2.93%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	51.90%
Corporate Bonds	30% to 60%	44.09%
Equity	-	1.09%
Net Current Assets	-	1.09%



Defensive Managed Fund - Defined Benefit Group as on November 30, 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	: 105.9967

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.95%	8.56%
10 Years	9.44%	8.91%
7 Years	9.24%	8.70%
5 Years	8.33%	7.96%
3 Years	9.11%	8.21%
2 Years	7.34%	6.99%
1 Year	4.65%	3.71%
6 Months	5.60%	5.98%
1 Month	1.52%	1.86%

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

Portfolio

Equity	% to Fund
ICICI Bank Limited	2.53%
Reliance Industries Limited	2.45%
HDFC Bank Limited	2.21%
Infosys Limited	2.08%
ITC Limited	1.01%
Axis Bank Limited	0.99%
Tata Consultancy Services Limited	0.96%
Bajaj Finance Ltd	0.95%
Larsen & Toubro Limited	0.89%
Kotak Mahindra Bank Limited	0.88%
Bharti Airtel Ltd	0.77%
Mahindra & Mahindra Ltd.	0.70%
Hindustan Unilever Limited	0.65%
Apollo Hospitals Enterprise Limited	0.56%
Others	7.09%
Total	24.72%

Debentures / Bonds	% to Fund
Hindustan Petroleum Corporation Ltd	5.61%
National Thermal Power Corporation Ltd	4.31%
International Finance Corporation	1.80%
Total	11.72%

Government Securities	% to Fund
7.98% Karnataka SDL Mat 14-Oct-2025	15.53%
8.89% Tamil Nadu SDL Mat 05-Dec-2022	6.22%
7.72% GOI Mat 25-May-2025	6.21%
6.79% GOI Mat 26-Dec-2029	4.03%
6.45% GOI Mat 07-Oct-2029	3.78%
7.26% GOI Mat 14-Jan-2029	3.39%
7.59% GOI Mat 20-Mar-2029	3.17%
8.60% GOI Mat 02-Jun-2028	3.00%
6.84% GOI Mat 19-Dec-2022	2.83%
Gsec C-STRIPS Mat 17-Dec-2022	2.82%
Others	8.14%
Total	59.11%

Deposits, Money Mkt Securities and Net Current Assets.	4.45%
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Grand Total	100.00%
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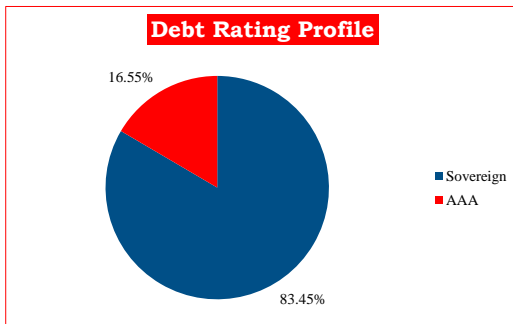
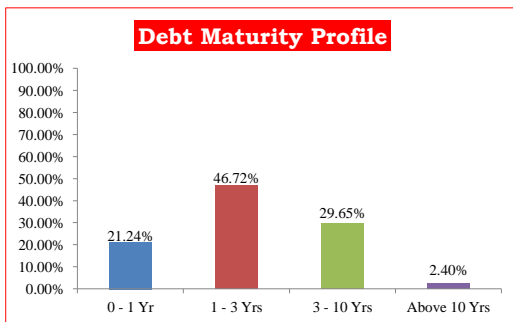
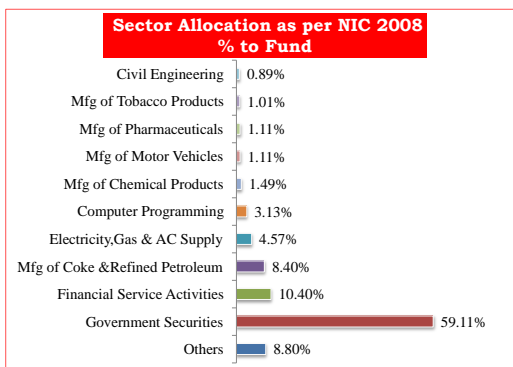
Debt Parameters		
Portfolio Yield (%)		6.99%
Avg Maturity (In Months)		38.95
Modified Duration (In Years)		2.55

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
43.76	125.35	7.87	176.98

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	2.42%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	70.83%
Corporate Bonds		
Equity	15% to 30%	24.72%
Net Current Assets	-	2.03%



Secured Managed Fund - Defined Benefit Group as on November 30, 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	: 161.7361

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	12.53%	7.11%
10 Years	8.07%	7.89%
7 Years	6.22%	7.44%
5 Years	5.12%	6.71%
3 Years	4.07%	5.87%
2 Years	2.16%	2.94%
1 Year	1.17%	1.83%
6 Months	3.17%	3.95%
1 Month	1.15%	1.34%

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

Portfolio

Government Securities	% to Fund
7.26% GOI Mat 14-Jan-2029	28.73%
8.83% GOI Mat 25-Nov-2023	23.09%
5.77% GOI Mat 03-AUG-2030	19.85%
7.59% GOI Mat 20-Mar-2029	18.77%
8.42% Tamil Nadu SDL 25-07-2023	3.81%
9.20% GOI Mat 30-Sep-2030	2.09%
Total	96.35%

Deposits, Money Mkt Securities and Net Current Assets.	3.65%
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Grand Total	100.00%
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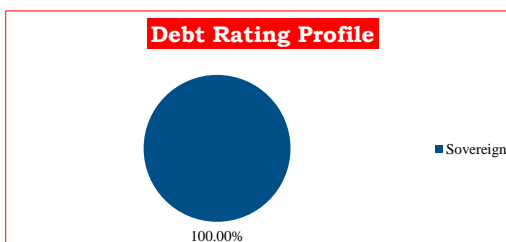
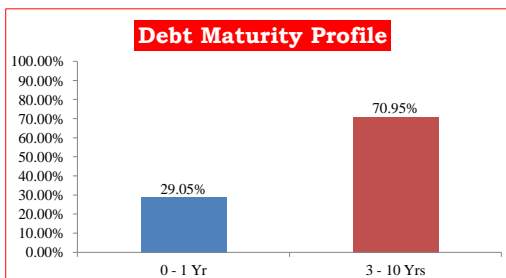
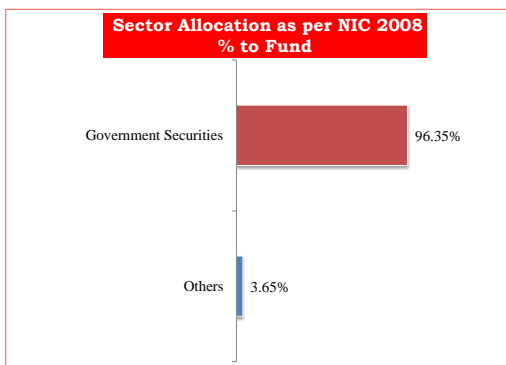
Debt Parameters	
Portfolio Yield (%)	7.13%
Avg Maturity (In Months)	59.90
Modified Duration (In Years)	3.89

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	10.20	0.39	10.59

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	1.53%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	96.35%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	2.12%



Group Balanced Fund as on November 30, 2022

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

SFIN Code	: ULGF00124/08/04EBBALANCE101
Inception Date	: 03 Dec 2004
NAV	: 46.0414

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.85%	8.96%
10 Years	8.06%	9.21%
7 Years	7.47%	9.13%
5 Years	7.40%	8.57%
3 Years	7.64%	8.87%
2 Years	6.91%	8.14%
1 Year	4.53%	4.41%
6 Months	6.28%	6.70%
1 Month	2.29%	2.18%

Crisil Composite Bond Index(70%) and Nifty 50 (30%)

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
Reliance Industries Limited	5.49%
HDFC Bank Limited	3.93%
Infosys Limited	3.57%
ICICI Bank Limited	3.04%
Housing Devt Finance Corpn Limited	2.47%
Tata Consultancy Services Limited	2.07%
ITC Limited	1.75%
Larsen & Toubro Limited	1.63%
Hindustan Unilever Limited	1.17%
State Bank of India	1.16%
Kotak Mahindra Bank Limited	1.02%
Bharti Airtel Ltd	0.93%
Mahindra & Mahindra Ltd.	0.80%
Maruti Suzuki India Ltd	0.78%
HCL Technologies Limited	0.78%
Sun Pharmaceuticals Industries Limited	0.50%
Others	1.59%
Total	32.70%

Government Securities	% to Fund
6.01% GOI Mat 25-Mar-2028	32.71%
8.24% GOI Mat 10-November-2033	17.64%
Total	50.35%

Deposits, Money Mkt Securities and Net Current Assets.	16.96%
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Grand Total	100.00%
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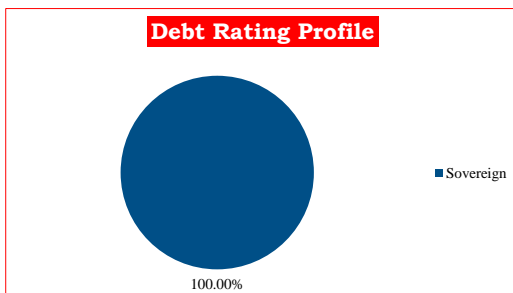
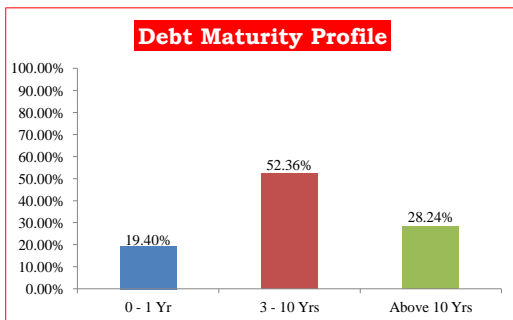
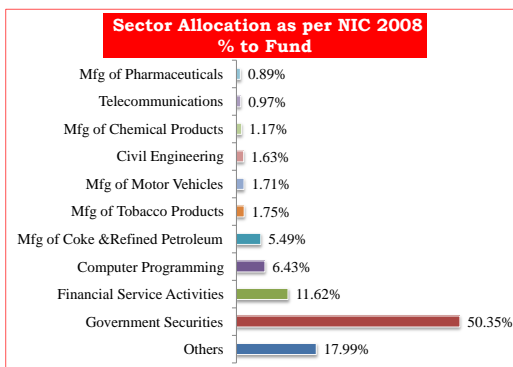
Debt Parameters	
Portfolio Yield (%)	6.96%
Avg Maturity (In Months)	70.55
Modified Duration (In Years)	4.34

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
7.48	11.53	3.88	22.89

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	12.12%
Public Deposits		
Govt. Securities	0% to 80%	50.35%
Corporate Bonds		
Equity	20% to 40%	32.70%
Net Current Assets	-	4.84%



Group Debt Fund as on November 30, 2022

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

SFIN Code	: ULGF00224/08/04EBDEBT101
Inception Date	: 03 Dec 2004
NAV	: 38.2066

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.73%	7.12%
10 Years	7.85%	7.89%
7 Years	7.24%	7.44%
5 Years	6.58%	6.71%
3 Years	5.29%	5.87%
2 Years	2.58%	2.94%
1 Year	1.79%	1.83%
6 Months	3.14%	3.95%
1 Month	1.07%	1.34%

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

Portfolio	
Debentures / Bonds	% to Fund
National Bank For Agriculture & Rural Development	4.82%
Indian Railway Finance Corporation Ltd	4.25%
REC Limited	4.17%
Export and Import Bank of India	2.95%
Power Grid Corporation of India Ltd	1.45%
Housing & Urban Development Corporation Limited	1.22%
Total	18.85%

Government Securities	% to Fund
9.20% GOI Mat 30-Sep-2030	9.26%
7.26% GOI Mat 22-Aug-2032	8.91%
7.10% GOI Mat 18-Apr-2029	7.42%
7.54% GOI Mat 23-May-2036	7.00%
7.35% GOI Mat 22-Jun-2024	5.80%
6.54% GOI Mat 17-Jan-2032	4.37%
7.08% Karnataka SDL 14-Dec-2026	3.43%
5.63% GOI Mat 12-Apr-2026	3.03%
6.79% GOI Mat 15-May-2027	2.95%
7.72% GOI Mat 25-May-2025	2.93%
Others	9.15%
Total	64.26%

Deposits, Money Mkt Securities and Net Current Assets.	16.89%
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Grand Total	100.00%
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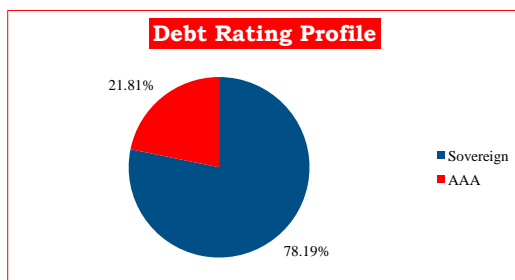
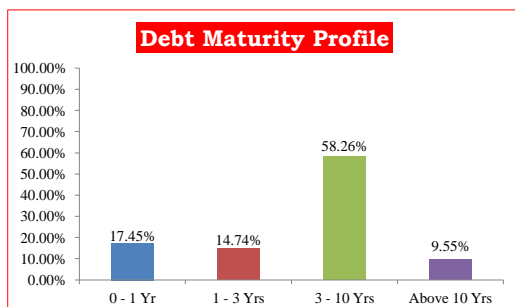
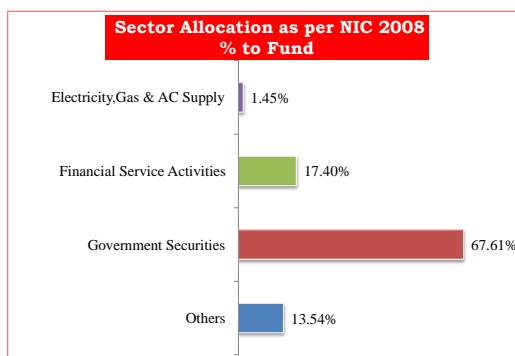
Debt Parameters	
Portfolio Yield (%)	7.03%
Avg Maturity (In Months)	65.74
Modified Duration (In Years)	3.98

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	1,442.96	293.18	1,736.13

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 60%	15.81%
Public Deposits	40% to 100%	83.11%
Govt. Securities	-	0.00%
Corporate Bonds	-	1.08%
Equity	-	-
Net Current Assets	-	-



Group Growth Fund as on November 30, 2022

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

SFIN Code	: ULGF00324/08/04EBGROWTH101
Inception Date	: 03 Dec 2004
NAV	: 67.1726

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	#NUM!	10.19%
10 Years	10.63%	10.09%
7 Years	10.90%	10.26%
5 Years	9.87%	9.80%
3 Years	11.40%	10.87%
2 Years	11.47%	11.60%
1 Year	6.94%	6.14%
6 Months	9.00%	8.53%
1 Month	2.80%	2.74%

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

Portfolio	
Equity	% to Fund
Reliance Industries Limited	8.40%
HDFC Bank Limited	5.82%
Infosys Limited	5.62%
ICICI Bank Limited	5.26%
Housing Devt Finance Corpn Limited	4.14%
Tata Consultancy Services Limited	3.68%
Larsen & Toubro Limited	2.82%
ITC Limited	2.40%
Hindustan Unilever Limited	1.94%
State Bank of India	1.91%
Kotak Mahindra Bank Limited	1.76%
Maruti Suzuki India Ltd	1.62%
Bharti Airtel Ltd	1.54%
Bajaj Finserv Ltd	1.47%
Axis Bank Limited	1.47%
Mahindra & Mahindra Ltd.	1.42%
HCL Technologies Limited	1.22%
Bajaj Finance Ltd	1.22%
Asian Paints (India) Ltd	0.86%
Dr Reddys Laboratories Limited	0.81%
Sun Pharmaceuticals Industries Limited	0.76%
Hindalco Industries Limited	0.65%
UltraTech Cement Limited	0.64%
Hero Motocorp Limited	0.52%
Others	0.59%
Total	58.53%

Government Securities	% to Fund
6.01% GOI Mat 25-Mar-2028	27.44%
8.24% GOI Mat 10-November-2033	2.88%
Total	30.32%

Deposits, Money Mkt Securities and Net Current Assets.	11.15%
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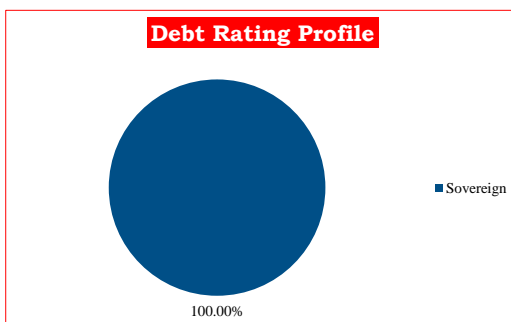
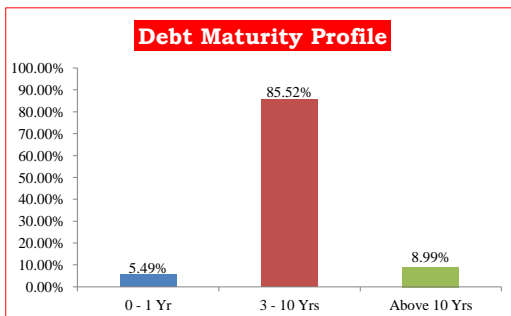
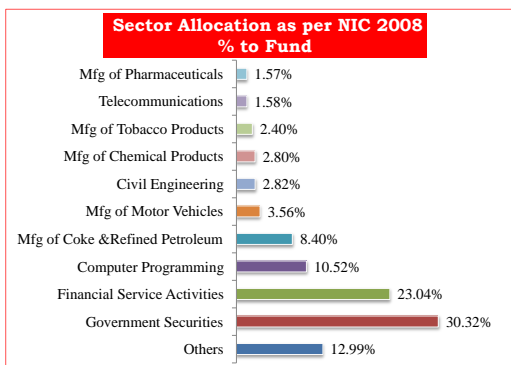
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	7.14%
Avg Maturity (In Months)	66.42
Modified Duration (In Years)	4.41

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
6.47	3.35	1.23	11.05

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	1.76%
Public Deposits		
Govt. Securities	0% to 60%	30.32%
Corporate Bonds		
Equity	40% to 60%	58.53%
Net Current Assets	-	9.39%



Group Secure Fund as on November 30, 2022

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

SFIN Code	: ULGF00524/08/04EBSECURE101
Inception Date	: 03 Dec 2004
NAV	: 43.0892

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.45%	8.04%
10 Years	8.55%	8.55%
7 Years	8.34%	8.29%
5 Years	7.71%	7.64%
3 Years	7.32%	7.37%
2 Years	5.26%	5.54%
1 Year	2.87%	3.12%
6 Months	4.33%	5.32%
1 Month	1.45%	1.76%

Crisil Composite Bond Index (85%) and Nifty 50 (15%)

Note: Returns over 1 year have been annualized.

Portfolio	
Equity	% to Fund
ICICI Bank Limited	1.16%
Reliance Industries Limited	1.15%
Infosys Limited	1.10%
HDFC Bank Limited	0.88%
Housing Devt Finance Corpn Limited	0.87%
Nippon India ETF Nifty Bank BeES	0.66%
Larsen & Toubro Limited	0.57%
ITC Limited	0.50%
Others	7.62%
Total	14.52%

Debentures / Bonds	% to Fund
Indian Railway Finance Corporation Ltd	4.26%
REC Limited	2.71%
National Bank For Agriculture & Rural Development	2.42%
Power Grid Corporation of India Ltd	2.11%
Total	11.49%

Government Securities	% to Fund
7.72% GOI Mat 25-May-2025	11.28%
7.26% GOI Mat 22-Aug-2032	10.91%
7.10% GOI Mat 18-Apr-2029	6.84%
7.54% GOI Mat 23-May-2036	5.82%
5.63% GOI Mat 12-Apr-2026	4.70%
6.79% GOI Mat 15-May-2027	4.48%
7.68% GOI Mat 15-Dec-2023	4.43%
6.54% GOI Mat 17-Jan-2032	4.11%
7.35% GOI Mat 22-Jun-2024	2.42%
7.59% GOI Mat 11-Jan-2026	2.02%
Others	3.54%
Total	60.55%

Deposits, Money Mkt Securities and Net Current Assets.	13.44%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.96%
Avg Maturity (In Months)	59.37
Modified Duration (In Years)	3.67

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
1,389.16	6,891.12	1,285.15	9,565.43

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	14.23%
Public Deposits		
Govt. Securities	0% to 90%	72.04%
Corporate Bonds		
Equity	10% to 20%	14.52%
Net Current Assets	-	-0.79%

