

MONTHLY UPDATE

FEBRUARY 2022



INDEX



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Balanced Managed Fund - Old Group as on February 28, 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	: ULCF00411/08/03BalancedMF101
Inception Date	: 23 Jul 2003
NAV	: 198.6134

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	13.11%	11.09%
10 Years	10.92%	10.08%
7 Years	9.29%	8.72%
5 Years	10.44%	10.05%
3 Years	12.71%	11.91%
2 Years	14.72%	13.78%
1 Year	10.66%	10.27%
6 Months	-0.12%	0.01%
1 Month	-1.34%	-1.06%

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

Portfolio

Equity	% to Fund
Reliance Industries Limited	4.05%
Infosys Limited	3.54%
HDFC Bank Limited	2.77%
ICICI Bank Limited	2.51%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	2.00%
Bharti Airtel Ltd	1.44%
Larsen & Toubro Limited	1.31%
Nippon India ETF Bank Bees	1.24%
Hindustan Unilever Limited	1.20%
Tata Consultancy Services Limited	1.16%
Bajaj Finance Ltd	1.04%
Axis Bank Limited	1.03%
Kotak Mahindra Bank Limited	0.96%
ICICI Prudential Private Banks ETF	0.90%
SBI Mutual Fund - SBI ETF Private Bank	0.90%
ITC Limited	0.80%
Asian Paints (India) Ltd	0.77%
Maruti Suzuki India Ltd	0.77%
UltraTech Cement Limited	0.69%
HCL Technologies Limited	0.64%
State Bank of India	0.63%
Bajaj Finserv Ltd	0.58%
ICICI Prudential IT ETF	0.53%
Tata Steel Limited	0.53%
Hindalco Industries Limited	0.52%
Titan Company Limited	0.52%
Others	10.82%
Total	43.84%

Debentures / Bonds	% to Fund
LIC Housing Finance Ltd	4.90%
Export and Import Bank of India	3.08%
Power Grid Corporation of India Ltd	2.68%
State Bank of India	2.26%
Housing Development Finance Corporation Ltd	1.97%
Indian Railway Finance Corporation Ltd	1.54%
Mahindra and Mahindra Financial Services Ltd	1.46%
Sikka Ports And Terminals	1.45%
IDFC First Bank Limited	1.03%
Ultratech Cement Ltd	0.93%
Others	7.15%
Total	28.45%

Government Securities	% to Fund
7.17% GOI Mat 08-Jan-2028	5.02%
6.67% GOI Mat 15-Dec-2035	4.85%
7.26% GOI Mat 14-Jan-2029	2.15%
6.45% GOI Mat 07-Oct-2029	2.00%
6.79% GOI Mat 15-May-2027	1.99%
5.63% GOI Mat 12-Apr-2026	1.63%
Gsec C-STRIPS Mat 26-Oct-2022	1.41%
Gsec C-STRIPS Mat 26-Apr-2022	0.54%
7.65% Karnataka SDL Mat 29 Nov 2027	0.49%
8.15% Maharashtra SDL Mat 26-Nov-2025	0.36%
Others	4.48%
Total	24.92%

Deposits, Money Mkt Securities and Net Current Assets.	2.79%
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Grand Total	100.00%
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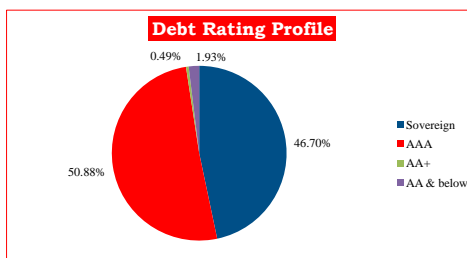
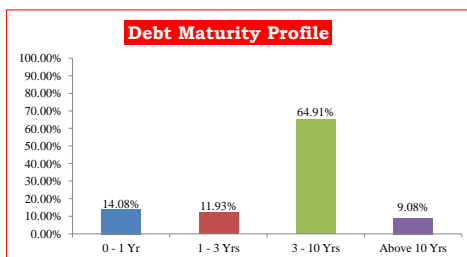
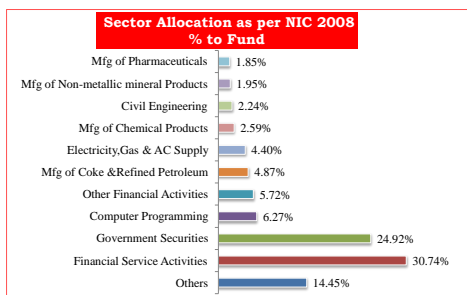
Debt Parameters	
Portfolio Yield (%)	6.06%
Avg Maturity (In Months)	63.27
Modified Duration (In Years)	3.96

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
38,025.02	46,286.26	2,418.96	86,730.24

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	1.35%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	53.37%
Corporate Bonds	30% to 60%	43.84%
Equity	-	1.44%
Net Current Assets	-	-



Defensive Managed Fund - Old Group as on February 28, 2022

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

SFIN Code	: ULGF00311/08/03DefensiveF101
Inception Date	: 23 Jul 2003
NAV	: 123.7285

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	10.26%	9.00%
10 Years	9.65%	9.23%
7 Years	8.73%	8.38%
5 Years	9.01%	8.79%
3 Years	10.58%	10.34%
2 Years	10.68%	10.06%
1 Year	8.29%	8.03%
6 Months	0.48%	0.79%
1 Month	-0.47%	-0.15%

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	2.27%
Infosys Limited	2.27%
ICICI Bank Limited	2.22%
HDFC Bank Limited	2.07%
Tata Consultancy Services Limited	1.15%
Bajaj Finance Ltd	1.05%
Larsen & Toubro Limited	0.83%
Kotak Mahindra Bank Limited	0.76%
Axis Bank Limited	0.70%
Housing Devt Finance Corpn Limited	0.67%
Bharti Airtel Ltd	0.65%
Hindustan Unilever Limited	0.56%
IITC Limited	0.55%
Others	6.85%
Total	22.59%

Debentures / Bonds	% to Fund
LIC Housing Finance Ltd	6.91%
Housing Development Finance Corporation Ltd	4.63%
National Thermal Power Corporation Ltd	3.43%
Power Grid Corporation of India Ltd	2.86%
Indian Railway Finance Corporation Ltd	2.28%
State Bank of India	2.06%
REC Limited	1.82%
Hindustan Petroleum Corporation Ltd	1.54%
Ultratech Cement Ltd	1.53%
Bajaj Finance Ltd	1.37%
Others	12.13%
Total	40.57%

Government Securities	% to Fund
6.67% GOI Mat 15-Dec-2035	5.60%
7.17% GOI Mat 08-Jan-2028	5.02%
7.26% GOI Mat 14-Jan-2029	3.18%
6.45% GOI Mat 07-Oct-2029	2.96%
5.63% GOI Mat 12-Apr-2026	2.21%
7.20% Maharashtra SDL Mat 09-Aug-2027	2.20%
Gsec C-STRIPS Mat 26-Apr-2022	2.11%
7.65% Tamil Nadu SDL Mat 06-Dec-2027	1.57%
6.79% GOI Mat 15-May-2027	1.34%
7.72% GOI Mat 25-May-2025	1.19%
Others	6.93%
Total	34.30%

Deposits, Money Mkt Securities and Net Current Assets.	2.54%
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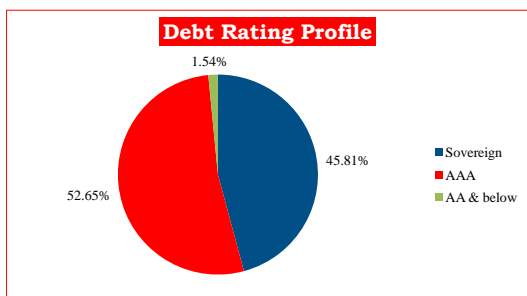
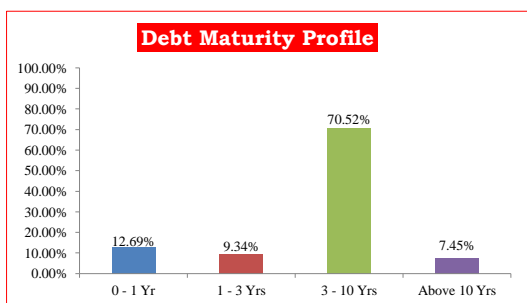
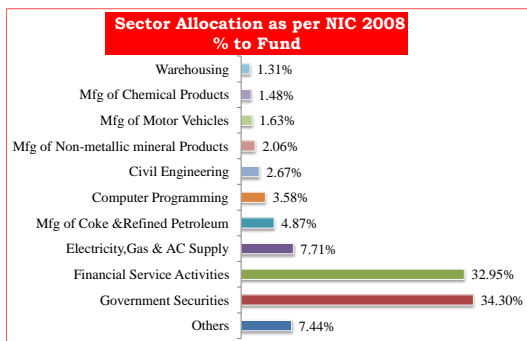
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.05%
Avg Maturity (In Months)	60.72
Modified Duration (In Years)	3.84

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
7,257.93	24,050.82	814.42	32,123.17

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.36%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	74.87%
Corporate Bonds		
Equity	15% to 30%	22.59%
Net Current Assets	-	2.17%



Liquid Fund - Old Group as on February 28, 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	: 67.7213

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.75%	6.59%
10 Years	6.39%	7.08%
7 Years	5.41%	6.31%
5 Years	4.69%	5.76%
3 Years	4.08%	4.82%
2 Years	3.24%	3.97%
1 Year	2.82%	3.67%
6 Months	1.41%	1.81%
1 Month	0.23%	0.30%

CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

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

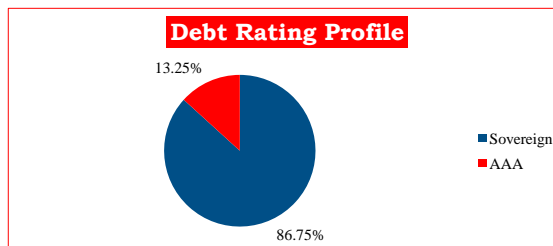
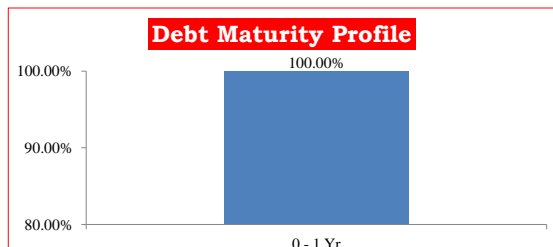
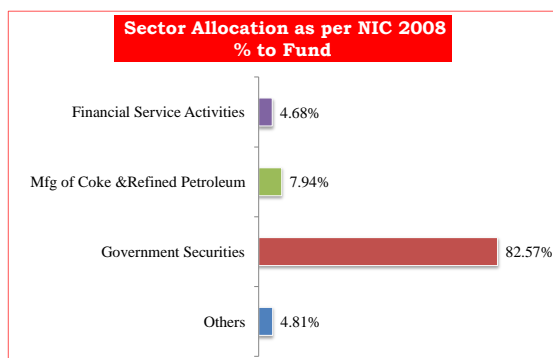
Portfolio Yield (%)	3.82%
Avg Maturity (In Months)	6.90
Modified Duration (In Years)	0.57

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	310.84	310.84

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

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



Secured Managed Fund - Old Group as on February 28, 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	: 75.2249

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.32%	6.90%
10 Years	8.31%	8.38%
7 Years	7.52%	8.03%
5 Years	7.02%	7.52%
3 Years	8.00%	8.77%
2 Years	5.57%	6.35%
1 Year	4.90%	5.79%
6 Months	0.91%	1.57%
1 Month	0.22%	0.75%

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

Portfolio

Debentures / Bonds	% to Fund
IDFC First Bank Limited	5.44%
Housing Development Finance Corporation Ltd	4.64%
LIC Housing Finance Ltd	3.59%
Bajaj Finance Ltd	3.50%
Embassy Office Parks REIT	2.70%
Sikka Ports And Terminals	2.12%
Power Finance Corporation Ltd	2.06%
National Bank For Agriculture & Rural Development	1.73%
Mahindra and Mahindra Financial Services Ltd	1.65%
Mahindra & Mahindra Ltd	1.65%
Others	5.24%
Total	34.31%

Government Securities	% to Fund
7.17% GOI Mat 08-Jan-2028	12.55%
7.26% GOI Mat 14-Jan-2029	10.08%
6.79% GOI Mat 15-May-2027	6.53%
6.54% GOI Mat 17-Jan-2032	5.45%
Gsec C-STRIPS Mat 26-Apr-2022	3.69%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	2.73%
7.61% GOI Mat 09-May-2030	2.64%
7.84% Tamil Nadu SDL Mat 13-Jul-2026	2.59%
6.67% GOI Mat 15-Dec-2035	2.38%
7.88% GOI Mat 19-Mar-2030	2.36%
Others	11.69%
Total	62.69%

Deposits, Money Mkt Securities and Net Current Assets.	3.00%
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Grand Total	100.00%
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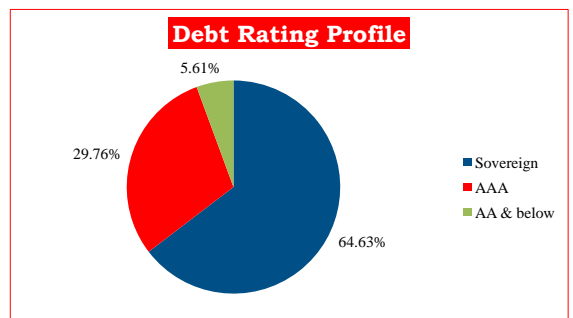
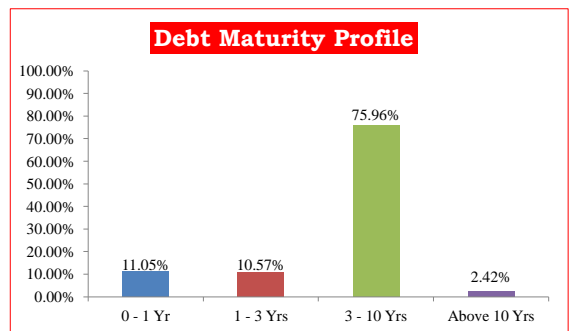
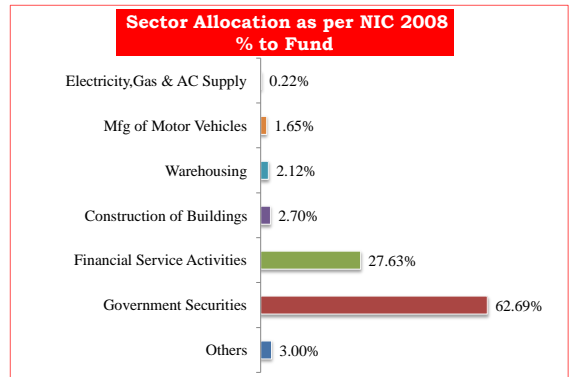
Debt Parameters	
Portfolio Yield (%)	6.22%
Avg Maturity (In Months)	66.76
Modified Duration (In Years)	4.24

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	14,894.46	460.51	15,354.97

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	1.09%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	97.00%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	1.91%



Balanced Managed Fund - Life Group as on February 28, 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	: 158.5798

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.78%	9.59%
10 Years	11.06%	10.08%
7 Years	9.23%	8.72%
5 Years	10.25%	10.05%
3 Years	12.89%	11.91%
2 Years	15.09%	13.78%
1 Year	10.71%	10.27%
6 Months	-0.64%	0.01%
1 Month	-1.49%	-1.06%

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

Portfolio

Equity	% to Fund
Reliance Industries Limited	4.18%
Infosys Limited	3.64%
HDFC Bank Limited	2.85%
ICICI Bank Limited	2.58%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	2.06%
Bharti Airtel Ltd	1.48%
Larsen & Toubro Limited	1.35%
Nippon India ETF Bank Bees	1.28%
Hindustan Unilever Limited	1.24%
Tata Consultancy Services Limited	1.19%
Bajaj Finance Ltd	1.07%
Axis Bank Limited	1.06%
Kotak Mahindra Bank Limited	0.99%
ICICI Prudential Private Banks ETF	0.93%
SBI Mutual Fund - SBI ETF Private Bank	0.93%
ITC Limited	0.83%
Asian Paints (India) Ltd	0.80%
Maruti Suzuki India Ltd	0.79%
UltraTech Cement Limited	0.71%
HCL Technologies Limited	0.66%
State Bank of India	0.65%
Bajaj Finserv Ltd	0.60%
Tata Steel Limited	0.55%
ICICI Prudential IT ETF	0.55%
Hindalco Industries Limited	0.54%
Titan Company Limited	0.53%
Mahindra & Mahindra Ltd.	0.51%
Others	10.83%
Total	45.35%

Debentures / Bonds	% to Fund
LIC Housing Finance Ltd	4.75%
Power Grid Corporation of India Ltd	3.86%
Housing Development Finance Corporation Ltd	2.39%
Indian Railway Finance Corporation Ltd	2.22%
State Bank of India	1.99%
REC Limited	1.50%
HDB Financial Services Ltd	1.49%
National Highway Authority Of India	1.45%
Sundaram Finance Ltd	1.29%
National Thermal Power Corporation Ltd	1.21%
Others	5.38%
Total	27.52%

Government Securities	% to Fund
7.17% GOI Mat 08-Jan-2028	4.27%
6.67% GOI Mat 15-Dec-2035	3.98%
7.26% GOI Mat 14-Jan-2029	2.53%
8.31% Karnataka SDL Mat 14 Nov 2022	2.31%
6.45% GOI Mat 07-Oct-2029	2.31%
5.63% GOI Mat 12-Apr-2026	1.63%
6.79% GOI Mat 15-May-2027	1.51%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	0.56%
7.80% Karnataka SDL Mat 08-Apr-2030	0.56%
8.00% Oil Bond Mat 23-Mar-2026	0.55%
Others	3.76%
Total	23.97%

Deposits, Money Mkt Securities and Net Current Assets.	3.16%
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Grand Total	100.00%
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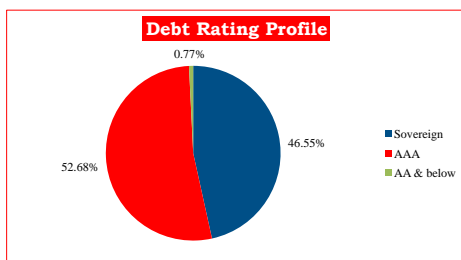
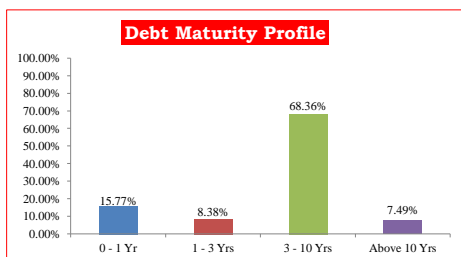
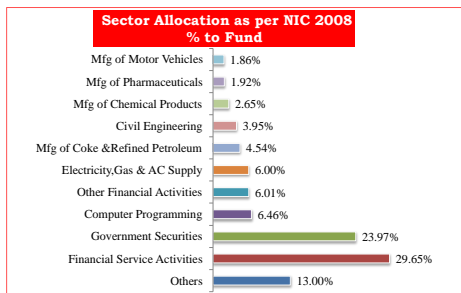
Debt Parameters	
Portfolio Yield (%)	6.03%
Avg Maturity (In Months)	60.30
Modified Duration (In Years)	3.80

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
8,440.59	9,582.79	587.40	18,610.78

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	1.63%
Public Deposits	0% to 15%	0.00%
Govt. Securities		51.49%
Corporate Bonds	20% to 70%	45.35%
Equity	30% to 60%	1.53%
Net Current Assets	-	-



Balanced Managed Fund - Pension Group as on February 28, 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	: ULCF03218/02/12BalancedMF101
Inception Date	: 02 Jan 2004
NAV	: 150.4505

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.46%	9.59%
10 Years	10.91%	10.08%
7 Years	9.31%	8.72%
5 Years	10.24%	10.05%
3 Years	12.66%	11.91%
2 Years	14.76%	13.78%
1 Year	10.68%	10.27%
6 Months	-0.53%	0.01%
1 Month	-1.43%	-1.06%

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

Portfolio

Equity	% to Fund
Reliance Industries Limited	4.11%
Infosys Limited	3.58%
HDFC Bank Limited	2.80%
ICICI Bank Limited	2.54%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	2.02%
Bharti Airtel Ltd	1.45%
Larsen & Toubro Limited	1.33%
Nippon India ETF Bank Bees	1.26%
Hindustan Unilever Limited	1.22%
Tata Consultancy Services Limited	1.17%
Bajaj Finance Ltd	1.06%
Axis Bank Limited	1.04%
Kotak Mahindra Bank Limited	0.97%
ICICI Prudential Private Banks ETF	0.92%
SBI Mutual Fund - SBI ETF Private Bank	0.91%
ITC Limited	0.81%
Asian Paints (India) Ltd	0.78%
Maruti Suzuki India Ltd	0.77%
UltraTech Cement Limited	0.69%
HCL Technologies Limited	0.65%
State Bank of India	0.64%
Bajaj Finserv Ltd	0.59%
ICICI Prudential IT ETF	0.54%
Tata Steel Limited	0.54%
Hindalco Industries Limited	0.53%
Titan Company Limited	0.52%
Others	11.11%
Total	44.55%

Debentures / Bonds	% to Fund
LIC Housing Finance Ltd	4.30%
Housing Development Finance Corporation Ltd	3.62%
National Thermal Power Corporation Ltd	2.13%
National Bank For Agriculture & Rural Development	2.06%
Power Grid Corporation of India Ltd	1.99%
Indian Railway Finance Corporation Ltd	1.67%
Power Finance Corporation Ltd	1.40%
Ultratech Cement Ltd	1.38%
State Bank of India	1.36%
IDFC First Bank Limited	1.23%
Others	6.15%
Total	27.30%

Government Securities	% to Fund
7.17% GOI Mat 08-Jan-2028	4.51%
6.67% GOI Mat 15-Dec-2035	4.14%
6.79% GOI Mat 15-May-2027	2.41%
7.26% GOI Mat 14-Jan-2029	2.22%
Gsec C-STRIPS Mat 26-Oct-2022	1.72%
5.63% GOI Mat 12-Apr-2026	1.63%
6.45% GOI Mat 07-Oct-2029	1.24%
Gsec C-STRIPS Mat 15-Jun-2022	1.14%
7.65% Karnataka SDL Mat 29 Nov 2027	1.06%
7.38% Karnataka SDL Mat 27-Sep-2027	0.73%
Others	4.02%
Total	24.82%

Deposits, Money Mkt Securities and Net Current Assets.	3.33%
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Grand Total	100.00%
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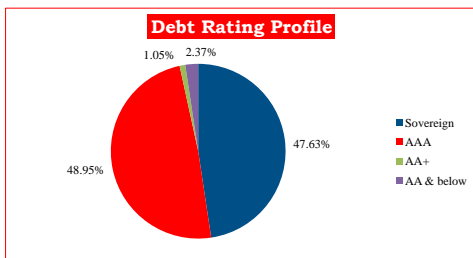
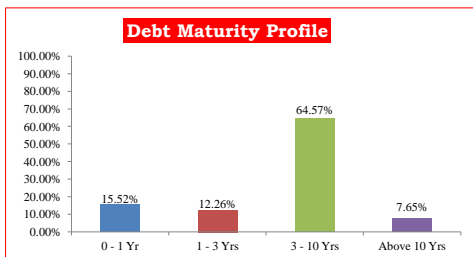
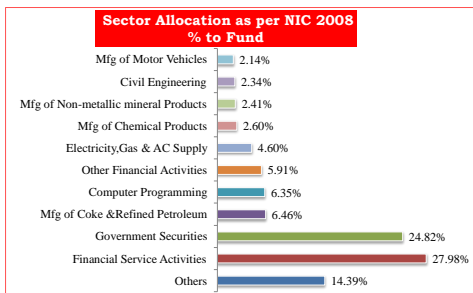
Debt Parameters	
Portfolio Yield (%)	5.97%
Avg Maturity (In Months)	58.72
Modified Duration (In Years)	3.72

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
11,828.99	13,840.04	884.67	26,553.70

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	2.01%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	52.12%
Corporate Bonds	30% to 60%	44.55%
Equity	-	1.32%
Net Current Assets	-	-



Defensive Managed Fund - Life Group as on February 28, 2022

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

SFIN Code	: ULGF02425/02/12DefensiveF101
Inception Date	: 02 Jan 2004
NAV	: 108.7683

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.58%	8.23%
10 Years	9.62%	9.23%
7 Years	8.48%	8.38%
5 Years	8.72%	8.79%
3 Years	10.55%	10.34%
2 Years	10.42%	10.06%
1 Year	8.03%	8.03%
6 Months	0.30%	0.79%
1 Month	-0.56%	-0.15%

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	2.07%
Infosys Limited	1.80%
HDFC Bank Limited	1.41%
ICICI Bank Limited	1.28%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	1.02%
Bharti Airtel Ltd	0.73%
Larsen & Toubro Limited	0.67%
Nippon India ETF Bank Bees	0.63%
Hindustan Unilever Limited	0.61%
Tata Consultancy Services Limited	0.59%
Bajaj Finance Ltd	0.53%
Axis Bank Limited	0.52%
Others	10.57%
Total	22.43%

Debentures / Bonds	% to Fund
LIC Housing Finance Ltd	5.93%
Housing Development Finance Corporation Ltd	3.97%
State Bank of India	2.47%
ICICI Bank Ltd	2.12%
Power Grid Corporation of India Ltd	1.99%
National Highway Authority Of India	1.68%
Hindustan Petroleum Corporation Ltd	1.55%
AXIS Bank Limited	1.43%
National Bank For Agriculture & Rural Development	1.42%
Sikka Ports And Terminals	1.42%
Others	13.16%
Total	37.13%

Government Securities	% to Fund
7.17% GOI Mat 08-Jan-2028	6.52%
6.67% GOI Mat 15-Dec-2035	6.15%
7.26% GOI Mat 14-Jan-2029	3.47%
8.31% Karnataka SDL Mat 14 Nov 2022	2.78%
6.45% GOI Mat 07-Oct-2029	2.46%
5.63% GOI Mat 12-Apr-2026	2.21%
6.79% GOI Mat 15-May-2027	2.04%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	1.64%
7.20% Maharashtra SDL Mat 09-Aug-2027	1.18%
7.65% Tamil Nadu SDL Mat 06-Dec-2027	0.98%
Others	6.96%
Total	36.39%

Deposits, Money Mkt Securities and Net Current Assets.	4.05%
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Grand Total	100.00%
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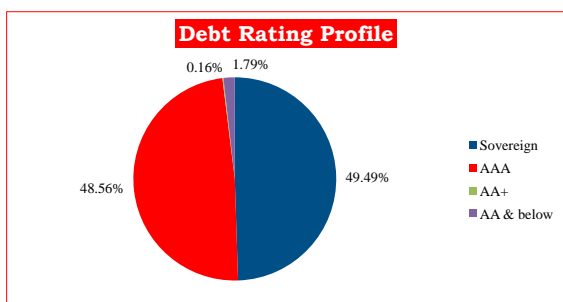
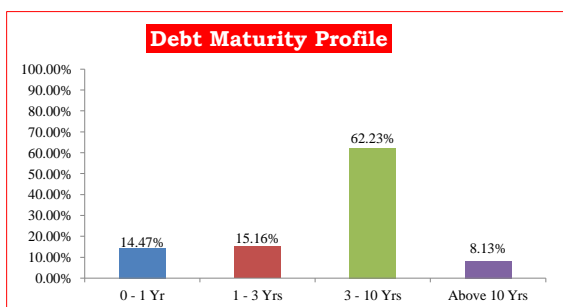
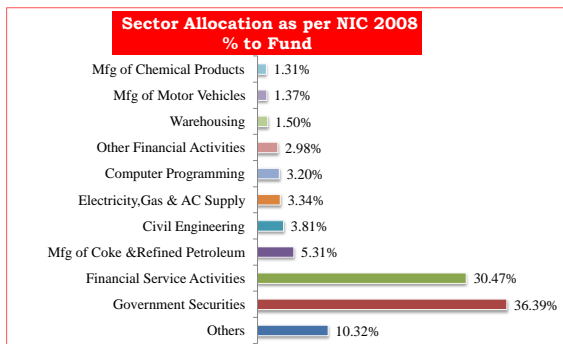
Debt Parameters	
Portfolio Yield (%)	6.03%
Avg Maturity (In Months)	61.91
Modified Duration (In Years)	3.88

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
33,096.46	108,480.12	5,974.10	147,550.68

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	2.12%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	73.52%
Corporate Bonds	15% to 30%	22.43%
Equity	-	1.93%
Net Current Assets	-	1.93%



Defensive Managed Fund - Pension Group as on February 28, 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 LGF03118/02/12DefensiveF101
Inception Date	: 02 Jan 2004
NAV	: 97.9717

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.95%	8.23%
10 Years	9.60%	9.23%
7 Years	8.45%	8.38%
5 Years	8.72%	8.79%
3 Years	10.36%	10.34%
2 Years	10.03%	10.06%
1 Year	7.81%	8.03%
6 Months	0.20%	0.79%
1 Month	-0.59%	-0.15%

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	2.13%
Infosys Limited	1.85%
HDFC Bank Limited	1.44%
ICICI Bank Limited	1.31%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	1.04%
Bharti Airtel Ltd	0.76%
Larsen & Toubro Limited	0.68%
Nippon India ETF Bank Bees	0.65%
Hindustan Unilever Limited	0.63%
Tata Consultancy Services Limited	0.60%
Bajaj Finance Ltd	0.54%
Axis Bank Limited	0.54%
Kotak Mahindra Bank Limited	0.50%
Others	10.38%
Total	23.05%

Debentures / Bonds	% to Fund
LIC Housing Finance Ltd	7.29%
Power Finance Corporation Ltd	6.79%
NHPC Ltd	4.90%
Housing Development Finance Corporation Ltd	4.71%
National Thermal Power Corporation Ltd	1.57%
National Bank For Agriculture & Rural Development	1.26%
State Bank of India	1.24%
Bajaj Finance Ltd	1.21%
Sikka Ports And Terminals	1.10%
REC Limited	0.89%
Others	9.38%
Total	40.35%

Government Securities	% to Fund
7.17% GOI Mat 08-Jan-2028	6.69%
6.67% GOI Mat 15-Dec-2035	5.61%
7.26% GOI Mat 14-Jan-2029	3.40%
6.45% GOI Mat 07-Oct-2029	2.80%
6.79% GOI Mat 15-May-2027	2.25%
5.63% GOI Mat 12-Apr-2026	2.20%
7.72% GOI Mat 25-May-2025	1.52%
7.65% Karnataka SDL Mat 29 Nov 2027	1.43%
Gsec C-STRIPS Mat 26-Oct-2022	1.13%
7.80% Karnataka SDL Mat 08-Apr-2030	0.81%
Others	6.32%
Total	34.17%

Deposits, Money Mkt Securities and Net Current Assets.	2.43%
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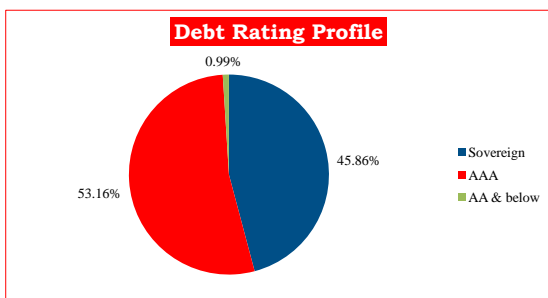
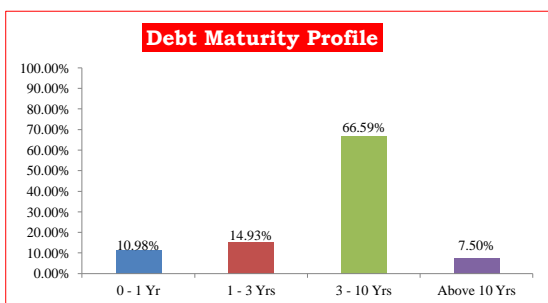
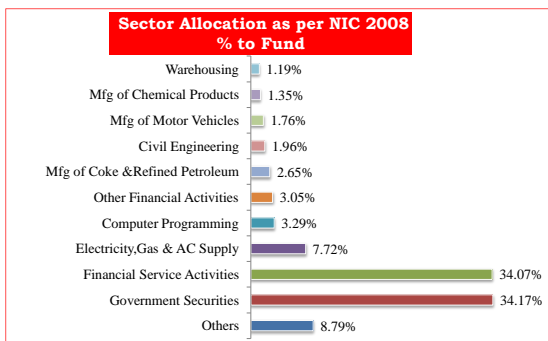
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.10%
Avg Maturity (In Months)	61.64
Modified Duration (In Years)	3.89

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
4,177.74	13,503.74	439.93	18,121.41

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.34%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	74.52%
Corporate Bonds		
Equity	15% to 30%	23.05%
Net Current Assets	-	2.09%



Growth Fund - Pension Group as on February 28, 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	: 275.9502

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	14.89%	12.91%
10 Years	14.03%	12.17%
7 Years	12.76%	9.56%
5 Years	14.24%	13.15%
3 Years	18.30%	15.75%
2 Years	29.99%	22.85%
1 Year	22.23%	15.75%
6 Months	1.03%	-1.91%
1 Month	-3.21%	-3.26%

BSE-100

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
UltraTech Cement Limited	6.86%
State Bank of India	5.52%
Infosys Limited	5.50%
Reliance Industries Limited	5.05%
Bharti Airtel Ltd	4.61%
Larsen & Toubro Limited	4.42%
Tata Steel Limited	4.21%
Sun Pharmaceuticals Industries Limited	3.69%
Tata Motors Limited	3.38%
Hindalco Industries Limited	3.32%
Tech Mahindra Limited	3.26%
Axis Bank Limited	3.12%
Dr Reddys Laboratories Limited	2.96%
Vedanta Ltd	2.80%
Godrej Consumer Products Limited	2.22%
Mahindra & Mahindra Ltd.	2.21%
Adani Port & Special Economic Zone Ltd	2.20%
HDFC Bank Limited	2.01%
Bajaj Finserv Ltd	1.95%
Bajaj Auto Ltd.	1.89%
Cipla Limited	1.87%
Maruti Suzuki India Ltd	1.62%
Tata Power Co. Ltd	1.60%
Marico Limited.	1.50%
Oil & Natural Gas Corporation Ltd.	1.46%
SKF India Ltd	1.39%
Nestle India Limited	1.29%
Eicher Motors Limited	1.26%
Asian Paints (India) Ltd	1.16%
Power Grid Corporation of India Ltd	1.12%
Bharat Petroleum Corporation Ltd	1.09%
Gas Authority of India Limited	0.99%
IndusInd Bank Limited	0.98%
Ambuja Cements Ltd.	0.92%
Coal India Limited	0.88%
Grasim Industries Limited	0.78%
Bosch Ltd	0.77%
Associated Cement Co Ltd.	0.71%
Indus Towers Limited	0.60%
Colgate Palmolive (India) Ltd	0.56%
Indian Oil Corporation Ltd	0.55%
Lupin Limited	0.54%
Others	1.08%
Total	95.89%

Deposits, Money Mkt Securities and Net Current Assets.	4.11%
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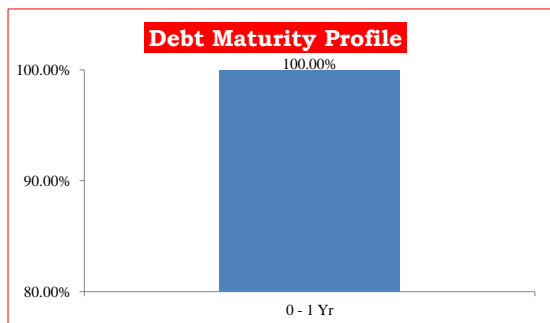
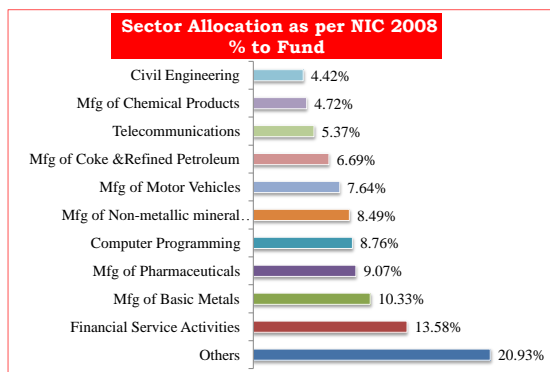
Grand Total	100.00%
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AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
39.45	-	1.69	41.14

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	1.35%
Public Deposits	0%	0.00%
Govt. Securities	0%	0.00%
Corporate Bonds	0%	0.00%
Equity	95% to 100%	95.89%
Net Current Assets	-	2.76%



Liquid Fund - Life Group as on February 28, 2022

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

SFIN Code	: ULGF02225/02/12LiquidFund101
Inception Date	: 02 Jan 2004
NAV	: 67.0673

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.87%	6.65%
10 Years	6.42%	7.08%
7 Years	5.43%	6.31%
5 Years	4.72%	5.76%
3 Years	4.10%	4.82%
2 Years	3.33%	3.97%
1 Year	2.97%	3.67%
6 Months	1.39%	1.81%
1 Month	0.22%	0.30%

CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

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

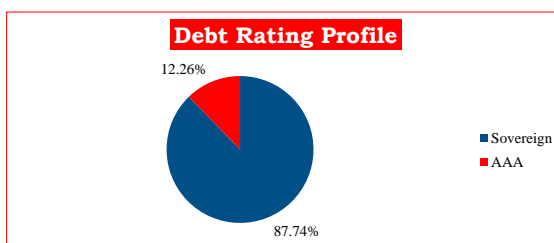
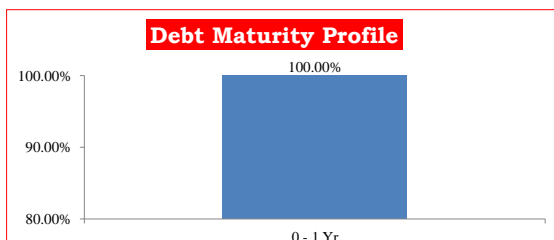
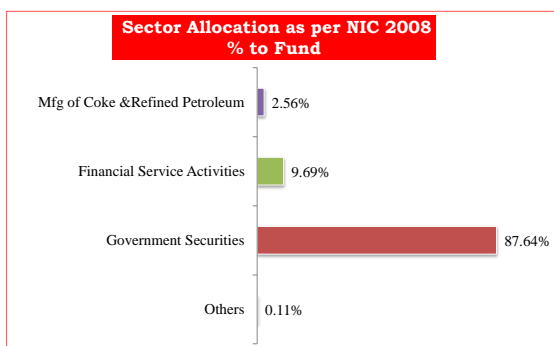
Portfolio Yield (%)	3.80%
Avg Maturity (In Months)	7.10
Modified Duration (In Years)	0.59

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	1,350.38	1,350.38

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

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



Liquid Fund - Pension Group as on February 28, 2022

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

SFIN Code	: ULGF02918/02/12LiquidFund101
Inception Date	: 02 Jan 2004
NAV	: 67.0925

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.87%	6.65%
10 Years	6.34%	7.08%
7 Years	5.35%	6.31%
5 Years	4.61%	5.76%
3 Years	4.01%	4.82%
2 Years	3.20%	3.97%
1 Year	2.75%	3.67%
6 Months	1.37%	1.81%
1 Month	0.23%	0.30%

CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

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

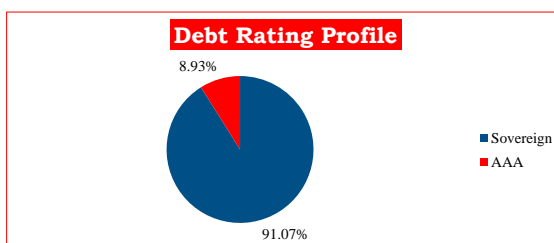
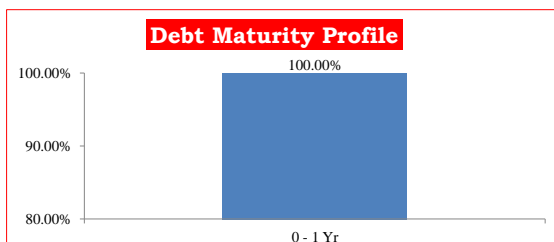
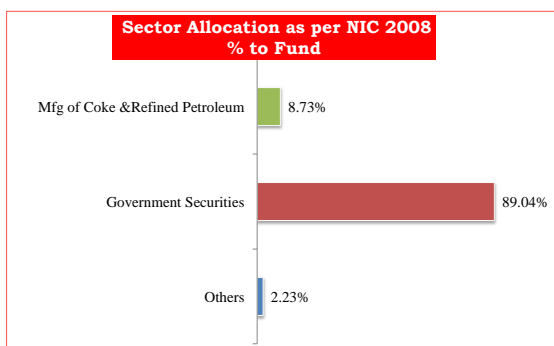
Debt Parameters	
Portfolio Yield (%)	3.89%
Avg Maturity (In Months)	7.51
Modified Duration (In Years)	0.63

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	735.30	735.30

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

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



Secured Managed Fund - Life Group as on February 28, 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	: 76.2405

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.59%	6.87%
10 Years	8.47%	8.38%
7 Years	7.64%	8.03%
5 Years	7.24%	7.52%
3 Years	8.14%	8.77%
2 Years	5.63%	6.35%
1 Year	5.24%	5.79%
6 Months	1.19%	1.57%
1 Month	0.16%	0.75%

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

Portfolio	
Debentures / Bonds	% to Fund
Power Finance Corporation Ltd	4.38%
Housing Development Finance Corporation Ltd	3.28%
Embassy Office Parks REIT	3.15%
State Bank of India	2.97%
IDFC First Bank Limited	2.65%
Sikka Ports And Terminals	2.26%
Power Grid Corporation of India Ltd	2.18%
Bajaj Finance Ltd	2.14%
Mahindra & Mahindra Ltd	2.07%
LIC Housing Finance Ltd	2.01%
Others	9.41%
Total	36.50%

Government Securities	% to Fund
7.17% GOI Mat 08-Jan-2028	12.52%
7.26% GOI Mat 14-Jan-2029	11.56%
6.54% GOI Mat 17-Jan-2032	5.45%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	4.22%
7.42% Maharashtra SDL Mat 11-May-2022	3.81%
7.84% Tamil Nadu SDL Mat 13-Jul-2026	2.59%
7.88% GOI Mat 19-Mar-2030	2.58%
7.61% GOI Mat 09-May-2030	2.57%
6.79% GOI Mat 15-May-2027	2.57%
6.67% GOI Mat 15-Dec-2035	2.39%
Others	10.58%
Total	60.84%

Deposits, Money Mkt Securities and Net Current Assets.	2.66%
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Grand Total	100.00%
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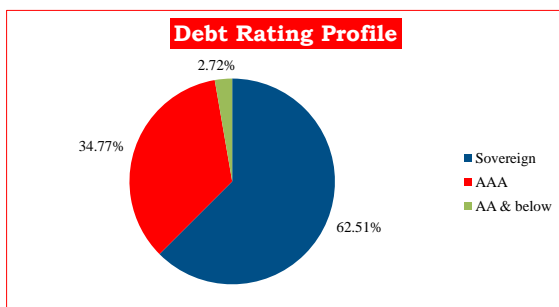
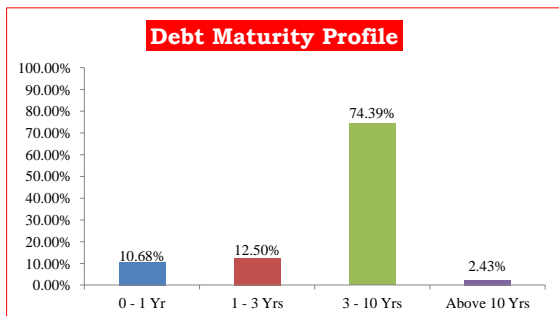
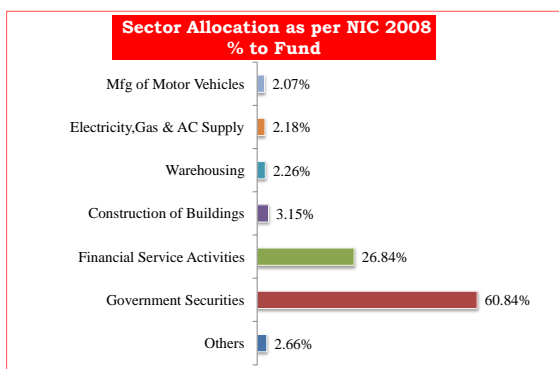
Debt Parameters	
Portfolio Yield (%)	6.24%
Avg Maturity (In Months)	67.11
Modified Duration (In Years)	4.27

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	28,773.02	785.86	29,558.88

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.86%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	97.34%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	1.80%



Secured Managed Fund - Pension Group as on February 28, 2022

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

SFIN Code	: ULGF03018/02/12SecureMgtF101
Inception Date	: 02 Jan 2004
NAV	: 74.7951

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.48%	6.87%
10 Years	8.44%	8.38%
7 Years	7.58%	8.03%
5 Years	7.16%	7.52%
3 Years	7.99%	8.77%
2 Years	5.42%	6.35%
1 Year	4.92%	5.79%
6 Months	0.89%	1.57%
1 Month	0.14%	0.75%

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

Portfolio	
Debentures / Bonds	% to Fund
Sikka Ports And Terminals	4.04%
Housing Development Finance Corporation Ltd	3.65%
IDFC First Bank Limited	3.42%
ICICI Bank Ltd	2.72%
Embassy Office Parks REIT	2.47%
State Bank of India	2.44%
Mahindra & Mahindra Ltd	2.39%
Power Finance Corporation Ltd	2.29%
National Bank For Agriculture & Rural Development	1.46%
Bajaj Finance Ltd	1.30%
Others	6.00%
Total	32.18%

Government Securities	% to Fund
7.17% GOI Mat 08-Jan-2028	12.37%
7.26% GOI Mat 14-Jan-2029	10.26%
6.79% GOI Mat 15-May-2027	5.51%
6.54% GOI Mat 17-Jan-2032	5.42%
Gsec C-STRIPS Mat 26-Apr-2022	5.34%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	4.25%
7.84% Tamil Nadu SDL Mat 13-Jul-2026	2.57%
7.88% GOI Mat 19-Mar-2030	2.49%
7.61% GOI Mat 09-May-2030	2.42%
6.67% GOI Mat 15-Dec-2035	2.36%
Others	12.13%
Total	65.11%

Deposits, Money Mkt Securities and Net Current Assets.	2.70%
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Grand Total	100.00%
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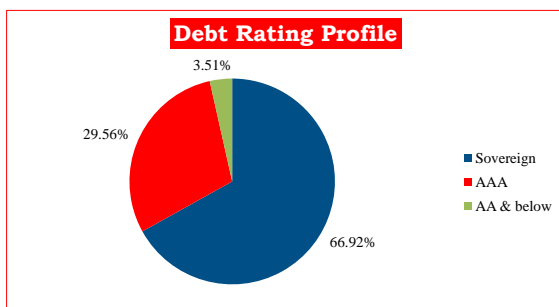
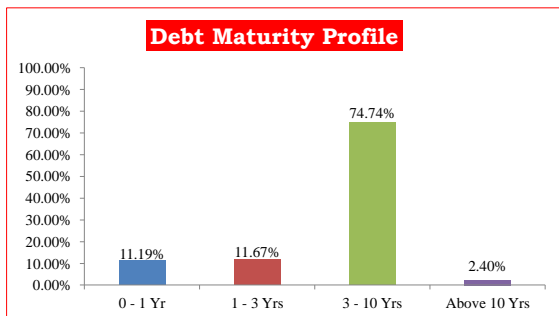
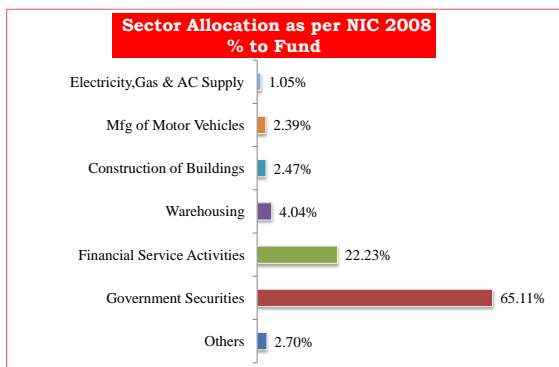
Debt Parameters	
Portfolio Yield (%)	6.20%
Avg Maturity (In Months)	66.64
Modified Duration (In Years)	4.24

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	8,152.70	226.47	8,379.17

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	1.02%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	97.30%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	1.68%



Stable Managed Fund - Old Group as on February 28, 2022

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

SFIN Code	: ULGF00620/06/07StableMgFd101
Inception Date	: 20 Jun 2007
NAV	: 67.1981

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.10%	7.47%
10 Years	6.92%	8.14%
7 Years	6.33%	7.43%
5 Years	5.91%	6.83%
3 Years	5.76%	6.54%
2 Years	4.69%	5.50%
1 Year	3.96%	4.63%
6 Months	1.41%	1.91%
1 Month	0.40%	0.39%

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	4.67%
Power Grid Corporation of India Ltd	3.09%
Total	7.76%

Government Securities	% to Fund
8.60% Tamil Nadu SDL Mat 06-Mar-2023	34.01%
8.62% Maharashtra SDL Mat 06-Mar-2023	20.91%
8.63% Tamil Nadu SDL Mat 09-Jan-2023	10.93%
Gsec C-STRIPS Mat 15-Jun-2023	8.55%
7.37% GOI Mat 16-April-2023	4.85%
Total	79.25%

Deposits, Money Mkt Securities and Net Current Assets.	12.99%
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Grand Total	100.00%
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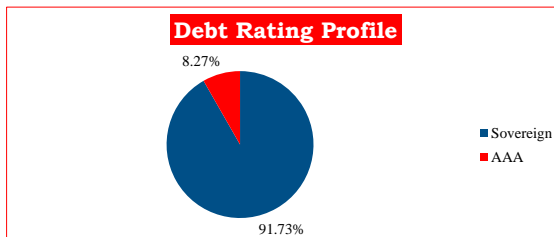
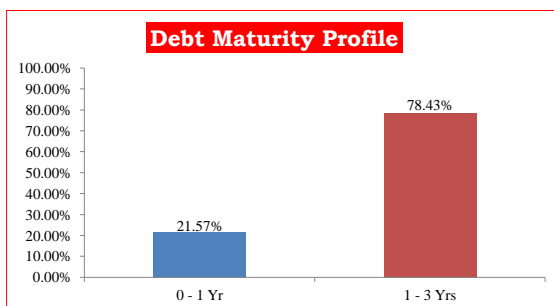
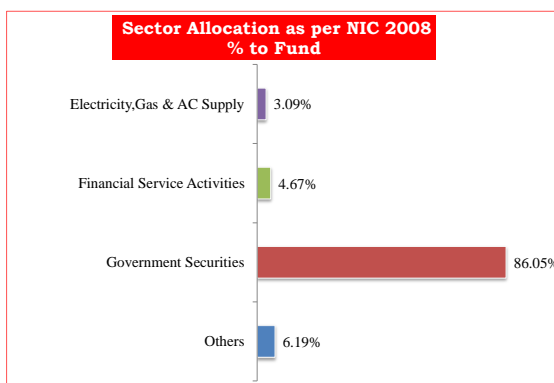
Debt Parameters	
Portfolio Yield (%)	4.68%
Avg Maturity (In Months)	12.25
Modified Duration (In Years)	0.95

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	369.58	55.17	424.75

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

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



Sovereign Fund - Life as on February 28, 2022

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

SFIN Code	: ULGF01620/06/07SovereignF101
Inception Date	: 20 Jun 2007
NAV	: 63.5563

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.48%	8.46%
10 Years	8.11%	8.79%
7 Years	7.26%	8.34%
5 Years	6.99%	7.81%
3 Years	7.90%	8.34%
2 Years	5.27%	6.57%
1 Year	4.51%	5.89%
6 Months	0.83%	1.43%
1 Month	0.16%	0.33%

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

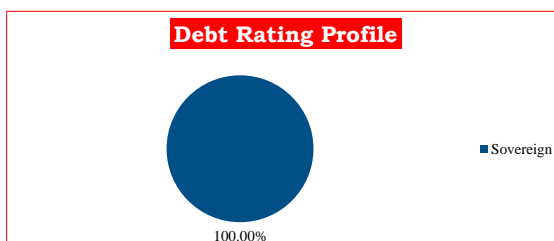
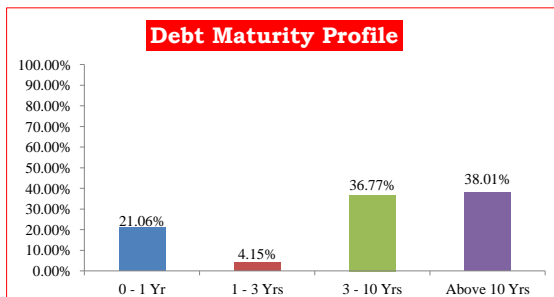
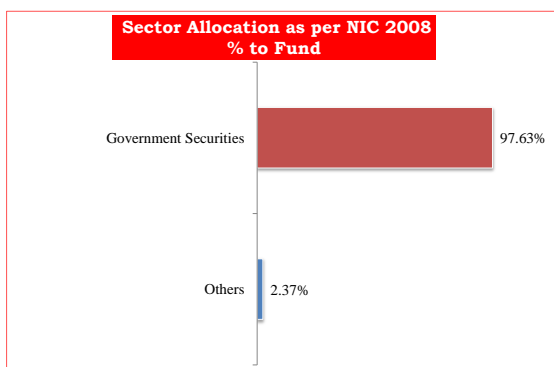
Portfolio	
Government Securities	% to Fund
8.32% GOI Mat 02-Aug-2032	35.92%
8.15% GOI Mat 24-Nov-2026	15.36%
7.88% GOI Mat 19-Mar-2030	9.02%
6.84% GOI Mat 19-Dec-2022	5.77%
8.08% GOI Mat 02-Aug-2022	5.69%
Gsec C-STRIPS Mat 15-Jun-2022	5.60%
8.60% GOI Mat 02-Jun-2028	4.51%
7.37% GOI Mat 16-April-2023	4.08%
7.59% GOI Mat 20-Mar-2029	2.67%
8.28% GOI Mat 21-Sep-2027	1.80%
Others	7.20%
Total	97.63%
Deposits, Money Mkt Securities and Net Current Assets.	2.37%
Grand Total	100.00%
Debt Parameters	
Portfolio Yield (%)	6.08%
Avg Maturity (In Months)	78.89
Modified Duration (In Years)	4.60

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	344.64	8.37	353.00

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.79%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	97.63%
Corporate Bonds	0%	0.00%
Equity	0%	0.00%
Net Current Assets	-	1.58%



Sovereign Fund - Pension as on February 28, 2022

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

SFIN Code	: ULGF01520/06/07SovereignF101
Inception Date	: 20 Jun 2007
NAV	: 58.2945

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.85%	8.46%
10 Years	7.26%	8.79%
7 Years	5.90%	8.34%
5 Years	5.08%	7.81%
3 Years	5.02%	8.34%
2 Years	3.85%	6.57%
1 Year	2.93%	5.89%
6 Months	1.27%	1.43%
1 Month	0.25%	0.33%

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

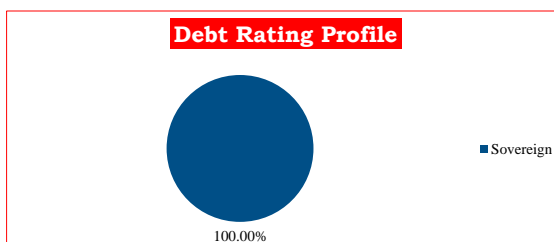
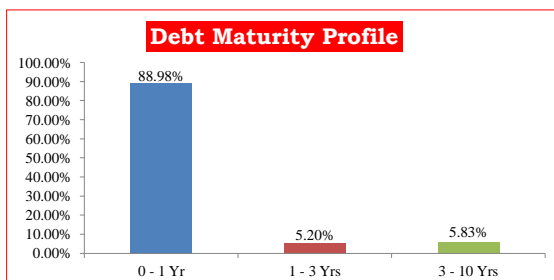
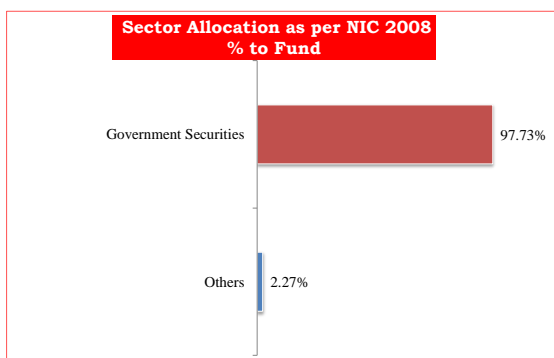
Portfolio	
Government Securities	% to Fund
Gsec C-STRIPS Mat 15-Jun-2022	77.61%
6.84% GOI Mat 19-Dec-2022	5.78%
8.15% GOI Mat 24-Nov-2026	5.77%
7.37% GOI Mat 16-April-2023	3.44%
8.63% Tamil Nadu SDL Mat 09-Jan-2023	1.72%
6.35% Oil Bond Mat 23-Dec-2024	1.71%
8.08% GOI Mat 02-Aug-2022	1.70%
Total	97.73%
Deposits, Money Mkt Securities and Net Current Assets.	2.27%
Grand Total	100.00%
Debt Parameters	
Portfolio Yield (%)	4.04%
Avg Maturity (In Months)	7.96
Modified Duration (In Years)	0.59

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	0.29	0.01	0.30

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	1.28%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	97.73%
Corporate Bonds	0%	0.00%
Equity	0%	0.00%
Net Current Assets	-	0.99%



Stable Managed Fund - Life Group as on February 28, 2022

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

SFIN Code	: ULGF02825/02/12StableMgFd101
Inception Date	: 20 Jun 2007
NAV	: 69.3911

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.34%	7.47%
10 Years	6.95%	8.14%
7 Years	6.30%	7.43%
5 Years	5.89%	6.83%
3 Years	5.74%	6.54%
2 Years	4.65%	5.50%
1 Year	3.89%	4.63%
6 Months	1.38%	1.91%
1 Month	0.39%	0.39%

CRISIL Low Duration Debt Index

Note: Returns over 1 year have been annualized. The benchmark index of the fund has been changed to CRISIL Low Duration Debt Index w.e.f December 30, 2020. Benchmark returns are computed basis the revised benchmark index.

Portfolio

Debentures / Bonds	% to Fund
Power Grid Corporation of India Ltd	8.05%
Larsen & Toubro Ltd	2.53%
Housing Development Finance Corporation Ltd	0.94%
REC Limited	0.19%
Total	11.71%

Government Securities	% to Fund
8.60% Tamil Nadu SDL Mat 06-Mar-2023	37.25%
8.62% Maharashtra SDL Mat 06-Mar-2023	21.92%
Gsec C-STRIPS Mat 15-Jun-2023	6.28%
7.37% GOI Mat 16-April-2023	3.91%
8.63% Tamil Nadu SDL Mat 09-Jan-2023	3.33%
8.80% Tamil Nadu SDL Mat 25-Oct-2022	0.17%
Total	72.86%

Deposits, Money Mkt Securities and Net Current Assets.	15.43%
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Grand Total	100.00%
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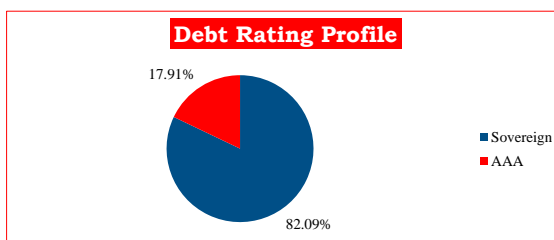
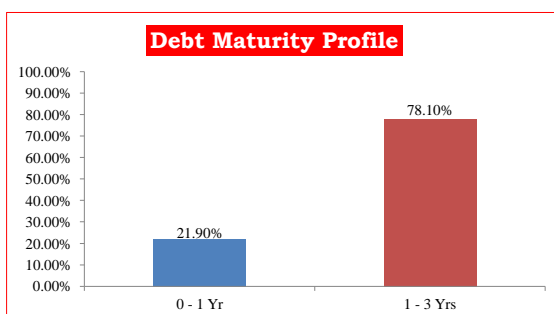
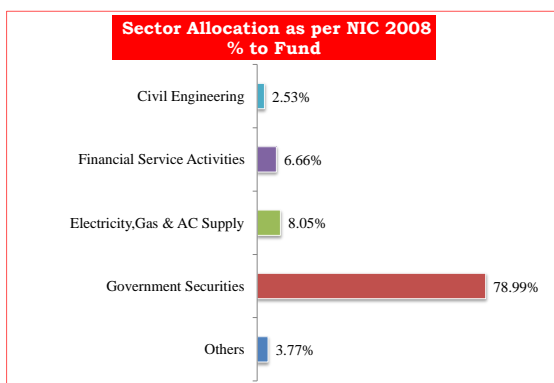
Debt Parameters	
Portfolio Yield (%)	4.69%
Avg Maturity (In Months)	11.73
Modified Duration (In Years)	0.91

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	4,449.76	811.81	5,261.57

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

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



Stable Managed Fund - Pension Group as on February 28, 2022

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

SFIN Code	: ULGF03518/02/12StableMgFd101
Inception Date	: 20 Jun 2007
NAV	: 69.3588

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.33%	7.47%
10 Years	6.93%	8.14%
7 Years	6.29%	7.43%
5 Years	5.85%	6.83%
3 Years	5.69%	6.54%
2 Years	4.61%	5.50%
1 Year	3.78%	4.63%
6 Months	1.38%	1.91%
1 Month	0.38%	0.39%

CRISIL Low Duration Debt Index
 Note: Returns over 1 year have been annualized. The benchmark index of the fund has been changed to CRISIL Low Duration Debt Index w.e.f December 30, 2020. Benchmark returns are computed basis the revised benchmark index.

Portfolio	
Debentures / Bonds	% to Fund
Power Grid Corporation of India Ltd	6.71%
Hindustan Petroleum Corporation Ltd	2.44%
Housing Development Finance Corporation Ltd	2.39%
REC Limited	0.62%
Total	12.16%

Government Securities	% to Fund
8.60% Tamil Nadu SDL Mat 06-Mar-2023	30.93%
8.62% Maharashtra SDL Mat 06-Mar-2023	24.64%
Gsec C-STRIPS Mat 15-Jun-2023	6.82%
8.63% Tamil Nadu SDL Mat 09-Jan-2023	6.09%
7.37% GOI Mat 16-April-2023	2.66%
6.84% GOI Mat 19-Dec-2022	0.61%
8.89% Tamil Nadu SDL Mat 05-Dec-2022	0.50%
Total	72.24%

Deposits, Money Mkt Securities and Net Current Assets.	15.59%
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Grand Total	100.00%
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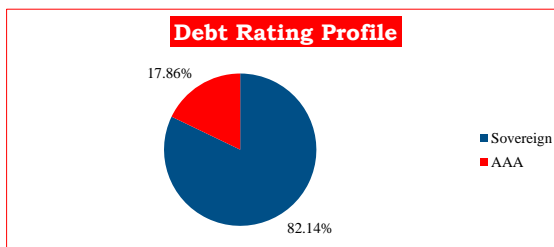
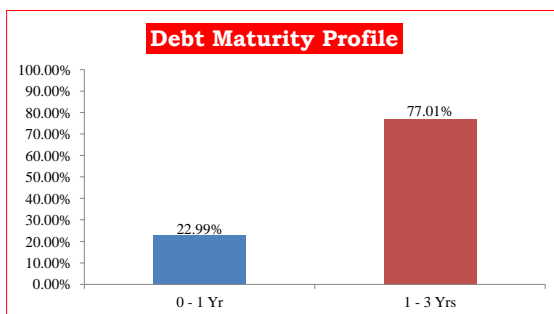
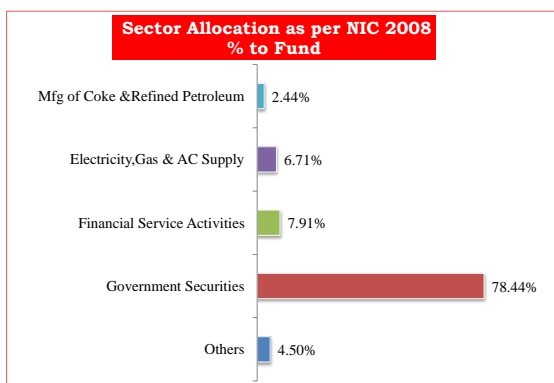
Debt Parameters	
Portfolio Yield (%)	4.72%
Avg Maturity (In Months)	12.20
Modified Duration (In Years)	0.94

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	7,011.34	1,295.39	8,306.74

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

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



Balanced Managed Fund - Life Group - II as on February 28, 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	: ULCF04020/02/12BalancedMFII101
Inception Date	: 20 Feb 2008
NAV	: 30.9637

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.99%	8.09%
10 Years	10.39%	10.08%
7 Years	8.68%	8.72%
5 Years	9.48%	10.05%
3 Years	11.71%	11.91%
2 Years	13.48%	13.78%
1 Year	10.01%	10.27%
6 Months	-0.80%	0.01%
1 Month	-1.45%	-1.06%

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

Portfolio

Equity	% to Fund
Reliance Industries Limited	4.00%
Infosys Limited	3.49%
HDFC Bank Limited	2.73%
ICICI Bank Limited	2.47%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	1.97%
Bharti Airtel Ltd	1.40%
Larsen & Toubro Limited	1.29%
Nippon India ETF Bank Bees	1.23%
Hindustan Unilever Limited	1.18%
Tata Consultancy Services Limited	1.14%
Bajaj Finance Ltd	1.03%
Axis Bank Limited	1.01%
Kotak Mahindra Bank Limited	0.95%
ICICI Prudential Private Banks ETF	0.89%
SBI Mutual Fund - SBI ETF Private Bank	0.89%
ITC Limited	0.79%
Asian Paints (India) Ltd	0.76%
Maruti Suzuki India Ltd	0.75%
UltraTech Cement Limited	0.67%
HCL Technologies Limited	0.63%
State Bank of India	0.63%
Bajaj Finserv Ltd	0.58%
ICICI Prudential IT ETF	0.53%
Tata Steel Limited	0.52%
Hindalco Industries Limited	0.51%
Titan Company Limited	0.51%
Others	10.79%
Total	43.36%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	3.27%
State Bank of India	2.49%
Indian Railway Finance Corporation Ltd	2.10%
Power Grid Corporation of India Ltd	1.95%
National Bank For Agriculture & Rural Development	1.51%
Ultratech Cement Ltd	1.31%
LJC Housing Finance Ltd	0.99%
NHPC Ltd	0.91%
REC Limited	0.87%
Mahindra and Mahindra Financial Services Ltd	0.85%
Others	5.55%
Total	21.81%

Government Securities	% to Fund
7.17% GOI Mat 08-Jan-2028	5.75%
6.67% GOI Mat 15-Dec-2035	4.26%
6.45% GOI Mat 07-Oct-2029	2.43%
7.26% GOI Mat 14-Jan-2029	2.06%
5.63% GOI Mat 12-Apr-2026	1.61%
6.79% GOI Mat 15-May-2027	1.30%
7.20% Maharashtra SDL Mat 09-Aug-2027	0.70%
7.38% Karnataka SDL Mat 27-Sep-2027	0.53%
7.65% Karnataka SDL Mat 29 Nov 2027	0.46%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	0.36%
Others	2.78%
Total	22.25%

Deposits, Money Mkt Securities and Net Current Assets.	12.58%
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Grand Total	100.00%
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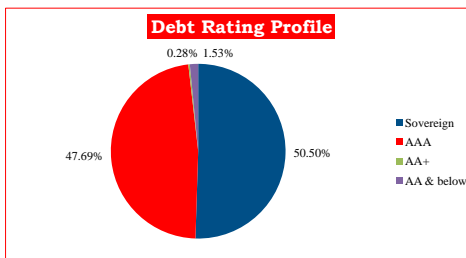
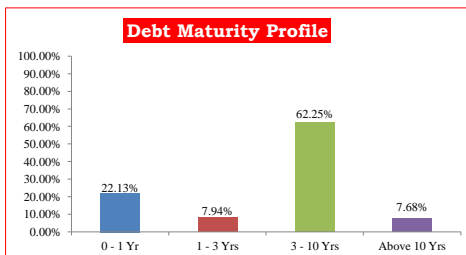
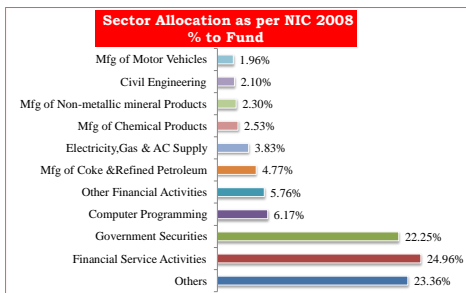
Debt Parameters	
Portfolio Yield (%)	5.68%
Avg Maturity (In Months)	56.08
Modified Duration (In Years)	3.52

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
14,942.18	15,179.61	4,335.70	34,457.49

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	11.40%
Public Deposits		
Govt. Securities	20% to 70%	44.05%
Corporate Bonds		
Equity	30% to 60%	43.36%
Net Current Assets	-	1.19%



Defensive Managed Fund - Life Group - II as on February 28, 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	: ULGF03920/02/12DefnsvFdlII101
Inception Date	: 20 Feb 2008
NAV	: 31.3095

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.72%	7.93%
10 Years	9.12%	9.23%
7 Years	7.94%	8.38%
5 Years	8.19%	8.79%
3 Years	9.83%	10.34%
2 Years	9.73%	10.06%
1 Year	7.41%	8.03%
6 Months	0.08%	0.79%
1 Month	-0.62%	-0.15%

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	2.01%
Infosys Limited	1.76%
HDFC Bank Limited	1.37%
ICICI Bank Limited	1.24%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	0.99%
Bharti Airtel Ltd	0.71%
Larsen & Toubro Limited	0.65%
Nippon India ETF Bank Bees	0.62%
Hindustan Unilever Limited	0.60%
Tata Consultancy Services Limited	0.57%
Bajaj Finance Ltd	0.52%
Axis Bank Limited	0.51%
Others	10.27%
Total	21.82%

Debentures / Bonds	% to Fund
LIC Housing Finance Ltd	5.29%
Housing Development Finance Corporation Ltd	4.26%
Power Grid Corporation of India Ltd	2.18%
Indian Railway Finance Corporation Ltd	2.16%
Larsen & Toubro Ltd	1.83%
Power Finance Corporation Ltd	1.66%
National Highway Authority Of India	1.60%
State Bank of India	1.59%
Ultratech Cement Ltd	1.54%
AXIS Bank Limited	1.48%
Others	9.90%
Total	33.49%

Government Securities	% to Fund
7.17% GOI Mat 08-Jan-2028	6.26%
6.67% GOI Mat 15-Dec-2035	5.69%
6.45% GOI Mat 07-Oct-2029	2.97%
7.26% GOI Mat 14-Jan-2029	2.93%
5.63% GOI Mat 12-Apr-2026	2.17%
6.79% GOI Mat 15-May-2027	2.07%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	1.63%
Gsec C-STRIPS Mat 26-Apr-2022	1.53%
7.38% Karnataka SDL Mat 27-Sep-2027	1.12%
7.20% Maharashtra SDL Mat 09-Aug-2027	0.88%
Others	5.56%
Total	32.82%

Deposits, Money Mkt Securities and Net Current Assets.	11.88%
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Grand Total	100.00%
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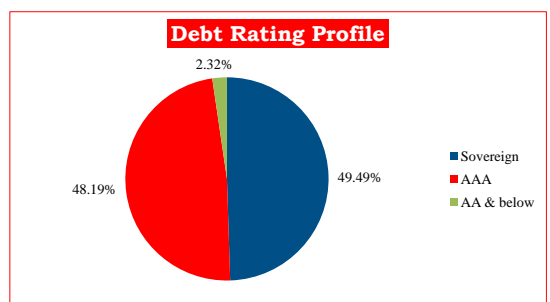
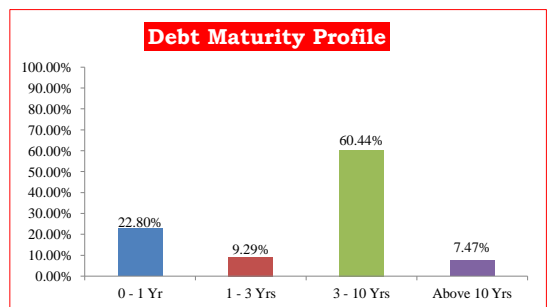
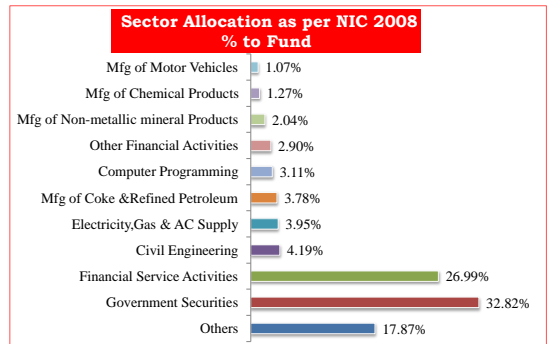
Debt Parameters	
Portfolio Yield (%)	5.75%
Avg Maturity (In Months)	56.51
Modified Duration (In Years)	3.53

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
35,414.56	107,620.53	19,280.34	162,315.42

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	10.00%
Public Deposits		
Govt. Securities	50% to 85%	66.30%
Corporate Bonds		
Equity	15% to 30%	21.82%
Net Current Assets	-	1.88%



Liquid Fund - Life Group - II as on February 28, 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	: ULGF03620/02/12LiquidFdh101
Inception Date	: 20 Feb 2008
NAV	: 24.1682

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.42%	6.99%
10 Years	5.75%	7.08%
7 Years	4.78%	6.31%
5 Years	4.09%	5.76%
3 Years	3.49%	4.82%
2 Years	2.67%	3.97%
1 Year	2.26%	3.67%
6 Months	1.14%	1.81%
1 Month	0.19%	0.30%

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

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

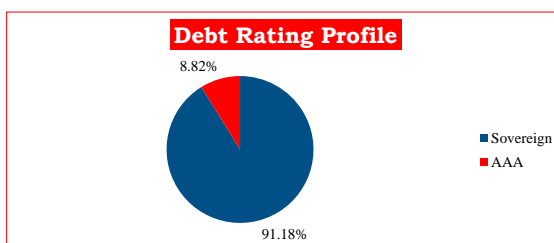
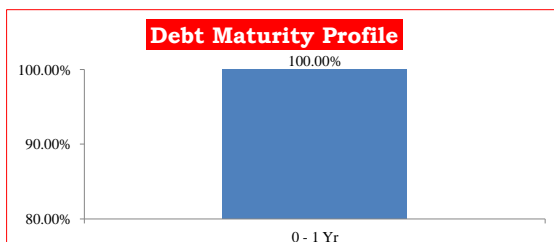
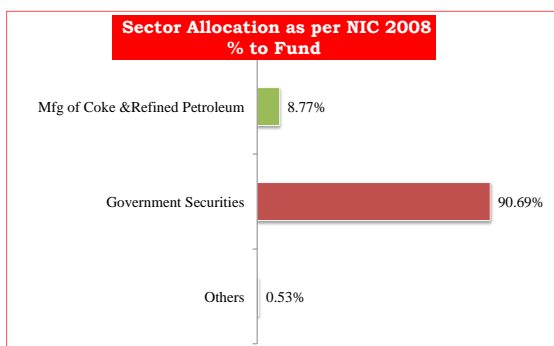
Debt Parameters	
Portfolio Yield (%)	3.97%
Avg Maturity (In Months)	7.95
Modified Duration (In Years)	0.66

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	3,488.00	3,488.00

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

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



Secured Managed Fund - Life Group - II as on February 28, 2022

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

SFIN Code	: ULGF03820/02/12SecureMFII101
Inception Date	: 20 Feb 2008
NAV	: 29.6025

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.01%	7.77%
10 Years	8.10%	8.38%
7 Years	7.24%	8.03%
5 Years	6.77%	7.52%
3 Years	7.69%	8.77%
2 Years	5.13%	6.35%
1 Year	4.77%	5.79%
6 Months	1.04%	1.57%
1 Month	0.12%	0.75%

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

Portfolio

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	5.24%
IDFC First Bank Limited	4.35%
Sikka Ports And Terminals	3.68%
Bajaj Finance Ltd	2.97%
Power Finance Corporation Ltd	2.75%
State Bank of India	1.64%
ICICI Bank Ltd	1.60%
Mahindra & Mahindra Ltd	1.52%
LIC Housing Finance Ltd	1.29%
HDB Financial Services Ltd	1.16%
Others	4.32%
Total	30.51%

Government Securities	% to Fund
7.17% GOI Mat 08-Jan-2028	12.59%
7.26% GOI Mat 14-Jan-2029	9.93%
6.54% GOI Mat 17-Jan-2032	5.28%
6.79% GOI Mat 15-May-2027	4.03%
7.61% GOI Mat 09-May-2030	3.55%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	2.79%
7.88% GOI Mat 19-Mar-2030	2.58%
7.84% Tamil Nadu SDL Mat 13-Jul-2026	2.52%
Gsec C-STRIPS Mat 22-Aug-2022	2.41%
6.67% GOI Mat 15-Dec-2035	2.31%
Others	11.79%
Total	59.78%

Deposits, Money Mkt Securities and Net Current Assets.	9.70%
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Grand Total	100.00%
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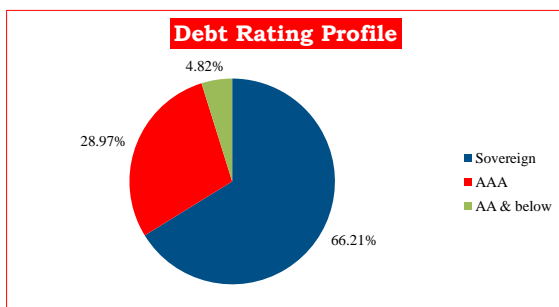
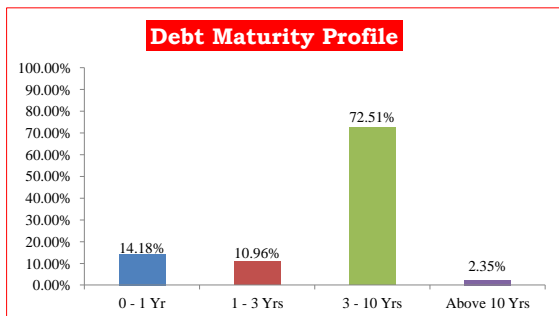
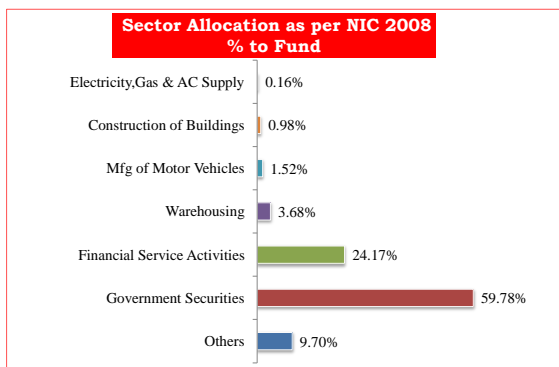
Debt Parameters	
Portfolio Yield (%)	6.09%
Avg Maturity (In Months)	64.59
Modified Duration (In Years)	4.10

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	94,966.95	10,206.76	105,173.71

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 25%	8.01%
Public Deposits		
Govt. Securities	75% to 100%	90.30%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	1.70%



Stable Managed Fund - Life Group - II as on February 28, 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	: 24.9462

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.70%	7.45%
10 Years	6.43%	8.14%
7 Years	5.68%	7.43%
5 Years	5.29%	6.83%
3 Years	5.07%	6.54%
2 Years	3.96%	5.50%
1 Year	3.27%	4.63%
6 Months	1.07%	1.91%
1 Month	0.30%	0.39%

CRISIL Low Duration Debt Index

Note: Returns over 1 year have been annualized. The benchmark index of the fund has been changed to CRISIL Low Duration Debt Index w.e.f December 30, 2020. Benchmark returns are computed basis the revised benchmark index.

Portfolio

Debentures / Bonds	% to Fund
Power Grid Corporation of India Ltd	6.00%
Housing Development Finance Corporation Ltd	5.56%
Larsen & Toubro Ltd	4.68%
REC Limited	2.29%
Total	18.53%

Government Securities	% to Fund
8.10% Tamil Nadu SDL Mat 08-May-2023	29.32%
7.37% GOI Mat 16-April-2023	6.29%
8.31% Karnataka SDL Mat 14 Nov 2022	5.22%
Gsec C-STRIPS Mat 22-Feb-2023	3.66%
8.62% Maharashtra SDL Mat 06-Mar-2023	3.13%
Gsec C-STRIPS Mat 15-Jun-2023	1.44%
Total	49.07%

Deposits, Money Mkt Securities and Net Current Assets.	32.40%
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Grand Total	100.00%
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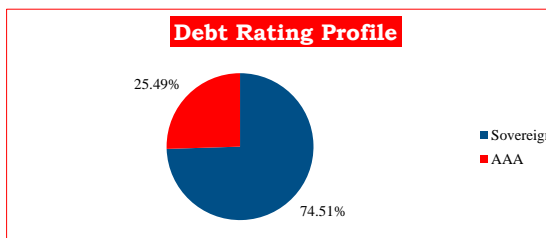
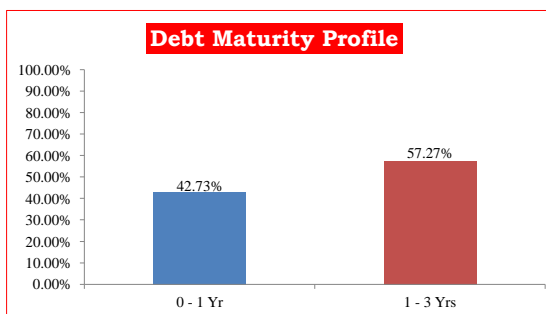
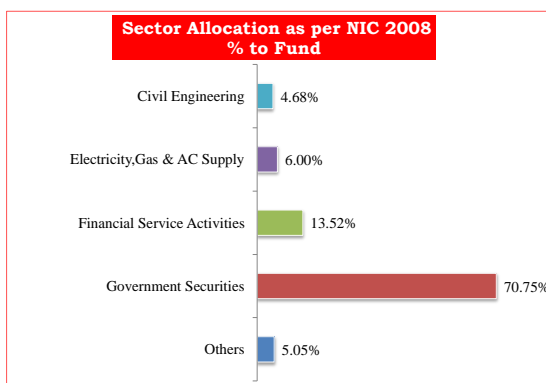
Debt Parameters	
Portfolio Yield (%)	4.66%
Avg Maturity (In Months)	12.12
Modified Duration (In Years)	0.95

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	2,655.33	1,272.67	3,928.00

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

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



Balanced Managed Fund - Pension Group - II as on February 28, 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	: ULCF04611/02/12BalancedMFII101
Inception Date	: 08 Oct 2008
NAV	: 41.8506

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.61%	10.24%
10 Years	10.44%	10.08%
7 Years	8.84%	8.72%
5 Years	9.90%	10.05%
3 Years	12.02%	11.91%
2 Years	13.70%	13.78%
1 Year	9.81%	10.27%
6 Months	-0.90%	0.01%
1 Month	-1.46%	-1.06%

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

Portfolio

Equity	% to Fund
Reliance Industries Limited	4.21%
Infosys Limited	3.66%
HDFC Bank Limited	2.86%
ICICI Bank Limited	2.59%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	2.07%
Bharti Airtel Ltd	1.49%
Larsen & Toubro Limited	1.35%
Nippon India ETF Bank Bees	1.28%
Hindustan Unilever Limited	1.24%
Tata Consultancy Services Limited	1.19%
Bajaj Finance Ltd	1.07%
Axis Bank Limited	1.06%
Kotak Mahindra Bank Limited	1.00%
ICICI Prudential Private Banks ETF	0.94%
SBI Mutual Fund - SBI ETF Private Bank	0.93%
ITC Limited	0.83%
Maruti Suzuki India Ltd	0.81%
Asian Paints (India) Ltd	0.80%
UltraTech Cement Limited	0.70%
HCL Technologies Limited	0.66%
State Bank of India	0.65%
Bajaj Finserv Ltd	0.61%
Tata Steel Limited	0.55%
ICICI Prudential IT ETF	0.55%
Hindalco Industries Limited	0.54%
Titan Company Limited	0.54%
Mahindra & Mahindra Ltd.	0.51%
Others	10.92%
Total	45.62%

Debentures / Bonds	% to Fund
Power Grid Corporation of India Ltd	3.55%
State Bank of India	3.39%
Housing Development Finance Corporation Ltd	1.87%
Power Finance Corporation Ltd	1.77%
LIC Housing Finance Ltd	1.76%
REC Limited	1.76%
National Highway Authority Of India	1.71%
Indian Railway Finance Corporation Ltd	1.70%
Sikka Ports And Terminals	1.68%
National Bank For Agriculture & Rural Development	1.60%
Total	20.80%

Government Securities	% to Fund
6.67% GOI Mat 15-Dec-2035	3.78%
7.26% GOI Mat 14-Jan-2029	3.30%
7.38% Karnataka SDL Mat 27-Sep-2027	2.05%
6.45% GOI Mat 07-Oct-2029	1.77%
7.59% GOI Mat 20-Mar-2029	1.73%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	1.73%
7.20% Maharashtra SDL Mat 09-Aug-2027	1.69%
5.63% GOI Mat 12-Apr-2026	1.63%
6.79% GOI Mat 15-May-2027	1.53%
8.00% Oil Bond Mat 23-Mar-2026	0.70%
Others	2.75%
Total	22.66%

Deposits, Money Mkt Securities and Net Current Assets.	10.93%
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Grand Total	100.00%
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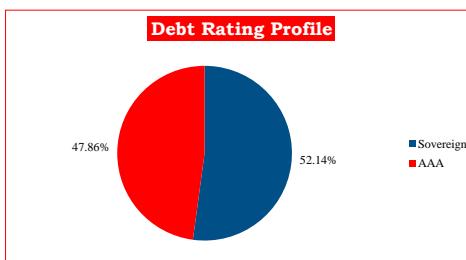
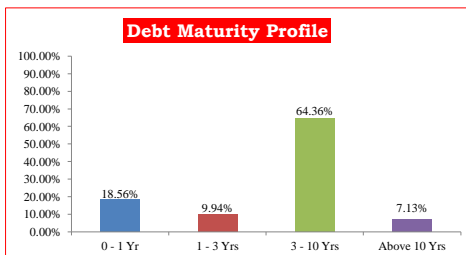
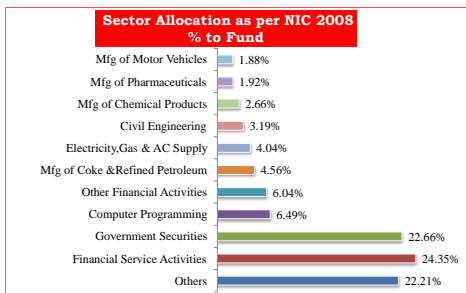
Debt Parameters	
Portfolio Yield (%)	5.82%
Avg Maturity (In Months)	59.80
Modified Duration (In Years)	3.75

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
277.02	263.90	66.36	607.28

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	9.51%
Public Deposits		
Govt. Securities	20% to 70%	43.46%
Corporate Bonds		
Equity	30% to 60%	45.62%
Net Current Assets	-	1.42%



Defensive Managed Fund - Pension Group - II as on February 28, 2022

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

SFIN Code	: ULGF04511/02/12DefnsvFdII101
Inception Date	: 08 Oct 2008
NAV	: 33.9647

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.65%	9.20%
10 Years	9.07%	9.23%
7 Years	7.94%	8.38%
5 Years	8.23%	8.79%
3 Years	9.99%	10.34%
2 Years	9.77%	10.06%
1 Year	7.58%	8.03%
6 Months	0.01%	0.79%
1 Month	-0.62%	-0.15%

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	2.05%
Infosys Limited	1.79%
HDFC Bank Limited	1.40%
ICICI Bank Limited	1.26%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	1.01%
Bharti Airtel Ltd	0.72%
Larsen & Toubro Limited	0.66%
Nippon India ETF Bank Bees	0.63%
Hindustan Unilever Limited	0.61%
Tata Consultancy Services Limited	0.58%
Bajaj Finance Ltd	0.53%
Axis Bank Limited	0.52%
Others	10.46%
Total	22.20%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	4.47%
Bajaj Finance Ltd	3.69%
State Bank of India	3.28%
Hindustan Petroleum Corporation Ltd	2.93%
National Bank For Agriculture & Rural Development	2.54%
Indian Railway Finance Corporation Ltd	1.83%
LIC Housing Finance Ltd	1.32%
Export and Import Bank of India	1.31%
Sikka Ports And Terminals	1.23%
Mahindra and Mahindra Financial Services Ltd	1.02%
Others	6.29%
Total	29.91%

Government Securities	% to Fund
6.67% GOI Mat 15-Dec-2035	5.77%
7.17% GOI Mat 08-Jan-2028	5.72%
6.45% GOI Mat 07-Oct-2029	2.81%
7.26% GOI Mat 14-Jan-2029	2.57%
7.20% Maharashtra SDL Mat 09-Aug-2027	2.42%
5.63% GOI Mat 12-Apr-2026	2.20%
6.79% GOI Mat 15-May-2027	1.89%
Gsec C-STRIPS Mat 26-Oct-2022	1.56%
8.22% Karnataka SDL Mat 09 Dec 2025	0.94%
7.65% Karnataka SDL Mat 29 Nov 2027	0.87%
Others	5.07%
Total	31.81%

Deposits, Money Mkt Securities and Net Current Assets.	16.08%
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Grand Total	100.00%
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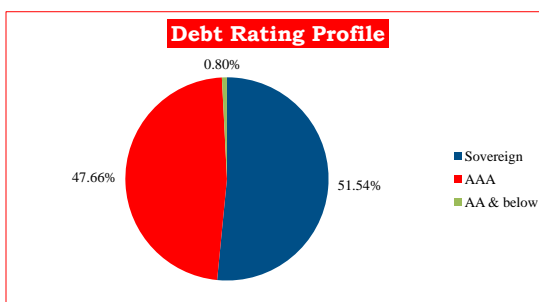
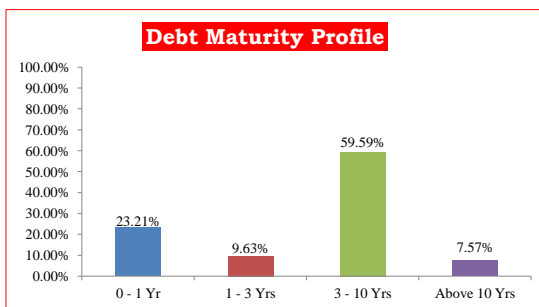
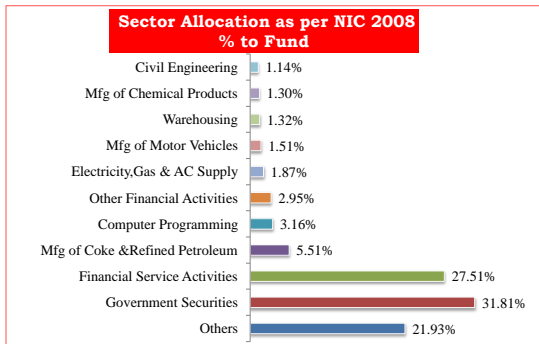
Debt Parameters	
Portfolio Yield (%)	5.69%
Avg Maturity (In Months)	55.49
Modified Duration (In Years)	3.48

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
7,775.63	21,611.11	5,631.40	35,018.13

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	14.49%
Public Deposits		
Govt. Securities	50% to 85%	61.71%
Corporate Bonds		
Equity	15% to 30%	22.20%
Net Current Assets	-	1.59%



Liquid Fund - Pension Group - II as on February 28, 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	: ULGF04311/02/12LiquidFdiI101
Inception Date	: 08 Oct 2008
NAV	: 22.75

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.31%	6.93%
10 Years	5.69%	7.08%
7 Years	4.71%	6.31%
5 Years	4.03%	5.76%
3 Years	3.42%	4.82%
2 Years	2.63%	3.97%
1 Year	2.20%	3.67%
6 Months	1.10%	1.81%
1 Month	0.18%	0.30%

CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

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

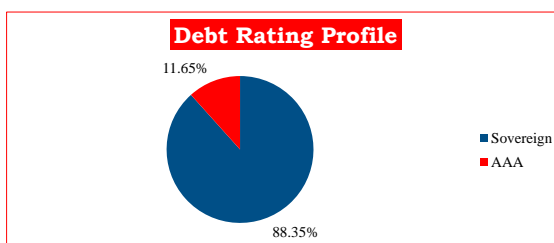
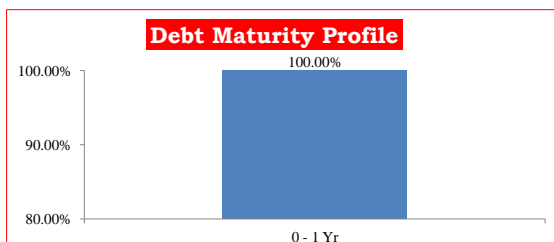
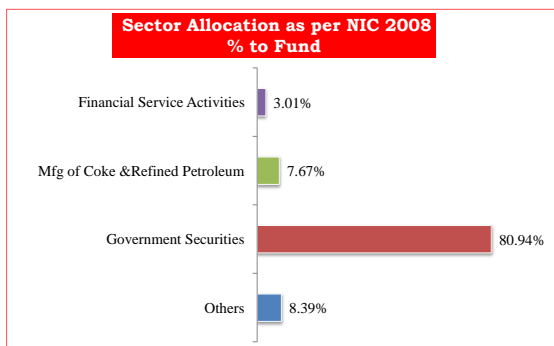
Portfolio Yield (%)	3.82%
Avg Maturity (In Months)	6.78
Modified Duration (In Years)	0.57

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	1,287.81	1,287.81

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

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



Secure Managed Fund - Pension Group - II as on February 28, 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	: 29.0595

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.21%	8.15%
10 Years	8.03%	8.38%
7 Years	7.16%	8.03%
5 Years	6.67%	7.52%
3 Years	7.49%	8.77%
2 Years	4.94%	6.35%
1 Year	4.36%	5.79%
6 Months	0.60%	1.57%
1 Month	0.10%	0.75%

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

Portfolio	
Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	4.28%
State Bank of India	3.08%
Embassy Office Parks REIT	3.08%
Bajaj Finance Ltd	3.02%
Power Finance Corporation Ltd	2.84%
LIC Housing Finance Ltd	2.05%
Mahindra & Mahindra Ltd	1.96%
Sundaram Finance Ltd	1.74%
Sikka Ports And Terminals	1.59%
IDFC First Bank Limited	1.58%
Others	5.58%
Total	30.80%

Government Securities	% to Fund
7.17% GOI Mat 08-Jan-2028	16.07%
7.26% GOI Mat 14-Jan-2029	12.51%
6.54% GOI Mat 17-Jan-2032	5.44%
7.61% GOI Mat 09-May-2030	3.84%
7.60% Food Corp of India Bond GOI Mat 09-Jan-2030	2.65%
7.84% Tamil Nadu SDL Mat 13-Jul-2026	2.58%
6.79% GOI Mat 15-May-2027	2.54%
6.67% GOI Mat 15-Dec-2035	2.38%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	2.26%
8.47% Gujarat SDL Mat 21-Aug-2028	2.03%
Others	6.12%
Total	58.42%

Deposits, Money Mkt Securities and Net Current Assets. 10.78%

Grand Total 100.00%

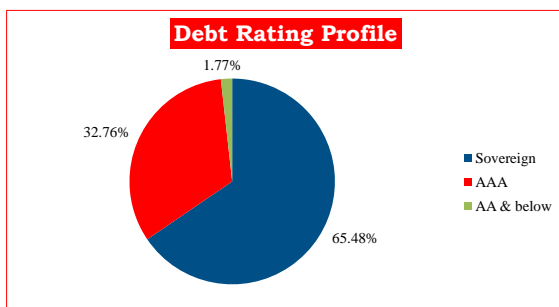
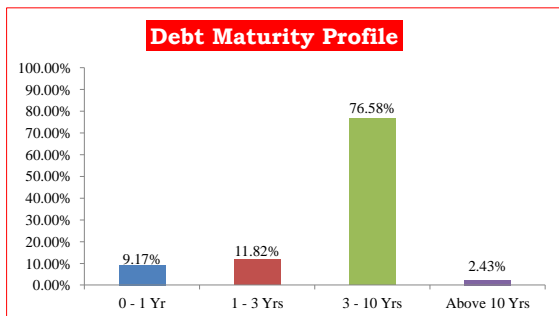
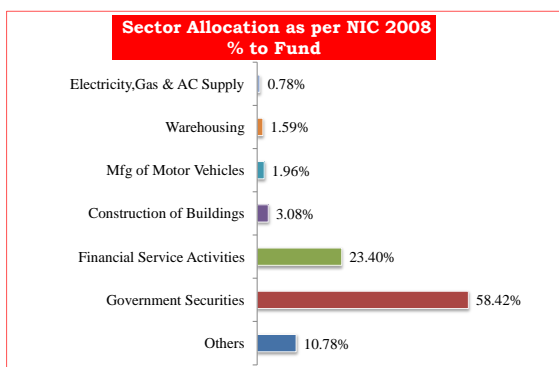
Debt Parameters	
Portfolio Yield (%)	6.16%
Avg Maturity (In Months)	66.94
Modified Duration (In Years)	4.26

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	11,995.53	1,449.55	13,445.07

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 25%	9.01%
Public Deposits		
Govt. Securities	75% to 100%	89.22%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	1.77%



Stable Managed Fund - Pension Group - II as on February 28, 2022

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

SFIN Code	: ULGF04811/02/12StableMFIII101
Inception Date	: 08 Oct 2008
NAV	: 23.8568

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.69%	7.46%
10 Years	6.44%	8.14%
7 Years	5.68%	7.43%
5 Years	5.34%	6.83%
3 Years	5.13%	6.54%
2 Years	4.00%	5.50%
1 Year	3.28%	4.63%
6 Months	1.07%	1.91%
1 Month	0.30%	0.39%

CRISIL Low Duration Debt Index

Note: Returns over 1 year have been annualized. The benchmark index of the fund has been changed to CRISIL Low Duration Debt Index w.e.f December 30, 2020. Benchmark returns are computed basis the revised benchmark index.

Portfolio

Debentures / Bonds	% to Fund
Power Grid Corporation of India Ltd	7.53%
Housing Development Finance Corporation Ltd	3.59%
REC Limited	1.51%
Total	12.63%

Government Securities	% to Fund
8.10% Tamil Nadu SDL Mat 08-May-2023	20.54%
7.37% GOI Mat 16-April-2023	13.19%
8.31% Karnataka SDL Mat 14 Nov 2022	6.19%
8.63% Tamil Nadu SDL Mat 09-Jan-2023	5.17%
8.89% Tamil Nadu SDL Mat 05-Dec-2022	3.42%
Gsec C-STRIPS Mat 15-Jun-2023	2.52%
Gsec C-STRIPS Mat 22-Feb-2023	2.02%
Gsec C-STRIPS Mat 15-Dec-2022	1.75%
Total	54.81%

Deposits, Money Mkt Securities and Net Current Assets.	32.56%
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Grand Total	100.00%
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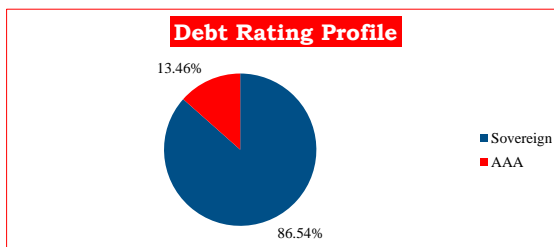
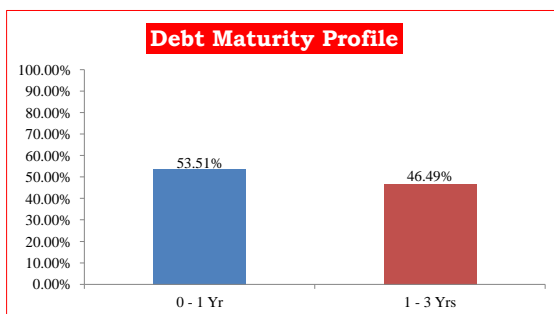
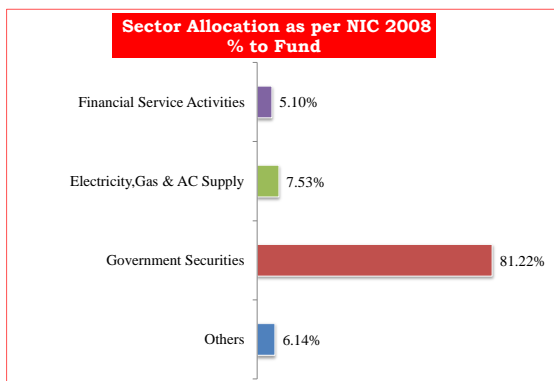
Debt Parameters	
Portfolio Yield (%)	4.58%
Avg Maturity (In Months)	11.58
Modified Duration (In Years)	0.91

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	2,235.96	1,079.28	3,315.24

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

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



Balanced Managed Fund - Defined Benefit Group as on February 28, 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	: 143.8842

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	12.51%	10.07%
10 Years	11.16%	10.08%
7 Years	9.54%	8.72%
5 Years	10.74%	10.05%
3 Years	12.94%	11.91%
2 Years	15.25%	13.78%
1 Year	10.33%	10.27%
6 Months	-0.21%	0.01%
1 Month	-1.23%	-1.06%

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

Portfolio

Equity	% to Fund
Reliance Industries Limited	3.97%
Infosys Limited	3.47%
HDFC Bank Limited	2.80%
ICICI Bank Limited	2.46%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	1.96%
Bharti Airtel Ltd	1.41%
Larsen & Toubro Limited	1.29%
Nippon India ETF Bank Bees	1.22%
Hindustan Unilever Limited	1.17%
Tata Consultancy Services Limited	1.13%
Bajaj Finance Ltd	1.02%
Axis Bank Limited	1.01%
ICICI Prudential Private Banks ETF	0.89%
SBI Mutual Fund - SBI ETF Private Bank	0.88%
Kotak Mahindra Bank Limited	0.83%
TTC Limited	0.79%
Asian Paints (India) Ltd	0.76%
Maruti Suzuki India Ltd	0.75%
UltraTech Cement Limited	0.68%
HCL Technologies Limited	0.63%
State Bank of India	0.62%
Bajaj Finserv Ltd	0.56%
ICICI Prudential IT ETF	0.52%
Tata Steel Limited	0.52%
Hindalco Industries Limited	0.51%
Titan Company Limited	0.50%
Others	10.54%
Total	42.92%

Debentures / Bonds	% to Fund
Power Grid Corporation of India Ltd	6.59%
Nuclear Power Corporation of India Ltd	4.01%
State Bank of India	3.84%
Power Finance Corporation Ltd	2.61%
Sikka Ports And Terminals	2.59%
LIC Housing Finance Ltd	1.30%
Total	20.94%

Government Securities	% to Fund
7.72% GOI Mat 25-May-2025	9.03%
7.40% GOI Mat 09-Sep-2035	5.23%
Gsec C-STRIPS Mat 15-Jun-2022	4.80%
7.59% GOI Mat 20-Mar-2029	4.46%
7.37% GOI Mat 16-April-2023	3.90%
7.42% Maharashtra SDL Mat 11-May-2022	3.05%
8.15% GOI Mat 24-Nov-2026	1.27%
6.45% GOI Mat 07-Oct-2029	0.84%
7.16% GOI Mat 20-May-2023	0.25%
7.26% GOI Mat 14-Jan-2029	0.04%
Total	32.87%

Deposits, Money Mkt Securities and Net Current Assets.	3.28%
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Grand Total	100.00%
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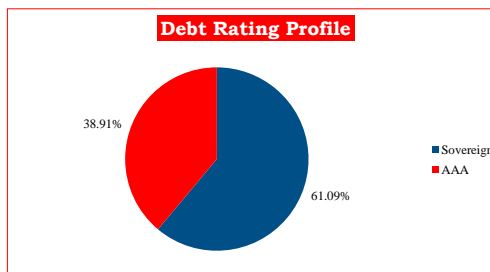
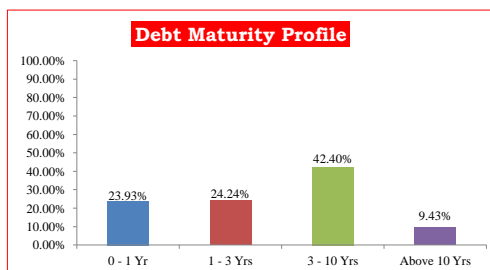
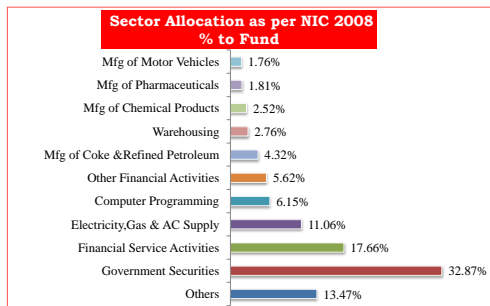
Debt Parameters	
Portfolio Yield (%)	5.54%
Avg Maturity (In Months)	48.56
Modified Duration (In Years)	3.00

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
353.47	443.14	26.99	823.60

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	1.69%
Public Deposits	0% to 15%	0.00%
Govt. Securities		53.80%
Corporate Bonds	20% to 70%	
Equity	30% to 60%	42.92%
Net Current Assets	-	1.59%



Defensive Managed Fund - Defined Benefit Group as on February 28, 2022

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

SFIN Code	: ULGF01028/03/05DefensiveF101
Inception Date	: 28 Mar 2005
NAV	: 101.3007

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	10.12%	8.70%
10 Years	9.68%	9.23%
7 Years	8.83%	8.38%
5 Years	9.28%	8.79%
3 Years	10.46%	10.34%
2 Years	11.30%	10.06%
1 Year	8.61%	8.03%
6 Months	0.75%	0.79%
1 Month	-0.32%	-0.15%

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

Portfolio

Equity	% to Fund
Infosys Limited	2.24%
Reliance Industries Limited	2.18%
ICICI Bank Limited	2.03%
HDFC Bank Limited	2.01%
Tata Consultancy Services Limited	1.03%
Bajaj Finance Ltd	1.02%
Kotak Mahindra Bank Limited	0.86%
Axis Bank Limited	0.84%
Larsen & Toubro Limited	0.80%
ITC Limited	0.66%
Bharti Airtel Ltd	0.64%
Vedant Fashions Limited	0.56%
Hindustan Unilever Limited	0.54%
Mahindra & Mahindra Ltd.	0.54%
Others	6.55%
Total	22.48%

Debentures / Bonds	% to Fund
National Highway Authority Of India	6.02%
LIC Housing Finance Ltd	5.98%
Hindustan Petroleum Corporation Ltd	5.96%
National Thermal Power Corporation Ltd	4.66%
International Finance Corporation	1.95%
Total	24.56%

Government Securities	% to Fund
7.72% GOI Mat 25-May-2025	15.28%
7.40% GOI Mat 09-Sep-2035	4.85%
6.79% GOI Mat 26-Dec-2029	4.27%
6.45% GOI Mat 07-Oct-2029	4.01%
7.26% GOI Mat 14-Jan-2029	3.60%
7.59% GOI Mat 20-Mar-2029	3.36%
8.60% GOI Mat 02-Jun-2028	3.19%
6.84% GOI Mat 19-Dec-2022	2.96%
8.02% Tamil Nadu Uday Mat 22-Mar-2025	1.38%
7.90% Tamil Nadu Uday Mat 22-Mar-2027	1.38%
Others	4.08%
Total	48.36%

Deposits, Money Mkt Securities and Net Current Assets.	4.60%
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Grand Total	100.00%
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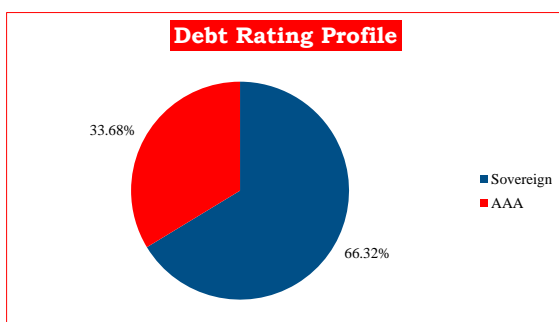
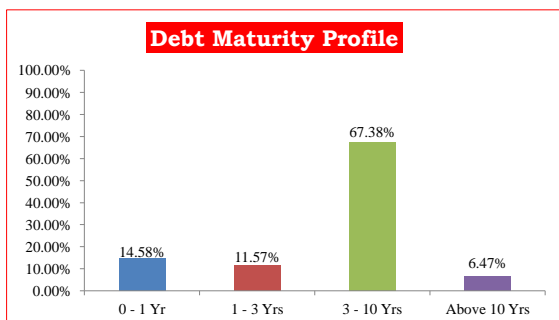
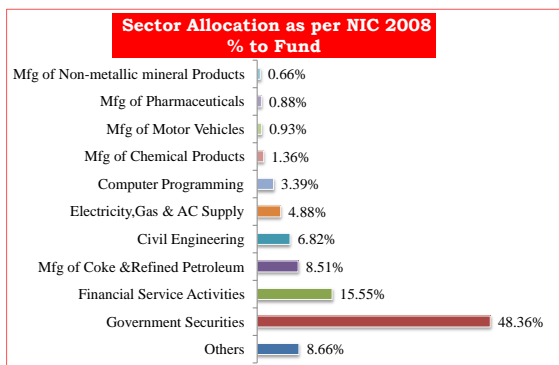
Debt Parameters	
Portfolio Yield (%)	5.92%
Avg Maturity (In Months)	57.83
Modified Duration (In Years)	3.62

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
38.75	125.68	7.92	172.36

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	1.98%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	72.92%
Corporate Bonds		
Equity	15% to 30%	22.48%
Net Current Assets	-	2.61%



Secured Managed Fund - Defined Benefit Group as on February 28, 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	: 158.8754

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	13.00%	7.33%
10 Years	8.59%	8.38%
7 Years	8.24%	8.03%
5 Years	5.68%	7.52%
3 Years	5.65%	8.77%
2 Years	4.36%	6.35%
1 Year	4.00%	5.79%
6 Months	0.54%	1.57%
1 Month	0.01%	0.75%

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	30.23%
Gsec C-STRIPS Mat 26-Apr-2022	25.82%
5.77% GOI Mat 03-AUG-2030	20.81%
7.59% GOI Mat 20-Mar-2029	19.71%
9.20% GOI Mat 30-Sep-2030	2.20%
Total	98.78%

Deposits, Money Mkt Securities and Net Current Assets.	1.22%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	5.88%
Avg Maturity (In Months)	66.29
Modified Duration (In Years)	4.22

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	10.27	0.13	10.40

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.00%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	98.78%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	1.22%

