

MONTHLY UPDATE

JANUARY 2022



INDEX



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Balanced Managed Fund - Old Group as on January 31, 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	: 201.313

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	13.25%	11.21%
10 Years	11.38%	10.45%
7 Years	9.60%	9.00%
5 Years	11.00%	10.51%
3 Years	13.20%	12.24%
2 Years	14.55%	13.25%
1 Year	14.13%	14.16%
6 Months	5.25%	5.17%
1 Month	-0.19%	-0.28%

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

Portfolio	
Equity	% to Fund
Reliance Industries Limited	3.98%
Infosys Limited	3.52%
HDFC Bank Limited	3.45%
ICICI Bank Limited	3.01%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	2.15%
Bharti Airtel Ltd	1.51%
Larsen & Toubro Limited	1.44%
Nippon India ETF Bank Bees	1.33%
Hindustan Unilever Limited	1.23%
Tata Consultancy Services Limited	1.18%
Axis Bank Limited	1.17%
Kotak Mahindra Bank Limited	1.04%
Bajaj Finance Ltd	0.93%
ICICI Prudential Private Banks ETF	0.90%
ITC Limited	0.80%
Maruti Suzuki India Ltd	0.77%
Asian Paints (India) Ltd	0.76%
Mahindra & Mahindra Ltd.	0.73%
UltraTech Cement Limited	0.73%
HCL Technologies Limited	0.63%
ICICI Prudential IT ETF	0.53%
Tech Mahindra Limited	0.51%
Tata Steel Limited	0.50%
Others	11.51%
Total	44.32%

Debentures / Bonds	% to Fund
LIC Housing Finance Ltd	4.82%
Export and Import Bank of India	3.03%
Power Grid Corporation of India Ltd	2.63%
State Bank of India	2.21%
Indian Railway Finance Corporation Ltd	1.51%
Mahindra and Mahindra Financial Services Ltd	1.43%
Sikka Ports And Terminals	1.42%
Housing Development Finance Corporation Ltd	1.23%
IDFC First Bank Limited	1.02%
Ultratech Cement Ltd	0.91%
Others	7.01%
Total	27.21%

Government Securities	% to Fund
7.17% GOI Mat 08-Jan-2028	4.95%
8.20% GOI Mat 15-Feb-2022	4.00%
6.67% GOI Mat 15-Dec-2035	3.97%
7.26% GOI Mat 14-Jan-2029	2.12%
6.45% GOI Mat 07-Oct-2029	1.98%
6.79% GOI Mat 15-May-2027	1.96%
Gsec C-STRIPS Mat 26-Apr-2022	0.53%
7.65% Karnataka SDL Mat 29 Nov 2027	0.48%
8.15% Maharashtra SDL Mat 26-Nov-2025	0.35%
7.37% Maharashtra SDL Mat 14-Sep-2026	0.31%
Others	3.28%
Total	23.92%

Deposits, Money Mkt Securities and Net Current Assets.	4.55%
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Grand Total	100.00%
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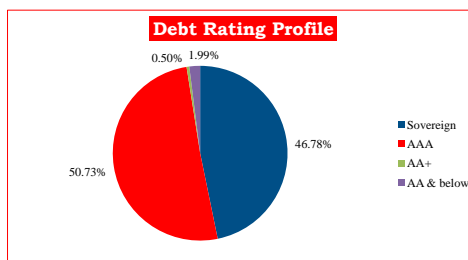
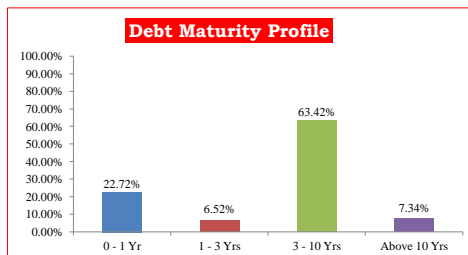
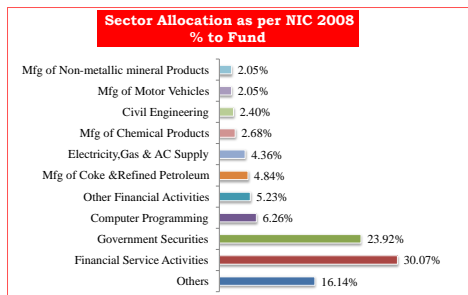
Debt Parameters	
Portfolio Yield (%)	5.79%
Avg Maturity (In Months)	56.61
Modified Duration (In Years)	3.56

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
39,137.05	45,155.31	4,015.10	88,307.46

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%	4.39%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	51.13%
Corporate Bonds	30% to 60%	44.32%
Equity	-	0.16%
Net Current Assets	-	0.16%



Defensive Managed Fund - Old Group as on January 31, 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	: 124.31

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	10.33%	9.05%
10 Years	9.91%	9.41%
7 Years	8.84%	8.49%
5 Years	9.11%	8.76%
3 Years	10.76%	10.37%
2 Years	11.19%	10.19%
1 Year	8.69%	8.63%
6 Months	3.73%	3.45%
1 Month	-0.10%	-0.38%

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	2.71%
HDFC Bank Limited	2.51%
Reliance Industries Limited	2.33%
Infosys Limited	2.28%
Tata Consultancy Services Limited	1.20%
Bajaj Finance Ltd	1.11%
Kotak Mahindra Bank Limited	0.88%
Larsen & Toubro Limited	0.88%
Axis Bank Limited	0.73%
Bharti Airtel Ltd	0.71%
Hindustan Unilever Limited	0.65%
ITC Limited	0.52%
Others	7.72%
Total	24.21%

Debentures / Bonds	% to Fund
LIC Housing Finance Ltd	7.14%
Housing Development Finance Corporation Ltd	4.56%
National Thermal Power Corporation Ltd	3.39%
Power Grid Corporation of India Ltd	2.84%
Indian Railway Finance Corporation Ltd	2.27%
State Bank of India	2.02%
REC Limited	1.81%
Hindustan Petroleum Corporation Ltd	1.52%
Ultratech Cement Ltd	1.52%
Bajaj Finance Ltd	1.35%
Others	12.01%
Total	40.43%

Government Securities	% to Fund
6.67% GOI Mat 15-Dec-2035	6.44%
7.17% GOI Mat 08-Jan-2028	5.00%
7.26% GOI Mat 14-Jan-2029	3.17%
6.45% GOI Mat 07-Oct-2029	2.95%
8.20% GOI Mat 15-Feb-2022	2.18%
7.20% Maharashtra SDL Mat 09-Aug-2027	2.17%
Gsec C-STRIPS Mat 26-Apr-2022	2.08%
6.79% GOI Mat 15-May-2027	1.33%
7.72% GOI Mat 25-May-2025	1.18%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	0.80%
Others	5.27%
Total	32.57%

Deposits, Money Mkt Securities and Net Current Assets.	2.79%
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Grand Total	100.00%
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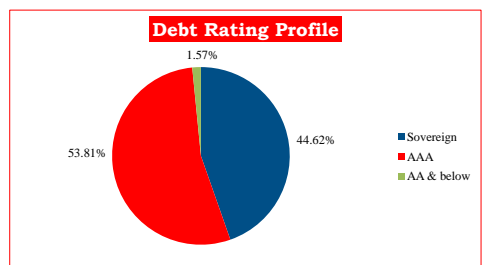
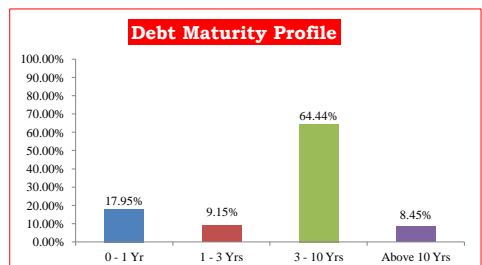
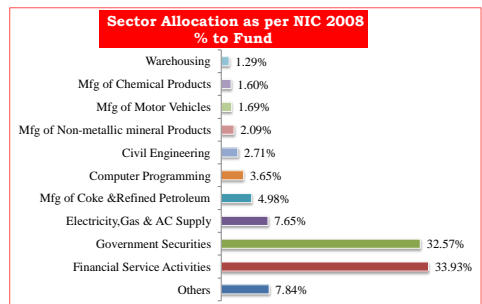
Debt Parameters	
Portfolio Yield (%)	5.94%
Avg Maturity (In Months)	59.68
Modified Duration (In Years)	3.75

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
7,850.34	23,670.45	905.00	32,425.79

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%	3.20%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	73.00%
Corporate Bonds	15% to 30%	24.21%
Equity	-	-0.41%
Net Current Assets	-	-



Liquid Fund - Old Group as on January 31, 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	: 67.5691

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.77%	6.60%
10 Years	6.44%	7.12%
7 Years	5.47%	6.37%
5 Years	4.73%	5.81%
3 Years	4.16%	4.91%
2 Years	3.33%	4.03%
1 Year	2.80%	3.66%
6 Months	1.42%	1.82%
1 Month	0.25%	0.31%

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

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

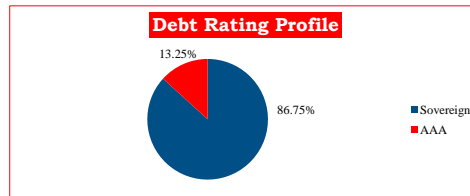
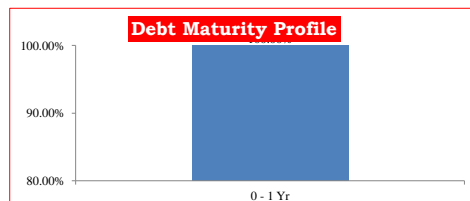
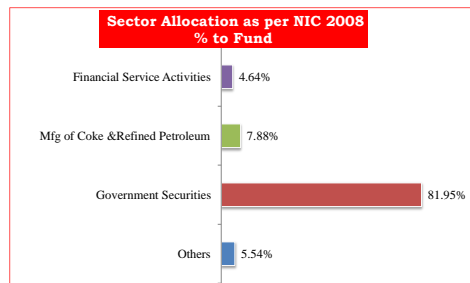
Debt Parameters	
Portfolio Yield (%)	3.83%
Avg Maturity (In Months)	7.71
Modified Duration (In Years)	0.64

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	312.30	312.30

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		



Secured Managed Fund - Old Group as on January 31, 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	: 75.0565

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.33%	6.89%
10 Years	8.36%	8.38%
7 Years	7.56%	7.98%
5 Years	6.58%	7.00%
3 Years	7.95%	8.50%
2 Years	6.58%	7.12%
1 Year	2.95%	3.09%
6 Months	1.66%	1.73%
1 Month	-0.21%	-0.48%

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

Portfolio

Debentures / Bonds	% to Fund
IDFC First Bank Limited	5.50%
Bajaj Finance Ltd	3.52%
Housing Development Finance Corporation Ltd	3.21%
State Bank of India	3.16%
Embassy Office Parks REIT	2.71%
LIC Housing Finance Ltd	2.68%
Sikka Ports And Terminals	2.13%
Power Finance Corporation Ltd	2.08%
National Bank For Agriculture & Rural Development	1.73%
Mahindra and Mahindra Financial Services Ltd	1.66%
Others	5.31%
Total	33.69%

Government Securities	% to Fund
7.17% GOI Mat 08-Jan-2028	11.85%
7.26% GOI Mat 14-Jan-2029	10.87%
Gsec C-STRIPS Mat 22-Feb-2022	8.51%
8.20% GOI Mat 15-Feb-2022	6.80%
6.67% GOI Mat 15-Dec-2035	6.77%
6.79% GOI Mat 15-May-2027	4.96%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	2.74%
7.61% GOI Mat 09-May-2030	2.67%
7.88% GOI Mat 19-Mar-2030	2.39%
6.79% GOI Mat 26-Dec-2029	1.68%
Others	7.70%
Total	66.94%

Deposits, Money Mkt Securities and Net Current Assets. -0.64%

Grand Total 100.00%

Debt Parameters	
Portfolio Yield (%)	5.92%
Avg Maturity (In Months)	61.95
Modified Duration (In Years)	3.89

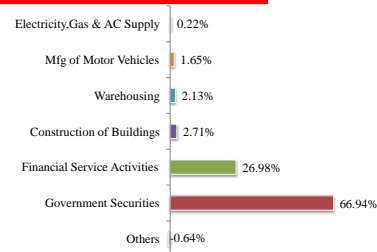
AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	15,337.77	-97.32	15,240.45

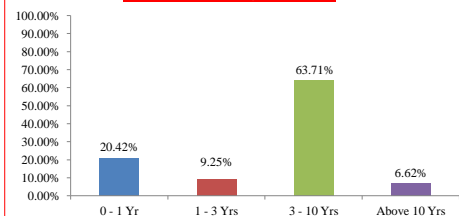
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Vineet Choraria	1	29	2

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	1.56%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	100.64%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	-2.20%

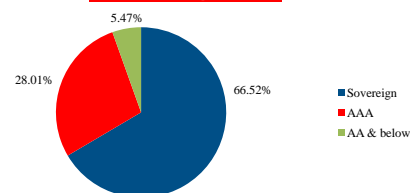
Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Debt Rating Profile



Balanced Managed Fund - Life Group as on January 31, 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	: ULGFO2525/02/12BalancedMF101
Inception Date	: 02 Jan 2004
NAV	: 160.986

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.93%	9.70%
10 Years	11.55%	10.45%
7 Years	9.55%	9.00%
5 Years	10.80%	10.51%
3 Years	13.30%	12.24%
2 Years	14.98%	13.25%
1 Year	14.31%	14.16%
6 Months	5.12%	5.17%
1 Month	-0.29%	-0.28%

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

Portfolio	
Equity	% to Fund
Reliance Industries Limited	4.04%
ICICI Bank Limited	3.88%
HDFC Bank Limited	3.74%
Infosys Limited	3.61%
Axis Bank Limited	1.81%
Kotak Mahindra Bank Limited	1.64%
Bharti Airtel Ltd	1.54%
Larsen & Toubro Limited	1.47%
State Bank of India	1.42%
Hindustan Unilever Limited	1.27%
Tata Consultancy Services Limited	1.21%
Bajaj Finance Ltd	1.13%
ITC Limited	0.81%
Maruti Suzuki India Ltd	0.80%
Asian Paints (India) Ltd	0.79%
UltraTech Cement Limited	0.74%
HCL Technologies Limited	0.65%
Bajaj Finserv Ltd	0.64%
Mahindra & Mahindra Ltd.	0.63%
ICICI Prudential IT ETF	0.55%
Tech Mahindra Limited	0.52%
Tata Steel Limited	0.52%
Others	12.76%
Total	46.16%

Debentures / Bonds	% to Fund
LIC Housing Finance Ltd	4.66%
Power Grid Corporation of India Ltd	3.79%
Indian Railway Finance Corporation Ltd	2.18%
State Bank of India	1.94%
Housing Development Finance Corporation Ltd	1.59%
REC Limited	1.47%
HDB Financial Services Ltd	1.45%
National Highway Authority Of India	1.41%
Sundaram Finance Ltd	1.26%
National Thermal Power Corporation Ltd	1.18%
Others	5.27%
Total	26.21%

Government Securities	% to Fund
6.67% GOI Mat 15-Dec-2035	4.75%
7.17% GOI Mat 08-Jan-2028	4.20%
7.26% GOI Mat 14-Jan-2029	2.49%
6.45% GOI Mat 07-Oct-2029	2.28%
Gsec C-STRIPS Mat 26-Apr-2022	1.72%
8.20% GOI Mat 15-Feb-2022	1.65%
6.79% GOI Mat 15-May-2027	1.48%
7.80% Karnataka SDL Mat 08-Apr-2030	0.55%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	0.55%
8.00% Oil Bond Mat 23-Mar-2026	0.54%
Others	2.88%
Total	23.09%

Deposits, Money Mkt Securities and Net Current Assets.	4.54%
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Grand Total	100.00%
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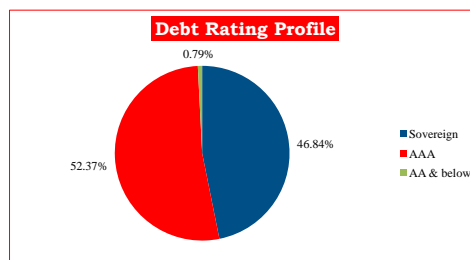
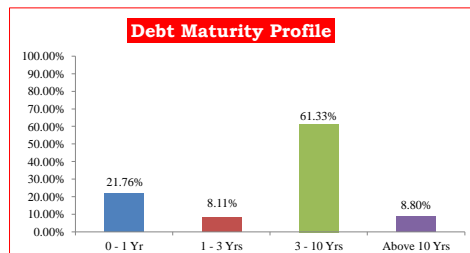
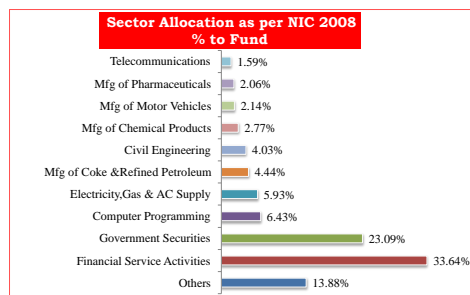
Debt Parameters	
Portfolio Yield (%)	5.83%
Avg Maturity (In Months)	58.31
Modified Duration (In Years)	3.69

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
8,761.51	9,357.39	861.53	18,980.43

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%	4.64%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	49.30%
Corporate Bonds	30% to 60%	46.16%
Equity	-	-0.10%
Net Current Assets	-	-



Balanced Managed Fund - Pension Group as on January 31, 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	: ULGFO3218/02/12BalancedMF101
Inception Date	: 02 Jan 2004
NAV	: 152.6376

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.60%	9.70%
10 Years	11.39%	10.45%
7 Years	9.62%	9.00%
5 Years	10.78%	10.51%
3 Years	13.06%	12.24%
2 Years	14.56%	13.25%
1 Year	13.72%	14.16%
6 Months	5.14%	5.17%
1 Month	-0.18%	-0.28%

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

Portfolio	
Equity	% to Fund
Reliance Industries Limited	3.91%
ICICI Bank Limited	3.75%
HDFC Bank Limited	3.63%
Infosys Limited	3.49%
Axis Bank Limited	1.76%
Kotak Mahindra Bank Limited	1.59%
Bharti Airtel Ltd	1.49%
Larsen & Toubro Limited	1.42%
State Bank of India	1.38%
Hindustan Unilever Limited	1.23%
Tata Consultancy Services Limited	1.17%
Bajaj Finance Ltd	1.09%
ITC Limited	0.79%
Maruti Suzuki India Ltd	0.78%
Asian Paints (India) Ltd	0.76%
UltraTech Cement Limited	0.72%
HCL Technologies Limited	0.63%
Bajaj Finserv Ltd	0.62%
Mahindra & Mahindra Ltd.	0.61%
ICICI Prudential IT ETF	0.53%
Tech Mahindra Limited	0.51%
Tata Steel Limited	0.50%
Others	12.38%
Total	44.74%

Debentures / Bonds	% to Fund
LIC Housing Finance Ltd	4.25%
Housing Development Finance Corporation Ltd	3.55%
National Thermal Power Corporation Ltd	2.10%
National Bank For Agriculture & Rural Development	2.02%
Power Grid Corporation of India Ltd	1.97%
Indian Railway Finance Corporation Ltd	1.66%
Ultratech Cement Ltd	1.36%
State Bank of India	1.33%
IDFC First Bank Limited	1.22%
Power Finance Corporation Ltd	1.19%
Others	6.07%
Total	26.72%

Government Securities	% to Fund
6.67% GOI Mat 15-Dec-2035	4.64%
7.17% GOI Mat 08-Jan-2028	4.47%
8.20% GOI Mat 15-Feb-2022	4.36%
6.79% GOI Mat 15-May-2027	2.38%
7.26% GOI Mat 14-Jan-2029	2.20%
6.45% GOI Mat 07-Oct-2029	1.23%
7.65% Karnataka SDL Mat 29 Nov 2027	1.04%
7.38% Karnataka SDL Mat 27-Sep-2027	0.72%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	0.54%
7.65% Tamil Nadu SDL Mat 06-Dec-2027	0.35%
Others	2.59%
Total	24.53%

Deposits, Money Mkt Securities and Net Current Assets.	4.01%
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Grand Total	100.00%
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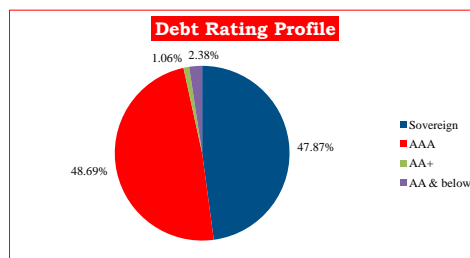
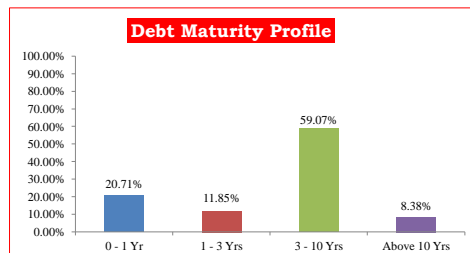
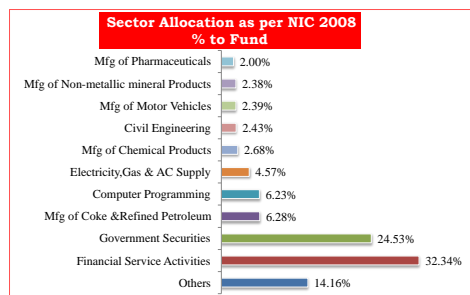
Debt Parameters	
Portfolio Yield (%)	5.83%
Avg Maturity (In Months)	57.18
Modified Duration (In Years)	3.61

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
12,038.54	13,790.24	1,078.89	26,907.67

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%	4.13%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	51.25%
Corporate Bonds	30% to 60%	44.74%
Equity	-	-0.12%
Net Current Assets	-	-



Defensive Managed Fund - Life Group as on January 31, 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	: UJGF02425/02/12/DefensiveF101
Inception Date	: 02 Jan 2004
NAV	: 109.3832

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.66%	8.28%
10 Years	9.89%	9.41%
7 Years	8.62%	8.49%
5 Years	8.77%	8.76%
3 Years	10.70%	10.37%
2 Years	11.01%	10.19%
1 Year	8.23%	8.63%
6 Months	3.49%	3.45%
1 Month	-0.22%	-0.38%

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%
ICICI Bank Limited	1.93%
HDFC Bank Limited	1.86%
Infosys Limited	1.80%
Axis Bank Limited	0.90%
Kotak Mahindra Bank Limited	0.82%
Bharti Airtel Ltd	0.77%
Larsen & Toubro Limited	0.73%
State Bank of India	0.71%
Hindustan Unilever Limited	0.64%
Tata Consultancy Services Limited	0.60%
Bajaj Finance Ltd	0.56%
Others	9.69%
Total	23.02%

Debentures / Bonds	% to Fund
LIC Housing Finance Ltd	6.03%
Indian Railway Finance Corporation Ltd	3.44%
Housing Development Finance Corporation Ltd	2.78%
State Bank of India	2.43%
ICICI Bank Ltd	2.11%
Power Grid Corporation of India Ltd	1.97%
National Highway Authority Of India	1.66%
Hindustan Petroleum Corporation Ltd	1.54%
AXIS Bank Limited	1.42%
National Bank For Agriculture & Rural Development	1.41%
Others	14.20%
Total	38.99%

Government Securities	% to Fund
7.17% GOI Mat 08-Jan-2028	6.51%
6.67% GOI Mat 15-Dec-2035	6.38%
7.26% GOI Mat 14-Jan-2029	3.45%
8.20% GOI Mat 15-Feb-2022	2.63%
6.45% GOI Mat 07-Oct-2029	2.46%
6.79% GOI Mat 15-May-2027	2.04%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	1.62%
8.76% Maharashtra SDL Mat 22-Feb-2022	1.35%
7.20% Maharashtra SDL Mat 09-Aug-2027	1.17%
7.65% Karnataka SDL Mat 29 Nov 2027	0.93%
Others	4.81%
Total	33.34%

Deposits, Money Mkt Securities and Net Current Assets.	4.65%
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Grand Total	100.00%
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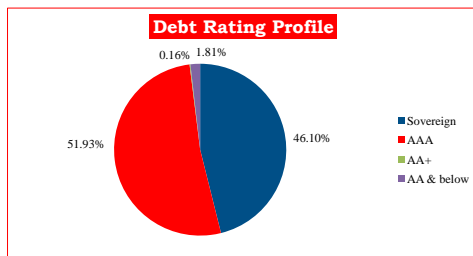
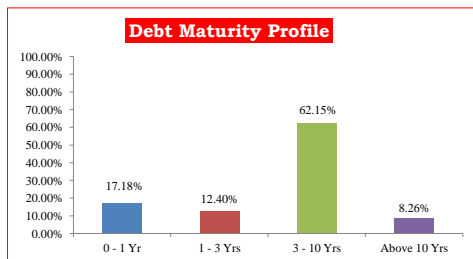
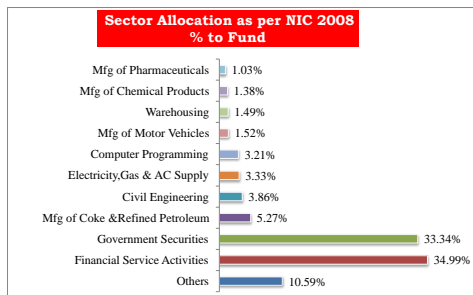
Debt Parameters	
Portfolio Yield (%)	5.89%
Avg Maturity (In Months)	59.18
Modified Duration (In Years)	3.72

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
34,217.22	1,07,519.82	6,915.54	1,48,652.59

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%	4.84%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	72.33%
Corporate Bonds	15% to 30%	23.02%
Equity	-	-0.19%
Net Current Assets	-	-0.19%



Defensive Managed Fund - Pension Group as on January 31, 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	: 98.5493

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.03%	8.28%
10 Years	9.87%	9.41%
7 Years	8.58%	8.49%
5 Years	8.77%	8.76%
3 Years	10.51%	10.37%
2 Years	10.57%	10.19%
1 Year	8.09%	8.63%
6 Months	3.42%	3.45%
1 Month	-0.31%	-0.38%

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	2.15%
ICICI Bank Limited	2.07%
HDFC Bank Limited	1.98%
Infosys Limited	1.92%
Axis Bank Limited	0.96%
Kotak Mahindra Bank Limited	0.87%
Bharti Airtel Ltd	0.82%
Larsen & Toubro Limited	0.78%
State Bank of India	0.76%
Hindustan Unilever Limited	0.68%
Tata Consultancy Services Limited	0.64%
Bajaj Finance Ltd	0.60%
Others	10.36%
Total	24.59%

Debentures / Bonds	% to Fund
LIC Housing Finance Ltd	7.26%
Power Finance Corporation Ltd	6.54%
NHPC Ltd	4.84%
Housing Development Finance Corporation Ltd	3.70%
National Thermal Power Corporation Ltd	1.56%
National Bank For Agriculture & Rural Development	1.25%
State Bank of India	1.23%
Bajaj Finance Ltd	1.20%
Sikka Ports And Terminals	1.09%
REC Limited	0.88%
Others	9.34%
Total	38.89%

Government Securities	% to Fund
7.17% GOI Mat 08-Jan-2028	6.68%
6.67% GOI Mat 15-Dec-2035	6.56%
7.26% GOI Mat 14-Jan-2029	3.39%
6.45% GOI Mat 07-Oct-2029	2.80%
6.79% GOI Mat 15-May-2027	2.24%
8.20% GOI Mat 15-Feb-2022	1.70%
7.72% GOI Mat 25-May-2025	1.51%
7.65% Karnataka SDL Mat 29 Nov 2027	1.42%
7.80% Karnataka SDL Mat 08-Apr-2030	0.80%
Gsec C-STRIPS Mat 26-Apr-2022	0.65%
Others	4.24%
Total	32.02%

Deposits, Money Mkt Securities and Net Current Assets.	4.51%
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Grand Total	100.00%
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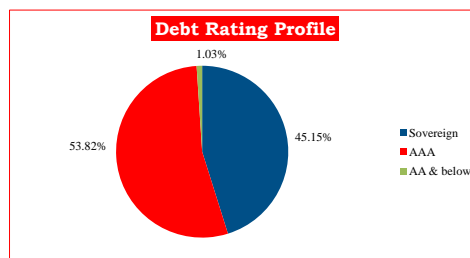
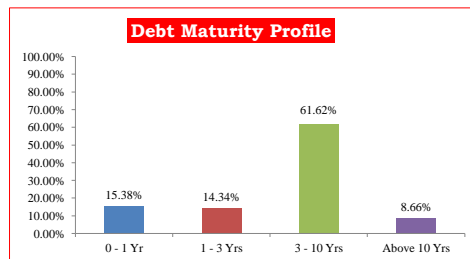
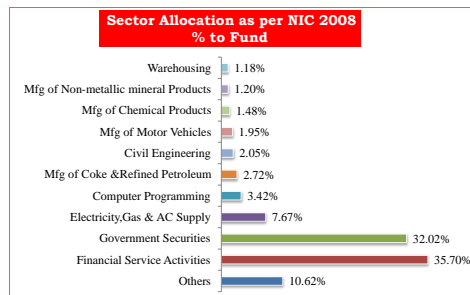
Debt Parameters	
Portfolio Yield (%)	5.97%
Avg Maturity (In Months)	60.53
Modified Duration (In Years)	3.80

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
4,480.04	12,920.72	821.37	18,222.13

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 5%	4.82%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	70.91%
Corporate Bonds	15% to 30%	24.59%
Equity	-	-0.31%
Net Current Assets	-	-0.31%



Growth Fund - Pension Group as on January 31, 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	: 285.0947

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	15.16%	13.17%
10 Years	14.97%	12.97%
7 Years	13.10%	10.24%
5 Years	15.93%	14.81%
3 Years	19.50%	16.81%
2 Years	26.99%	20.75%
1 Year	35.40%	27.69%
6 Months	9.47%	9.37%
1 Month	0.24%	-0.04%

BSE-100
Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
UltraTech Cement Limited	7.30%
State Bank of India	5.95%
Infosys Limited	5.39%
Reliance Industries Limited	4.94%
Bharti Airtel Ltd	4.74%
Larsen & Toubro Limited	4.49%
Tata Motors Limited	3.73%
Tata Steel Limited	3.63%
Sun Pharmaceuticals Industries Limited	3.53%
Tech Mahindra Limited	3.31%
Axis Bank Limited	3.15%
Dr Reddys Laboratories Limited	3.04%
Hindalco Industries Limited	2.74%
Godrej Consumer Products Limited	2.49%
Mahindra & Mahindra Ltd.	2.40%
Vedanta Ltd	2.29%
Adani Port & Special Economic Zone Ltd	2.16%
HDFC Bank Limited	2.03%
Bajaj Finserv Ltd	1.85%
Cipla Limited	1.85%
Bajaj Auto Ltd.	1.85%
Tata Power Co. Ltd	1.71%
Maruti Suzuki India Ltd	1.62%
Oil & Natural Gas Corporation Ltd.	1.52%
SKF India Ltd.	1.37%
Marico Limited.	1.36%
Nestle India Limited	1.31%
Eicher Motors Limited	1.24%
Bharat Petroleum Corporation Ltd	1.20%
Power Grid Corporation of India Ltd	1.11%
Asian Paints (India) Ltd	1.11%
Ambuja Cements Ltd.	1.03%
Gas Authority of India Limited	0.95%
IndusInd Bank Limited	0.90%
Grasim Industries Limited	0.81%
Coal India Limited	0.80%
Bosch Ltd	0.78%
Associated Cement Co Ltd.	0.75%
Indus Towers Limited	0.68%
Lupin Limited	0.64%
Indian Oil Corporation Ltd	0.58%
Colgate Palmolive (India) Ltd	0.54%
Tata Motors DVR	0.51%
Others	0.99%
Total	96.36%

Deposits, Money Mkt Securities and Net Current Assets.	3.64%
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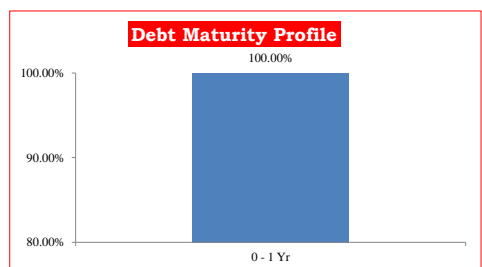
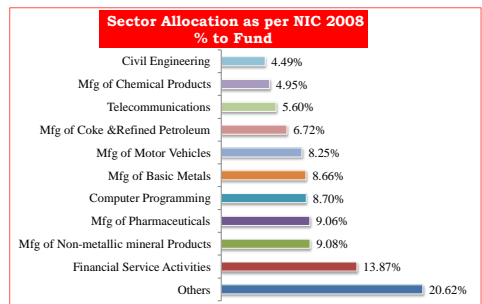
Grand Total	100.00%
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AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
40.96	-	1.55	42.50

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%	1.29%
Public Deposits	0%	0.00%
Govt. Securities	0%	0.00%
Corporate Bonds	0%	0.00%
Equity	95% to 100%	96.36%
Net Current Assets	-	2.35%



Liquid Fund - Life Group as on January 31, 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	: 66.9204

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.89%	6.67%
10 Years	6.47%	7.12%
7 Years	5.49%	6.37%
5 Years	4.77%	5.81%
3 Years	4.19%	4.91%
2 Years	3.42%	4.03%
1 Year	2.95%	3.66%
6 Months	1.39%	1.82%
1 Month	0.24%	0.31%

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

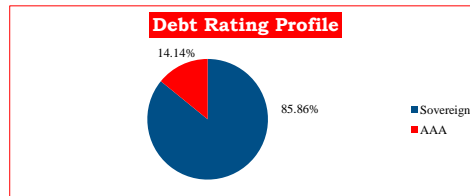
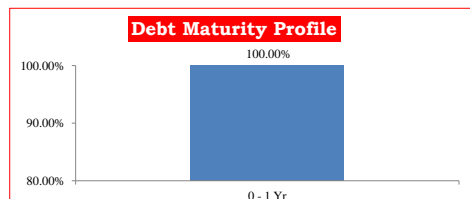
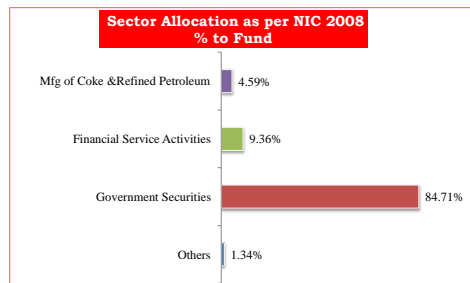
Portfolio	
Deposits, Money Mkt Securities and Net Current Assets.	100.00%
Grand Total	100.00%
Debt Parameters	
Portfolio Yield (%)	3.81%
Avg Maturity (In Months)	7.86
Modified Duration (In Years)	0.65

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	1,393.08	1,393.08

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 January 31, 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	: 66.941

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.89%	6.67%
10 Years	6.39%	7.12%
7 Years	5.41%	6.37%
5 Years	4.66%	5.81%
3 Years	4.10%	4.91%
2 Years	3.29%	4.03%
1 Year	2.73%	3.66%
6 Months	1.38%	1.82%
1 Month	0.25%	0.31%

CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

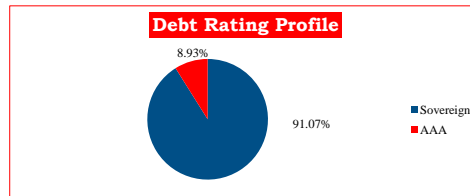
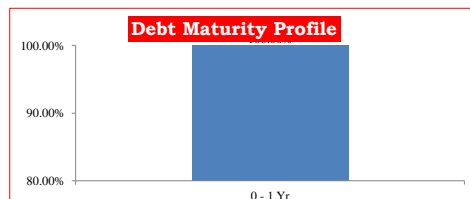
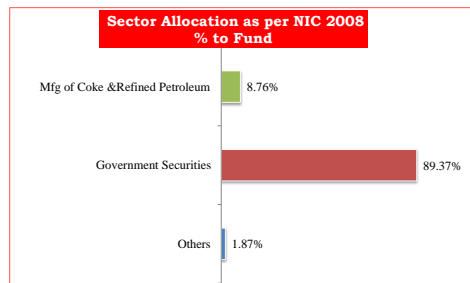
Portfolio	
Deposits, Money Mkt Securities and Net Current Assets.	100.00%
Grand Total	100.00%
Debt Parameters	
Portfolio Yield (%)	3.90%
Avg Maturity (In Months)	8.44
Modified Duration (In Years)	0.70

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	730.41	730.41

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		



Secured Managed Fund - Life Group as on January 31, 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	: 76.1185

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.61%	6.86%
10 Years	8.55%	8.38%
7 Years	7.69%	7.98%
5 Years	6.79%	7.00%
3 Years	8.12%	8.50%
2 Years	6.69%	7.12%
1 Year	3.12%	3.09%
6 Months	2.00%	1.73%
1 Month	-0.14%	-0.48%

CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures / Bonds	% to Fund
State Bank of India	5.06%
Power Finance Corporation Ltd	4.34%
Housing Development Finance Corporation Ltd	3.24%
Embassy Office Parks REIT	3.12%
IDFC First Bank Limited	2.64%
Sikka Ports And Terminals	2.24%
Power Grid Corporation of India Ltd	2.15%
Bajaj Finance Ltd	2.13%
Mahindra & Mahindra Ltd	2.04%
Sundaram Finance Ltd	1.56%
Others	8.80%
Total	37.32%

Government Securities	% to Fund
7.17% GOI Mat 08-Jan-2028	11.65%
7.26% GOI Mat 14-Jan-2029	11.14%
Gsec C-STRIPS Mat 22-Feb-2022	8.38%
8.20% GOI Mat 15-Feb-2022	5.45%
6.67% GOI Mat 15-Dec-2035	5.35%
6.79% GOI Mat 15-May-2027	4.97%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	2.77%
7.88% GOI Mat 19-Mar-2030	2.57%
7.61% GOI Mat 09-May-2030	2.56%
6.44% Maharashtra SDL Mat 12-Aug-2028	1.59%
Others	6.54%
Total	62.96%

Deposits, Money Mkt Securities and Net Current Assets. -0.29%

Grand Total **100.00%**

Debt Parameters	
Portfolio Yield (%)	5.92%
Avg Maturity (In Months)	60.94
Modified Duration (In Years)	3.88

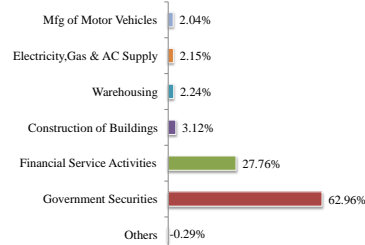
AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	29,858.69	-85.58	29,773.11

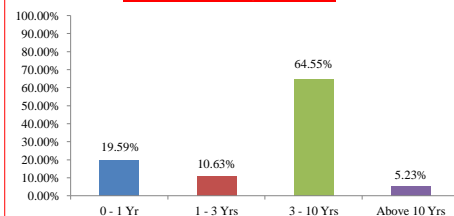
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Vineet Choraria	1	29	2

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	2.10%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	100.29%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	-2.39%

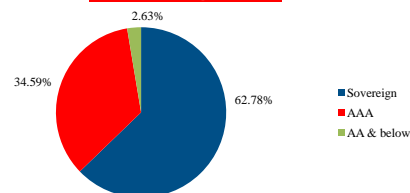
Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Debt Rating Profile



Secured Managed Fund - Pension Group as on January 31, 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	: 74.6913

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.50%	6.86%
10 Years	8.52%	8.38%
7 Years	7.63%	7.98%
5 Years	6.72%	7.00%
3 Years	7.97%	8.50%
2 Years	6.49%	7.12%
1 Year	2.88%	3.09%
6 Months	1.73%	1.73%
1 Month	-0.22%	-0.48%

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

Portfolio	
Debentures / Bonds	% to Fund
State Bank of India	4.45%
Sikka Ports And Terminals	4.05%
Housing Development Finance Corporation Ltd	3.65%
IDFC First Bank Limited	3.45%
ICICI Bank Ltd	2.74%
Embassy Office Parks REIT	2.48%
Mahindra & Mahindra Ltd	2.39%
Power Finance Corporation Ltd	2.30%
National Bank For Agriculture & Rural Development	1.46%
Bajaj Finance Ltd	1.31%
Others	5.10%
Total	33.40%

Government Securities	% to Fund
7.17% GOI Mat 08-Jan-2028	11.66%
7.26% GOI Mat 14-Jan-2029	9.79%
8.20% GOI Mat 15-Feb-2022	8.75%
Gsec C-STRIPS Mat 22-Feb-2022	7.19%
6.67% GOI Mat 15-Dec-2035	6.66%
6.79% GOI Mat 15-May-2027	4.94%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	3.01%
7.88% GOI Mat 19-Mar-2030	2.51%
7.61% GOI Mat 09-May-2030	2.44%
6.79% GOI Mat 26-Dec-2029	2.42%
Others	7.05%
Total	66.40%

Deposits, Money Mkt Securities and Net Current Assets. 0.20%

Grand Total 100.00%

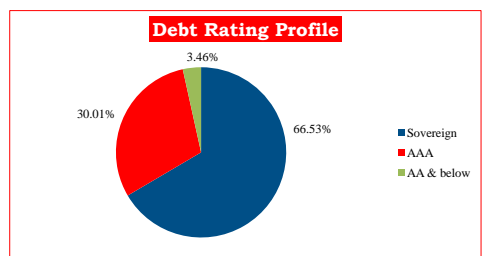
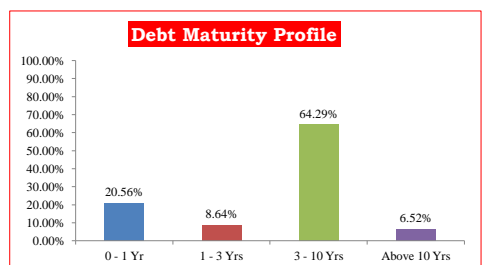
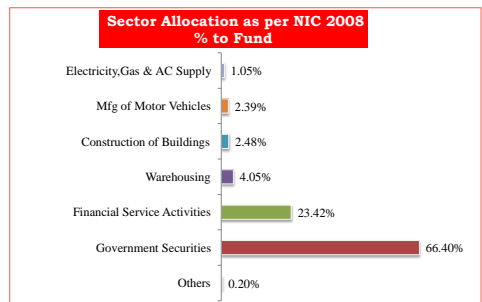
Debt Parameters	
Portfolio Yield (%)	5.89%
Avg Maturity (In Months)	61.65
Modified Duration (In Years)	3.88

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	8,312.78	16.98	8,329.76

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	2.41%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	99.80%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	-2.20%



Stable Managed Fund - Old Group as on January 31, 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	: 66.9299

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.11%	7.48%
10 Years	6.93%	8.15%
7 Years	6.33%	7.46%
5 Years	5.90%	6.86%
3 Years	5.84%	6.61%
2 Years	4.85%	5.64%
1 Year	3.42%	4.44%
6 Months	1.49%	1.98%
1 Month	0.29%	0.33%

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	4.69%
Power Grid Corporation of India Ltd	3.11%
Total	7.80%

Government Securities	% to Fund
8.62% Maharashtra SDL Mat 06-Mar-2023	21.03%
8.60% Tamil Nadu SDL Mat 06-Mar-2023	19.47%
8.67% Maharashtra SDL Mat 06-Feb-2023	15.21%
8.63% Tamil Nadu SDL Mat 09-Jan-2023	11.00%
Gsec C-STRIPS Mat 22-Feb-2023	10.15%
Total	76.86%

Deposits, Money Mkt Securities and Net Current Assets.	15.34%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	4.74%
Avg Maturity (In Months)	12.61
Modified Duration (In Years)	0.99

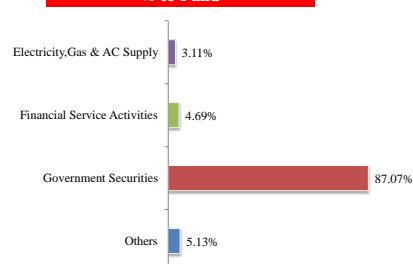
AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	358.17	64.91	423.09

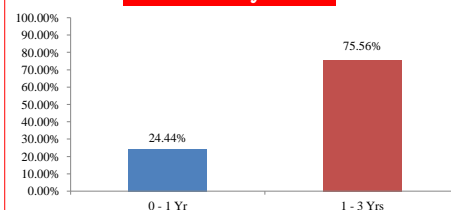
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	2	13	25

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

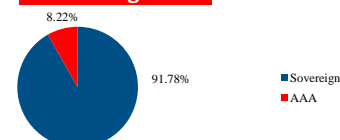
Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Debt Rating Profile



Sovereign Fund - Life as on January 31, 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	: 63.4539

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.51%	8.49%
10 Years	8.19%	8.81%
7 Years	7.31%	8.33%
5 Years	6.28%	7.54%
3 Years	7.80%	8.55%
2 Years	6.49%	7.53%
1 Year	2.11%	3.76%
6 Months	1.71%	2.21%
1 Month	-0.66%	-0.02%

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

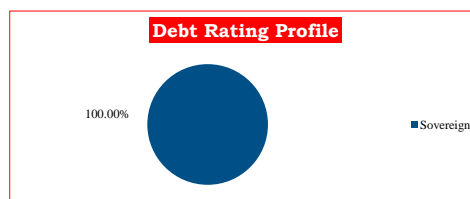
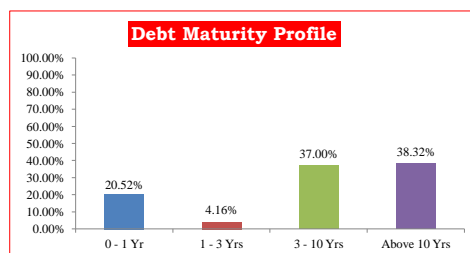
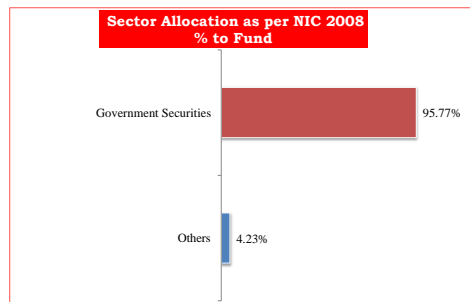
Portfolio	
Government Securities	% to Fund
8.32% GOI Mat 02-Aug-2032	35.81%
8.15% GOI Mat 24-Nov-2026	15.24%
7.88% GOI Mat 19-Mar-2030	8.97%
6.84% GOI Mat 19-Dec-2022	5.73%
8.08% GOI Mat 02-Aug-2022	5.65%
8.60% GOI Mat 02-Jun-2028	4.49%
8.20% GOI Mat 15-Feb-2022	4.22%
7.37% GOI Mat 16-April-2023	4.05%
7.59% GOI Mat 20-Mar-2029	2.67%
8.28% GOI Mat 21-Sep-2027	1.79%
Others	7.15%
Total	95.77%
Deposits, Money Mkt Securities and Net Current Assets.	4.23%
Grand Total	100.00%
Debt Parameters	
Portfolio Yield (%)	6.06%
Avg Maturity (In Months)	80.11
Modified Duration (In Years)	4.61

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	341.19	15.08	356.27

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%	1.51%
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	-	2.73%



Sovereign Fund - Pension as on January 31, 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	: 58.149

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.87%	8.49%
10 Years	7.26%	8.81%
7 Years	5.94%	8.33%
5 Years	4.37%	7.54%
3 Years	5.23%	8.55%
2 Years	4.10%	7.53%
1 Year	2.70%	3.76%
6 Months	1.37%	2.21%
1 Month	0.21%	-0.02%

M: BEX
Note: Returns over 1 year have been annualized.

Portfolio

Government Securities	% to Fund
8.20% GOI Mat 15-Feb-2022	75.78%
6.84% GOI Mat 19-Dec-2022	5.81%
8.15% GOI Mat 24-Nov-2026	5.79%
7.37% GOI Mat 16-April-2023	3.45%
8.63% Tamil Nadu SDL Mat 09-Jan-2023	1.73%
6.35% Oil Bond Mat 23-Dec-2024	1.71%
8.08% GOI Mat 02-Aug-2022	1.71%
Total	95.98%

Deposits, Money Mkt Securities and Net Current Assets. 4.02%

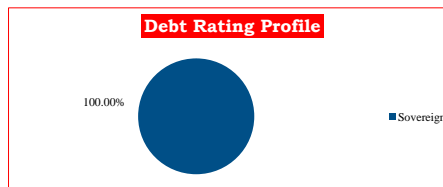
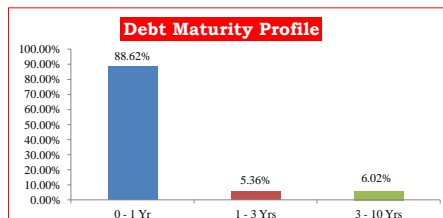
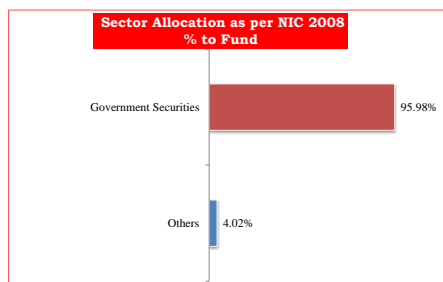
Grand Total 100.00%

Debt Parameters	
Portfolio Yield (%)	3.93%
Avg Maturity (In Months)	5.95
Modified Duration (In Years)	0.43

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%	0.33%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	95.98%
Corporate Bonds	0%	0.00%
Equity	0%	0.00%
Net Current Assets	-	3.69%



Stable Managed Fund - Life Group as on January 31, 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	: 69.1218

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.35%	7.48%
10 Years	6.97%	8.15%
7 Years	6.30%	7.46%
5 Years	5.88%	6.86%
3 Years	5.83%	6.61%
2 Years	4.83%	5.64%
1 Year	3.35%	4.44%
6 Months	1.46%	1.98%
1 Month	0.28%	0.33%

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	7.05%
Larsen & Toubro Ltd	2.52%
Housing Development Finance Corporation Ltd	0.94%
REC Limited	0.19%
Total	10.69%

Government Securities	% to Fund
8.60% Tamil Nadu SDL Mat 06-Mar-2023	25.75%
8.62% Maharashtra SDL Mat 06-Mar-2023	21.86%
8.67% Maharashtra SDL Mat 06-Feb-2023	12.37%
Gsec C-STRIPS Mat 22-Feb-2023	7.49%
8.63% Tamil Nadu SDL Mat 09-Jan-2023	3.33%
8.80% Tamil Nadu SDL Mat 25-Oct-2022	0.17%
Total	70.97%

Deposits, Money Mkt Securities and Net Current Assets.	18.34%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	4.73%
Avg Maturity (In Months)	12.14
Modified Duration (In Years)	0.95

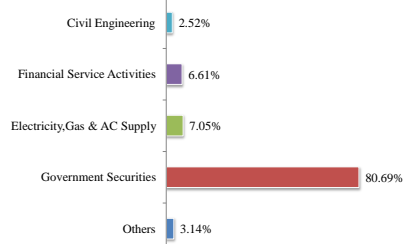
AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	4,315.49	969.25	5,284.73

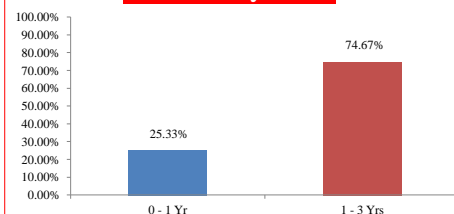
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	2	13	25

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

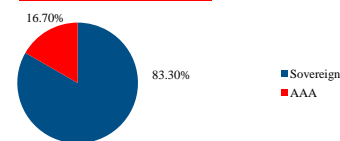
Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Debt Rating Profile



Stable Managed Fund - Pension Group as on January 31, 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	: 69.094

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.35%	7.48%
10 Years	6.96%	8.15%
7 Years	6.29%	7.46%
5 Years	5.85%	6.86%
3 Years	5.78%	6.61%
2 Years	4.78%	5.64%
1 Year	3.36%	4.44%
6 Months	1.46%	1.98%
1 Month	0.27%	0.33%

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	5.00%
Hindustan Petroleum Corporation Ltd	3.68%
Housing Development Finance Corporation Ltd	2.40%
REC Limited	0.63%
Total	11.71%

Government Securities	% to Fund
8.60% Tamil Nadu SDL Mat 06-Mar-2023	26.14%
8.62% Maharashtra SDL Mat 06-Mar-2023	21.00%
8.67% Maharashtra SDL Mat 06-Feb-2023	8.77%
Gsec C-STRIPS Mat 22-Feb-2023	8.18%
8.63% Tamil Nadu SDL Mat 09-Jan-2023	6.12%
6.84% GOI Mat 19-Dec-2022	0.62%
8.89% Tamil Nadu SDL Mat 05-Dec-2022	0.50%
8.20% GOI Mat 15-Feb-2022	0.36%
Total	71.69%

Deposits, Money Mkt Securities and Net Current Assets.	16.60%
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Grand Total	100.00%
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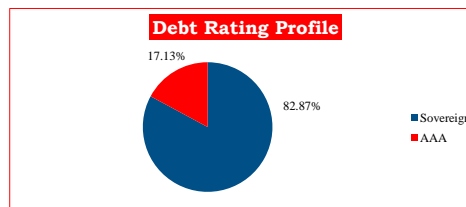
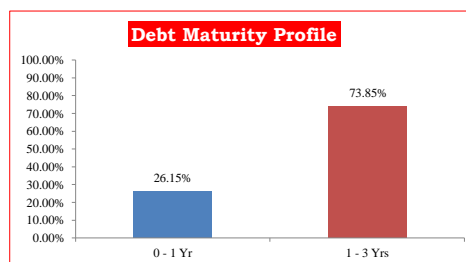
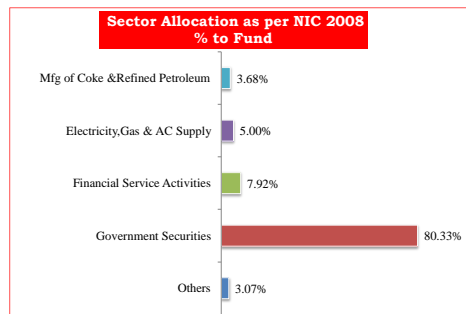
Debt Parameters	
Portfolio Yield (%)	4.77%
Avg Maturity (In Months)	12.65
Modified Duration (In Years)	0.99

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	6,904.52	1,374.19	8,278.71

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

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



Balanced Managed Fund - Life Group - II as on January 31, 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	: ULGF04020/02/12BalncdMFII101
Inception Date	: 20 Feb 2008
NAV	: 31.4206

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.15%	8.22%
10 Years	10.87%	10.45%
7 Years	8.99%	9.00%
5 Years	10.00%	10.51%
3 Years	12.11%	12.24%
2 Years	13.32%	13.25%
1 Year	13.06%	14.16%
6 Months	4.78%	5.17%
1 Month	-0.28%	-0.28%

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

Portfolio

Equity	% to Fund
Reliance Industries Limited	3.75%
ICICI Bank Limited	3.59%
HDFC Bank Limited	3.49%
Infosys Limited	3.36%
Axis Bank Limited	1.69%
Kotak Mahindra Bank Limited	1.53%
Bharti Airtel Ltd	1.43%
Larsen & Toubro Limited	1.37%
State Bank of India	1.32%
Hindustan Unilever Limited	1.18%
Tata Consultancy Services Limited	1.13%
Bajaj Finance Ltd	1.05%
ITC Limited	0.76%
Maruti Suzuki India Ltd	0.75%
Asian Paints (India) Ltd	0.73%
UltraTech Cement Limited	0.69%
HCL Technologies Limited	0.60%
Bajaj Finserv Ltd	0.59%
Mahindra & Mahindra Ltd.	0.58%
ICICI Prudential IT ETF	0.51%
Others	12.86%
Total	42.96%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	3.24%
State Bank of India	2.46%
Indian Railway Finance Corporation Ltd	2.09%
Power Grid Corporation of India Ltd	1.94%
National Bank For Agriculture & Rural Development	1.49%
Ultratech Cement Ltd	1.30%
LIC Housing Finance Ltd	0.99%
NHPC Ltd	0.90%
REC Limited	0.87%
Mahindra and Mahindra Financial Services Ltd	0.85%
Others	5.52%
Total	21.65%

Government Securities	% to Fund
7.17% GOI Mat 08-Jan-2028	5.75%
6.67% GOI Mat 15-Dec-2035	4.39%
6.45% GOI Mat 07-Oct-2029	2.43%
7.26% GOI Mat 14-Jan-2029	2.06%
6.79% GOI Mat 15-May-2027	1.30%
8.20% GOI Mat 15-Feb-2022	1.01%
7.20% Maharashtra SDL Mat 09-Aug-2027	0.70%
7.38% Karnataka SDL Mat 27-Sep-2027	0.52%
7.65% Karnataka SDL Mat 29 Nov 2027	0.45%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	0.36%
Others	1.96%
Total	20.94%

Deposits, Money Mkt Securities and Net Current Assets.	14.44%
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Grand Total	100.00%
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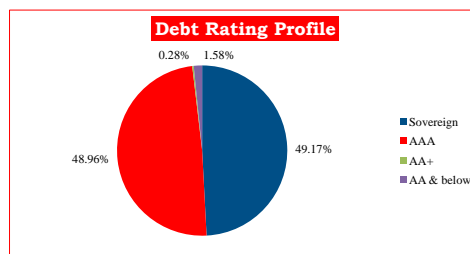
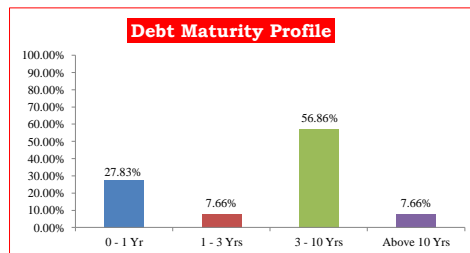
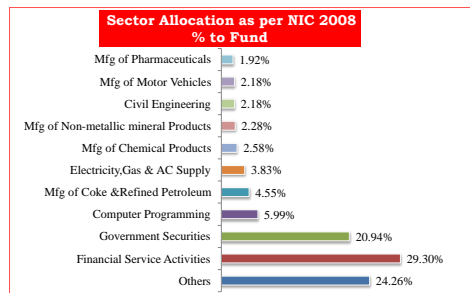
Debt Parameters	
Portfolio Yield (%)	5.54%
Avg Maturity (In Months)	53.55
Modified Duration (In Years)	3.36

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
14,876.25	14,749.52	5,001.58	34,627.35

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%	14.70%
Public Deposits		
Govt. Securities	20% to 70%	42.59%
Corporate Bonds	30% to 60%	42.96%
Equity		
Net Current Assets	-	-0.26%



Defensive Managed Fund - Life Group - II as on January 31, 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	: ULGFO3920/02/12DefnsvFdlI101
Inception Date	: 20 Feb 2008
NAV	: 31.5059

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.82%	7.99%
10 Years	9.42%	9.41%
7 Years	8.06%	8.49%
5 Years	8.23%	8.76%
3 Years	9.99%	10.37%
2 Years	10.30%	10.19%
1 Year	7.68%	8.63%
6 Months	3.26%	3.45%
1 Month	-0.23%	-0.38%

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

Portfolio	
Equity	% to Fund
Reliance Industries Limited	1.95%
ICICI Bank Limited	1.87%
HDFC Bank Limited	1.80%
Infosys Limited	1.75%
Axis Bank Limited	0.87%
Kotak Mahindra Bank Limited	0.79%
Bharti Airtel Ltd	0.74%
Larsen & Toubro Limited	0.71%
State Bank of India	0.69%
Hindustan Unilever Limited	0.62%
Tata Consultancy Services Limited	0.59%
Bajaj Finance Ltd	0.54%
Others	9.44%
Total	22.36%

Debentures / Bonds	
	% to Fund
LIC Housing Finance Ltd	5.34%
Housing Development Finance Corporation Ltd	3.16%
Power Grid Corporation of India Ltd	2.20%
Larsen & Toubro Ltd	1.74%
Power Finance Corporation Ltd	1.68%
National Highway Authority Of India	1.61%
State Bank of India	1.60%
Ultratech Cement Ltd	1.55%
AXIS Bank Limited	1.49%
IDFC First Bank Limited	1.48%
Others	8.95%
Total	30.79%

Government Securities	
	% to Fund
7.17% GOI Mat 08-Jan-2028	6.35%
6.67% GOI Mat 15-Dec-2035	6.08%
6.45% GOI Mat 07-Oct-2029	3.02%
7.26% GOI Mat 14-Jan-2029	2.96%
6.79% GOI Mat 15-May-2027	2.09%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	1.63%
8.20 % Gsec P-STRIPS Mat 15-Feb-2022	1.55%
Gsec C-STRIPS Mat 26-Apr-2022	1.54%
7.38% Karnataka SDL Mat 27-Sep-2027	1.13%
8.22% Karnataka SDL Mat 09 Dec 2025	0.74%
Others	5.16%
Total	32.26%

Deposits, Money Mkt Securities and Net Current Assets.	14.60%
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Grand Total	100.00%
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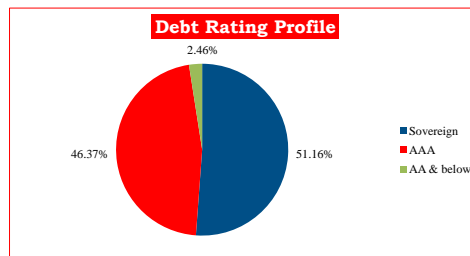
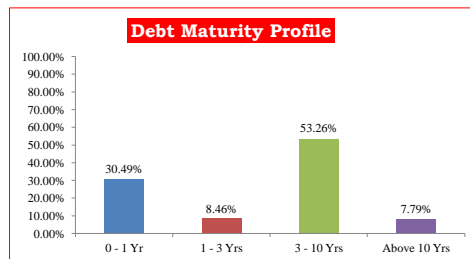
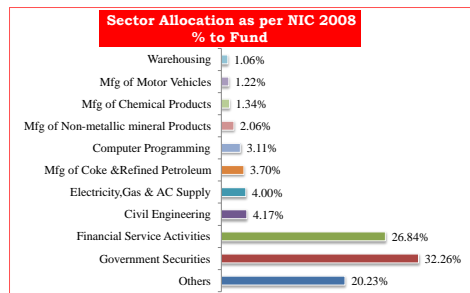
Debt Parameters	
Portfolio Yield (%)	5.52%
Avg Maturity (In Months)	52.85
Modified Duration (In Years)	3.30

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
35,965.55	1,01,426.93	23,485.33	1,60,877.81

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%	15.10%
Public Deposits		
Govt. Securities	50% to 85%	63.05%
Corporate Bonds	15% to 30%	22.36%
Equity		
Net Current Assets	-	-0.50%



Liquid Fund - Life Group - II as on January 31, 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	: 24.1218

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.45%	7.00%
10 Years	5.79%	7.12%
7 Years	4.84%	6.37%
5 Years	4.13%	5.81%
3 Years	3.57%	4.91%
2 Years	2.76%	4.03%
1 Year	2.23%	3.66%
6 Months	1.13%	1.82%
1 Month	0.20%	0.31%

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

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

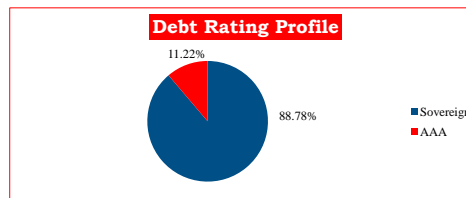
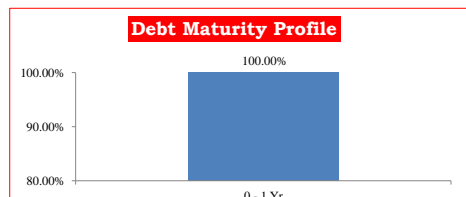
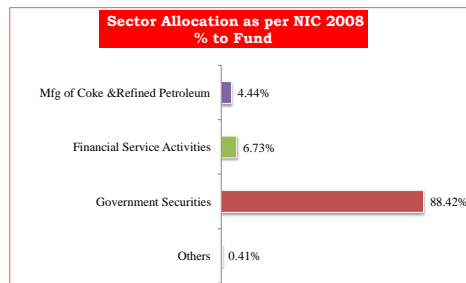
Debt Parameters	
Portfolio Yield (%)	3.86%
Avg Maturity (In Months)	8.11
Modified Duration (In Years)	0.68

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	2,438.29	2,438.29

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		



Secured Managed Fund - Life Group - II as on January 31, 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	: ULGF03820/02/12SecureMF1101
Inception Date	: 20 Feb 2008
NAV	: 29.5677

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.05%	7.76%
10 Years	8.20%	8.38%
7 Years	7.29%	7.98%
5 Years	6.34%	7.00%
3 Years	7.67%	8.50%
2 Years	6.22%	7.12%
1 Year	2.71%	3.09%
6 Months	1.87%	1.73%
1 Month	-0.07%	-0.48%

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

Portfolio

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	5.22%
IDFC First Bank Limited	4.47%
Sikka Ports And Terminals	3.76%
State Bank of India	3.65%
Bajaj Finance Ltd	3.04%
Power Finance Corporation Ltd	2.82%
ICICI Bank Ltd	1.64%
Mahindra & Mahindra Ltd	1.55%
HDB Financial Services Ltd	1.19%
Embassy Office Parks REIT	1.01%
Others	3.56%
Total	31.90%

Government Securities	% to Fund
7.17% GOI Mat 08-Jan-2028	12.11%
7.26% GOI Mat 14-Jan-2029	10.66%
6.67% GOI Mat 15-Dec-2035	5.92%
6.79% GOI Mat 15-May-2027	4.96%
7.61% GOI Mat 09-May-2030	3.03%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	2.70%
7.88% GOI Mat 19-Mar-2030	2.55%
7.60% Food Corp of India Bond GOI Mat 09-Jan-2030	1.93%
6.79% GOI Mat 26-Dec-2029	1.88%
6.44% Maharashtra SDL Mat 12-Aug-2028	1.59%
Others	6.20%
Total	53.53%

Deposits, Money Mkt Securities and Net Current Assets. 14.57%

Grand Total 100.00%

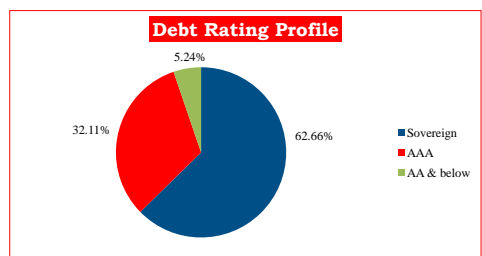
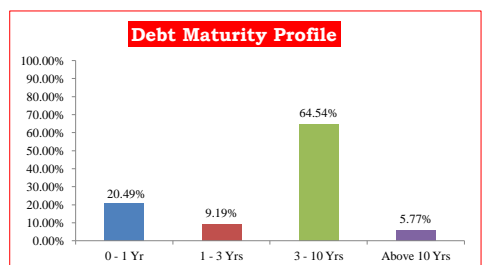
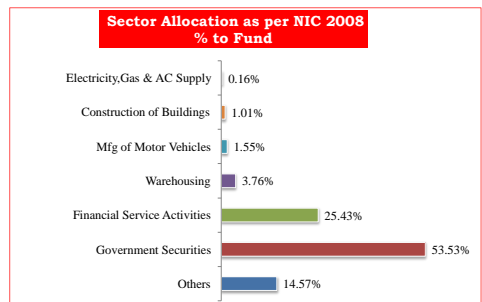
Debt Parameters	
Portfolio Yield (%)	5.85%
Avg Maturity (In Months)	61.07
Modified Duration (In Years)	3.87

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	87,703.79	14,957.01	1,02,660.80

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%	17.08%
Public Deposits		
Govt. Securities	75% to 100%	85.43%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	-2.51%



Stable Managed Fund - Life Group - II as on January 31, 2022

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

SFIN Code	: ULGF03720/02/12StableMFII101
Inception Date	: 20 Feb 2008
NAV	: 24.8712

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.71%	7.46%
10 Years	6.46%	8.15%
7 Years	5.69%	7.46%
5 Years	5.28%	6.86%
3 Years	5.18%	6.61%
2 Years	4.13%	5.64%
1 Year	2.78%	4.44%
6 Months	1.18%	1.98%
1 Month	0.24%	0.33%

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	6.03%
Housing Development Finance Corporation Ltd	5.57%
REC Limited	2.31%
Total	13.91%

Government Securities	% to Fund
8.58% Gujarat SDL Mat 23-Jan-2023	16.14%
8.60% Tamil Nadu SDL Mat 06-Mar-2023	12.90%
8.67% Maharashtra SDL Mat 06-Feb-2023	10.67%
8.31% Karnataka SDL Mat 14 Nov 2022	5.25%
Gsec C-STRIPS Mat 22-Feb-2023	4.87%
8.62% Maharashtra SDL Mat 06-Mar-2023	3.14%
Total	52.97%

Deposits, Money Mkt Securities and Net Current Assets.	33.12%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	4.70%
Avg Maturity (In Months)	12.11
Modified Duration (In Years)	0.96

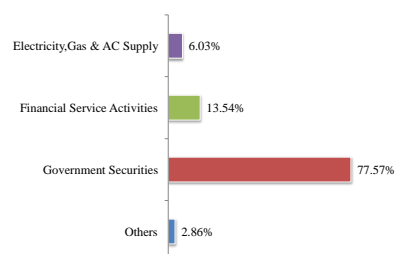
AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	2,620.34	1,297.88	3,918.22

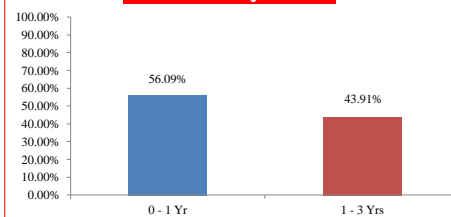
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	2	13	25

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

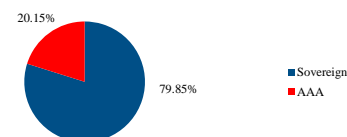
Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Debt Rating Profile



Balanced Managed Fund - Pension Group - II as on January 31, 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	: 42.4721

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.81%	10.40%
10 Years	10.92%	10.45%
7 Years	9.16%	9.00%
5 Years	10.40%	10.51%
3 Years	12.42%	12.24%
2 Years	13.43%	13.25%
1 Year	13.04%	14.16%
6 Months	4.71%	5.17%
1 Month	-0.28%	-0.28%

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

Portfolio	
Equity	% to Fund
Reliance Industries Limited	4.08%
ICICI Bank Limited	3.92%
HDFC Bank Limited	3.78%
Infosys Limited	3.65%
Axis Bank Limited	1.83%
Kotak Mahindra Bank Limited	1.66%
Bharti Airtel Ltd	1.55%
Larsen & Toubro Limited	1.49%
State Bank of India	1.44%
Hindustan Unilever Limited	1.29%
Tata Consultancy Services Limited	1.23%
Bajaj Finance Ltd	1.15%
Maruti Suzuki India Ltd	0.82%
ITC Limited	0.82%
Asian Paints (India) Ltd	0.80%
UltraTech Cement Limited	0.75%
Bajaj Finserv Ltd	0.66%
HCL Technologies Limited	0.66%
Mahindra & Mahindra Ltd.	0.63%
ICICI Prudential IT ETF	0.55%
Tech Mahindra Limited	0.53%
Tata Steel Limited	0.52%
Others	13.02%
Total	46.84%

Debentures / Bonds	% to Fund
Power Grid Corporation of India Ltd	3.50%
State Bank of India	3.33%
Housing Development Finance Corporation Ltd	1.83%
Power Finance Corporation Ltd	1.75%
REC Limited	1.74%
LIC Housing Finance Ltd	1.74%
Indian Railway Finance Corporation Ltd	1.68%
National Highway Authority Of India	1.68%
Sikka Ports And Terminals	1.65%
National Bank For Agriculture & Rural Development	1.57%
Total	20.47%

Government Securities	% to Fund
8.20% GOI Mat 15-Feb-2022	8.13%
7.26% GOI Mat 14-Jan-2029	3.27%
7.38% Karnataka SDL Mat 27-Sep-2027	2.02%
6.45% GOI Mat 07-Oct-2029	1.76%
7.59% GOI Mat 20-Mar-2029	1.72%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	1.69%
6.67% GOI Mat 15-Dec-2035	1.52%
6.79% GOI Mat 15-May-2027	1.51%
8.00% Oil Bond Mat 23-Mar-2026	0.69%
7.17% GOI Mat 08-Jan-2028	0.44%
Others	1.94%
Total	24.70%

Deposits, Money Mkt Securities and Net Current Assets.	7.99%
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Grand Total	100.00%
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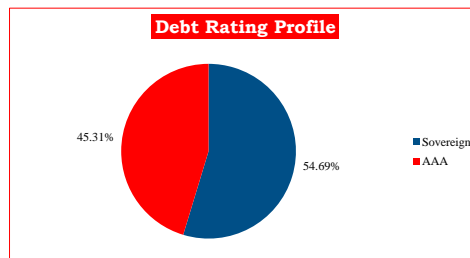
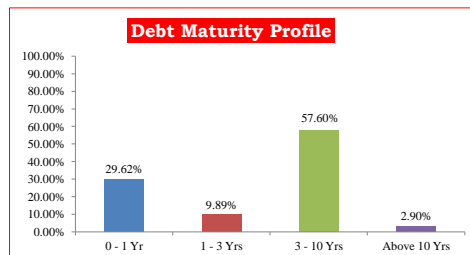
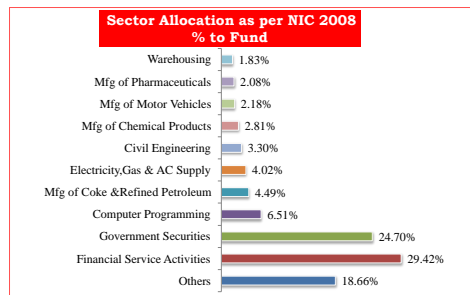
Debt Parameters	
Portfolio Yield (%)	5.53%
Avg Maturity (In Months)	49.52
Modified Duration (In Years)	3.16

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
288.41	278.11	49.23	615.74

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%	7.45%
Public Deposits		
Govt. Securities	20% to 70%	45.17%
Corporate Bonds	30% to 60%	46.84%
Equity		
Net Current Assets	-	0.55%



Defensive Managed Fund - Pension Group - II as on January 31, 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	: UJGF04511/02/12DefnsvFdlI101
Inception Date	: 08 Oct 2008
NAV	: 34.1773

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.76%	9.27%
10 Years	9.36%	9.41%
7 Years	8.07%	8.49%
5 Years	8.26%	8.76%
3 Years	10.12%	10.37%
2 Years	10.31%	10.19%
1 Year	7.85%	8.63%
6 Months	3.25%	3.45%
1 Month	-0.24%	-0.38%

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	2.02%
Reliance Industries Limited	1.98%
Infosys Limited	1.77%
HDFC Bank Limited	1.48%
Axis Bank Limited	0.96%
Kotak Mahindra Bank Limited	0.84%
Bharti Airtel Ltd	0.75%
State Bank of India	0.72%
Larsen & Toubro Limited	0.72%
Hindustan Unilever Limited	0.63%
Tata Consultancy Services Limited	0.59%
Bajaj Finance Ltd	0.55%
Others	9.49%
Total	22.51%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	4.37%
Bajaj Finance Ltd	3.64%
State Bank of India	3.22%
Hindustan Petroleum Corporation Ltd	2.90%
National Bank For Agriculture & Rural Development	2.50%
Indian Railway Finance Corporation Ltd	1.81%
LIC Housing Finance Ltd	1.30%
Export and Import Bank of India	1.29%
Sikka Ports And Terminals	1.21%
Mahindra and Mahindra Financial Services Ltd	1.01%
Others	6.20%
Total	29.45%

Government Securities	% to Fund
6.67% GOI Mat 15-Dec-2035	5.93%
7.17% GOI Mat 08-Jan-2028	5.68%
8.20% GOI Mat 15-Feb-2022	3.95%
6.45% GOI Mat 07-Oct-2029	2.79%
7.26% GOI Mat 14-Jan-2029	2.55%
6.79% GOI Mat 15-May-2027	1.87%
7.20% Maharashtra SDL Mat 09-Aug-2027	0.94%
8.22% Karnataka SDL Mat 09 Dec 2025	0.92%
7.65% Karnataka SDL Mat 29 Nov 2027	0.86%
8.35% Gujrat SDL Mat 06-Mar-2029	0.64%
Others	3.26%
Total	29.39%

Deposits, Money Mkt Securities and Net Current Assets.	18.65%
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Grand Total	100.00%
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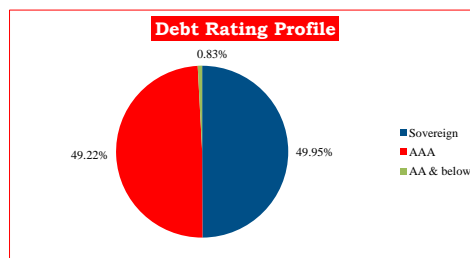
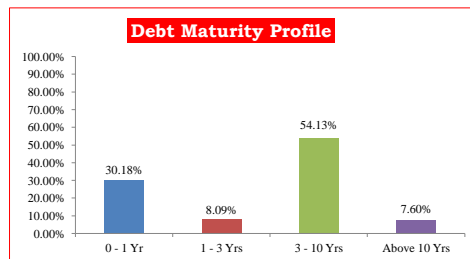
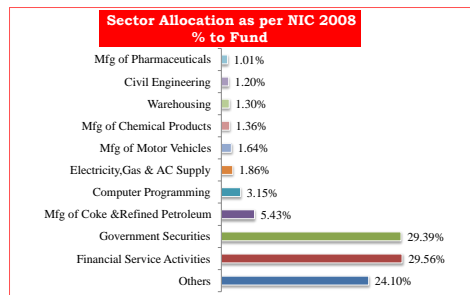
Debt Parameters	
Portfolio Yield (%)	5.49%
Avg Maturity (In Months)	51.73
Modified Duration (In Years)	3.23

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
7,984.45	20,873.17	6,617.12	35,474.74

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%	19.20%
Public Deposits		
Govt. Securities	50% to 85%	58.84%
Corporate Bonds	15% to 30%	22.51%
Equity		
Net Current Assets	-	-0.54%



Liquid Fund - Pension Group - II as on January 31, 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	: ULGF04311/02/12LiquidFdh101
Inception Date	: 08 Oct 2008
NAV	: 22.7086

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.33%	6.95%
10 Years	5.74%	7.12%
7 Years	4.76%	6.37%
5 Years	4.08%	5.81%
3 Years	3.50%	4.91%
2 Years	2.72%	4.03%
1 Year	2.18%	3.66%
6 Months	1.11%	1.82%
1 Month	0.20%	0.31%

CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

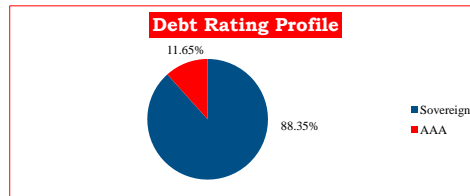
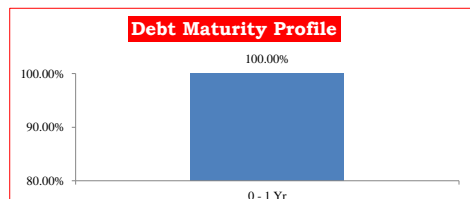
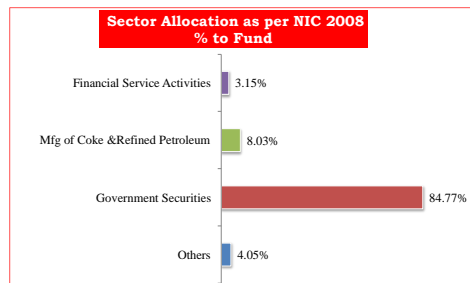
Portfolio	
Deposits, Money Mkt Securities and Net Current Assets.	100.00%
Grand Total	100.00%
Debt Parameters	
Portfolio Yield (%)	3.86%
Avg Maturity (In Months)	7.98
Modified Duration (In Years)	0.67

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	1,225.98	1,225.98

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 January 31, 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	: ULGF04411/02/12SecureMF1101
Inception Date	: 08 Oct 2008
NAV	: 29.0314

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.25%	8.14%
10 Years	8.14%	8.38%
7 Years	7.21%	7.98%
5 Years	6.26%	7.00%
3 Years	7.48%	8.50%
2 Years	6.08%	7.12%
1 Year	2.31%	3.09%
6 Months	1.42%	1.73%
1 Month	-0.27%	-0.48%

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

Portfolio	
Debentures / Bonds	% to Fund
State Bank of India	4.57%
Housing Development Finance Corporation Ltd	4.29%
Embassy Office Parks REIT	3.09%
Bajaj Finance Ltd	3.03%
Power Finance Corporation Ltd	2.86%
Mahindra & Mahindra Ltd	1.96%
Sikka Ports And Terminals	1.59%
IDFC First Bank Limited	1.59%
ICICI Bank Ltd	1.58%
Sundaram Finance Ltd	0.91%
Others	4.27%
Total	29.75%

Government Securities	% to Fund
7.17% GOI Mat 08-Jan-2028	14.22%
7.26% GOI Mat 14-Jan-2029	13.30%
6.67% GOI Mat 15-Dec-2035	5.48%
6.79% GOI Mat 15-May-2027	4.93%
7.61% GOI Mat 09-May-2030	3.87%
8.20% GOI Mat 15-Feb-2022	3.75%
7.60% Food Corp of India Bond GOI Mat 09-Jan-2030	2.64%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	2.26%
6.44% Maharashtra SDL Mat 12-Aug-2028	1.57%
7.88% GOI Mat 19-Mar-2030	1.55%
Others	5.84%
Total	59.40%

Deposits, Money Mkt Securities and Net Current Assets. 10.85%

Grand Total 100.00%

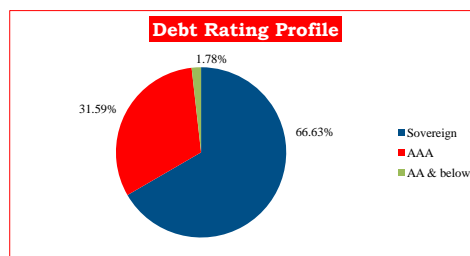
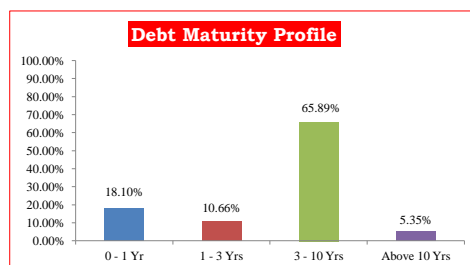
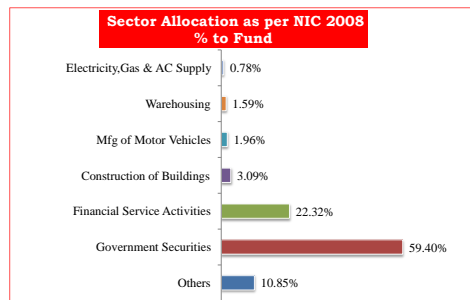
Debt Parameters	
Portfolio Yield (%)	5.88%
Avg Maturity (In Months)	61.38
Modified Duration (In Years)	3.91

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	11,919.62	1,450.05	13,369.66

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%	13.30%
Public Deposits		
Govt. Securities	75% to 100%	89.15%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	-2.46%



Stable Managed Fund - Pension Group - II as on January 31, 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	: ULGF04811/02/12StableMFII101
Inception Date	: 08 Oct 2008
NAV	: 23.7843

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.70%	7.47%
10 Years	6.47%	8.15%
7 Years	5.69%	7.46%
5 Years	5.34%	6.86%
3 Years	5.23%	6.61%
2 Years	4.18%	5.64%
1 Year	2.80%	4.44%
6 Months	1.17%	1.98%
1 Month	0.24%	0.33%

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	7.60%
Housing Development Finance Corporation Ltd	3.61%
REC Limited	1.52%
Total	12.73%

Government Securities	% to Fund
8.67% Maharashtra SDL Mat 06-Feb-2023	14.64%
8.62% Maharashtra SDL Mat 06-Mar-2023	10.10%
8.31% Karnataka SDL Mat 14 Nov 2022	6.24%
8.63% Tamil Nadu SDL Mat 09-Jan-2023	5.21%
8.60% Tamil Nadu SDL Mat 06-Mar-2023	4.86%
Gsec C-STRIPS Mat 22-Feb-2023	4.34%
8.89% Tamil Nadu SDL Mat 05-Dec-2022	3.45%
8.90% Tamil Nadu SDL Mat 20-Sep-2022	3.12%
8.58% Gujarat SDL Mat 23-Jan-2023	1.78%
8.20% GOI Mat 15-Feb-2022	0.91%
Total	54.64%

Deposits, Money Mkt Securities and Net Current Assets.	32.62%
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Grand Total	100.00%
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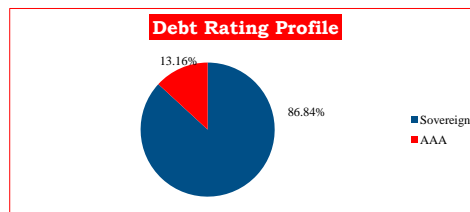
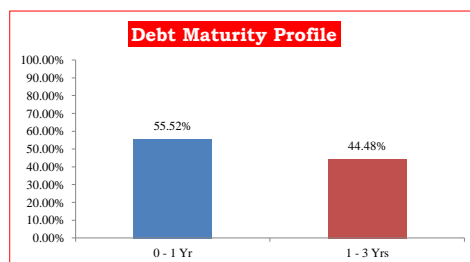
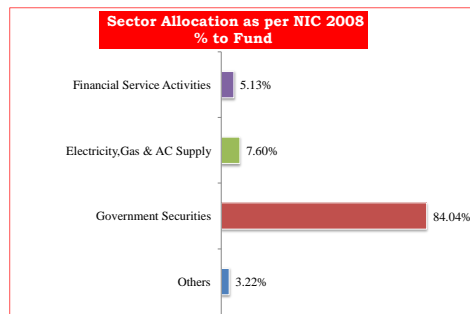
Debt Parameters	
Portfolio Yield (%)	4.64%
Avg Maturity (In Months)	11.71
Modified Duration (In Years)	0.93

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	2,220.95	1,075.40	3,296.35

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

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



Balanced Managed Fund - Defined Benefit Group as on January 31, 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	: 145.6731

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	12.65%	10.19%
10 Years	11.62%	10.45%
7 Years	9.83%	9.00%
5 Years	11.33%	10.51%
3 Years	13.45%	12.24%
2 Years	14.93%	13.25%
1 Year	13.67%	14.16%
6 Months	4.92%	5.17%
1 Month	-0.08%	-0.28%

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

Portfolio

Equity	% to Fund
Reliance Industries Limited	3.88%
Infosys Limited	3.45%
HDFC Bank Limited	3.42%
ICICI Bank Limited	3.02%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	2.35%
Bharti Airtel Ltd	1.48%
Nippon India ETF Bank Bees	1.45%
Larsen & Toubro Limited	1.41%
Hindustan Unilever Limited	1.33%
Tata Consultancy Services Limited	1.16%
Axis Bank Limited	1.06%
Kotak Mahindra Bank Limited	1.01%
ICICI Prudential Private Banks ETF	0.99%
Bajaj Finance Ltd	0.86%
ITC Limited	0.78%
Maruti Suzuki India Ltd	0.77%
Asian Paints (India) Ltd	0.75%
Mahindra & Mahindra Ltd.	0.69%
UltraTech Cement Limited	0.68%
HCL Technologies Limited	0.62%
ICICI Prudential IT ETF	0.52%
Others	12.13%
Total	43.83%

Debentures / Bonds	% to Fund
Power Grid Corporation of India Ltd	6.60%
Nuclear Power Corporation of India Ltd	3.99%
State Bank of India	3.82%
Power Finance Corporation Ltd	2.61%
Sikka Ports And Terminals	2.58%
LIC Housing Finance Ltd	1.30%
Total	20.89%

Government Securities	% to Fund
7.72% GOI Mat 25-May-2025	8.99%
7.40% GOI Mat 09-Sep-2035	5.19%
7.59% GOI Mat 20-Mar-2029	4.48%
7.37% GOI Mat 16-April-2023	3.89%
7.42% Maharashtra SDL Mat 11-May-2022	3.06%
8.20% GOI Mat 15-Feb-2022	1.82%
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	29.83%

Deposits, Money Mkt Securities and Net Current Assets.	5.46%
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Grand Total	100.00%
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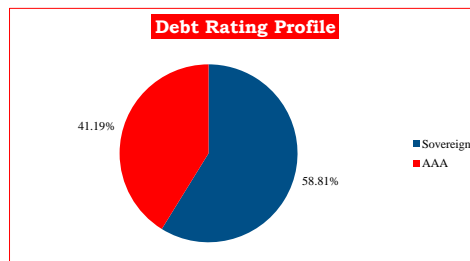
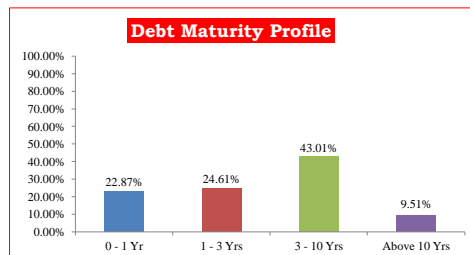
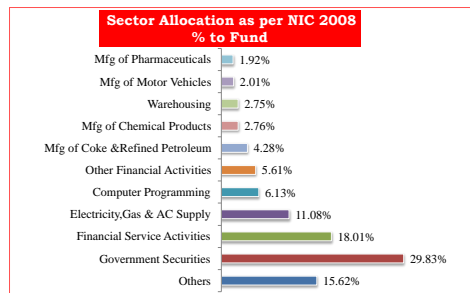
Debt Parameters	
Portfolio Yield (%)	5.58%
Avg Maturity (In Months)	49.72
Modified Duration (In Years)	3.09

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
361.73	418.62	45.04	825.39

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	3.87%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	50.72%
Corporate Bonds	30% to 60%	43.83%
Equity	-	1.58%
Net Current Assets	-	1.58%



Defensive Managed Fund - Defined Benefit Group as on January 31, 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	: 101.6296

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	10.19%	8.75%
10 Years	9.92%	9.41%
7 Years	8.92%	8.49%
5 Years	9.29%	8.76%
3 Years	10.79%	10.37%
2 Years	11.45%	10.19%
1 Year	9.24%	8.63%
6 Months	3.76%	3.45%
1 Month	0.03%	-0.38%

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	2.20%
ICICI Bank Limited	2.18%
HDFC Bank Limited	2.13%
Infosys Limited	2.03%
Tata Consultancy Services Limited	1.08%
Bajaj Finance Ltd	1.05%
Kotak Mahindra Bank Limited	1.03%
Axis Bank Limited	0.97%
Larsen & Toubro Limited	0.84%
Bharti Airtel Ltd	0.68%
Mahindra & Mahindra Ltd.	0.61%
Hindustan Unilever Limited	0.59%
Others	6.70%
Total	22.08%

Debentures / Bonds	% to Fund
LIC Housing Finance Ltd	5.99%
National Highway Authority Of India	5.98%
Hindustan Petroleum Corporation Ltd	5.96%
National Thermal Power Corporation Ltd	4.65%
International Finance Corporation	1.94%
Total	24.53%

Government Securities	% to Fund
7.72% GOI Mat 25-May-2025	15.22%
7.40% GOI Mat 09-Sep-2035	4.81%
6.79% GOI Mat 26-Dec-2029	4.29%
6.45% GOI Mat 07-Oct-2029	4.03%
7.26% GOI Mat 14-Jan-2029	3.61%
7.59% GOI Mat 20-Mar-2029	3.38%
8.60% GOI Mat 02-Jun-2028	3.21%
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	1.37%
Others	4.08%
Total	48.33%

Deposits, Money Mkt Securities and Net Current Assets.	5.07%
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Grand Total	100.00%
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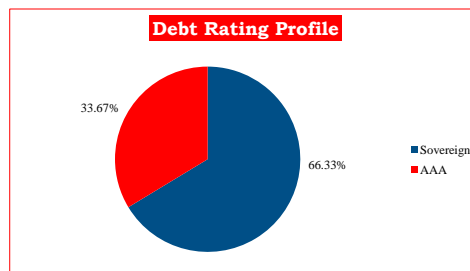
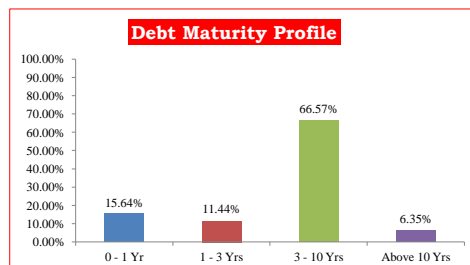
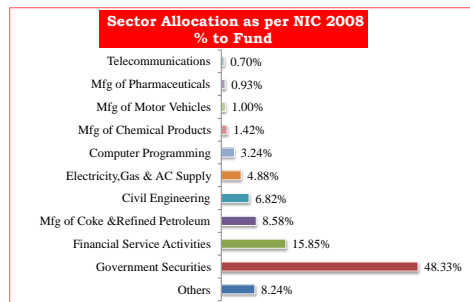
Debt Parameters	
Portfolio Yield (%)	5.90%
Avg Maturity (In Months)	57.98
Modified Duration (In Years)	3.65

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
38.12	125.78	8.75	172.65

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	2.90%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	72.85%
Corporate Bonds		
Equity	15% to 30%	22.08%
Net Current Assets	-	2.17%



Secured Managed Fund - Defined Benefit Group as on January 31, 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	: 158.8621

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	13.06%	7.31%
10 Years	8.66%	8.38%
7 Years	8.29%	7.98%
5 Years	5.13%	7.00%
3 Years	5.77%	8.50%
2 Years	5.07%	7.12%
1 Year	2.14%	3.09%
6 Months	1.58%	1.73%
1 Month	-0.39%	-0.48%

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	30.36%
8.20% GOI Mat 15-Feb-2022	21.68%
5.77% GOI Mat 03-AUG-2030	20.92%
7.59% GOI Mat 20-Mar-2029	19.87%
9.20% GOI Mat 30-Sep-2030	2.23%
Total	95.05%

Deposits, Money Mkt Securities and Net Current Assets. 4.95%

Grand Total 100.00%

Debt Parameters	
Portfolio Yield (%)	5.85%
Avg Maturity (In Months)	67.93
Modified Duration (In Years)	4.30

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	9.88	0.51	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%	2.34%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	95.05%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	2.60%

