

MONTHLY UPDATE

MARCH 2022



INDEX



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Balanced Managed Fund - Old Group as on March 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	: 202.0297

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	13.15%	11.15%
10 Years	11.25%	10.36%
7 Years	9.79%	9.27%
5 Years	10.26%	9.99%
3 Years	11.48%	11.04%
2 Years	22.24%	22.68%
1 Year	11.14%	11.12%
6 Months	0.07%	0.18%
1 Month	1.72%	1.91%

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

Portfolio

Equity	% to Fund
Reliance Industries Limited	4.49%
Infosys Limited	3.91%
HDFC Bank Limited	2.86%
ICICI Bank Limited	2.43%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	1.98%
Bharti Airtel Ltd	1.64%
Tata Consultancy Services Limited	1.26%
Larsen & Toubro Limited	1.26%
Nippon India ETF Bank Bees	1.23%
Bajaj Finance Ltd	1.07%
Hindustan Unilever Limited	1.05%
Axis Bank Limited	1.04%
ITC Limited	0.95%
SBI Mutual Fund - SBI ETF Private Bank	0.89%
Kotak Mahindra Bank Limited	0.84%
ICICI Prudential Private Banks ETF	0.71%
HCL Technologies Limited	0.66%
State Bank of India	0.64%
UltraTech Cement Limited	0.63%
Maruti Suzuki India Ltd	0.63%
Asian Paints (India) Ltd	0.63%
Bajaj Finserv Ltd	0.61%
ICICI Prudential IT ETF	0.57%
Tata Steel Limited	0.53%
Titan Company Limited	0.51%
Others	11.69%
Total	44.71%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	4.74%
Export and Import Bank of India	3.04%
Power Grid Corporation of India Ltd	2.63%
LIC Housing Finance Ltd	2.43%
State Bank of India	2.24%
Indian Railway Finance Corporation Ltd	1.52%
Mahindra and Mahindra Financial Services Ltd	1.44%
Sikka Ports And Terminals	1.43%
IDFC First Bank Limited	1.02%
HDB Financial Services Ltd	0.87%
Others	4.51%
Total	25.85%

Government Securities	% to Fund
7.17% GOI Mat 08-Jan-2028	4.95%
Gsec C-STRIPS Mat 26-Oct-2022	2.23%
7.26% GOI Mat 14-Jan-2029	2.12%
6.45% GOI Mat 07-Oct-2029	1.96%
6.79% GOI Mat 15-May-2027	1.96%
6.54% GOI Mat 17-Jan-2032	1.66%
Gsec C-STRIPS Mat 15-Jun-2022	1.45%
Gsec C-STRIPS Mat 26-Apr-2022	0.53%
8.04% Maharashtra SDL Mat 25-Feb-2025	0.50%
5.63% GOI Mat 12-Apr-2026	0.50%
Others	6.08%
Total	23.95%

Deposits, Money Mkt Securities and Net Current Assets.	5.48%
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Grand Total	100.00%
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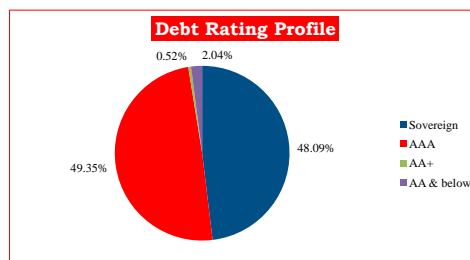
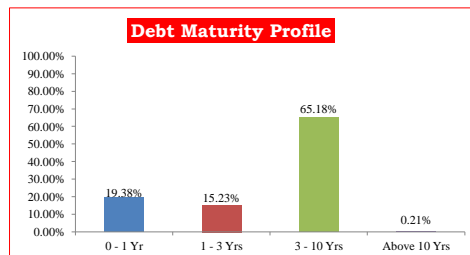
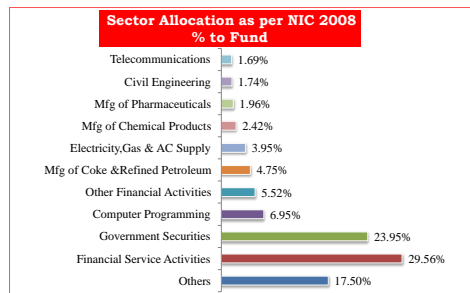
Debt Parameters	
Portfolio Yield (%)	5.93%
Avg Maturity (In Months)	52.10
Modified Duration (In Years)	3.38

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
39,246.39	43,718.53	4,813.82	87,778.74

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 5%	4.32%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	49.81%
Corporate Bonds	30% to 60%	44.71%
Equity	-	1.16%
Net Current Assets	-	1.16%



Defensive Managed Fund - Old Group as on March 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	: 124.849

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	10.26%	9.02%
10 Years	9.79%	9.36%
7 Years	8.98%	8.62%
5 Years	8.77%	8.64%
3 Years	9.76%	9.63%
2 Years	13.79%	14.38%
1 Year	7.95%	7.80%
6 Months	0.22%	0.62%
1 Month	0.91%	1.06%

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	2.51%
Infosys Limited	2.49%
ICICI Bank Limited	2.16%
HDFC Bank Limited	2.11%
Tata Consultancy Services Limited	1.16%
Bajaj Finance Ltd	1.07%
Larsen & Toubro Limited	0.79%
Kotak Mahindra Bank Limited	0.71%
Bharti Airtel Ltd	0.71%
Axis Bank Limited	0.71%
Housing Devt Finance Corpn Limited	0.67%
IITC Limited	0.63%
Hindustan Unilever Limited	0.52%
Others	6.80%
Total	23.04%

Debentures / Bonds	% to Fund
LIC Housing Finance Ltd	6.80%
Housing Development Finance Corporation Ltd	4.55%
National Thermal Power Corporation Ltd	3.39%
Power Grid Corporation of India Ltd	2.82%
Indian Railway Finance Corporation Ltd	2.25%
Ultratech Cement Ltd	2.06%
State Bank of India	2.03%
Hindustan Petroleum Corporation Ltd	1.52%
Bajaj Finance Ltd	1.34%
Larsen & Toubro Ltd	1.09%
Others	9.54%
Total	37.40%

Government Securities	% to Fund
7.17% GOI Mat 08-Jan-2028	4.94%
7.26% GOI Mat 14-Jan-2029	3.13%
6.45% GOI Mat 07-Oct-2029	2.90%
Gsec C-STRIPS Mat 26-Oct-2022	2.61%
6.54% GOI Mat 17-Jan-2032	2.29%
7.20% Maharashtra SDL Mat 09-Aug-2027	2.17%
7.65% Tamil Nadu SDL Mat 06-Dec-2027	1.53%
6.79% GOI Mat 15-May-2027	1.32%
7.72% GOI Mat 25-May-2025	1.17%
8.31% Karnataka SDL Mat 14 Nov 2022	0.97%
Others	10.24%
Total	33.27%

Deposits, Money Mkt Securities and Net Current Assets.	6.29%
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Grand Total	100.00%
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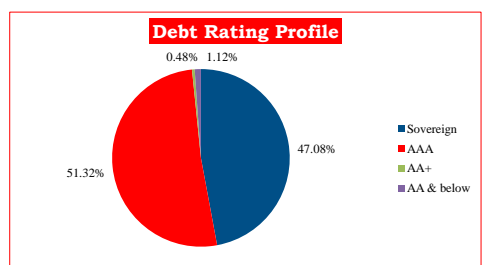
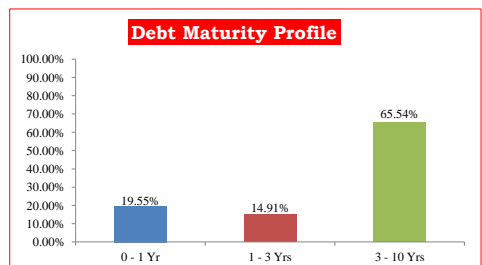
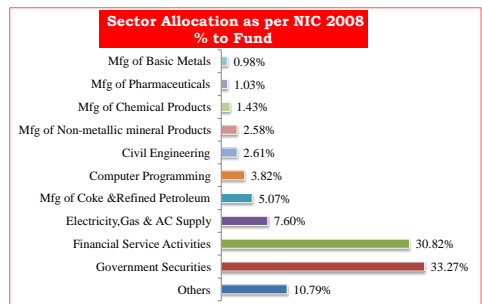
Debt Parameters	
Portfolio Yield (%)	5.89%
Avg Maturity (In Months)	49.25
Modified Duration (In Years)	3.22

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
7,498.51	23,003.20	2,047.62	32,549.33

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%	4.38%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	70.67%
Corporate Bonds	15% to 30%	23.04%
Equity	-	1.91%
Net Current Assets	-	-



Liquid Fund - Old Group as on March 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	: 67.8901

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.73%	6.58%
10 Years	6.33%	7.03%
7 Years	5.35%	6.24%
5 Years	4.65%	5.71%
3 Years	3.99%	4.71%
2 Years	3.14%	3.88%
1 Year	2.82%	3.68%
6 Months	1.44%	1.88%
1 Month	0.25%	0.34%

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

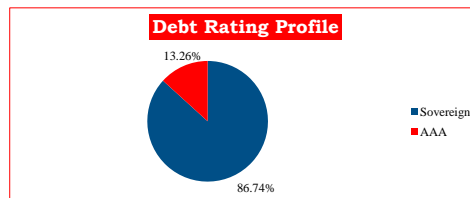
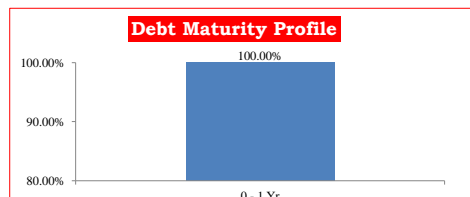
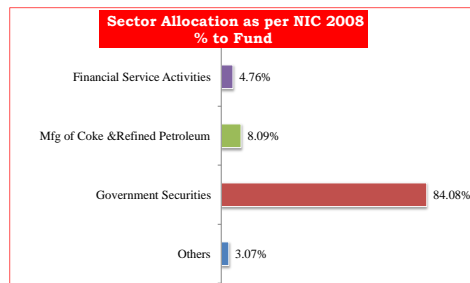
Portfolio	
Deposits, Money Mkt Securities and Net Current Assets.	100.00%
Grand Total	100.00%
Debt Parameters	
Portfolio Yield (%)	3.83%
Avg Maturity (In Months)	6.03
Modified Duration (In Years)	0.50

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	306.26	306.26

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 March 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	: 75.4643

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.30%	6.88%
10 Years	8.35%	8.37%
7 Years	7.50%	7.96%
5 Years	6.85%	7.29%
3 Years	7.39%	8.22%
2 Years	5.25%	6.07%
1 Year	4.08%	4.48%
6 Months	0.59%	1.05%
1 Month	0.32%	0.21%

CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	9.01%
IDFC First Bank Limited	5.40%
LIC Housing Finance Ltd	3.56%
Bajaj Finance Ltd	2.76%
Power Finance Corporation Ltd	2.04%
National Bank For Agriculture & Rural Development	1.72%
Mahindra and Mahindra Financial Services Ltd	1.63%
State Bank of India	1.59%
Sikka Ports And Terminals	1.41%
Embassy Office Parks REIT	1.33%
Others	5.20%
Total	35.66%

Government Securities	% to Fund
7.17% GOI Mat 08-Jan-2028	11.39%
7.26% GOI Mat 14-Jan-2029	9.75%
6.79% GOI Mat 15-May-2027	9.54%
Gsec C-STRIPS Mat 22-Aug-2022	6.16%
Gsec C-STRIPS Mat 26-Apr-2022	3.69%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	2.69%
7.61% GOI Mat 09-May-2030	2.62%
7.84% Tamil Nadu SDL Mat 13-Jul-2026	2.58%
7.60% Food Corp of India Bond GOI Mat 09-Jan-2030	2.49%
7.88% GOI Mat 19-Mar-2030	2.34%
Others	6.92%
Total	60.16%

Deposits, Money Mkt Securities and Net Current Assets. 4.19%

Grand Total 100.00%

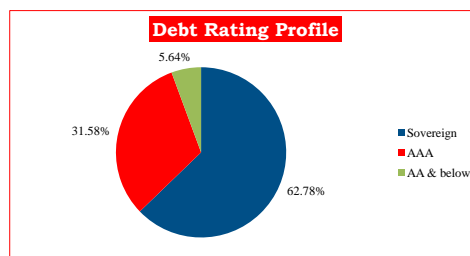
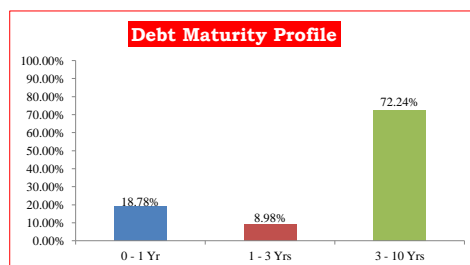
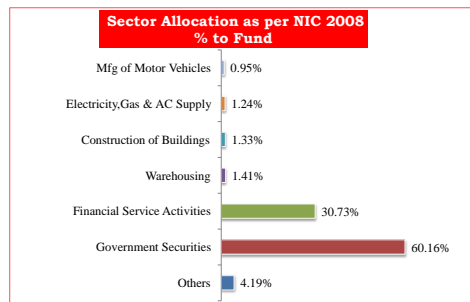
Debt Parameters	
Portfolio Yield (%)	6.09%
Avg Maturity (In Months)	57.58
Modified Duration (In Years)	3.70

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	14,785.17	646.12	15,431.30

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	0% to 5%	3.06%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	95.81%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	1.12%



Balanced Managed Fund - Pension Group as on March 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	: 152.9121

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.50%	9.66%
10 Years	11.19%	10.36%
7 Years	9.72%	9.27%
5 Years	10.03%	9.99%
3 Years	11.40%	11.04%
2 Years	22.12%	22.68%
1 Year	11.02%	11.12%
6 Months	-0.33%	0.18%
1 Month	1.64%	1.91%

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

Portfolio

Equity	% to Fund
Reliance Industries Limited	4.54%
Infosys Limited	3.95%
HDFC Bank Limited	2.89%
ICICI Bank Limited	2.45%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	1.99%
Bharti Airtel Ltd	1.66%
Tata Consultancy Services Limited	1.27%
Larsen & Toubro Limited	1.27%
Nippon India ETF Bank Bees	1.24%
Bajaj Finance Ltd	1.07%
Hindustan Unilever Limited	1.07%
Axis Bank Limited	1.05%
ITC Limited	0.96%
SBI Mutual Fund - SBI ETF Private Bank	0.89%
Kotak Mahindra Bank Limited	0.85%
ICICI Prudential Private Banks ETF	0.71%
HCL Technologies Limited	0.67%
State Bank of India	0.64%
UltraTech Cement Limited	0.64%
Maruti Suzuki India Ltd	0.64%
Asian Paints (India) Ltd	0.63%
Bajaj Finserv Ltd	0.62%
ICICI Prudential IT ETF	0.57%
Tata Steel Limited	0.53%
Titan Company Limited	0.51%
Others	11.90%
Total	45.23%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	3.53%
LIC Housing Finance Ltd	3.42%
National Thermal Power Corporation Ltd	2.10%
Power Grid Corporation of India Ltd	1.95%
Indian Railway Finance Corporation Ltd	1.64%
Power Finance Corporation Ltd	1.37%
Ultratech Cement Ltd	1.36%
State Bank of India	1.34%
IDFC First Bank Limited	1.21%
Hindustan Petroleum Corporation Ltd	1.18%
Others	6.00%
Total	25.08%

Government Securities	% to Fund
7.17% GOI Mat 08-Jan-2028	4.42%
Gsec C-STRIPS Mat 26-Oct-2022	2.96%
6.79% GOI Mat 15-May-2027	2.36%
7.26% GOI Mat 14-Jan-2029	2.17%
6.54% GOI Mat 17-Jan-2032	1.63%
6.45% GOI Mat 07-Oct-2029	1.21%
Gsec C-STRIPS Mat 15-Jun-2022	1.13%
7.65% Karnataka SDL Mat 29 Nov 2027	1.03%
7.38% Karnataka SDL Mat 27-Sep-2027	0.72%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	0.54%
Others	5.54%
Total	23.71%

Deposits, Money Mkt Securities and Net Current Assets.	5.99%
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Grand Total	100.00%
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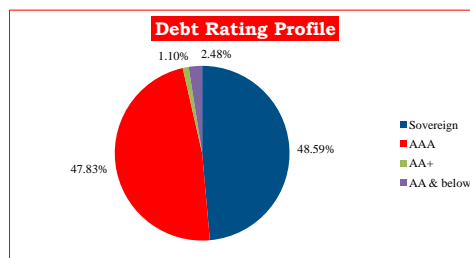
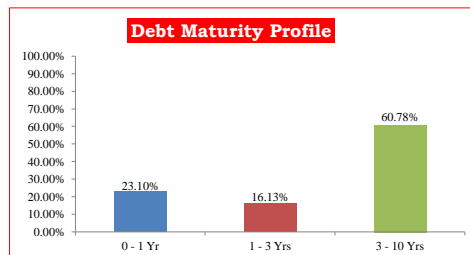
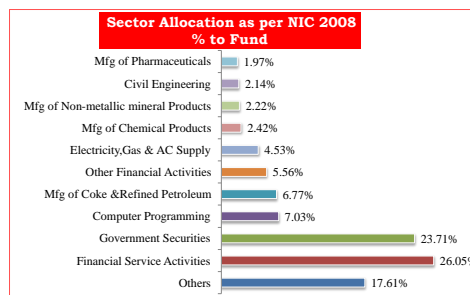
Debt Parameters	
Portfolio Yield (%)	5.79%
Avg Maturity (In Months)	46.31
Modified Duration (In Years)	3.05

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
12,232.03	13,194.84	1,619.81	27,046.68

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%	4.84%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	48.79%
Corporate Bonds	30% to 60%	45.23%
Equity	-	1.15%
Net Current Assets	-	1.15%



Defensive Managed Fund - Life Group as on March 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	: ULGF02425/02/12DefensiveF101
Inception Date	: 02 Jan 2004
NAV	: 109.7289

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.59%	8.25%
10 Years	9.77%	9.36%
7 Years	8.72%	8.62%
5 Years	8.53%	8.64%
3 Years	9.73%	9.63%
2 Years	13.14%	14.38%
1 Year	7.62%	7.80%
6 Months	0.10%	0.62%
1 Month	0.88%	1.06%

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	1.98%
HDFC Bank Limited	1.45%
ICICI Bank Limited	1.23%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	1.00%
Bharti Airtel Ltd	0.83%
Tata Consultancy Services Limited	0.64%
Larsen & Toubro Limited	0.63%
Nippon India ETF Bank Bees	0.62%
Bajaj Finance Ltd	0.54%
Hindustan Unilever Limited	0.53%
Axis Bank Limited	0.52%
Others	10.41%
Total	22.65%

Debentures / Bonds	% to Fund
LIC Housing Finance Ltd	5.77%
Housing Development Finance Corporation Ltd	4.60%
State Bank of India	2.41%
ICICI Bank Ltd	2.06%
Power Grid Corporation of India Ltd	1.93%
Hindustan Petroleum Corporation Ltd	1.52%
AXIS Bank Limited	1.39%
Sikka Ports And Terminals	1.38%
Larsen & Toubro Ltd	1.36%
National Highway Authority Of India	1.29%
Others	11.44%
Total	35.15%

Government Securities	% to Fund
7.17% GOI Mat 08-Jan-2028	6.35%
7.26% GOI Mat 14-Jan-2029	3.37%
8.31% Karnataka SDL Mat 14 Nov 2022	3.11%
6.45% GOI Mat 07-Oct-2029	2.38%
6.54% GOI Mat 17-Jan-2032	2.28%
6.79% GOI Mat 15-May-2027	1.99%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	1.59%
Gsec C-STRIPS Mat 26-Oct-2022	1.29%
7.20% Maharashtra SDL Mat 09-Aug-2027	1.15%
Gsec C-STRIPS Mat 15-Jun-2022	1.09%
Others	10.96%
Total	35.55%

Deposits, Money Mkt Securities and Net Current Assets.	6.65%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	5.89%
Avg Maturity (In Months)	50.13
Modified Duration (In Years)	3.26

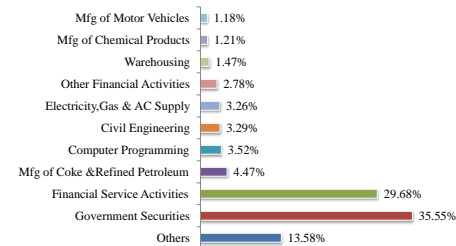
AUM (in Lakhs)

Equity	Debt	MMF & Others	Total
34,233.72	1,06,880.26	10,054.82	1,51,168.80

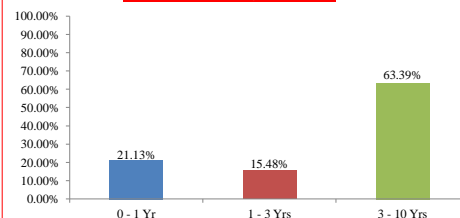
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	2	13	25
Mr Abhishek Agarwal	-	-	13

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	4.88%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	70.70%
Corporate Bonds	15% to 30%	22.65%
Equity	15% to 30%	22.65%
Net Current Assets	-	1.77%

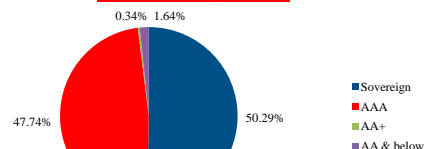
Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Debt Rating Profile



Defensive Managed Fund - Pension Group as on March 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	: 99.0626

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.98%	8.25%
10 Years	9.77%	9.36%
7 Years	8.71%	8.62%
5 Years	8.55%	8.64%
3 Years	9.61%	9.63%
2 Years	13.37%	14.38%
1 Year	7.70%	7.80%
6 Months	0.22%	0.62%
1 Month	1.11%	1.06%

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	2.36%
Infosys Limited	2.05%
HDFC Bank Limited	1.50%
ICICI Bank Limited	1.27%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	1.03%
Bharti Airtel Ltd	0.86%
Tata Consultancy Services Limited	0.66%
Larsen & Toubro Limited	0.65%
Nippon India ETF Bank Bees	0.64%
Bajaj Finance Ltd	0.56%
Hindustan Unilever Limited	0.55%
Axis Bank Limited	0.54%
ITC Limited	0.50%
Others	10.31%
Total	23.49%

Debentures / Bonds	
	% to Fund
Power Finance Corporation Ltd	4.66%
NHPC Ltd	4.10%
LIC Housing Finance Ltd	3.88%
Housing Development Finance Corporation Ltd	3.61%
Ultratech Cement Ltd	3.48%
Indian Railway Finance Corporation Ltd	1.96%
National Highway Authority Of India	1.73%
Sikka Ports And Terminals	1.63%
National Thermal Power Corporation Ltd	1.55%
State Bank of India	1.22%
Others	8.67%
Total	36.48%

Government Securities	
	% to Fund
7.17% GOI Mat 08-Jan-2028	6.57%
7.26% GOI Mat 14-Jan-2029	3.33%
Gsec C-STRIPS Mat 26-Oct-2022	3.24%
6.45% GOI Mat 07-Oct-2029	2.74%
6.54% GOI Mat 17-Jan-2032	2.29%
6.79% GOI Mat 15-May-2027	2.21%
7.72% GOI Mat 25-May-2025	1.50%
7.65% Karnataka SDL Mat 29 Nov 2027	1.40%
8.31% Karnataka SDL Mat 14 Nov 2022	1.00%
7.80% Karnataka SDL Mat 08-Apr-2030	0.79%
Others	8.86%
Total	33.94%

Deposits, Money Mkt Securities and Net Current Assets.	6.09%
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Grand Total	100.00%
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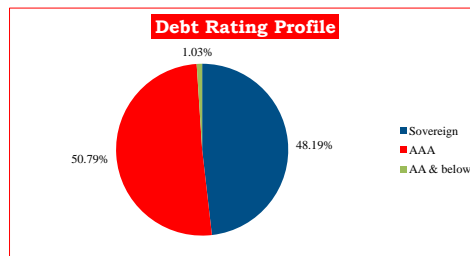
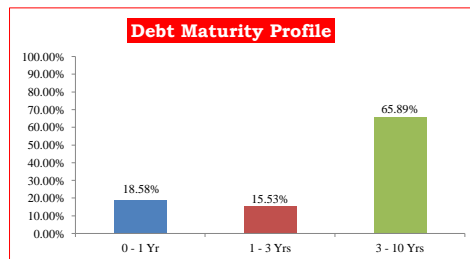
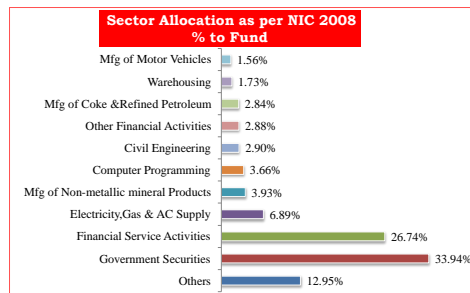
Debt Parameters	
Portfolio Yield (%)	5.89%
Avg Maturity (In Months)	49.80
Modified Duration (In Years)	3.27

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
4,320.73	12,953.34	1,120.33	18,394.41

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%	4.34%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	70.42%
Corporate Bonds	15% to 30%	23.49%
Equity	-	1.75%
Net Current Assets	-	1.75%



Growth Fund - Pension Group as on March 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	: 286.0059

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	15.04%	13.09%
10 Years	14.62%	12.80%
7 Years	13.87%	10.87%
5 Years	14.36%	13.30%
3 Years	17.01%	14.49%
2 Years	49.09%	42.99%
1 Year	25.17%	19.24%
6 Months	2.24%	-0.88%
1 Month	3.64%	3.99%

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

Portfolio

Equity	% to Fund
UltraTech Cement Limited	6.66%
Infosys Limited	5.90%
State Bank of India	5.44%
Reliance Industries Limited	5.44%
Bharti Airtel Ltd	4.89%
Tata Steel Limited	4.35%
Larsen & Toubro Limited	4.15%
Sun Pharmaceuticals Industries Limited	3.86%
Tech Mahindra Limited	3.34%
Hindalco Industries Limited	3.18%
Tata Motors Limited	3.11%
Axis Bank Limited	3.09%
Dr Reddys Laboratories Limited	3.02%
Vedanta Ltd	2.87%
Adani Port & Special Economic Zone Ltd	2.32%
Mahindra & Mahindra Ltd.	2.18%
Godrej Consumer Products Limited	2.09%
Bajaj Finserv Ltd	2.00%
HDFC Bank Limited	2.00%
Cipla Limited	1.98%
Bajaj Auto Ltd.	1.88%
Tata Power Co. Ltd	1.66%
Oil & Natural Gas Corporation Ltd.	1.44%
Maruti Suzuki India Ltd	1.42%
Marico Limited.	1.42%
SKF India Ltd	1.33%
Nestle India Limited	1.22%
Eicher Motors Limited	1.15%
Power Grid Corporation of India Ltd	1.12%
Asian Paints (India) Ltd	1.08%
Bharat Petroleum Corporation Ltd	1.08%
Gas Authority of India Limited	1.02%
IndusInd Bank Limited	0.97%
Coal India Limited	0.91%
Ambuja Cements Ltd.	0.84%
Grasim Industries Limited	0.78%
Associated Cement Co Ltd.	0.71%
Bosch Ltd	0.68%
Indus Towers Limited	0.60%
Colgate Palmolive (India) Ltd	0.58%
Indian Oil Corporation Ltd	0.55%
Lupin Limited	0.53%
Others	1.15%
Total	95.97%

Deposits, Money Mkt Securities and Net Current Assets.	4.03%
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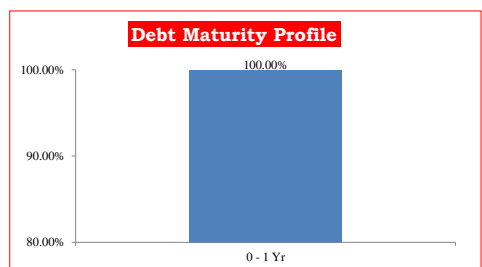
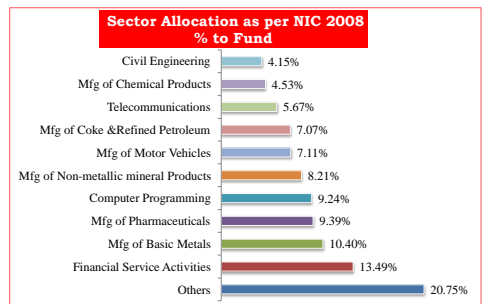
Grand Total	100.00%
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AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
40.92	-	1.72	42.64

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%	1.67%
Public Deposits	0%	0.00%
Govt. Securities	0%	0.00%
Corporate Bonds		
Equity	95% to 100%	95.97%
Net Current Assets	-	2.36%



Liquid Fund - Life Group as on March 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	: ULGF022225/02/12LiquidFund101
Inception Date	: 02 Jan 2004
NAV	: 67.2402

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.85%	6.64%
10 Years	6.37%	7.03%
7 Years	5.37%	6.24%
5 Years	4.68%	5.71%
3 Years	4.03%	4.71%
2 Years	3.23%	3.88%
1 Year	2.76%	3.68%
6 Months	1.44%	1.88%
1 Month	0.26%	0.34%

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

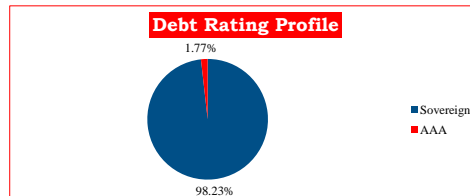
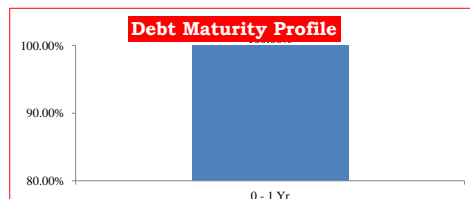
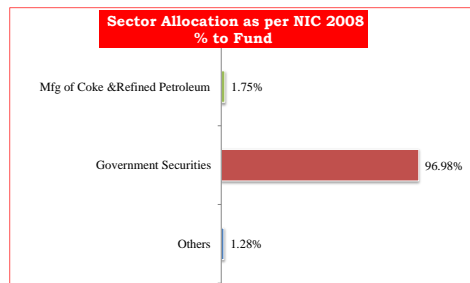
Portfolio	
Deposits, Money Mkt Securities and Net Current Assets.	100.00%
Grand Total	100.00%
Debt Parameters	
Portfolio Yield (%)	3.99%
Avg Maturity (In Months)	7.35
Modified Duration (In Years)	0.61

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	1,985.03	1,985.03

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		



Liquid Fund - Pension Group as on March 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	: 67.2601

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.85%	6.64%
10 Years	6.31%	7.03%
7 Years	5.29%	6.24%
5 Years	4.57%	5.71%
3 Years	3.93%	4.71%
2 Years	3.10%	3.88%
1 Year	2.76%	3.68%
6 Months	1.41%	1.88%
1 Month	0.25%	0.34%

CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

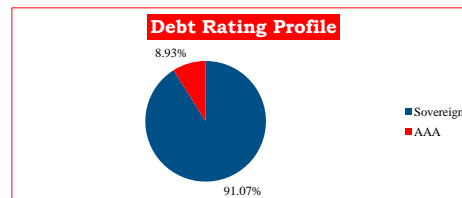
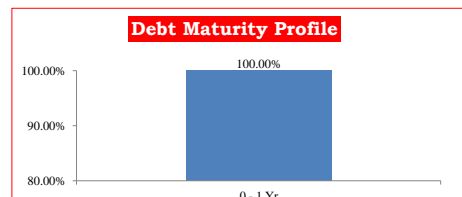
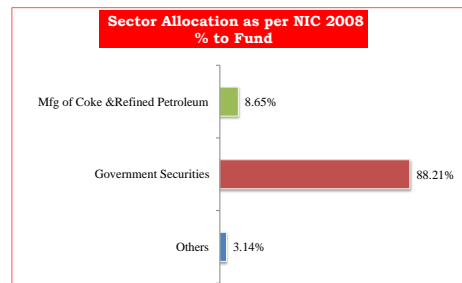
Portfolio	
Deposits, Money Mkt Securities and Net Current Assets.	100.00%
Grand Total	100.00%
Debt Parameters	
Portfolio Yield (%)	3.88%
Avg Maturity (In Months)	6.45
Modified Duration (In Years)	0.54

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	744.66	744.66

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	100%	100.00%
Public Deposits		
Govt. Securities	0%	0.00%
Corporate Bonds		
Equity	0%	0.00%



Secured Managed Fund - Life Group as on March 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	: 76.4147

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.57%	6.85%
10 Years	8.53%	8.37%
7 Years	7.64%	7.96%
5 Years	7.03%	7.29%
3 Years	7.44%	8.22%
2 Years	5.25%	6.07%
1 Year	4.36%	4.48%
6 Months	0.62%	1.05%
1 Month	0.23%	0.21%

CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures / Bonds	% to Fund
Power Finance Corporation Ltd	4.50%
State Bank of India	3.05%
IDFC First Bank Limited	2.71%
Sikka Ports And Terminals	2.31%
Housing Development Finance Corporation Ltd	2.30%
Power Grid Corporation of India Ltd	2.23%
Bajaj Finance Ltd	2.18%
Mahindra & Mahindra Ltd	2.11%
LIC Housing Finance Ltd	2.05%
Sundaram Finance Ltd	1.62%
Others	10.87%
Total	35.92%

Government Securities	% to Fund
7.17% GOI Mat 08-Jan-2028	11.68%
7.26% GOI Mat 14-Jan-2029	11.54%
Gsec C-STRIPS Mat 22-Aug-2022	7.36%
6.79% GOI Mat 15-May-2027	5.76%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	5.01%
7.42% Maharashtra SDL Mat 11-May-2022	3.90%
7.84% Tamil Nadu SDL Mat 13-Jul-2026	2.66%
7.88% GOI Mat 19-Mar-2030	2.63%
7.61% GOI Mat 09-May-2030	2.62%
8.08% Tamil Nadu SDL Mat 26-Dec-2028	1.30%
Others	6.96%
Total	61.42%

Deposits, Money Mkt Securities and Net Current Assets. 2.66%

Grand Total 100.00%

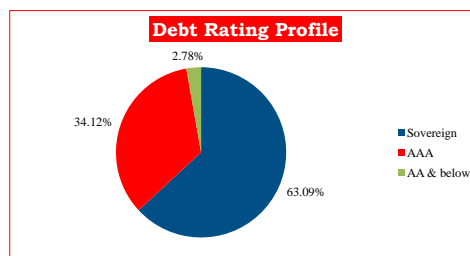
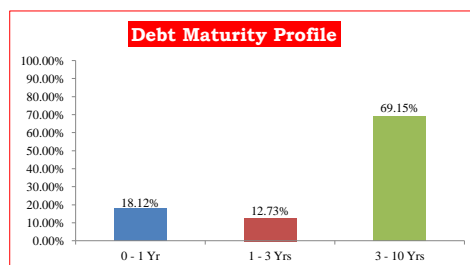
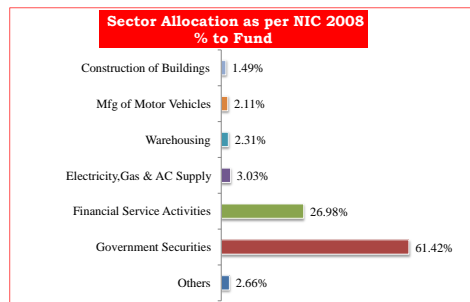
Debt Parameters	
Portfolio Yield (%)	6.08%
Avg Maturity (In Months)	56.61
Modified Duration (In Years)	3.66

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	28,060.30	766.09	28,826.39

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%	1.29%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	97.34%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	1.37%



Secured Managed Fund - Pension Group as on March 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	: 74.8845

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.45%	6.85%
10 Years	8.48%	8.37%
7 Years	7.55%	7.96%
5 Years	6.92%	7.29%
3 Years	7.28%	8.22%
2 Years	4.97%	6.07%
1 Year	3.91%	4.48%
6 Months	0.29%	1.05%
1 Month	0.12%	0.21%

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

Portfolio	
Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	5.18%
Sikka Ports And Terminals	4.01%
IDFC First Bank Limited	3.39%
ICICI Bank Ltd	2.70%
State Bank of India	2.43%
Mahindra & Mahindra Ltd	2.37%
Power Finance Corporation Ltd	2.29%
National Bank For Agriculture & Rural Development	1.45%
Bajaj Finance Ltd	1.29%
REC Limited	1.27%
Others	4.33%
Total	30.72%

Government Securities	% to Fund
7.17% GOI Mat 08-Jan-2028	11.22%
7.26% GOI Mat 14-Jan-2029	9.94%
6.79% GOI Mat 15-May-2027	8.53%
Gsec C-STRIPS Mat 22-Aug-2022	6.08%
Gsec C-STRIPS Mat 26-Apr-2022	5.93%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	4.20%
7.84% Tamil Nadu SDL Mat 13-Jul-2026	2.56%
7.88% GOI Mat 19-Mar-2030	2.46%
8.85% Maharashtra SDL Mat 03-Oct-2022	2.43%
7.61% GOI Mat 09-May-2030	2.40%
Others	9.14%
Total	64.90%

Deposits, Money Mkt Securities and Net Current Assets. 4.39%

Grand Total 100.00%

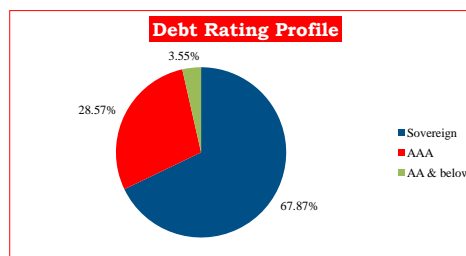
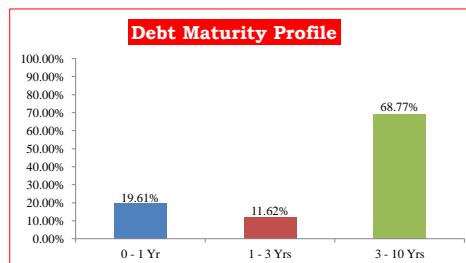
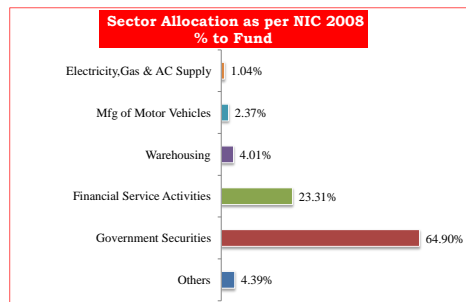
Debt Parameters	
Portfolio Yield (%)	6.03%
Avg Maturity (In Months)	56.17
Modified Duration (In Years)	3.63

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	8,042.86	369.21	8,412.07

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 5%	2.50%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	95.61%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	1.89%



Stable Managed Fund - Old Group as on March 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	: 67.3985

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.08%	7.46%
10 Years	6.89%	8.09%
7 Years	6.27%	7.34%
5 Years	5.88%	6.79%
3 Years	5.50%	6.34%
2 Years	4.47%	5.47%
1 Year	3.87%	4.49%
6 Months	1.60%	2.12%
1 Month	0.30%	0.41%

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.

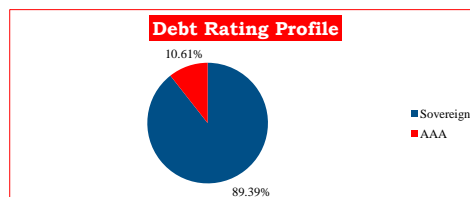
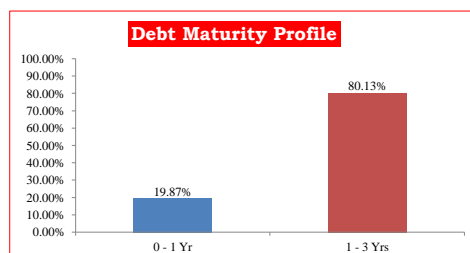
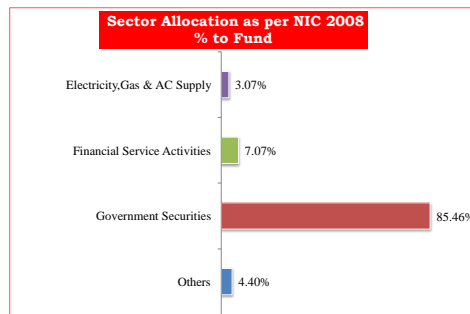
Portfolio	
Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	4.66%
Power Grid Corporation of India Ltd	3.07%
HDB Financial Services Ltd	2.40%
Total	10.14%
Government Securities	% to Fund
8.10% Tamil Nadu SDL Mat 08-May-2023	54.41%
8.63% Tamil Nadu SDL Mat 09-Jan-2023	10.87%
Gsec C-STRIPS Mat 15-Jun-2023	8.55%
7.37% GOI Mat 16-April-2023	4.82%
Total	78.65%
Deposits, Money Mkt Securities and Net Current Assets.	11.21%
Grand Total	100.00%
Debt Parameters	
Portfolio Yield (%)	4.81%
Avg Maturity (In Months)	12.69
Modified Duration (In Years)	0.98

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	378.23	47.75	425.99

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 March 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	: 63.6344

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.45%	8.44%
10 Years	8.18%	8.82%
7 Years	7.28%	8.28%
5 Years	6.70%	7.66%
3 Years	7.36%	7.95%
2 Years	4.96%	6.43%
1 Year	3.68%	5.43%
6 Months	0.42%	1.27%
1 Month	0.12%	0.34%

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

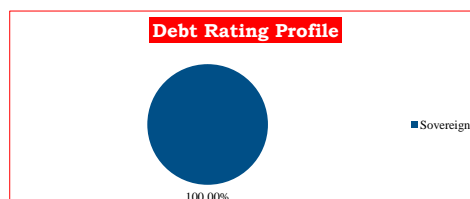
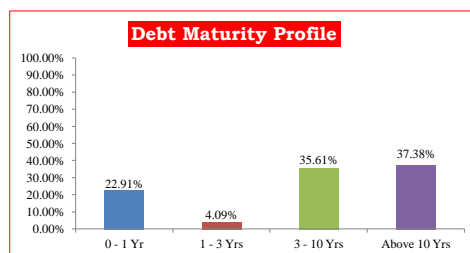
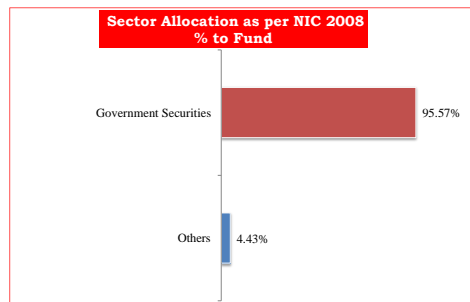
Portfolio	
Government Securities	% to Fund
8.32% GOI Mat 02-Aug-2032	35.33%
8.15% GOI Mat 24-Nov-2026	14.53%
7.88% GOI Mat 19-Mar-2030	8.88%
6.84% GOI Mat 19-Dec-2022	5.70%
8.08% GOI Mat 02-Aug-2022	5.60%
Gsec C-STRIPS Mat 15-Jun-2022	5.56%
8.60% GOI Mat 02-Jun-2028	4.44%
7.37% GOI Mat 16-April-2023	4.03%
7.59% GOI Mat 20-Mar-2029	2.64%
8.28% GOI Mat 21-Sep-2027	1.77%
Others	7.09%
Total	95.57%
Deposits, Money Mkt Securities and Net Current Assets.	4.43%
Grand Total	100.00%
Debt Parameters	
Portfolio Yield (%)	6.08%
Avg Maturity (In Months)	76.29
Modified Duration (In Years)	4.45

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	341.17	15.82	356.99

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	2.85%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	95.57%
Corporate Bonds	0%	0.00%
Equity	0%	0.00%
Net Current Assets	-	1.59%



Sovereign Fund - Pension as on March 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	: 58.4402

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.83%	8.44%
10 Years	7.37%	8.82%
7 Years	5.95%	8.28%
5 Years	4.82%	7.66%
3 Years	4.83%	7.95%
2 Years	3.42%	6.43%
1 Year	2.97%	5.43%
6 Months	1.35%	1.27%
1 Month	0.25%	0.34%

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

Portfolio

Government Securities	% to Fund
Gsec C-STRIPS Mat 15-Jun-2022	77.68%
6.84% GOI Mat 19-Dec-2022	5.76%
8.15% GOI Mat 24-Nov-2026	5.74%
7.37% GOI Mat 16-April-2023	3.42%
8.63% Tamil Nadu SDL Mat 09-Jan-2023	1.71%
6.35% Oil Bond Mat 23-Dec-2024	1.69%
8.08% GOI Mat 02-Aug-2022	1.69%
Total	97.69%

Deposits, Money Mkt Securities and Net Current Assets. 2.31%

Grand Total **100.00%**

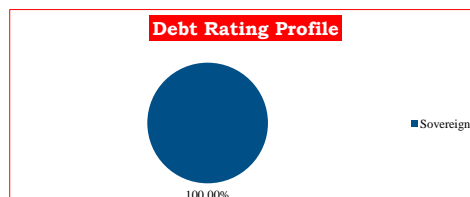
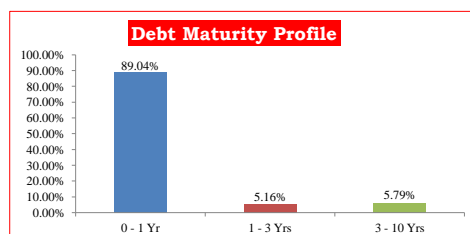
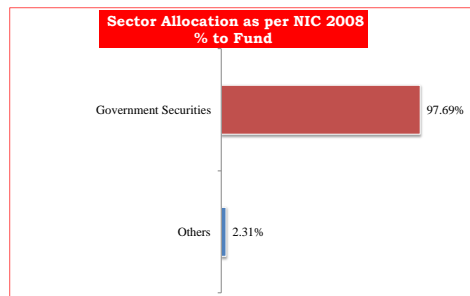
Debt Parameters	
Portfolio Yield (%)	4.04%
Avg Maturity (In Months)	6.92
Modified Duration (In Years)	0.50

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%	1.33%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	97.69%
Corporate Bonds	0%	0.00%
Equity	0%	0.00%
Net Current Assets	-	0.98%



Stable Managed Fund - Life Group as on March 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	: 69.592

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.32%	7.46%
10 Years	6.92%	8.09%
7 Years	6.24%	7.34%
5 Years	5.85%	6.79%
3 Years	5.48%	6.34%
2 Years	4.44%	5.47%
1 Year	3.77%	4.49%
6 Months	1.61%	2.12%
1 Month	0.30%	0.41%

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
Larsen & Toubro Ltd	4.97%
Power Grid Corporation of India Ltd	4.84%
Housing Development Finance Corporation Ltd	3.71%
HDB Financial Services Ltd	3.64%
Total	17.16%

Government Securities	% to Fund
8.10% Tamil Nadu SDL Mat 08-May-2023	42.74%
Gsec C-STRIPS Mat 15-Jun-2023	6.19%
7.37% GOI Mat 16-April-2023	3.84%
8.63% Tamil Nadu SDL Mat 09-Jan-2023	3.27%
Total	56.04%

Deposits, Money Mkt Securities and Net Current Assets.	26.80%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	4.80%
Avg Maturity (In Months)	12.47
Modified Duration (In Years)	0.97

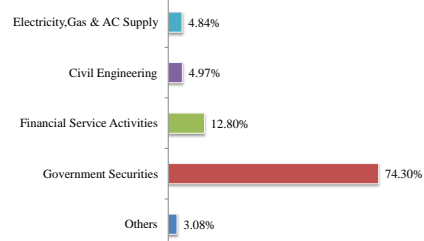
AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	3,917.47	1,434.17	5,351.64

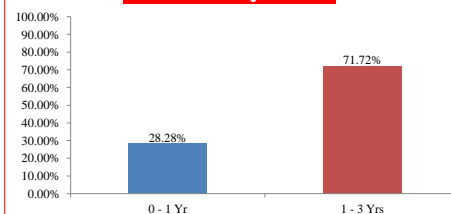
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	2	13	25

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

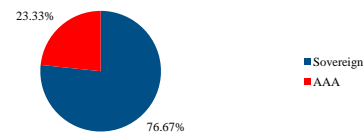
Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Debt Rating Profile



Stable Managed Fund - Pension Group as on March 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	: 69.5736

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.31%	7.46%
10 Years	6.91%	8.09%
7 Years	6.23%	7.34%
5 Years	5.82%	6.79%
3 Years	5.45%	6.34%
2 Years	4.40%	5.47%
1 Year	3.64%	4.49%
6 Months	1.61%	2.12%
1 Month	0.31%	0.41%

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	7.72%
Housing Development Finance Corporation Ltd	4.73%
HDB Financial Services Ltd	4.39%
REC Limited	3.07%
Hindustan Petroleum Corporation Ltd	2.41%
Total	22.32%

Government Securities	% to Fund
8.10% Tamil Nadu SDL Mat 08-May-2023	41.08%
Gsec C-STRIPS Mat 15-Jun-2023	6.76%
8.63% Tamil Nadu SDL Mat 09-Jan-2023	6.00%
7.37% GOI Mat 16-April-2023	2.63%
6.84% GOI Mat 19-Dec-2022	0.61%
8.89% Tamil Nadu SDL Mat 05-Dec-2022	0.49%
Total	57.58%

Deposits, Money Mkt Securities and Net Current Assets.	20.10%
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Grand Total	100.00%
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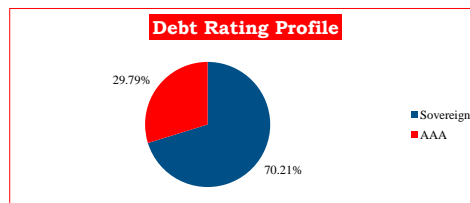
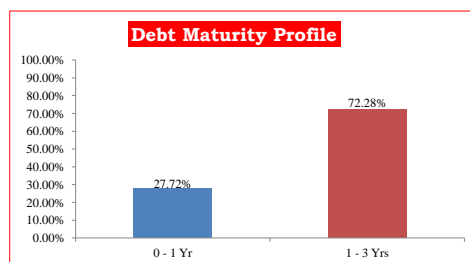
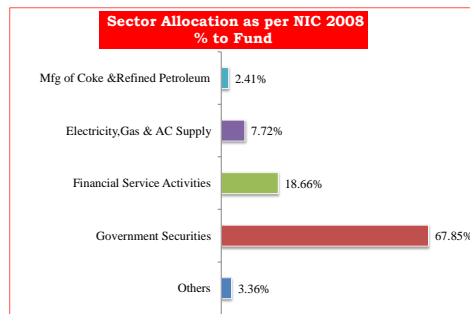
Debt Parameters	
Portfolio Yield (%)	4.84%
Avg Maturity (In Months)	12.58
Modified Duration (In Years)	0.97

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	6,709.68	1,687.81	8,397.50

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 March 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	: 31.4356

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.05%	8.19%
10 Years	10.66%	10.36%
7 Years	9.06%	9.27%
5 Years	9.29%	9.99%
3 Years	10.54%	11.04%
2 Years	21.00%	22.68%
1 Year	10.33%	11.12%
6 Months	-0.63%	0.18%
1 Month	1.52%	1.91%

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

Portfolio

Equity	% to Fund
Reliance Industries Limited	4.36%
Infosys Limited	3.80%
HDFC Bank Limited	2.77%
ICICI Bank Limited	2.36%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	1.92%
Bharti Airtel Ltd	1.59%
Tata Consultancy Services Limited	1.22%
Larsen & Toubro Limited	1.22%
Nippon India ETF Bank Bees	1.19%
Bajaj Finance Ltd	1.03%
Hindustan Unilever Limited	1.02%
Axis Bank Limited	1.01%
IITC Limited	0.93%
SBI Mutual Fund - SBI ETF Private Bank	0.86%
Kotak Mahindra Bank Limited	0.82%
ICICI Prudential Private Banks ETF	0.68%
HCL Technologies Limited	0.64%
State Bank of India	0.62%
UltraTech Cement Limited	0.61%
Maruti Suzuki India Ltd	0.61%
Asian Paints (India) Ltd	0.61%
Bajaj Finserv Ltd	0.59%
ICICI Prudential IT ETF	0.55%
Tata Steel Limited	0.51%
Others	11.91%
Total	43.45%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	3.15%
State Bank of India	2.42%
Indian Railway Finance Corporation Ltd	2.03%
Power Grid Corporation of India Ltd	1.88%
LIC Housing Finance Ltd	1.55%
Sikka Ports And Terminals	1.36%
Ultratech Cement Ltd	1.27%
National Bank For Agriculture & Rural Development	1.19%
Mahindra & Mahindra Ltd	1.03%
NHPC Ltd	0.88%
Others	6.09%
Total	22.85%

Government Securities	% to Fund
7.17% GOI Mat 08-Jan-2028	5.55%
6.45% GOI Mat 07-Oct-2029	2.33%
7.26% GOI Mat 14-Jan-2029	1.99%
6.54% GOI Mat 17-Jan-2032	1.65%
6.79% GOI Mat 15-May-2027	1.26%
7.20% Maharashtra SDL Mat 09-Aug-2027	0.68%
7.38% Karnataka SDL Mat 27-Sep-2027	0.51%
8.04% Maharashtra SDL Mat 25-Feb-2025	0.50%
7.21% Gujarat SDL Mat 09-Aug-2027	0.48%
5.63% GOI Mat 12-Apr-2026	0.46%
Others	4.14%
Total	19.57%

Deposits, Money Mkt Securities and Net Current Assets.	14.14%
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Grand Total	100.00%
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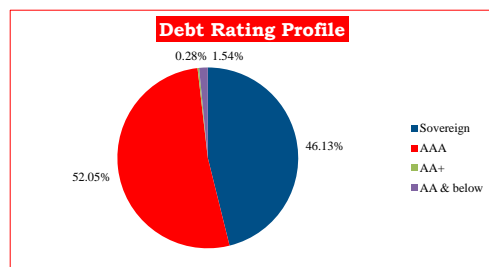
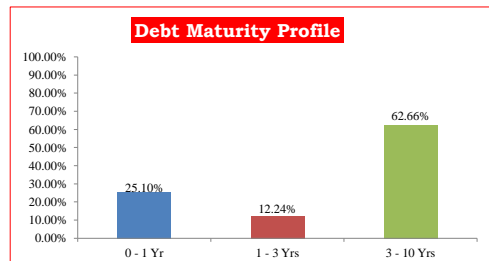
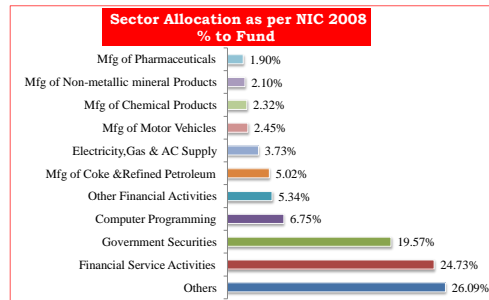
Debt Parameters	
Portfolio Yield (%)	5.69%
Avg Maturity (In Months)	47.03
Modified Duration (In Years)	3.06

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
15,452.56	15,086.22	5,027.51	35,566.29

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%	13.08%
Public Deposits		
Govt. Securities	20% to 70%	42.42%
Corporate Bonds		
Equity	30% to 60%	43.45%
Net Current Assets	-	1.05%



Defensive Managed Fund - Life Group - II as on March 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	: 31.5451

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.72%	7.96%
10 Years	9.27%	9.36%
7 Years	8.16%	8.62%
5 Years	7.95%	8.64%
3 Years	8.98%	9.63%
2 Years	12.70%	14.38%
1 Year	6.94%	7.80%
6 Months	-0.19%	0.62%
1 Month	0.75%	1.06%

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	2.11%
Infosys Limited	1.83%
HDFC Bank Limited	1.34%
ICICI Bank Limited	1.14%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	0.92%
Bharti Airtel Ltd	0.77%
Tata Consultancy Services Limited	0.59%
Larsen & Toubro Limited	0.59%
Nippon India ETF Bank Bees	0.57%
Others	11.11%
Total	20.97%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	5.10%
LIC Housing Finance Ltd	4.93%
Indian Railway Finance Corporation Ltd	2.59%
Power Grid Corporation of India Ltd	2.02%
Larsen & Toubro Ltd	1.69%
Power Finance Corporation Ltd	1.54%
National Highway Authority Of India	1.49%
State Bank of India	1.48%
AXIS Bank Limited	1.38%
IDFC First Bank Limited	1.36%
Others	7.92%
Total	31.49%

Government Securities	% to Fund
7.17% GOI Mat 08-Jan-2028	5.80%
6.45% GOI Mat 07-Oct-2029	2.74%
7.26% GOI Mat 14-Jan-2029	2.71%
6.54% GOI Mat 17-Jan-2032	2.17%
6.79% GOI Mat 15-May-2027	1.92%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	1.50%
Gsec C-STRIPS Mat 26-Apr-2022	1.43%
7.38% Karnataka SDL Mat 27-Sep-2027	1.04%
7.20% Maharashtra SDL Mat 09-Aug-2027	0.82%
8.22% Karnataka SDL Mat 09 Dec 2025	0.68%
Others	7.20%
Total	28.00%

Deposits, Money Mkt Securities and Net Current Assets.	19.54%
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Grand Total	100.00%
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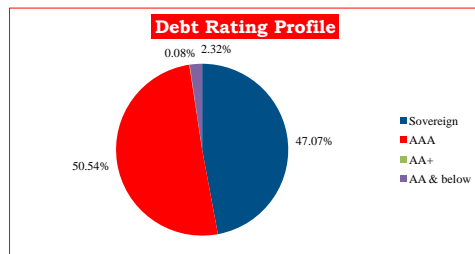
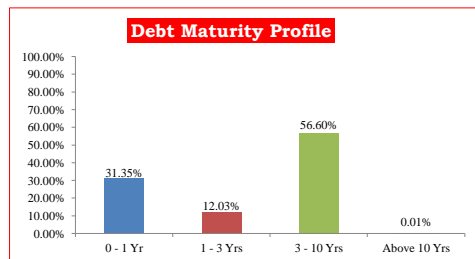
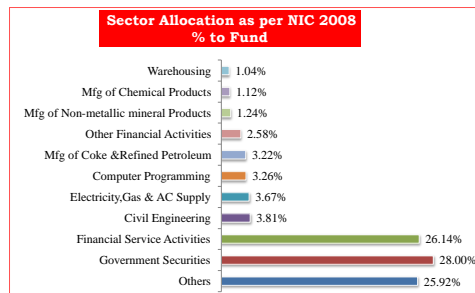
Debt Parameters	
Portfolio Yield (%)	5.56%
Avg Maturity (In Months)	44.10
Modified Duration (In Years)	2.86

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
36,624.69	1,03,899.93	34,136.00	1,74,660.62

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%	17.93%
Public Deposits		
Govt. Securities	50% to 85%	59.49%
Corporate Bonds	15% to 30%	20.97%
Equity		
Net Current Assets	-	1.62%



Liquid Fund - Life Group - II as on March 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	: 24.2192

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.40%	6.97%
10 Years	5.69%	7.03%
7 Years	4.72%	6.24%
5 Years	4.04%	5.71%
3 Years	3.41%	4.71%
2 Years	2.57%	3.88%
1 Year	2.27%	3.68%
6 Months	1.19%	1.88%
1 Month	0.21%	0.34%

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%

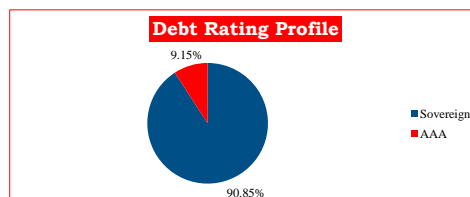
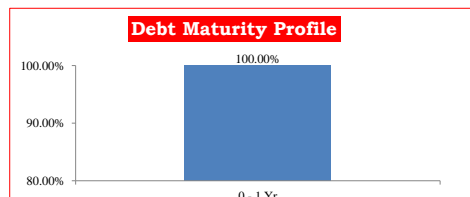
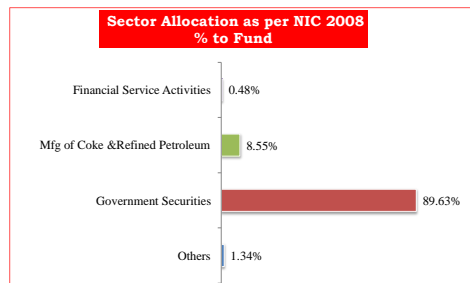
Debt Parameters	
Portfolio Yield (%)	3.94%
Avg Maturity (In Months)	6.78
Modified Duration (In Years)	0.57

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	3,068.81	3,068.81

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		



Secured Managed Fund - Life Group - II as on March 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	: 29.6481

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.97%	7.74%
10 Years	8.13%	8.37%
7 Years	7.20%	7.96%
5 Years	6.53%	7.29%
3 Years	6.97%	8.22%
2 Years	4.74%	6.07%
1 Year	3.81%	4.48%
6 Months	0.44%	1.05%
1 Month	0.15%	0.21%

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

Portfolio	
Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	7.65%
IDFC First Bank Limited	4.47%
Sikka Ports And Terminals	3.74%
Bajaj Finance Ltd	3.04%
Power Finance Corporation Ltd	2.74%
State Bank of India	1.63%
Mahindra & Mahindra Ltd	1.61%
ICICI Bank Ltd	1.58%
Embassy Office Parks REIT	1.45%
LIC Housing Finance Ltd	1.28%
Others	5.58%
Total	34.77%

Government Securities	% to Fund
7.17% GOI Mat 08-Jan-2028	12.29%
7.26% GOI Mat 14-Jan-2029	9.64%
6.79% GOI Mat 15-May-2027	7.22%
7.61% GOI Mat 09-May-2030	3.51%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	3.14%
7.88% GOI Mat 19-Mar-2030	2.56%
7.84% Tamil Nadu SDL Mat 13-Jul-2026	2.50%
7.60% Food Corp of India Bond GOI Mat 09-Jan-2030	1.94%
8.84% Gujarat SDL Mat 17-Oct-2022	1.49%
6.79% GOI Mat 26-Dec-2029	1.01%
Others	6.40%
Total	51.71%

Deposits, Money Mkt Securities and Net Current Assets. **13.52%**

Grand Total **100.00%**

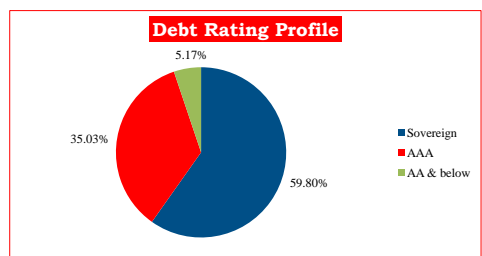
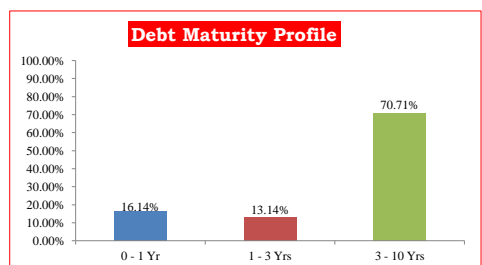
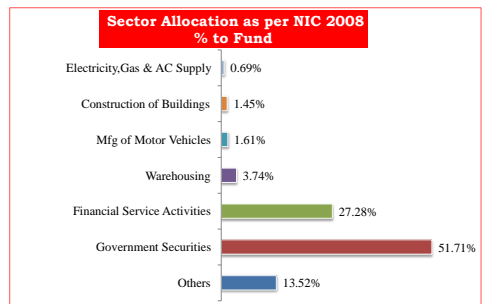
Debt Parameters	
Portfolio Yield (%)	6.06%
Avg Maturity (In Months)	56.38
Modified Duration (In Years)	3.65

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	91,449.40	14,297.09	1,05,746.49

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%	11.93%
Public Deposits		
Govt. Securities	75% to 100%	86.48%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	1.59%



Stable Managed Fund - Life Group - II as on March 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	: 25.011

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.68%	7.44%
10 Years	6.40%	8.09%
7 Years	5.62%	7.34%
5 Years	5.26%	6.79%
3 Years	4.84%	6.34%
2 Years	3.81%	5.47%
1 Year	3.18%	4.49%
6 Months	1.27%	2.12%
1 Month	0.26%	0.41%

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

Portfolio

Debentures / Bonds	% to Fund
HDB Financial Services Ltd	5.57%
Power Grid Corporation of India Ltd	5.56%
Housing Development Finance Corporation Ltd	5.40%
Larsen & Toubro Ltd	1.27%
Total	17.81%

Government Securities	% to Fund
7.37% GOI Mat 16-April-2023	6.10%
Gsec C-STRIPS Mat 22-Feb-2023	3.57%
Gsec C-STRIPS Mat 15-Jun-2023	1.41%
Gsec C-STRIPS Mat 12-Dec-2022	0.60%
Total	11.68%

Deposits, Money Mkt Securities and Net Current Assets.	70.52%
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Grand Total	100.00%
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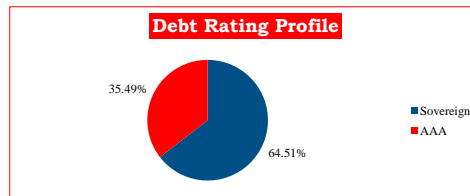
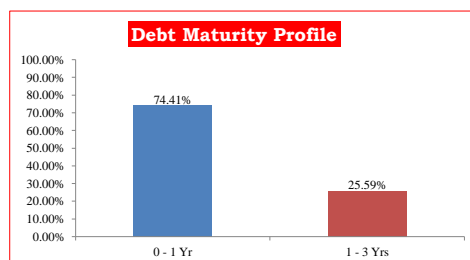
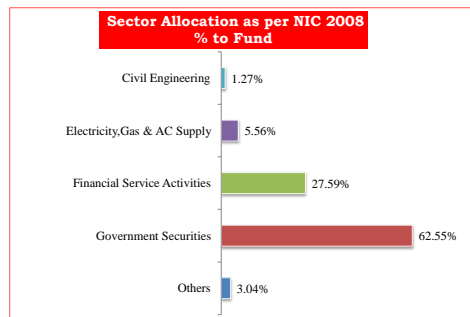
Debt Parameters	
Portfolio Yield (%)	4.68%
Avg Maturity (In Months)	10.94
Modified Duration (In Years)	0.88

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	1,191.60	2,850.26	4,041.86

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 March 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	: 42.5283

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.67%	10.33%
10 Years	10.73%	10.36%
7 Years	9.23%	9.27%
5 Years	9.62%	9.99%
3 Years	10.77%	11.04%
2 Years	21.28%	22.68%
1 Year	10.24%	11.12%
6 Months	-0.64%	0.18%
1 Month	1.62%	1.91%

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

Portfolio

Equity	% to Fund
Reliance Industries Limited	4.66%
Infosys Limited	4.05%
HDFC Bank Limited	2.96%
ICICI Bank Limited	2.50%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	2.03%
Bharti Airtel Ltd	1.70%
Tata Consultancy Services Limited	1.31%
Larsen & Toubro Limited	1.29%
Nippon India ETF Bank Bees	1.26%
Hindustan Unilever Limited	1.09%
Bajaj Finance Ltd	1.09%
Axis Bank Limited	1.07%
ITC Limited	0.99%
SBI Mutual Fund - SBI ETF Private Bank	0.91%
Kotak Mahindra Bank Limited	0.88%
ICICI Prudential Private Banks ETF	0.73%
HCL Technologies Limited	0.68%
State Bank of India	0.66%
UltraTech Cement Limited	0.65%
Maruti Suzuki India Ltd	0.65%
Asian Paints (India) Ltd	0.65%
Bajaj Finserv Ltd	0.63%
ICICI Prudential IT ETF	0.58%
Tata Steel Limited	0.55%
Titan Company Limited	0.52%
Mahindra & Mahindra Ltd.	0.51%
Others	11.75%
Total	46.35%

Debentures / Bonds	% to Fund
Power Grid Corporation of India Ltd	3.47%
State Bank of India	3.34%
Housing Development Finance Corporation Ltd	1.82%
Power Finance Corporation Ltd	1.73%
REC Limited	1.73%
LIC Housing Finance Ltd	1.72%
Indian Railway Finance Corporation Ltd	1.67%
National Highway Authority Of India	1.66%
Sikka Ports And Terminals	1.64%
Total	18.78%

Government Securities	% to Fund
7.26% GOI Mat 14-Jan-2029	3.23%
7.38% Karnataka SDL Mat 27-Sep-2027	2.01%
6.45% GOI Mat 07-Oct-2029	1.73%
7.59% GOI Mat 20-Mar-2029	1.69%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	1.68%
7.20% Maharashtra SDL Mat 09-Aug-2027	1.67%
6.54% GOI Mat 17-Jan-2032	1.58%
6.79% GOI Mat 15-May-2027	1.50%
8.00% Oil Bond Mat 23-Mar-2026	0.68%
5.63% GOI Mat 12-Apr-2026	0.54%
Others	4.14%
Total	20.46%

Deposits, Money Mkt Securities and Net Current Assets.	14.40%
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Grand Total	100.00%
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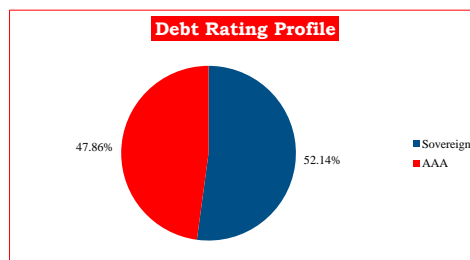
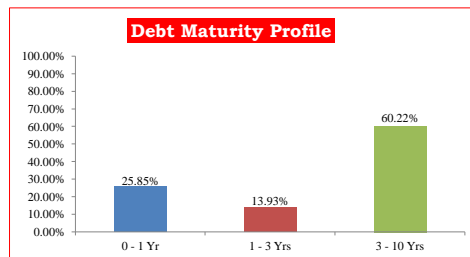
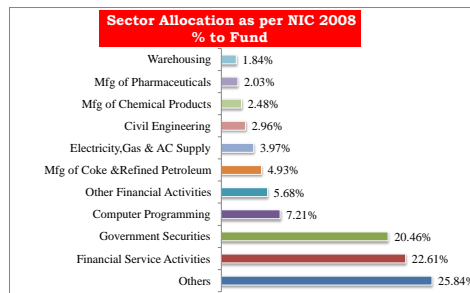
Debt Parameters	
Portfolio Yield (%)	5.70%
Avg Maturity (In Months)	47.56
Modified Duration (In Years)	3.09

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
286.67	242.71	89.05	618.43

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 20%	13.25%
Public Deposits		
Govt. Securities	20% to 70%	39.25%
Corporate Bonds	30% to 60%	46.35%
Equity		
Net Current Assets	-	1.15%



Defensive Managed Fund - Pension Group - II as on March 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	: ULGFO4511/02/12DefnsvFdlI101
Inception Date	: 08 Oct 2008
NAV	: 34.2459

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.66%	9.22%
10 Years	9.23%	9.36%
7 Years	8.18%	8.62%
5 Years	8.01%	8.64%
3 Years	9.17%	9.63%
2 Years	12.83%	14.38%
1 Year	7.16%	7.80%
6 Months	-0.21%	0.62%
1 Month	0.83%	1.06%

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	2.31%
Infosys Limited	2.01%
HDFC Bank Limited	1.47%
ICICI Bank Limited	1.25%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	1.01%
Bharti Airtel Ltd	0.84%
Tata Consultancy Services Limited	0.65%
Larsen & Toubro Limited	0.64%
Nippon India ETF Bank Bees	0.63%
Bajaj Finance Ltd	0.55%
Hindustan Unilever Limited	0.54%
Axis Bank Limited	0.53%
Others	10.57%
Total	23.02%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	4.87%
Bajaj Finance Ltd	3.68%
State Bank of India	3.30%
Hindustan Petroleum Corporation Ltd	2.94%
National Bank For Agriculture & Rural Development	1.96%
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	5.68%
Total	29.14%

Government Securities	% to Fund
7.17% GOI Mat 08-Jan-2028	5.72%
6.45% GOI Mat 07-Oct-2029	2.79%
7.26% GOI Mat 14-Jan-2029	2.57%
7.20% Maharashtra SDL Mat 09-Aug-2027	2.43%
6.54% GOI Mat 17-Jan-2032	2.33%
6.79% GOI Mat 15-May-2027	1.89%
Gsec C-STRIPS Mat 26-Oct-2022	1.57%
8.22% Karnataka SDL Mat 09 Dec 2025	0.94%
7.65% Karnataka SDL Mat 29 Nov 2027	0.86%
8.04% Maharashtra SDL Mat 25-Feb-2025	0.70%
Others	7.34%
Total	29.15%

Deposits, Money Mkt Securities and Net Current Assets.	18.69%
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Grand Total	100.00%
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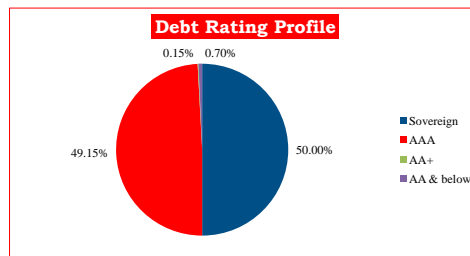
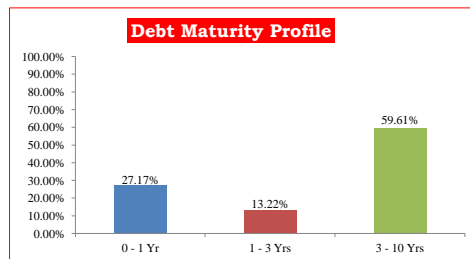
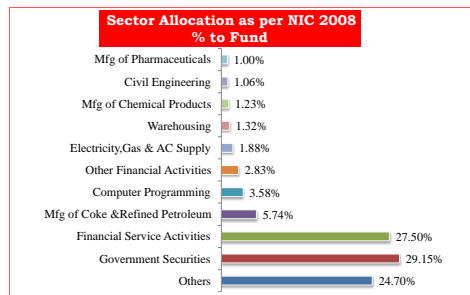
Debt Parameters	
Portfolio Yield (%)	5.67%
Avg Maturity (In Months)	46.18
Modified Duration (In Years)	3.01

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
8,038.85	20,356.44	6,526.97	34,922.27

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%	17.34%
Public Deposits		
Govt. Securities	50% to 85%	58.29%
Corporate Bonds	15% to 30%	23.02%
Equity		
Net Current Assets	-	1.35%



Liquid Fund - Pension Group - II as on March 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	: 22.7963

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.28%	6.91%
10 Years	5.63%	7.03%
7 Years	4.65%	6.24%
5 Years	3.99%	5.71%
3 Years	3.33%	4.71%
2 Years	2.53%	3.88%
1 Year	2.21%	3.68%
6 Months	1.14%	1.88%
1 Month	0.20%	0.34%

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%

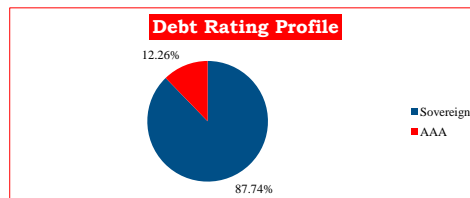
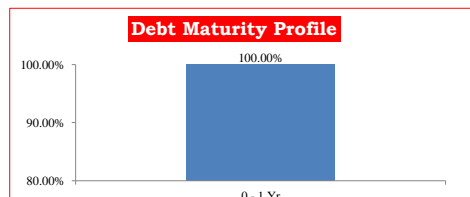
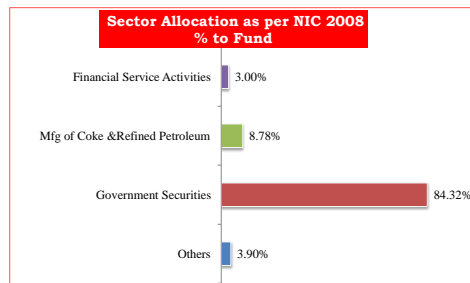
Debt Parameters	
Portfolio Yield (%)	3.88%
Avg Maturity (In Months)	6.23
Modified Duration (In Years)	0.52

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	1,297.35	1,297.35

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		



Secure Managed Fund - Pension Group - II as on March 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	: 29.0874

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.16%	8.11%
10 Years	8.06%	8.37%
7 Years	7.11%	7.96%
5 Years	6.42%	7.29%
3 Years	6.78%	8.22%
2 Years	4.50%	6.07%
1 Year	3.38%	4.48%
6 Months	0.03%	1.05%
1 Month	0.10%	0.21%

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

Portfolio

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	7.13%
State Bank of India	3.10%
Bajaj Finance Ltd	3.01%
Power Finance Corporation Ltd	2.84%
Mahindra & Mahindra Ltd	2.73%
LIC Housing Finance Ltd	2.04%
Sundaram Finance Ltd	1.73%
Sikka Ports And Terminals	1.58%
IDFC First Bank Limited	1.58%
ICICI Bank Ltd	1.57%
Others	3.64%
Total	30.96%

Government Securities	% to Fund
7.17% GOI Mat 08-Jan-2028	14.99%
7.26% GOI Mat 14-Jan-2029	12.24%
6.79% GOI Mat 15-May-2027	5.62%
7.61% GOI Mat 09-May-2030	3.83%
7.60% Food Corp of India Bond GOI Mat 09-Jan-2030	2.63%
7.84% Tamil Nadu SDL Mat 13-Jul-2026	2.58%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	2.25%
7.88% GOI Mat 19-Mar-2030	1.53%
8.84% Gujarat SDL Mat 17-Oct-2022	1.51%
8.85% Maharashtra SDL Mat 03-Oct-2022	0.94%
Others	3.88%
Total	51.99%

Deposits, Money Mkt Securities and Net Current Assets. 17.05%

Grand Total 100.00%

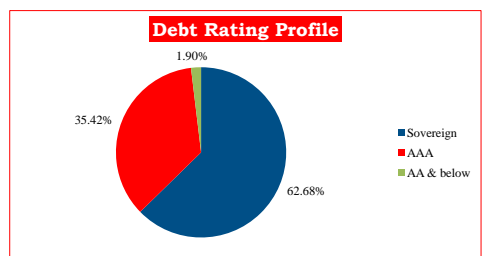
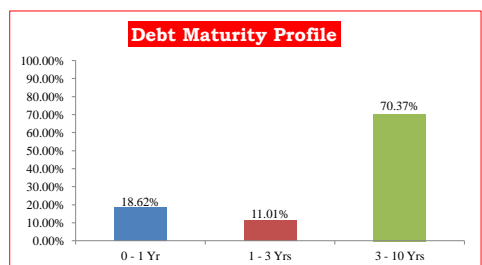
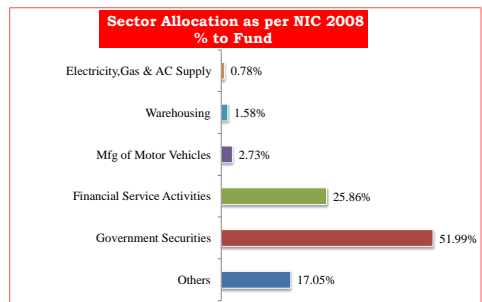
Debt Parameters	
Portfolio Yield (%)	6.00%
Avg Maturity (In Months)	55.85
Modified Duration (In Years)	3.60

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	11,123.82	2,286.68	13,410.51

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%	14.93%
Public Deposits		
Govt. Securities	75% to 100%	82.95%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	2.12%



Stable Managed Fund - Pension Group - II as on March 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	: 23.9227

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.67%	7.45%
10 Years	6.41%	8.09%
7 Years	5.62%	7.34%
5 Years	5.31%	6.79%
3 Years	4.89%	6.34%
2 Years	3.91%	5.47%
1 Year	3.15%	4.49%
6 Months	1.28%	2.12%
1 Month	0.28%	0.41%

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

Portfolio

Debentures / Bonds	% to Fund
HDB Financial Services Ltd	6.79%
Power Grid Corporation of India Ltd	5.98%
Housing Development Finance Corporation Ltd	2.09%
Total	14.86%

Government Securities	% to Fund
7.37% GOI Mat 16-April-2023	13.15%
8.63% Tamil Nadu SDL Mat 09-Jan-2023	5.14%
8.89% Tamil Nadu SDL Mat 05-Dec-2022	3.41%
Gsec C-STRIPS Mat 15-Jun-2023	2.52%
Gsec C-STRIPS Mat 22-Feb-2023	2.03%
Gsec C-STRIPS Mat 15-Dec-2022	1.75%
Total	28.01%

Deposits, Money Mkt Securities and Net Current Assets.	57.14%
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Grand Total	100.00%
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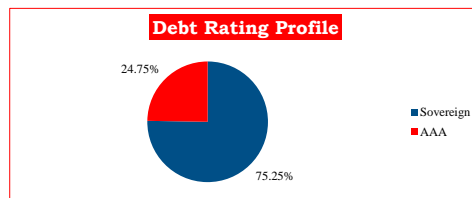
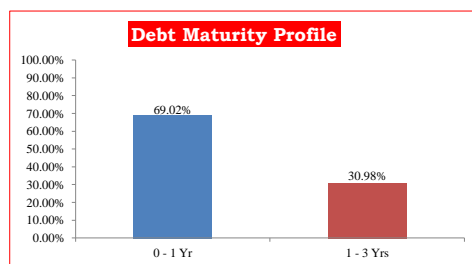
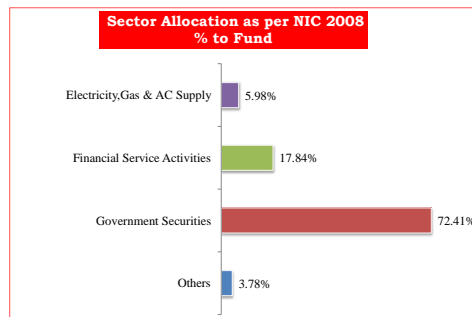
Debt Parameters	
Portfolio Yield (%)	4.65%
Avg Maturity (In Months)	10.98
Modified Duration (In Years)	0.88

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	1,423.42	1,897.43	3,320.84

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

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



Balanced Managed Fund - Defined Benefit Group as on March 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	: 146.2814

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	12.55%	10.14%
10 Years	11.47%	10.36%
7 Years	10.04%	9.27%
5 Years	10.55%	9.99%
3 Years	11.87%	11.04%
2 Years	22.23%	22.68%
1 Year	10.76%	11.12%
6 Months	0.05%	0.18%
1 Month	1.67%	1.91%

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

Portfolio

Equity	% to Fund
Reliance Industries Limited	4.37%
Infosys Limited	3.81%
HDFC Bank Limited	2.84%
ICICI Bank Limited	2.38%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	1.93%
Bharti Airtel Ltd	1.59%
Larsen & Toubro Limited	1.23%
Tata Consultancy Services Limited	1.22%
Nippon India ETF Bank Bees	1.20%
Bajaj Finance Ltd	1.04%
Hindustan Unilever Limited	1.03%
Axis Bank Limited	1.02%
ITC Limited	0.93%
SBI Mutual Fund - SBI ETF Private Bank	0.87%
Kotak Mahindra Bank Limited	0.78%
ICICI Prudential Private Banks ETF	0.69%
HCL Technologies Limited	0.64%
State Bank of India	0.62%
UltraTech Cement Limited	0.61%
Maruti Suzuki India Ltd	0.61%
Asian Paints (India) Ltd	0.61%
Bajaj Finserv Ltd	0.59%
ICICI Prudential IT ETF	0.55%
Tata Steel Limited	0.51%
Others	11.86%
Total	43.54%

Debentures / Bonds	% to Fund
Power Grid Corporation of India Ltd	6.46%
Nuclear Power Corporation of India Ltd	3.91%
State Bank of India	3.78%
Power Finance Corporation Ltd	2.55%
Sikka Ports And Terminals	2.53%
LIC Housing Finance Ltd	1.27%
Total	20.50%

Government Securities	% to Fund
7.72% GOI Mat 25-May-2025	8.84%
7.40% GOI Mat 09-Sep-2035	5.10%
Gsec C-STRIPS Mat 15-Jun-2022	4.73%
7.59% GOI Mat 20-Mar-2029	4.37%
7.37% GOI Mat 16-April-2023	3.82%
7.42% Maharashtra SDL Mat 11-May-2022	2.99%
8.15% GOI Mat 24-Nov-2026	1.24%
6.45% GOI Mat 07-Oct-2029	0.82%
7.16% GOI Mat 20-May-2023	0.24%
7.26% GOI Mat 14-Jan-2029	0.04%
Total	32.19%

Deposits, Money Mkt Securities and Net Current Assets.	3.78%
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Grand Total	100.00%
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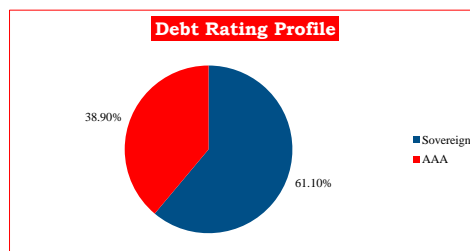
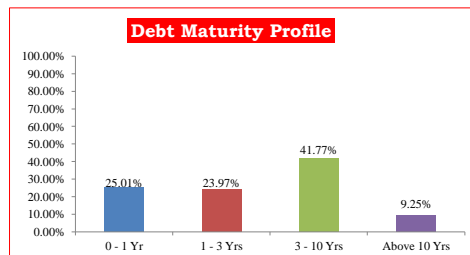
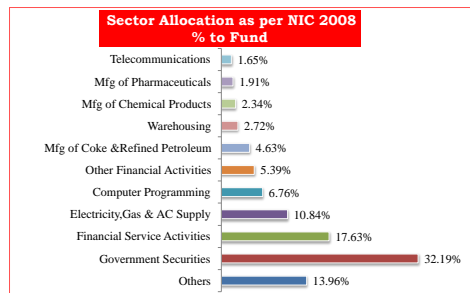
Debt Parameters	
Portfolio Yield (%)	5.54%
Avg Maturity (In Months)	46.81
Modified Duration (In Years)	2.91

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
365.08	441.80	31.69	838.57

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%	2.39%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	52.69%
Corporate Bonds	30% to 60%	43.54%
Equity	-	1.39%
Net Current Assets	-	-



Defensive Managed Fund - Defined Benefit Group as on March 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	: 102.2772

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	10.13%	8.72%
10 Years	9.84%	9.36%
7 Years	9.10%	8.62%
5 Years	9.07%	8.64%
3 Years	9.79%	9.63%
2 Years	14.19%	14.38%
1 Year	8.41%	7.80%
6 Months	0.67%	0.62%
1 Month	0.96%	1.06%

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	2.46%
Reliance Industries Limited	2.40%
HDFC Bank Limited	2.05%
ICICI Bank Limited	1.97%
Tata Consultancy Services Limited	1.07%
Bajaj Finance Ltd	1.04%
Axis Bank Limited	0.85%
Kotak Mahindra Bank Limited	0.81%
Larsen & Toubro Limited	0.77%
ITC Limited	0.76%
Bharti Airtel Ltd	0.69%
Vedant Fashions Limited	0.60%
Mahindra & Mahindra Ltd.	0.55%
Hindustan Unilever Limited	0.51%
Others	6.52%
Total	23.05%

Debentures / Bonds	% to Fund
National Highway Authority Of India	5.90%
Hindustan Petroleum Corporation Ltd	5.90%
LIC Housing Finance Ltd	5.90%
National Thermal Power Corporation Ltd	4.59%
International Finance Corporation	1.91%
Total	24.20%

Government Securities	% to Fund
7.72% GOI Mat 25-May-2025	15.06%
7.40% GOI Mat 09-Sep-2035	4.75%
6.79% GOI Mat 26-Dec-2029	4.20%
6.45% GOI Mat 07-Oct-2029	3.94%
7.26% GOI Mat 14-Jan-2029	3.55%
7.59% GOI Mat 20-Mar-2029	3.31%
8.60% GOI Mat 02-Jun-2028	3.15%
6.84% GOI Mat 19-Dec-2022	2.92%
7.90% Tamil Nadu Uday Mat 22-Mar-2027	1.36%
8.02% Tamil Nadu Uday Mat 22-Mar-2025	1.36%
Others	4.02%
Total	47.61%

Deposits, Money Mkt Securities and Net Current Assets.	5.14%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	5.95%
Avg Maturity (In Months)	55.95
Modified Duration (In Years)	3.52

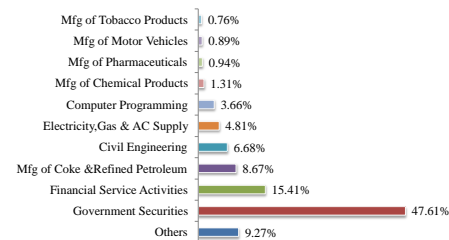
AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
40.18	125.15	8.95	174.29

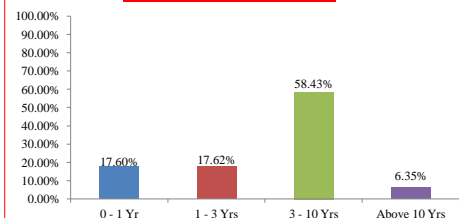
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	2	13	25
Mr Nishit Dholakia	3	-	16

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	3.04%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	71.81%
Corporate Bonds		
Equity	15% to 30%	23.05%
Net Current Assets	-	2.10%

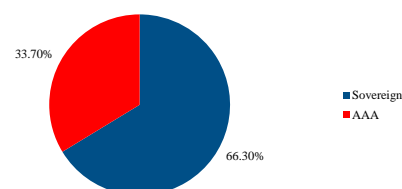
Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Debt Rating Profile



Secured Managed Fund - Defined Benefit Group as on March 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	: 159.1388

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	12.94%	7.30%
10 Years	8.64%	8.37%
7 Years	8.23%	7.96%
5 Years	5.43%	7.29%
3 Years	5.43%	8.22%
2 Years	3.89%	6.07%
1 Year	3.41%	4.48%
6 Months	0.12%	1.05%
1 Month	0.17%	0.21%

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	30.05%
Gsec C-STRIPS Mat 26-Apr-2022	25.87%
5.77% GOI Mat 03-AUG-2030	20.69%
7.59% GOI Mat 20-Mar-2029	19.64%
9.20% GOI Mat 30-Sep-2030	2.19%
Total	98.44%

Deposits, Money Mkt Securities and Net Current Assets. 1.56%

Grand Total 100.00%

Debt Parameters	
Portfolio Yield (%)	5.90%
Avg Maturity (In Months)	64.90
Modified Duration (In Years)	4.15

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	10.25	0.16	10.42

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%	0.38%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	98.44%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	1.18%

