

MONTHLY UPDATE

NOVEMBER 2021



Sar utha ke jiyō!

INDEX



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

Fund Objective : To generate long term capital appreciation along with current income from a combined portfolio of equity and debt market instruments. The equity exposure will be between 30%-60%.

SFIN Code	: ULCF00411/08/03BalancedMF101
Inception Date	: 23 Jul 2003
NAV	: 200.1336

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	13.34%	11.29%
10 Years	11.85%	10.90%
7 Years	10.12%	9.39%
5 Years	11.17%	10.83%
3 Years	13.19%	12.33%
2 Years	14.31%	13.12%
1 Year	16.08%	16.96%
6 Months	6.23%	5.76%
1 Month	-1.01%	-0.99%

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

Portfolio

Equity	% to Fund
Infosys Limited	3.16%
Reliance Industries Limited	2.87%
HDFC Bank Limited	2.76%
ICICI Bank Limited	2.33%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	2.01%
Tata Consultancy Services Limited	1.26%
Nippon India ETF Bank Bees	1.24%
Bharti Airtel Ltd	1.24%
Hindustan Unilever Limited	1.20%
Larsen & Toubro Limited	1.08%
Kotak Mahindra Bank Limited	0.94%
ICICI Prudential Private Banks ETF	0.86%
Axis Bank Limited	0.82%
Bajaj Finance Ltd	0.75%
Asian Paints (India) Ltd	0.70%
ITC Limited	0.68%
Mahindra & Mahindra Ltd.	0.63%
UltraTech Cement Limited	0.60%
Maruti Suzuki India Ltd	0.60%
ICICI Prudential IT ETF	0.56%
Others	10.92%
Total	37.21%

Debentures / Bonds	% to Fund
State Bank of India	3.16%
LIC Housing Finance Ltd	3.03%
Power Grid Corporation of India Ltd	2.78%
HDB Financial Services Ltd	2.64%
National Thermal Power Corporation Ltd	2.49%
National Highway Authority Of India	1.72%
Indian Railway Finance Corporation Ltd	1.52%
Mahindra and Mahindra Financial Services Ltd	1.45%
Sikka Ports And Terminals	1.43%
Housing Development Finance Corporation Ltd	1.24%
Others	6.51%
Total	27.97%

Government Securities	% to Fund
6.67% GOI Mat 15-Dec-2035	9.43%
7.17% GOI Mat 08-Jan-2028	5.03%
6.67% GOI Mat 17-Dec-2050	2.86%
6.79% GOI Mat 15-May-2027	2.86%
6.64% GOI Mat 16-Jun-2035	2.77%
7.26% GOI Mat 14-Jan-2029	2.16%
6.45% GOI Mat 07-Oct-2029	2.01%
6.93% Gujarat SDL Mat 27-Oct-2031	1.27%
7.65% Karnataka SDL Mat 29 Nov 2027	0.48%
7.37% Maharashtra SDL Mat 14-Sep-2026	0.32%
Others	3.56%
Total	32.74%

Deposits, Money Mkt Securities and Net Current Assets.	2.07%
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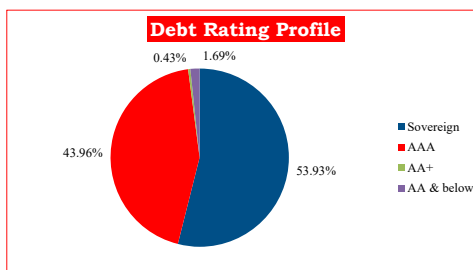
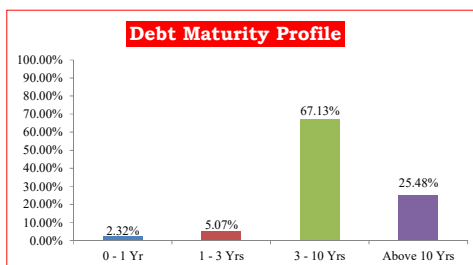
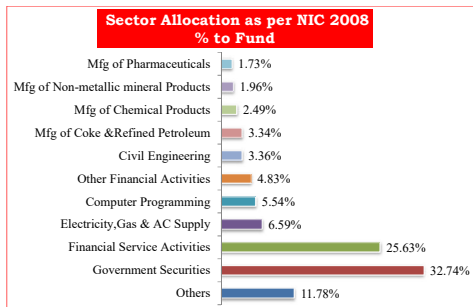
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.20%
Avg Maturity (In Months)	99.48
Modified Duration (In Years)	5.50

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
32,962.75	53,776.98	1,834.58	88,574.31

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.70%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	60.71%
Corporate Bonds		
Equity	30% to 60%	37.21%
Net Current Assets	-	1.37%



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

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

SFIN Code	: U.LGF00311/08/03DefensiveF101
Inception Date	: 23 Jul 2003
NAV	: 124.061

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	10.42%	9.14%
10 Years	10.29%	9.79%
7 Years	9.31%	8.96%
5 Years	9.16%	8.98%
3 Years	11.05%	10.87%
2 Years	11.33%	10.53%
1 Year	9.72%	10.51%
6 Months	4.56%	4.25%
1 Month	-0.29%	-0.02%

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

Portfolio

Equity	% to Fund
HDFC Bank Limited	2.43%
ICICI Bank Limited	2.36%
Infosys Limited	2.16%
Reliance Industries Limited	2.12%
Tata Consultancy Services Limited	1.09%
Bajaj Finance Ltd	1.06%
Kotak Mahindra Bank Limited	0.90%
Larsen & Toubro Limited	0.78%
Bharti Airtel Ltd	0.68%
Hindustan Unilever Limited	0.64%
Axis Bank Limited	0.59%
ITC Limited	0.51%
Others	7.92%
Total	23.23%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	4.55%
Indian Railway Finance Corporation Ltd	2.88%
Power Grid Corporation of India Ltd	2.84%
State Bank of India	2.02%
National Thermal Power Corporation Ltd	1.65%
Hindustan Petroleum Corporation Ltd	1.52%
Ultratech Cement Ltd	1.51%
Bajaj Finance Ltd	1.36%
Sikka Ports And Terminals	1.29%
National Bank For Agriculture & Rural Development	1.20%
Others	10.83%
Total	31.64%

Government Securities	% to Fund
6.67% GOI Mat 15-Dec-2035	13.83%
7.17% GOI Mat 08-Jan-2028	4.24%
7.26% GOI Mat 14-Jan-2029	3.20%
6.45% GOI Mat 07-Oct-2029	2.98%
6.67% GOI Mat 17-Dec-2050	2.83%
6.64% GOI Mat 16-Jun-2035	2.75%
6.79% GOI Mat 15-May-2027	2.52%
7.20% Maharashtra SDL Mat 09-Aug-2027	1.98%
7.72% GOI Mat 25-May-2025	1.18%
7.65% Karnataka SDL Mat 29 Nov 2027	0.80%
Others	4.95%
Total	41.25%

Deposits, Money Mkt Securities and Net Current Assets.	3.87%
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Grand Total	100.00%
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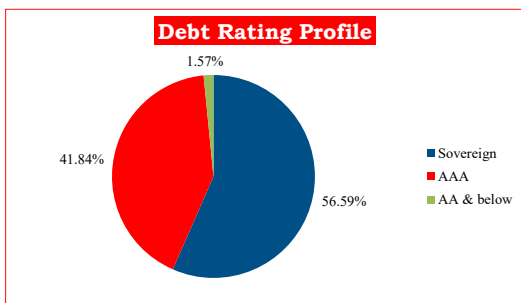
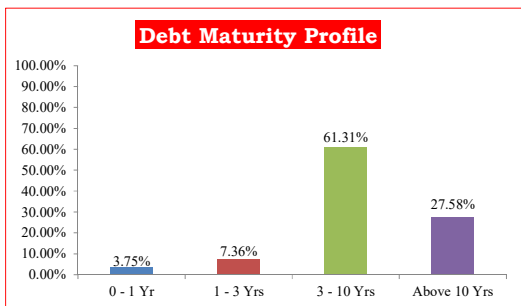
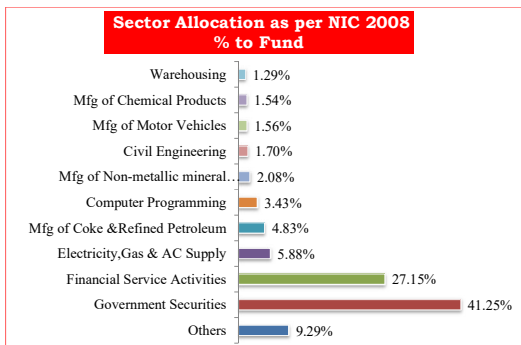
Debt Parameters	
Portfolio Yield (%)	6.13%
Avg Maturity (In Months)	97.42
Modified Duration (In Years)	5.39

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
7,609.67	23,873.93	1,268.92	32,752.52

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	2.28%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	72.89%
Corporate Bonds	15% to 30%	23.23%
Equity	-	1.59%
Net Current Assets	-	-



Liquid Fund - Old Group as on November 30, 2021

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

SFIN Code	: ULGF00111/08/03LiquidFund101
Inception Date	: 23 Jul 2003
NAV	: 67.2313

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.80%	6.63%
10 Years	6.54%	7.21%
7 Years	5.60%	6.49%
5 Years	4.86%	5.89%
3 Years	4.35%	5.14%
2 Years	3.54%	4.20%
1 Year	2.79%	3.60%
6 Months	1.36%	1.79%
1 Month	0.24%	0.35%

CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

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

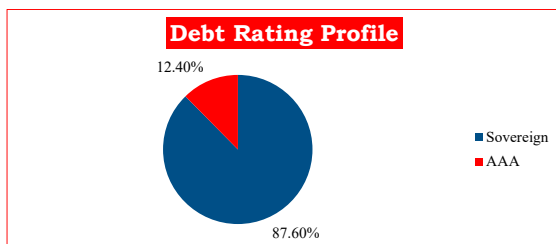
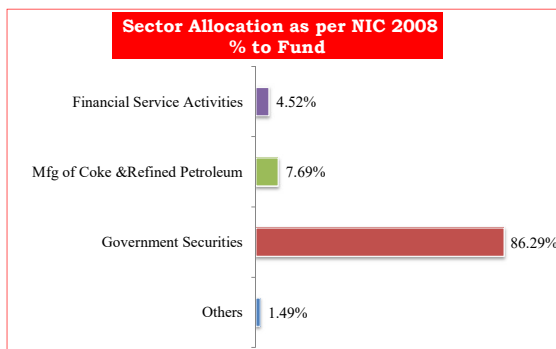
Portfolio Yield (%)	3.85%
Avg Maturity (In Months)	9.58
Modified Duration (In Years)	0.80

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	317.72	317.72

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

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



Secured Managed Fund - Old Group as on November 30, 2021

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

SFIN Code	: ULGF00211/08/03SecureMgtF101
Inception Date	: 23 Jul 2003
NAV	: 75.4337

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.43%	7.00%
10 Years	8.76%	8.68%
7 Years	8.21%	8.54%
5 Years	6.52%	7.13%
3 Years	8.82%	9.40%
2 Years	7.22%	7.95%
1 Year	3.73%	4.07%
6 Months	2.56%	2.74%
1 Month	0.70%	0.95%

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

Portfolio

Debentures / Bonds	% to Fund
IDFC First Bank Limited	5.43%
Bajaj Finance Ltd	3.49%
Housing Development Finance Corporation Ltd	2.80%
State Bank of India	2.16%
Sikka Ports And Terminals	2.10%
Power Finance Corporation Ltd	2.04%
National Bank For Agriculture & Rural Development	1.73%
Mahindra and Mahindra Financial Services Ltd	1.64%
Mahindra & Mahindra Ltd	1.09%
ICICI Bank Ltd	1.01%
Others	3.52%
Total	27.00%

Government Securities	% to Fund
6.67% GOI Mat 15-Dec-2035	13.17%
7.17% GOI Mat 08-Jan-2028	10.47%
7.26% GOI Mat 14-Jan-2029	9.40%
6.79% GOI Mat 15-May-2027	9.26%
8.20% GOI Mat 15-Feb-2022	4.43%
6.67% GOI Mat 17-Dec-2050	3.81%
7.61% GOI Mat 09-May-2030	2.67%
8.08% Tamil Nadu SDL Mat 26-Dec-2028	2.52%
7.59% GOI Mat 11-Jan-2026	2.49%
7.88% GOI Mat 19-Mar-2030	2.38%
Others	7.53%
Total	68.14%

Deposits, Money Mkt Securities and Net Current Assets.	4.85%
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Grand Total	100.00%
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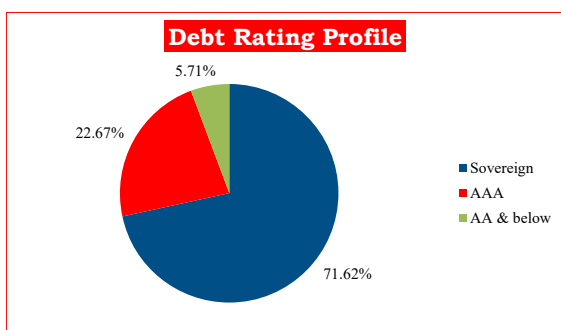
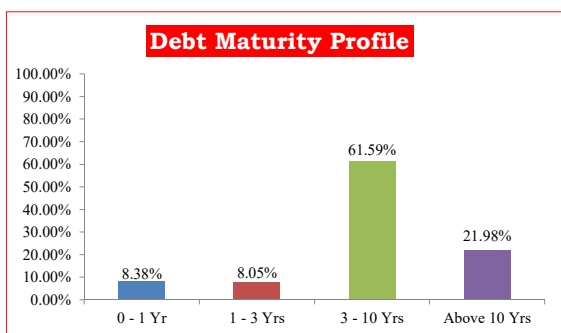
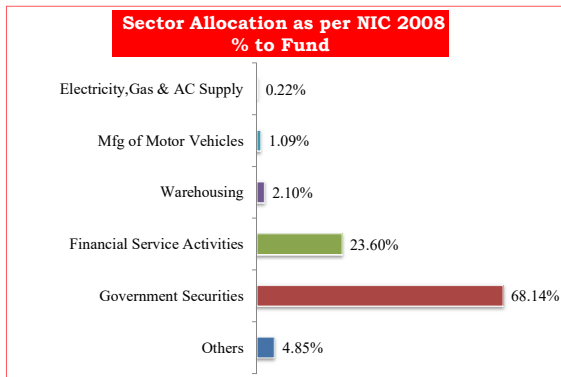
Debt Parameters	
Portfolio Yield (%)	6.04%
Avg Maturity (In Months)	96.10
Modified Duration (In Years)	5.25

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	14,844.86	757.08	15,601.94

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	2.09%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	95.15%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	2.77%



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

Fund Objective : To generate long term capital appreciation along with current income from a combined portfolio of equity and debt market instruments. The equity exposure will be between 30%-60%.

SFIN Code	: ULGF02525/02/12BalancedMF101
Inception Date	: 02 Jan 2004
NAV	: 160.0801

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	12.01%	9.77%
10 Y years	12.00%	10.90%
7 Y years	10.10%	9.39%
5 Y years	10.96%	10.83%
3 Y years	13.15%	12.33%
2 Y years	14.62%	13.12%
1 Year	16.32%	16.96%
6 Months	6.35%	5.76%
1 Month	-1.25%	-0.99%

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

Portfolio

Equity	% to Fund
HDFC Bank Limited	3.77%
Reliance Industries Limited	3.75%
Infosys Limited	3.63%
ICICI Bank Limited	3.52%
Kotak Mahindra Bank Limited	1.69%
Bharti Airtel Ltd	1.58%
Axis Bank Limited	1.54%
Hindustan Unilever Limited	1.38%
Tata Consultancy Services Limited	1.35%
Larsen & Toubro Limited	1.35%
State Bank of India	1.15%
Bajaj Finance Ltd	1.13%
ITC Limited	0.84%
UltraTech Cement Limited	0.77%
Asian Paints (India) Ltd	0.76%
HCL Technologies Limited	0.75%
Bajaj Finserv Ltd	0.70%
Maruti Suzuki India Ltd	0.67%
Mahindra & Mahindra Ltd.	0.64%
Tech Mahindra Limited	0.63%
ICICI Prudential IT ETF	0.55%
Others	12.82%
Total	44.99%

Debentures / Bonds	% to Fund
Power Grid Corporation of India Ltd	3.84%
LIC Housing Finance Ltd	2.78%
Indian Railway Finance Corporation Ltd	2.21%
State Bank of India	1.96%
Housing Development Finance Corporation Ltd	1.61%
HDB Financial Services Ltd	1.48%
National Highway Authority Of India	1.43%
Sundaram Finance Ltd	1.28%
Mahindra and Mahindra Financial Services Ltd	1.03%
National Bank For Agriculture & Rural Development	1.01%
Others	3.12%
Total	21.75%

Government Securities	% to Fund
6.67% GOI Mat 15-Dec-2035	10.19%
7.17% GOI Mat 08-Jan-2028	3.70%
7.26% GOI Mat 14-Jan-2029	2.55%
6.79% GOI Mat 15-May-2027	2.38%
6.45% GOI Mat 07-Oct-2029	2.33%
6.67% GOI Mat 17-Dec-2050	2.09%
6.64% GOI Mat 16-Jun-2035	1.05%
7.80% Karnataka SDL Mat 08-Apr-2030	0.56%
8.00% Oil Bond Mat 23-Mar-2026	0.54%
6.68% GOI Mat 17-Sep-2031	0.39%
Others	2.89%
Total	28.66%

Deposits, Money Mkt Securities and Net Current Assets.	4.60%
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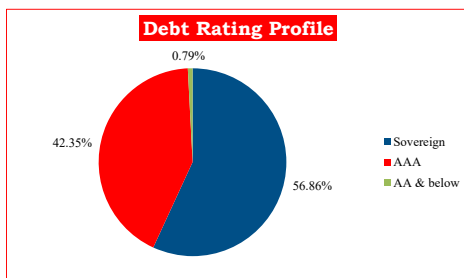
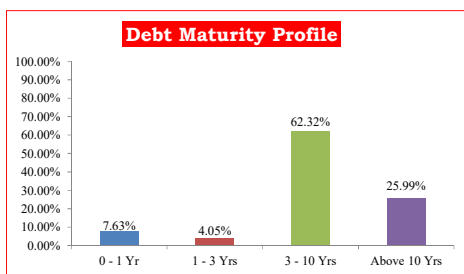
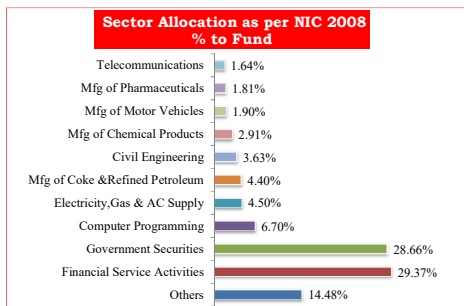
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.00%
Avg Maturity (In Months)	93.91
Modified Duration (In Years)	5.17

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
8,516.46	9,542.49	870.62	18,929.57

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	2.93%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	50.41%
Corporate Bonds	30% to 60%	44.99%
Equity	-	1.66%
Net Current Assets	-	-



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

Fund Objective : To generate long term capital appreciation along with current income from a combined portfolio of equity and debt market instruments. The equity exposure will be between 30%-60%.

SFIN Code	: ULGF03218/02/12BalancedMF101
Inception Date	: 02 Jan 2004
NAV	: 151.5963

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.67%	9.77%
10 Years	11.82%	10.90%
7 Years	10.13%	9.39%
5 Years	10.90%	10.83%
3 Years	12.94%	12.33%
2 Years	14.19%	13.12%
1 Year	15.76%	16.96%
6 Months	6.27%	5.76%
1 Month	-1.26%	-0.99%

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

Portfolio

Equity	% to Fund
HDFC Bank Limited	3.82%
Reliance Industries Limited	3.77%
Infosys Limited	3.67%
ICICI Bank Limited	3.56%
Kotak Mahindra Bank Limited	1.71%
Bharti Airtel Ltd	1.60%
Axis Bank Limited	1.56%
Hindustan Unilever Limited	1.39%
Tata Consultancy Services Limited	1.36%
Larsen & Toubro Limited	1.36%
State Bank of India	1.16%
Bajaj Finance Ltd	1.14%
ITC Limited	0.85%
UltraTech Cement Limited	0.77%
Asian Paints (India) Ltd	0.77%
HCL Technologies Limited	0.76%
Bajaj Finserv Ltd	0.71%
Maruti Suzuki India Ltd	0.67%
Mahindra & Mahindra Ltd.	0.65%
Tech Mahindra Limited	0.64%
ICICI Prudential IT ETF	0.56%
Others	12.95%
Total	45.45%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	3.13%
National Bank For Agriculture & Rural Development	2.15%
Power Grid Corporation of India Ltd	2.08%
LIC Housing Finance Ltd	2.07%
Indian Railway Finance Corporation Ltd	1.75%
National Thermal Power Corporation Ltd	1.64%
State Bank of India	1.41%
IDFC First Bank Limited	1.29%
Hindustan Petroleum Corporation Ltd	1.25%
HDB Financial Services Ltd	1.08%
Others	3.74%
Total	21.59%

Government Securities	% to Fund
6.67% GOI Mat 15-Dec-2035	10.30%
7.17% GOI Mat 08-Jan-2028	4.17%
6.64% GOI Mat 16-Jun-2035	2.78%
6.79% GOI Mat 15-May-2027	2.40%
7.26% GOI Mat 14-Jan-2029	2.35%
6.67% GOI Mat 17-Dec-2050	2.11%
6.45% GOI Mat 07-Oct-2029	1.32%
7.65% Karnataka SDL Mat 29 Nov 2027	1.11%
7.38% Karnataka SDL Mat 27-Sep-2027	0.76%
7.65% Tamil Nadu SDL Mat 06-Dec-2027	0.37%
Others	2.81%
Total	30.48%

Deposits, Money Mkt Securities and Net Current Assets.	2.48%
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Grand Total	100.00%
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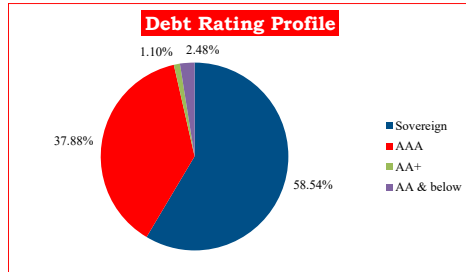
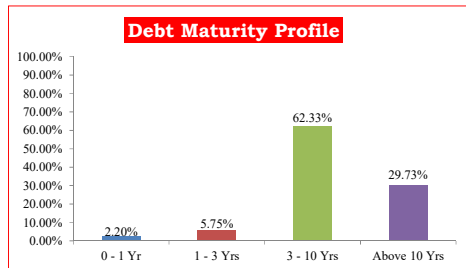
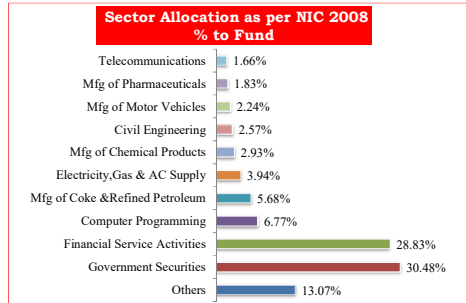
Debt Parameters	
Portfolio Yield (%)	6.19%
Avg Maturity (In Months)	100.97
Modified Duration (In Years)	5.56

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
11,690.95	13,395.54	637.57	25,724.06

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.85%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	52.07%
Corporate Bonds	30% to 60%	45.45%
Net Current Assets	-	1.63%



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

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

SFIN Code	: ULGF02425/02/12DefensiveF101
Inception Date	: 02 Jan 2004
NAV	: 109.276

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.75%	8.37%
10 Years	10.29%	9.79%
7 Years	9.13%	8.96%
5 Years	8.83%	8.98%
3 Years	11.08%	10.87%
2 Years	11.26%	10.53%
1 Year	9.59%	10.51%
6 Months	4.50%	4.25%
1 Month	-0.27%	-0.02%

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

Portfolio	
Equity	% to Fund
HDFC Bank Limited	1.86%
Reliance Industries Limited	1.86%
Infosys Limited	1.79%
ICICI Bank Limited	1.75%
Kotak Mahindra Bank Limited	0.84%
Bharti Airtel Ltd	0.79%
Axis Bank Limited	0.76%
Hindustan Unilever Limited	0.68%
Larsen & Toubro Limited	0.67%
Tata Consultancy Services Limited	0.67%
State Bank of India	0.57%
Bajaj Finance Ltd	0.56%
Others	9.50%
Total	22.29%

Debentures / Bonds	% to Fund
LIC Housing Finance Ltd	4.30%
Housing Development Finance Corporation Ltd	3.00%
State Bank of India	2.45%
ICICI Bank Ltd	2.13%
Power Grid Corporation of India Ltd	1.99%
National Highway Authority Of India	1.68%
Hindustan Petroleum Corporation Ltd	1.55%
National Bank For Agriculture & Rural Development	1.42%
Sikka Ports And Terminals	1.41%
Bajaj Finance Ltd	1.23%
Others	10.90%
Total	32.06%

Government Securities	% to Fund
6.67% GOI Mat 15-Dec-2035	13.78%
7.17% GOI Mat 08-Jan-2028	5.81%
7.26% GOI Mat 14-Jan-2029	3.51%
6.64% GOI Mat 16-Jun-2035	3.30%
6.79% GOI Mat 15-May-2027	3.24%
6.67% GOI Mat 17-Dec-2050	2.82%
6.45% GOI Mat 07-Oct-2029	2.50%
7.20% Maharashtra SDL Mat 09-Aug-2027	1.18%
7.65% Karnataka SDL Mat 29 Nov 2027	0.94%
7.65% Tamil Nadu SDL Mat 06-Dec-2027	0.64%
Others	4.11%
Total	41.84%

Deposits, Money Mkt Securities and Net Current Assets.	3.81%
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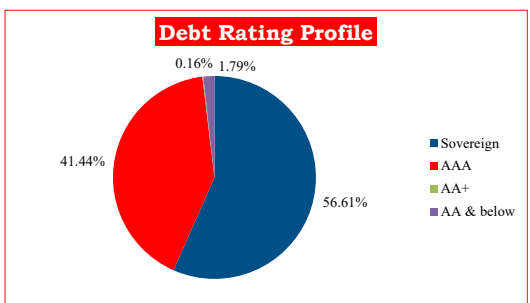
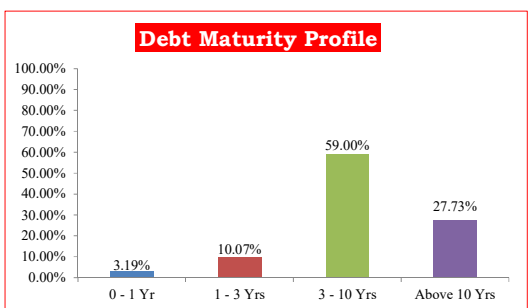
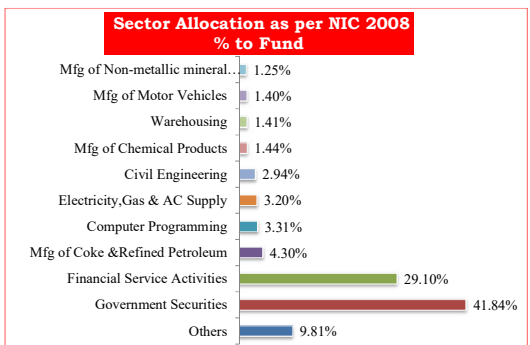
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.11%
Avg Maturity (In Months)	96.36
Modified Duration (In Years)	5.32

AUM (₹ in Lakhs)			
Equity	Debt	MMI & Others	Total
33,212.24	110,123.95	5,671.23	149,007.41

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

Asset Category	F&U Mandate	% of Actual
Money Market Instns	0% to 5%	1.78%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	73.91%
Corporate Bonds	15% to 30%	22.29%
Equity	-	2.03%
Net Current Assets	-	-



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

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

SFIN Code	: ULGF03118/02/12DefensiveF101
Inception Date	: 02 Jan 2004
NAV	: 98.5475

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.12%	8.37%
10 Years	10.27%	9.79%
7 Years	9.12%	8.96%
5 Years	8.89%	8.98%
3 Years	10.94%	10.87%
2 Years	10.85%	10.53%
1 Year	9.55%	10.51%
6 Months	4.45%	4.25%
1 Month	-0.25%	-0.02%

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	1.91%
HDFC Bank Limited	1.90%
Infosys Limited	1.82%
ICICI Bank Limited	1.78%
Kotak Mahindra Bank Limited	0.86%
Bharti Airtel Ltd	0.80%
Axis Bank Limited	0.77%
Hindustan Unilever Limited	0.70%
Tata Consultancy Services Limited	0.68%
Larsen & Toubro Limited	0.68%
State Bank of India	0.58%
Bajaj Finance Ltd	0.57%
Others	9.73%
Total	22.79%

Debentures / Bonds	% to Fund
NHPC Ltd	4.67%
Housing Development Finance Corporation Ltd	3.56%
LIC Housing Finance Ltd	3.13%
Ultratech Cement Ltd	2.25%
Power Finance Corporation Ltd	1.94%
National Bank For Agriculture & Rural Development	1.21%
State Bank of India	1.18%
Bajaj Finance Ltd	1.16%
Indian Railway Finance Corporation Ltd	1.08%
Sikka Ports And Terminals	1.04%
Others	8.04%
Total	29.27%

Government Securities	% to Fund
6.67% GOI Mat 15-Dec-2035	13.78%
7.17% GOI Mat 08-Jan-2028	6.52%
6.79% GOI Mat 15-May-2027	3.36%
7.26% GOI Mat 14-Jan-2029	3.30%
6.67% GOI Mat 17-Dec-2050	2.82%
6.45% GOI Mat 07-Oct-2029	2.72%
6.64% GOI Mat 16-Jun-2035	2.31%
7.72% GOI Mat 25-May-2025	1.46%
7.65% Karnataka SDL Mat 29 Nov 2027	1.38%
7.38% Karnataka SDL Mat 27-Sep-2027	1.13%
Others	4.80%
Total	43.57%

Deposits, Money Mkt Securities and Net Current Assets.	4.38%
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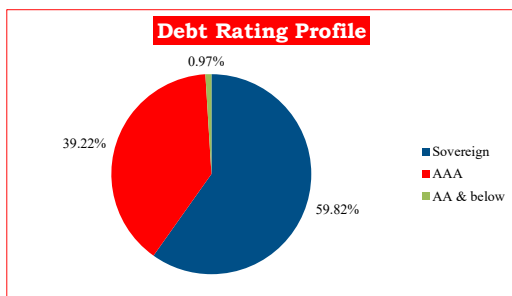
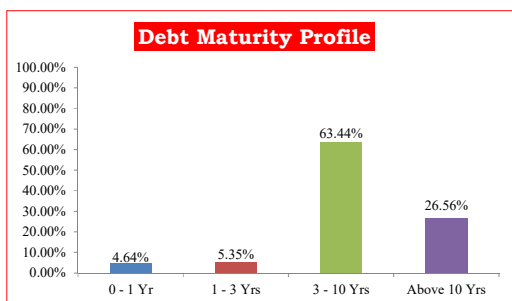
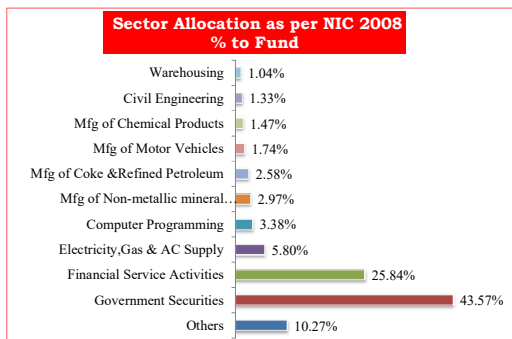
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.10%
Avg Maturity (In Months)	96.28
Modified Duration (In Years)	5.33

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
4,355.40	13,921.78	836.87	19,114.05

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	2.42%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	72.84%
Corporate Bonds	15% to 30%	22.79%
Equity	-	1.95%
Net Current Assets	-	-



Growth Fund - Pension Group as on November 30, 2021

Fund Objective : To generate long term capital appreciation from a diversified portfolio of equity and equity related securities.

SFIN Code	: ULGF03318/02/12GrowthFund101
Inception Date	: 02 Jan 2004
NAV	: 276.3038

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	15.12%	13.20%
10 Years	15.25%	13.62%
7 Years	12.94%	10.44%
5 Years	16.06%	15.35%
3 Years	17.82%	15.92%
2 Years	24.27%	19.43%
1 Year	42.82%	32.71%
6 Months	11.08%	9.46%
1 Month	-3.05%	-3.36%

BSE-100

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
UltraTech Cement Limited	7.76%
Infosys Limited	5.49%
State Bank of India	5.25%
Bharti Airtel Ltd	4.88%
Reliance Industries Limited	4.32%
Larsen & Toubro Limited	4.28%
Tata Steel Limited	3.69%
Tech Mahindra Limited	3.55%
Tata Motors Limited	3.41%
Dr Reddys Laboratories Limited	3.41%
Sun Pharmaceuticals Industries Limited	3.29%
Axis Bank Limited	2.75%
Godrej Consumer Products Limited	2.67%
Vedanta Ltd	2.49%
Hindalco Industries Limited	2.38%
Mahindra & Mahindra Ltd.	2.33%
Adani Port & Special Economic Zone Ltd	2.12%
HDFC Bank Limited	2.10%
Bajaj Finserv Ltd	2.09%
Cipla Limited	1.96%
Bajaj Auto Ltd.	1.73%
Marico Limited.	1.57%
Tata Power Co. Ltd	1.56%
SKF India Ltd	1.51%
Nestle India Limited	1.39%
Maruti Suzuki India Ltd	1.37%
Oil & Natural Gas Corporation Ltd.	1.29%
Eicher Motors Limited	1.15%
Bharat Petroleum Corporation Ltd	1.15%
Asian Paints (India) Ltd	1.14%
Power Grid Corporation of India Ltd	1.10%
Ambuja Cements Ltd.	1.09%
IndusInd Bank Limited	0.94%
Gas Authority of India Limited	0.88%
Grasim Industries Limited	0.81%
Indus Towers Limited	0.79%
Coal India Limited	0.79%
Bosch Ltd	0.79%
Associated Cement Co Ltd.	0.78%
Lupin Limited	0.64%
Reliance Industries Limited - Partly Paid	0.64%
Indian Oil Corporation Ltd	0.57%
Colgate Palmolive (India) Ltd	0.56%
Zee Entertainment Enterprises Limited	0.53%
Tata Motors DVR	0.52%
Others	0.55%
Total	96.08%

Deposits, Money Mkt Securities and Net Current Assets.	3.92%
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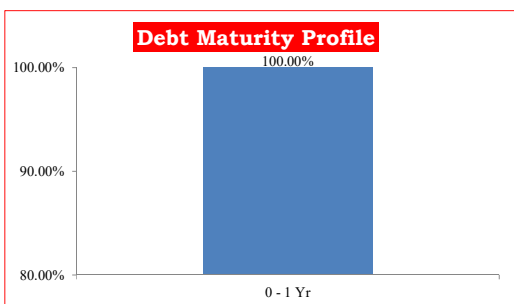
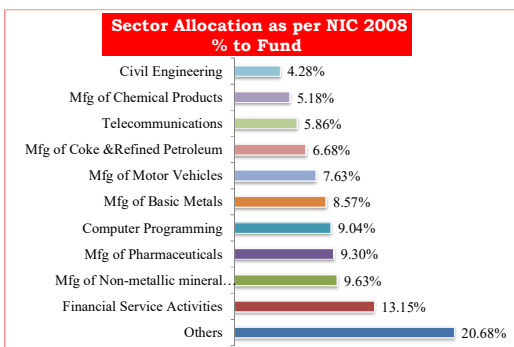
Grand Total	100.00%
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AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
39.58	-	1.61	41.19

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	1.23%
Public Deposits	0%	0.00%
Govt. Securities	0%	0.00%
Corporate Bonds	0%	0.00%
Equity	95% to 100%	96.08%
Net Current Assets	-	2.69%



Liquid Fund - Life Group as on November 30, 2021

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

SFIN Code	: ULGF02225/02/12LiquidFund101
Inception Date	: 02 Jan 2004
NAV	: 66.5952

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.93%	6.69%
10 Years	6.57%	7.21%
7 Years	5.63%	6.49%
5 Years	4.90%	5.89%
3 Years	4.38%	5.14%
2 Years	3.62%	4.20%
1 Year	2.96%	3.60%
6 Months	1.34%	1.79%
1 Month	0.25%	0.35%

CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

Portfolio	
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Deposits, Money Mkt Securities and Net Current Assets.	100.00%
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Grand Total	100.00%
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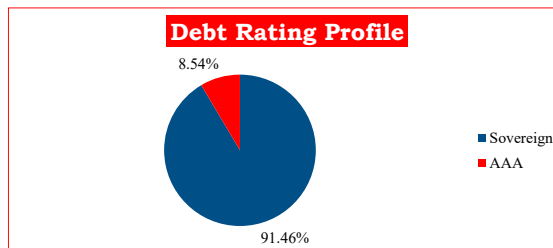
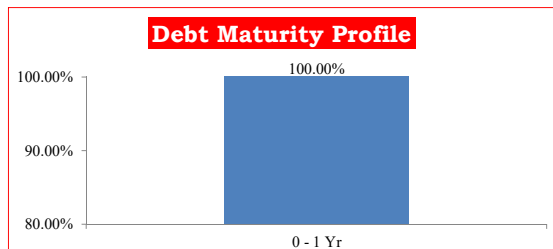
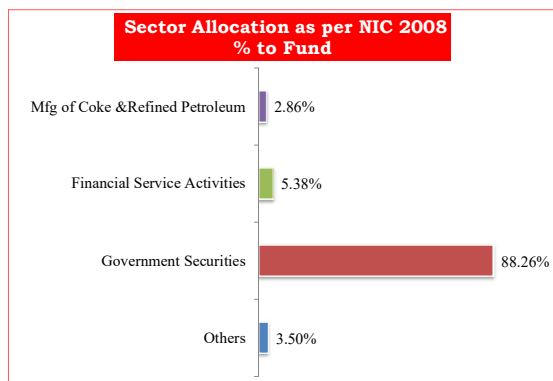
Debt Parameters	
Portfolio Yield (%)	3.77%
Avg Maturity (In Months)	9.60
Modified Duration (In Years)	0.80

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	2,224.90	2,224.90

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

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



Liquid Fund - Pension Group as on November 30, 2021

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

SFIN Code	: ULGF02918/02/12LiquidFund101
Inception Date	: 02 Jan 2004
NAV	: 66.612

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.93%	6.69%
10 Years	6.49%	7.21%
7 Years	5.54%	6.49%
5 Years	4.78%	5.89%
3 Years	4.28%	5.14%
2 Years	3.48%	4.20%
1 Year	2.72%	3.60%
6 Months	1.32%	1.79%
1 Month	0.23%	0.35%

CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

Portfolio	
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Deposits, Money Mkt Securities and Net Current Assets.	100.00%
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Grand Total	100.00%
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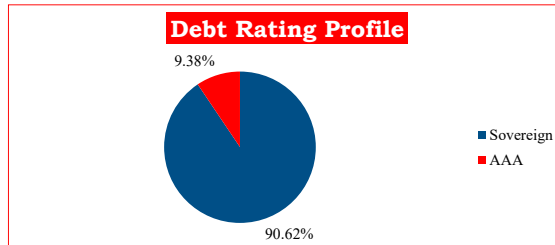
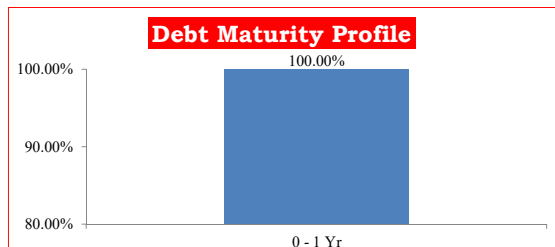
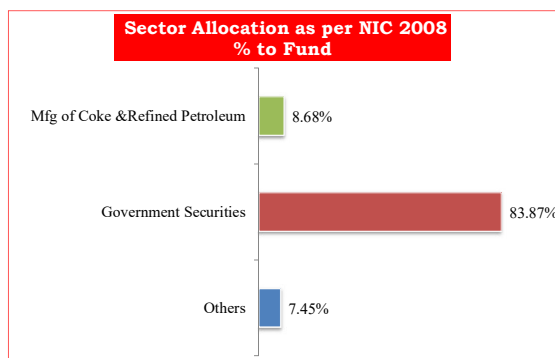
Debt Parameters	
Portfolio Yield (%)	3.80%
Avg Maturity (In Months)	8.30
Modified Duration (In Years)	0.69

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	732.05	732.05

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

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



Secured Managed Fund - Life Group as on November 30, 2021

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

SFIN Code	: ULGF02325/02/12SecureMgtF101
Inception Date	: 02 Jan 2004
NAV	: 76.4438

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.71%	6.96%
10 Years	8.91%	8.68%
7 Years	8.33%	8.54%
5 Years	6.70%	7.13%
3 Years	9.03%	9.40%
2 Years	7.27%	7.95%
1 Year	3.84%	4.07%
6 Months	2.84%	2.74%
1 Month	0.67%	0.95%

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

Portfolio

Debentures / Bonds	% to Fund
State Bank of India	5.74%
Housing Development Finance Corporation Ltd	4.21%
Power Finance Corporation Ltd	3.67%
Sikka Ports And Terminals	3.13%
Power Grid Corporation of India Ltd	2.32%
IDFC First Bank Limited	2.26%
LIC Housing Finance Ltd	2.22%
Bajaj Finance Ltd	2.14%
Sundaram Finance Ltd	1.66%
ICICI Bank Ltd	1.13%
Others	6.17%
Total	34.66%

Government Securities	% to Fund
6.67% GOI Mat 15-Dec-2035	13.69%
7.17% GOI Mat 08-Jan-2028	10.62%
7.26% GOI Mat 14-Jan-2029	8.59%
6.79% GOI Mat 15-May-2027	6.99%
6.67% GOI Mat 17-Dec-2050	3.89%
7.59% GOI Mat 11-Jan-2026	2.60%
8.08% Tamil Nadu SDL Mat 26-Dec-2028	2.57%
6.99% GOI Mat 15-Dec-2051	2.38%
7.88% GOI Mat 19-Mar-2030	2.22%
7.61% GOI Mat 09-May-2030	2.22%
Others	4.48%
Total	60.24%

Deposits, Money Mkt Securities and Net Current Assets.	5.10%
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Grand Total	100.00%
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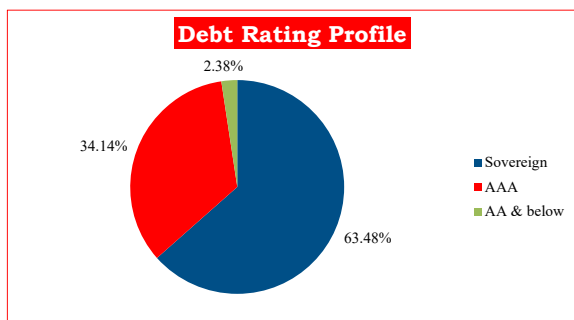
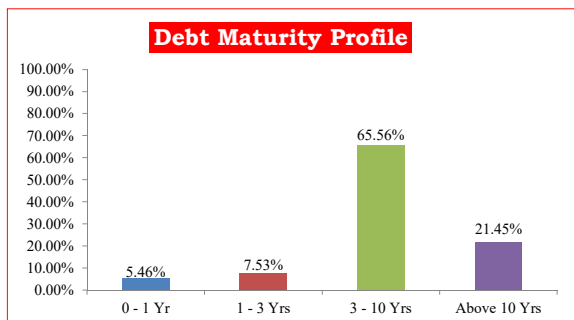
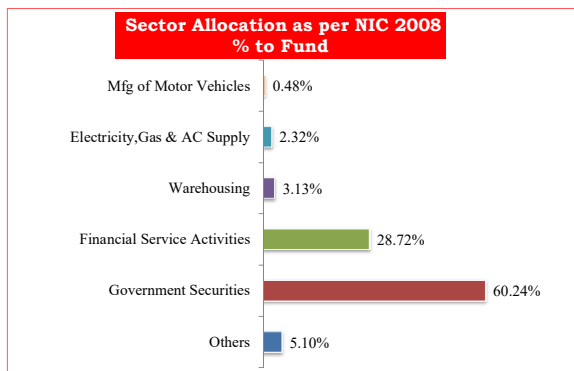
Debt Parameters	
Portfolio Yield (%)	6.08%
Avg Maturity (In Months)	96.12
Modified Duration (In Years)	5.26

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	33,368.31	1,793.09	35,161.40

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	2.84%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	94.90%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	2.26%



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

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

SFIN Code	: ULGF03018/02/12SecureMgtF101
Inception Date	: 02 Jan 2004
NAV	: 75.0562

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.60%	6.96%
10 Years	8.88%	8.68%
7 Years	8.29%	8.54%
5 Years	6.65%	7.13%
3 Years	8.91%	9.40%
2 Years	7.10%	7.95%
1 Year	3.65%	4.07%
6 Months	2.66%	2.74%
1 Month	0.69%	0.95%

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

Portfolio

Debentures / Bonds	% to Fund
State Bank of India	4.44%
Sikka Ports And Terminals	4.03%
Housing Development Finance Corporation Ltd	3.64%
IDFC First Bank Limited	3.44%
ICICI Bank Ltd	2.73%
Power Finance Corporation Ltd	2.25%
National Bank For Agriculture & Rural Development	1.47%
LIC Housing Finance Ltd	1.46%
Bajaj Finance Ltd	1.31%
REC Limited	1.29%
Others	4.81%
Total	30.88%

Government Securities	% to Fund
6.67% GOI Mat 15-Dec-2035	13.11%
7.17% GOI Mat 08-Jan-2028	12.15%
7.26% GOI Mat 14-Jan-2029	8.42%
6.79% GOI Mat 15-May-2027	6.79%
6.67% GOI Mat 17-Dec-2050	3.85%
8.08% Tamil Nadu SDL Mat 26-Dec-2028	2.53%
7.88% GOI Mat 19-Mar-2030	2.53%
7.59% GOI Mat 11-Jan-2026	2.49%
7.61% GOI Mat 09-May-2030	2.47%
6.79% GOI Mat 26-Dec-2029	2.43%
Others	7.97%
Total	64.73%

Deposits, Money Mkt Securities and Net Current Assets.	4.39%
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Grand Total	100.00%
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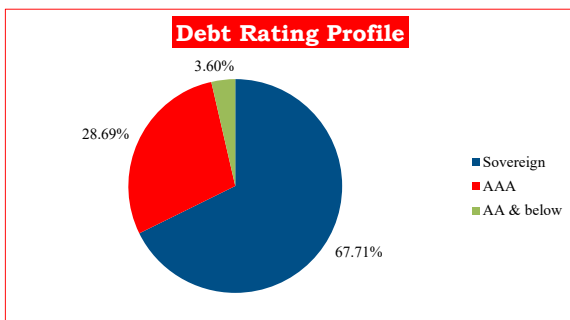
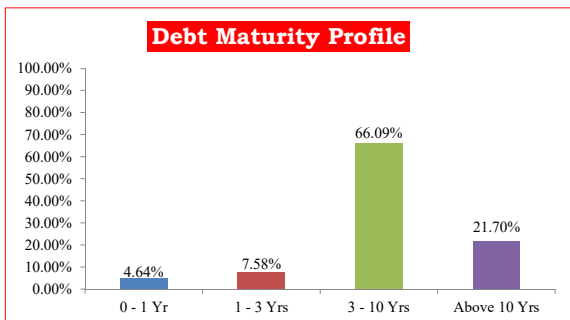
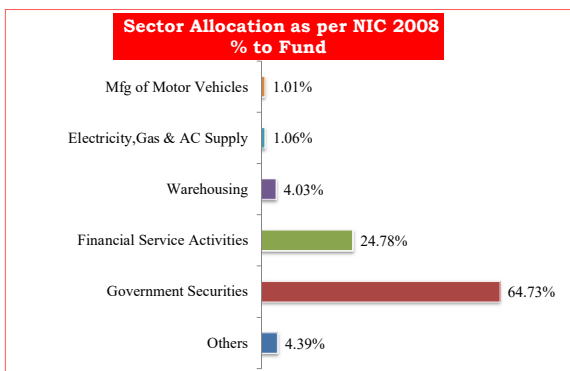
Debt Parameters	
Portfolio Yield (%)	6.10%
Avg Maturity (In Months)	97.37
Modified Duration (In Years)	5.34

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	8,070.71	370.83	8,441.54

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	1.76%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	95.61%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	2.63%



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

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

SFIN Code	: ULGF00620/06/07StableMgFd101
Inception Date	: 20 Jun 2007
NAV	: 66.7084

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.17%	7.53%
10 Years	7.05%	8.24%
7 Years	6.50%	7.58%
5 Years	5.98%	6.94%
3 Years	6.25%	6.91%
2 Years	5.03%	5.89%
1 Year	3.37%	4.22%
6 Months	1.83%	2.11%
1 Month	0.38%	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
REC Limited	4.83%
Hindustan Petroleum Corporation Ltd	4.82%
Housing Development Finance Corporation Ltd	4.70%
National Bank For Agriculture & Rural Development	2.40%
Total	16.76%

Government Securities	% to Fund
8.60% Tamil Nadu SDL Mat 06-Mar-2023	19.61%
8.62% Maharashtra SDL Mat 06-Mar-2023	14.85%
6.84% GOI Mat 19-Dec-2022	12.10%
8.67% Maharashtra SDL Mat 06-Feb-2023	9.88%
8.58% Gujarat SDL Mat 23-Jan-2023	6.30%
8.31% Karnataka SDL Mat 14 Nov 2022	4.89%
8.63% Tamil Nadu SDL Mat 09-Jan-2023	3.69%
8.80% Tamil Nadu SDL Mat 25-Oct-2022	2.80%
8.90% Tamil Nadu SDL Mat 20-Sep-2022	2.45%
Total	76.55%

Deposits, Money Mkt Securities and Net Current Assets.	6.70%
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Grand Total	100.00%
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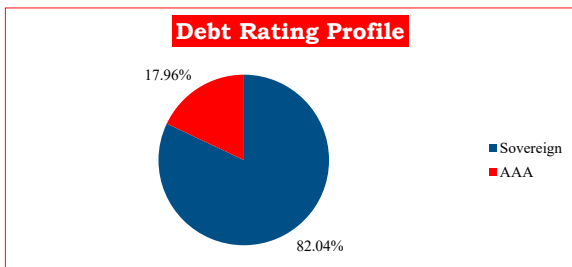
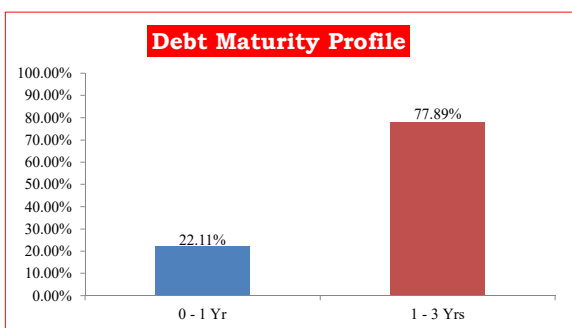
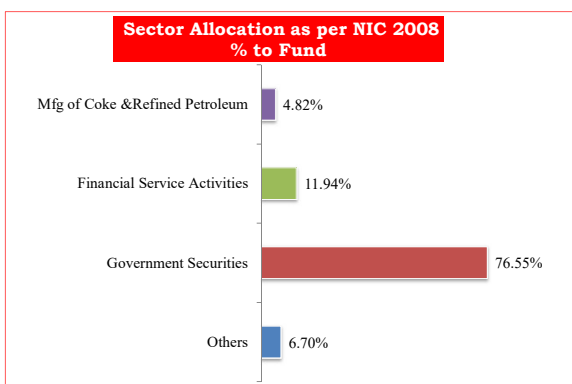
Debt Parameters	
Portfolio Yield (%)	4.41%
Avg Maturity (In Months)	13.09
Modified Duration (In Years)	1.02

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	395.77	28.40	424.17

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

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



Sovereign Fund - Life as on November 30, 2021

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

SFIN Code	: ULGF01620/06/07SovereignF101
Inception Date	: 20 Jun 2007
NAV	: 63.9699

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.66%	8.61%
10 Years	8.72%	9.23%
7 Years	8.16%	8.93%
5 Years	6.04%	7.57%
3 Years	8.81%	9.40%
2 Years	7.29%	8.00%
1 Year	3.31%	4.42%
6 Months	2.65%	3.19%
1 Month	1.13%	0.86%

MI-BEX

Note: Returns over 1 year have been annualized.

Portfolio

Government Securities	% to Fund
8.32% GOI Mat 02-Aug-2032	36.89%
8.15% GOI Mat 24-Nov-2026	15.52%
7.88% GOI Mat 19-Mar-2030	9.19%
6.84% GOI Mat 19-Dec-2022	5.77%
8.08% GOI Mat 02-Aug-2022	5.70%
8.60% GOI Mat 02-Jun-2028	4.59%
8.20% GOI Mat 15-Feb-2022	4.26%
7.37% GOI Mat 16-April-2023	4.09%
7.59% GOI Mat 20-Mar-2029	2.73%
8.28% GOI Mat 21-Sep-2027	1.82%
Others	5.84%
Total	96.40%

Deposits, Money Mkt Securities and Net Current Assets.	3.60%
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Grand Total	100.00%
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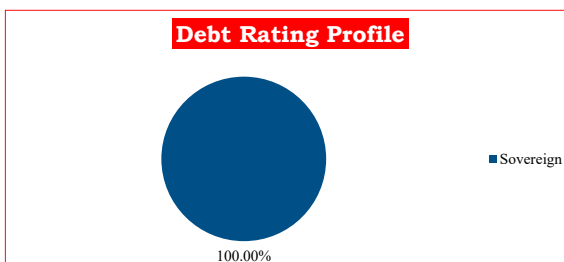
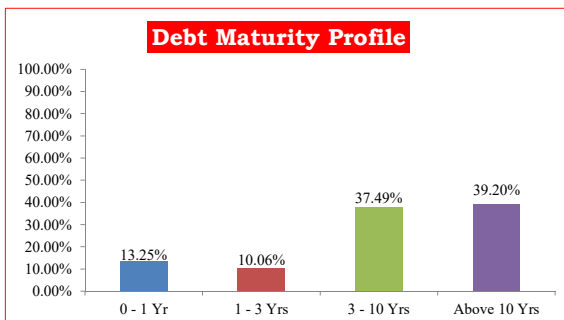
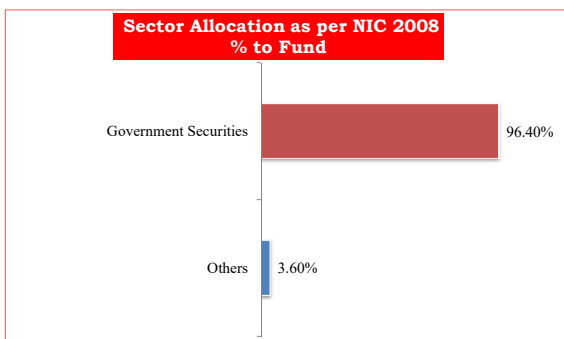
Debt Parameters	
Portfolio Yield (%)	5.79%
Avg Maturity (In Months)	83.56
Modified Duration (In Years)	4.86

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	342.61	12.80	355.41

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	1.59%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	96.40%
Corporate Bonds	0%	0.00%
Equity	0%	0.00%
Net Current Assets	-	2.01%



Sovereign Fund - Pension as on November 30, 2021

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

SFIN Code	: ULGF01520/06/07SovereignF101
Inception Date	: 20 Jun 2007
NAV	: 57.9346

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.93%	8.61%
10 Years	7.55%	9.23%
7 Years	6.62%	8.93%
5 Years	3.82%	7.57%
3 Years	5.69%	9.40%
2 Years	4.21%	8.00%
1 Year	2.74%	4.42%
6 Months	1.50%	3.19%
1 Month	0.37%	0.86%

M-BEX

Note: Returns over 1 year have been annualized.

Portfolio

Government Securities	% to Fund
8.20% GOI Mat 15-Feb-2022	76.63%
8.15% GOI Mat 24-Nov-2026	5.91%
6.84% GOI Mat 19-Dec-2022	5.17%
7.37% GOI Mat 16-April-2023	3.49%
8.63% Tamil Nadu SDL Mat 09-Jan-2023	1.75%
8.08% GOI Mat 02-Aug-2022	1.72%
6.35% Oil Bond Mat 23-Dec-2024	1.72%
Total	96.39%

Deposits, Money Mkt Securities and Net Current Assets.	3.61%
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Grand Total	100.00%
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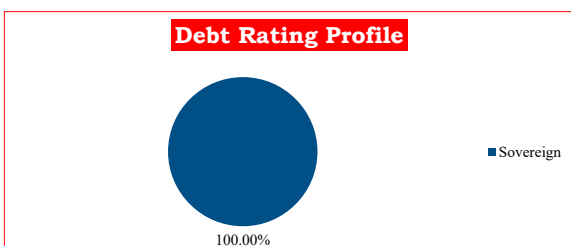
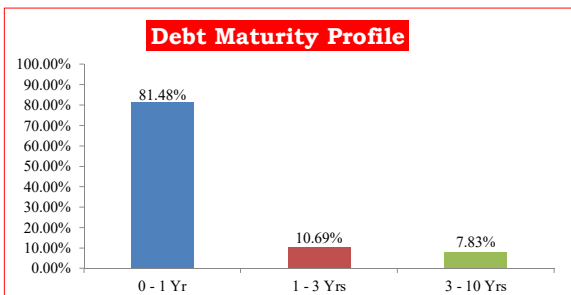
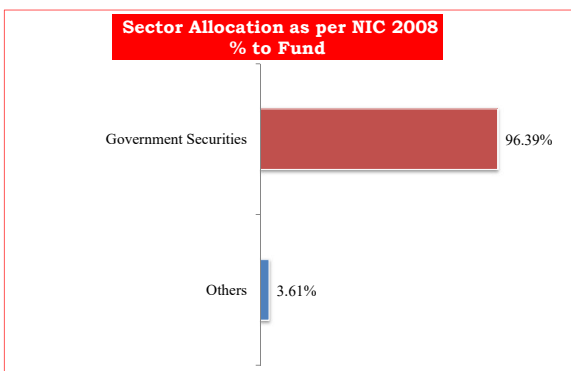
Debt Parameters	
Portfolio Yield (%)	3.79%
Avg Maturity (In Months)	7.91
Modified Duration (In Years)	0.59

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	0.29	0.01	0.30

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	1.01%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	96.39%
Corporate Bonds	0%	0.00%
Equity	0%	0.00%
Net Current Assets	-	2.60%



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

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

SFIN Code	: ULGF02825/02/12StableMgFd101
Inception Date	: 20 Jun 2007
NAV	: 68.8806

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.41%	7.53%
10 Years	7.09%	8.24%
7 Years	6.46%	7.58%
5 Years	5.95%	6.94%
3 Years	6.24%	6.91%
2 Years	5.00%	5.89%
1 Year	3.23%	4.22%
6 Months	1.74%	2.11%
1 Month	0.39%	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	8.78%
Hindustan Petroleum Corporation Ltd	7.39%
Reliance Industries Ltd	5.82%
Larsen & Toubro Ltd	2.55%
Housing Development Finance Corporation Ltd	0.95%
REC Limited	0.19%
Total	25.68%

Government Securities	% to Fund
8.60% Tamil Nadu SDL Mat 06-Mar-2023	26.13%
8.62% Maharashtra SDL Mat 06-Mar-2023	11.98%
8.58% Gujarat SDL Mat 23-Jan-2023	8.39%
8.67% Maharashtra SDL Mat 06-Feb-2023	7.97%
6.84% GOI Mat 19-Dec-2022	5.85%
8.31% Karnataka SDL Mat 14 Nov 2022	2.96%
8.63% Tamil Nadu SDL Mat 09-Jan-2023	2.38%
8.80% Tamil Nadu SDL Mat 25-Oct-2022	0.17%
Total	65.84%

Deposits, Money Mkt Securities and Net Current Assets.	8.48%
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Grand Total	100.00%
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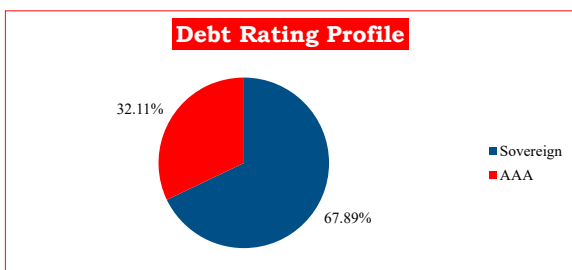
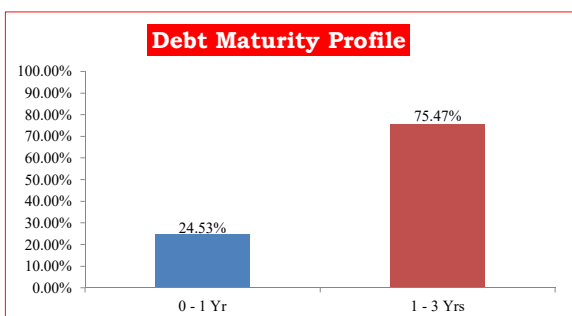
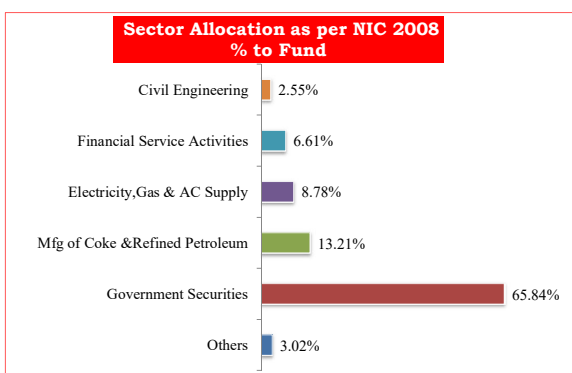
Debt Parameters	
Portfolio Yield (%)	4.49%
Avg Maturity (In Months)	13.16
Modified Duration (In Years)	1.02

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	4,811.93	446.04	5,257.97

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

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



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

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

SFIN Code	: ULGF03518/02/12StableMgFd101
Inception Date	: 20 Jun 2007
NAV	: 68.8662

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.41%	7.53%
10 Years	7.08%	8.24%
7 Years	6.46%	7.58%
5 Years	5.93%	6.94%
3 Years	6.20%	6.91%
2 Years	4.98%	5.89%
1 Year	3.25%	4.22%
6 Months	1.74%	2.11%
1 Month	0.40%	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
Hindustan Petroleum Corporation Ltd	6.86%
Reliance Industries Ltd	5.73%
Power Grid Corporation of India Ltd	3.49%
REC Limited	2.89%
Housing Development Finance Corporation Ltd	2.43%
Total	21.40%

Government Securities	% to Fund
8.60% Tamil Nadu SDL Mat 06-Mar-2023	26.67%
8.62% Maharashtra SDL Mat 06-Mar-2023	12.82%
8.58% Gujarat SDL Mat 23-Jan-2023	8.56%
8.67% Maharashtra SDL Mat 06-Feb-2023	7.67%
8.63% Tamil Nadu SDL Mat 09-Jan-2023	4.97%
6.84% GOI Mat 19-Dec-2022	4.51%
8.31% Karnataka SDL Mat 14 Nov 2022	1.27%
8.89% Tamil Nadu SDL Mat 05-Dec-2022	0.51%
8.20% GOI Mat 15-Feb-2022	0.37%
8.92% Tamil Nadu SDL Mat 08-Aug-2022	0.25%
Total	67.60%

Deposits, Money Mkt Securities and Net Current Assets.	11.00%
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Grand Total	100.00%
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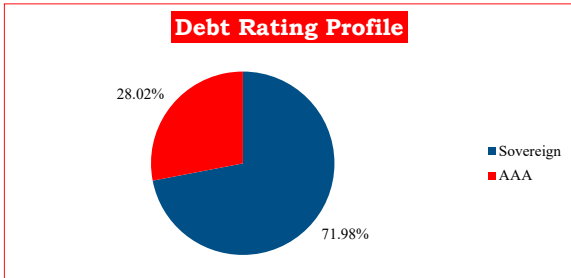
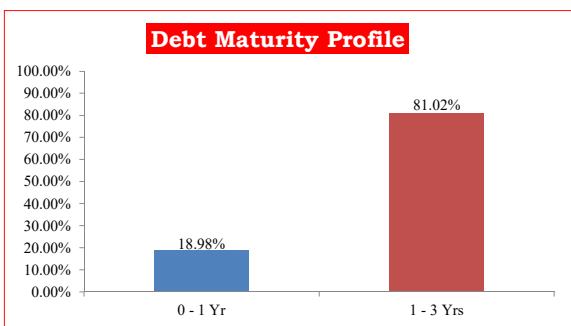
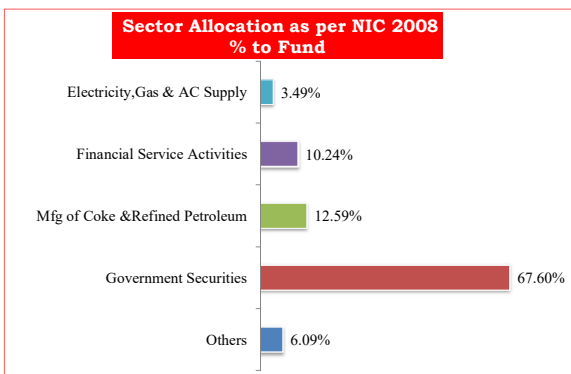
Debt Parameters	
Portfolio Yield (%)	4.47%
Avg Maturity (In Months)	13.47
Modified Duration (In Years)	1.05

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	7,290.70	900.79	8,191.49

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

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



Balanced Managed Fund - Life Group - II as on November 30, 2021

Fund Objective : To generate long term capital appreciation along with current income from a combined portfolio of equity and debt market instruments. The equity exposure will be between 30%-60%.

SFIN Code	: ULGFO4020/02/12BalncdMFII101
Inception Date	: 20 Feb 2008
NAV	: 31.2622

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.23%	8.30%
10 Years	11.29%	10.90%
7 Years	9.53%	9.39%
5 Years	10.14%	10.83%
3 Years	12.15%	12.33%
2 Years	13.01%	13.12%
1 Year	14.68%	16.96%
6 Months	5.98%	5.76%
1 Month	-1.24%	-0.99%

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

Portfolio	
Equity	% to Fund
HDFC Bank Limited	3.67%
Reliance Industries Limited	3.61%
Infosys Limited	3.53%
ICICI Bank Limited	3.41%
Kotak Mahindra Bank Limited	1.64%
Bharti Airtel Ltd	1.53%
Axis Bank Limited	1.50%
Hindustan Unilever Limited	1.33%
Larsen & Toubro Limited	1.31%
Tata Consultancy Services Limited	1.31%
State Bank of India	1.12%
Bajaj Finance Ltd	1.10%
ITC Limited	0.82%
UltraTech Cement Limited	0.74%
Asian Paints (India) Ltd	0.73%
HCL Technologies Limited	0.72%
Bajaj Finserv Ltd	0.68%
Maruti Suzuki India Ltd	0.64%
Mahindra & Mahindra Ltd.	0.62%
Tech Mahindra Limited	0.61%
ICICI Prudential IT ETF	0.54%
Others	12.40%
Total	43.57%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	3.42%
Indian Railway Finance Corporation Ltd	2.21%
Power Grid Corporation of India Ltd	2.05%
State Bank of India	1.99%
National Bank For Agriculture & Rural Development	1.58%
Ultratech Cement Ltd	1.37%
NHPC Ltd	0.95%
REC Limited	0.91%
Mahindra and Mahindra Financial Services Ltd	0.90%
HDB Financial Services Ltd	0.85%
Others	5.46%
Total	21.70%

Government Securities	% to Fund
6.67% GOI Mat 15-Dec-2035	10.15%
7.17% GOI Mat 08-Jan-2028	3.92%
6.45% GOI Mat 07-Oct-2029	2.59%
6.79% GOI Mat 15-May-2027	2.28%
7.26% GOI Mat 14-Jan-2029	2.20%
6.67% GOI Mat 17-Dec-2050	2.19%
6.64% GOI Mat 16-Jun-2035	1.52%
7.20% Maharashtra SDL Mat 09-Aug-2027	0.74%
7.38% Karnataka SDL Mat 27-Sep-2027	0.56%
7.65% Karnataka SDL Mat 29 Nov 2027	0.48%
Others	2.36%
Total	28.98%

Deposits, Money Mkt Securities and Net Current Assets.	5.76%
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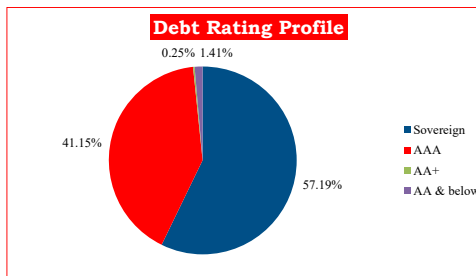
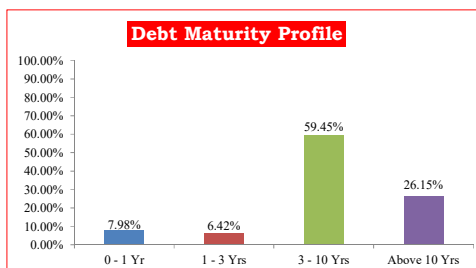
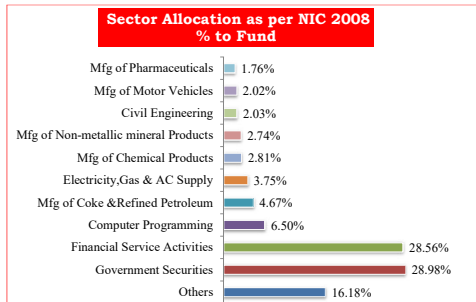
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.00%
Avg Maturity (In Months)	93.85
Modified Duration (In Years)	5.17

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
14,419.41	16,771.91	1,905.40	33,096.72

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	4.13%
Public Deposits		
Govt. Securities		
Corporate Bonds	20% to 70%	50.68%
Equity	30% to 60%	43.57%
Net Current Assets	-	1.63%



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

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

SFIN Code	: ULGF03920/02/12DefnsvFdII101
Inception Date	: 20 Feb 2008
NAV	: 31.4932

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.93%	8.11%
10 Years	9.82%	9.79%
7 Years	8.57%	8.96%
5 Years	8.27%	8.98%
3 Years	10.37%	10.87%
2 Years	10.50%	10.53%
1 Year	8.94%	10.51%
6 Months	4.25%	4.25%
1 Month	-0.27%	-0.02%

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

Portfolio

Equity	% to Fund
HDFC Bank Limited	1.84%
Reliance Industries Limited	1.83%
Infosys Limited	1.77%
ICICI Bank Limited	1.73%
Kotak Mahindra Bank Limited	0.83%
Bharti Airtel Ltd	0.78%
Axis Bank Limited	0.75%
Hindustan Unilever Limited	0.68%
Larsen & Toubro Limited	0.66%
Tata Consultancy Services Limited	0.66%
State Bank of India	0.56%
Bajaj Finance Ltd	0.55%
Others	9.47%
Total	22.12%

Debentures / Bonds	% to Fund
LIC Housing Finance Ltd	5.51%
Housing Development Finance Corporation Ltd	3.24%
Indian Railway Finance Corporation Ltd	3.15%
Power Grid Corporation of India Ltd	2.27%
National Highway Authority Of India	1.66%
State Bank of India	1.64%
AXIS Bank Limited	1.54%
IDFC First Bank Limited	1.52%
Ultratech Cement Ltd	1.29%
NHPC Ltd	1.08%
Others	7.95%
Total	30.86%

Government Securities	% to Fund
6.67% GOI Mat 15-Dec-2035	13.63%
7.17% GOI Mat 08-Jan-2028	5.71%
6.79% GOI Mat 15-May-2027	3.20%
6.45% GOI Mat 07-Oct-2029	3.13%
7.26% GOI Mat 14-Jan-2029	3.08%
6.67% GOI Mat 17-Dec-2050	2.79%
6.64% GOI Mat 16-Jun-2035	2.68%
7.38% Karnataka SDL Mat 27-Sep-2027	1.17%
7.65% Karnataka SDL Mat 29 Nov 2027	0.73%
7.20% Maharashtra SDL Mat 09-Aug-2027	0.59%
Others	3.82%
Total	40.54%

Deposits, Money Mkt Securities and Net Current Assets. 6.48%

Grand Total 100.00%

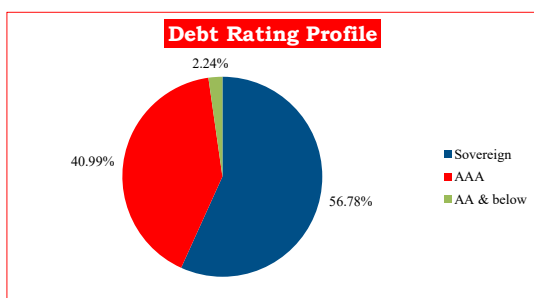
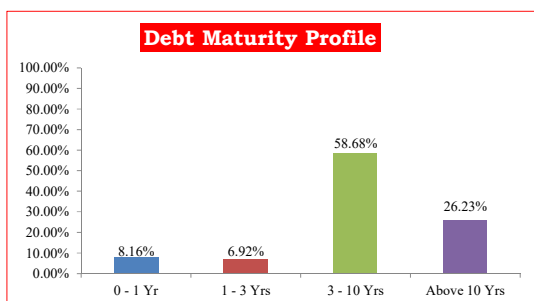
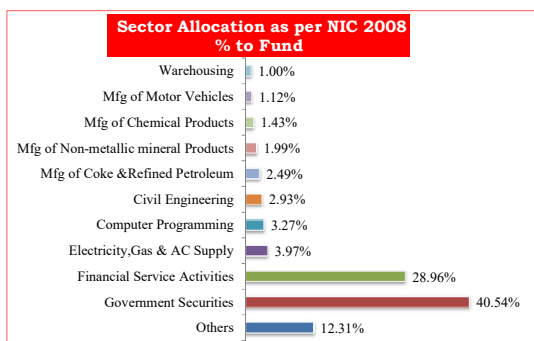
Debt Parameters	
Portfolio Yield (%)	5.99%
Avg Maturity (In Months)	92.69
Modified Duration (In Years)	5.12

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
34,910.51	112,703.74	10,235.44	157,849.69

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	4.56%
Public Deposits		
Govt. Securities	50% to 85%	71.40%
Corporate Bonds		
Equity	15% to 30%	22.12%
Net Current Assets	-	1.92%



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

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

SFIN Code	: ULGF03620/02/12LiquidFdII101
Inception Date	: 20 Feb 2008
NAV	: 24.0245

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.50%	7.04%
10 Years	5.89%	7.21%
7 Years	4.97%	6.49%
5 Years	4.25%	5.89%
3 Years	3.76%	5.14%
2 Years	2.96%	4.20%
1 Year	2.21%	3.60%
6 Months	1.09%	1.79%
1 Month	0.20%	0.35%

CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

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

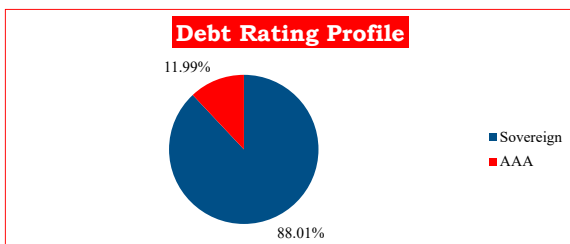
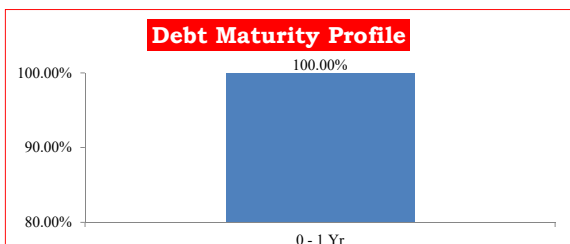
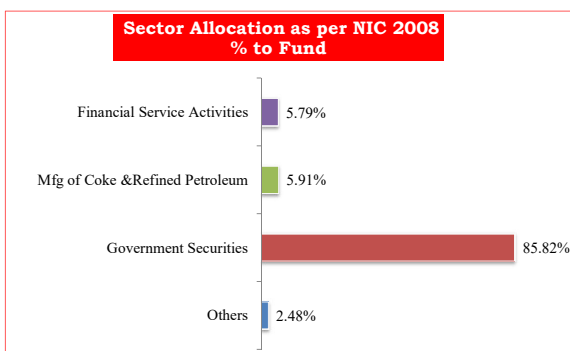
Portfolio Yield (%)	3.85%
Avg Maturity (In Months)	9.57
Modified Duration (In Years)	0.80

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	2,482.26	2,482.26

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

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



Secured Managed Fund - Life Group - II as on November 30, 2021

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

SFIN Code	: ULGF03820/02/12SecureMFII101
Inception Date	: 20 Feb 2008
NAV	: 29.6792

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.18%	7.91%
10 Years	8.53%	8.68%
7 Years	7.89%	8.54%
5 Years	6.22%	7.13%
3 Years	8.52%	9.40%
2 Years	6.74%	7.95%
1 Year	3.32%	4.07%
6 Months	2.54%	2.74%
1 Month	0.63%	0.95%

CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	4.74%
IDFC First Bank Limited	4.50%
Sikka Ports And Terminals	3.19%
State Bank of India	3.08%
Bajaj Finance Ltd	2.96%
Power Finance Corporation Ltd	2.81%
ICICI Bank Ltd	1.64%
HDB Financial Services Ltd	1.19%
LIC Housing Finance Ltd	1.04%
Mahindra and Mahindra Financial Services Ltd	0.80%
Others	3.36%
Total	29.31%

Government Securities	% to Fund
6.67% GOI Mat 15-Dec-2035	12.40%
7.17% GOI Mat 08-Jan-2028	10.70%
7.26% GOI Mat 14-Jan-2029	9.48%
6.79% GOI Mat 15-May-2027	7.77%
6.67% GOI Mat 17-Dec-2050	3.96%
7.59% GOI Mat 11-Jan-2026	2.84%
7.88% GOI Mat 19-Mar-2030	2.59%
8.08% Tamil Nadu SDL Mat 26-Dec-2028	2.57%
7.61% GOI Mat 09-May-2030	2.56%
6.99% GOI Mat 15-Dec-2051	2.33%
Others	8.09%
Total	65.29%

Deposits, Money Mkt Securities and Net Current Assets.	5.41%
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Grand Total	100.00%
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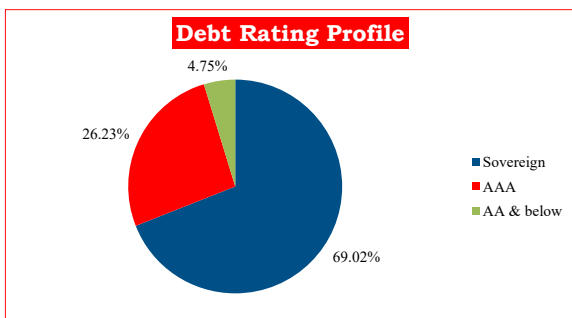
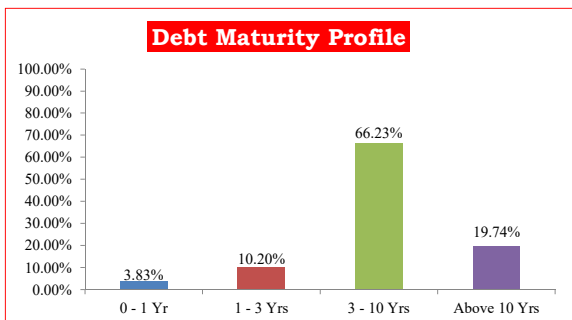
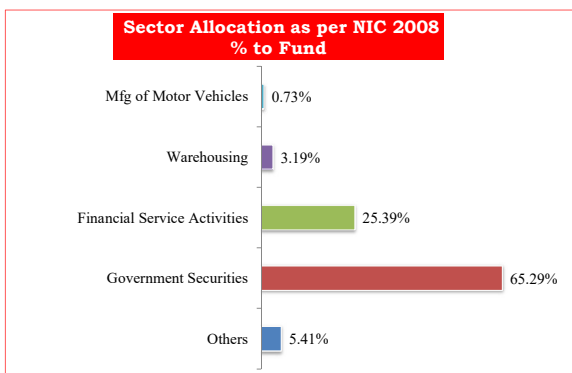
Debt Parameters	
Portfolio Yield (%)	6.10%
Avg Maturity (In Months)	96.51
Modified Duration (In Years)	5.30

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	97,688.72	5,581.90	103,270.61

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 25%	2.98%
Public Deposits		2.98%
Govt. Securities	75% to 100%	94.59%
Corporate Bonds		94.59%
Equity	0%	0.00%
Net Current Assets	-	2.43%



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

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

SFIN Code	: ULGF03720/02/12StableMFII101
Inception Date	: 20 Feb 2008
NAV	: 24.804

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.78%	7.51%
10 Years	6.59%	8.24%
7 Years	5.86%	7.58%
5 Years	5.38%	6.94%
3 Years	5.58%	6.91%
2 Years	4.31%	5.89%
1 Year	2.65%	4.22%
6 Months	1.46%	2.11%
1 Month	0.33%	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
Reliance Industries Ltd	8.28%
REC Limited	7.26%
Housing Development Finance Corporation Ltd	5.54%
Hindustan Petroleum Corporation Ltd	3.88%
Power Grid Corporation of India Ltd	2.67%
National Bank For Agriculture & Rural Development	2.57%
Total	30.20%

Government Securities	% to Fund
8.62% Maharashtra SDL Mat 06-Mar-2023	14.59%
8.60% Tamil Nadu SDL Mat 06-Mar-2023	12.89%
8.92% Tamil Nadu SDL Mat 08-Aug-2022	10.44%
8.67% Maharashtra SDL Mat 06-Feb-2023	8.73%
8.31% Karnataka SDL Mat 14 Nov 2022	5.24%
8.58% Gujarat SDL Mat 23-Jan-2023	4.73%
6.84% GOI Mat 19-Dec-2022	3.35%
4.52% Tamil Nadu SDL Mat 03-Jun-2022	1.01%
Total	60.99%

Deposits, Money Mkt Securities and Net Current Assets.	8.81%
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Grand Total	100.00%
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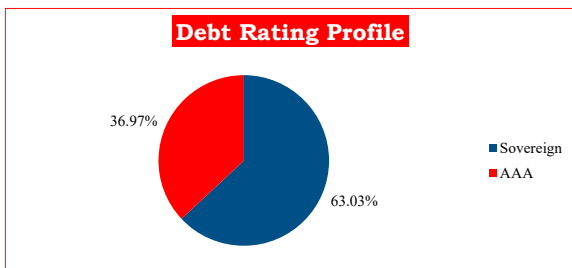
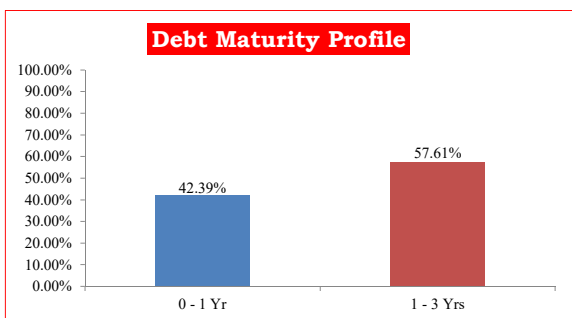
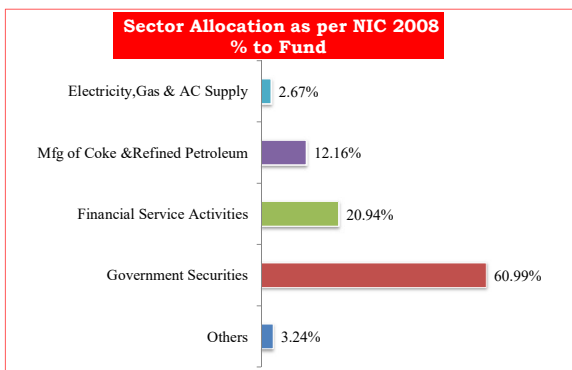
Debt Parameters	
Portfolio Yield (%)	4.45%
Avg Maturity (In Months)	12.74
Modified Duration (In Years)	0.99

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	3,608.31	348.51	3,956.82

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

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



Balanced Managed Fund - Pension Group - II as on November 30, 2021

Fund Objective : To generate long term capital appreciation along with current income from a combined portfolio of equity and debt market instruments. The equity exposure will be between 30%-60%.

SFIN Code	: ULGF04611/02/12BalnedMF1101
Inception Date	: 08 Oct 2008
NAV	: 42.2096

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.92%	10.51%
10 Years	11.34%	10.90%
7 Years	9.69%	9.39%
5 Years	10.48%	10.83%
3 Years	12.39%	12.33%
2 Years	13.06%	13.12%
1 Year	14.87%	16.96%
6 Months	5.79%	5.76%
1 Month	-1.44%	-0.99%

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

Portfolio	
Equity	% to Fund
HDFC Bank Limited	3.87%
Reliance Industries Limited	3.83%
Infosys Limited	3.72%
KICICI Bank Limited	3.61%
Kotak Mahindra Bank Limited	1.74%
Bharti Airtel Ltd	1.63%
Axis Bank Limited	1.58%
Hindustan Unilever Limited	1.41%
Tata Consultancy Services Limited	1.39%
Larsen & Toubro Limited	1.39%
State Bank of India	1.18%
Bajaj Finance Ltd	1.17%
ITC Limited	0.87%
UltraTech Cement Limited	0.79%
Asian Paints (India) Ltd	0.78%
HCL Technologies Limited	0.77%
Bajaj Finserv Ltd	0.74%
Maruti Suzuki India Ltd	0.69%
Mahindra & Mahindra Ltd.	0.66%
Tech Mahindra Limited	0.65%
KICICI Prudential IT ETF	0.57%
Titan Company Limited	0.51%
Nestle India Limited	0.51%
Others	12.18%
Total	46.23%

Debentures / Bonds	% to Fund
Power Grid Corporation of India Ltd	3.61%
State Bank of India	3.42%
Housing Development Finance Corporation Ltd	1.86%
Power Finance Corporation Ltd	1.80%
LIC Housing Finance Ltd	1.80%
REC Limited	1.80%
Indian Railway Finance Corporation Ltd	1.73%
National Highway Authority Of India	1.73%
Sikka Ports And Terminals	1.70%
National Bank For Agriculture & Rural Development	1.63%
Total	21.06%

Government Securities	% to Fund
6.64% GOI Mat 16-Jun-2035	3.76%
6.67% GOI Mat 15-Dec-2035	3.48%
7.26% GOI Mat 14-Jan-2029	3.39%
6.67% GOI Mat 17-Dec-2050	2.36%
7.38% Karnataka SDL Mat 27-Sep-2027	2.08%
6.79% GOI Mat 15-May-2027	2.01%
6.45% GOI Mat 07-Oct-2029	1.82%
7.59% GOI Mat 20-Mar-2029	1.78%
6.93% Gujarat SDL Mat 27-Oct-2031	1.68%
8.00% Oil Bond Mat 23-Mar-2026	0.71%
Others	2.64%
Total	25.71%

Deposits, Money Mkt Securities and Net Current Assets.	7.00%
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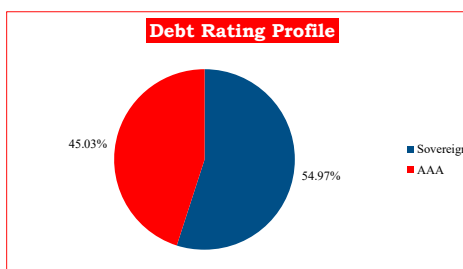
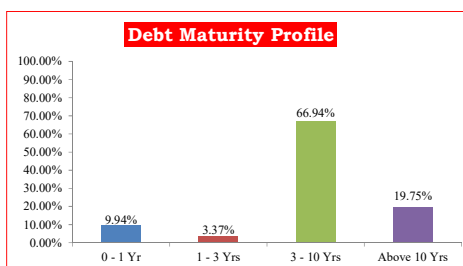
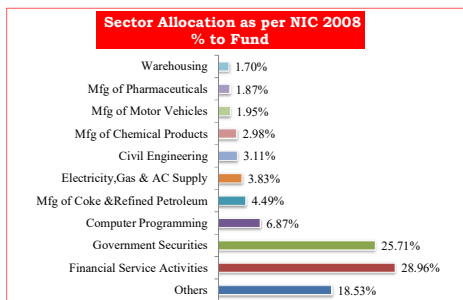
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	5.95%
Avg Maturity (In Months)	89.40
Modified Duration (In Years)	4.91

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
279.73	283.03	42.35	605.11

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	5.16%
Public Deposits		
Govt. Securities	20% to 70%	46.77%
Corporate Bonds		
Equity	30% to 60%	46.23%
Net Current Assets	-	1.84%



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

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

SFIN Code	: ULGF04511/02/12DefnsvFdiI101
Inception Date	: 08 Oct 2008
NAV	: 34.158

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.89%	9.41%
10 Years	9.77%	9.79%
7 Years	8.58%	8.96%
5 Years	8.36%	8.98%
3 Years	10.50%	10.87%
2 Years	10.52%	10.53%
1 Year	9.10%	10.51%
6 Months	4.16%	4.25%
1 Month	-0.34%	-0.02%

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	1.88%
ICICI Bank Limited	1.85%
Infosys Limited	1.80%
HDFC Bank Limited	1.51%
Kotak Mahindra Bank Limited	0.90%
Axis Bank Limited	0.83%
Bharti Airtel Ltd	0.79%
Hindustan Unilever Limited	0.69%
Tata Consultancy Services Limited	0.68%
Larsen & Toubro Limited	0.67%
State Bank of India	0.63%
Bajaj Finance Ltd	0.56%
Others	9.55%
Total	22.33%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	4.46%
Bajaj Finance Ltd	3.74%
Hindustan Petroleum Corporation Ltd	2.97%
State Bank of India	2.60%
National Bank For Agriculture & Rural Development	2.56%
Indian Railway Finance Corporation Ltd	2.00%
LIC Housing Finance Ltd	1.34%
Export and Import Bank of India	1.32%
Sikka Ports And Terminals	1.24%
Mahindra and Mahindra Financial Services Ltd	1.03%
Others	6.35%
Total	29.61%

Government Securities	% to Fund
6.67% GOI Mat 15-Dec-2035	13.45%
7.17% GOI Mat 08-Jan-2028	4.30%
6.67% GOI Mat 17-Dec-2050	3.30%
6.79% GOI Mat 15-May-2027	3.12%
6.45% GOI Mat 07-Oct-2029	2.88%
7.26% GOI Mat 14-Jan-2029	2.63%
6.64% GOI Mat 16-Jun-2035	2.45%
7.20% Maharashtra SDL Mat 09-Aug-2027	0.97%
6.93% Gujarat SDL Mat 27-Oct-2031	0.95%
8.22% Karnataka SDL Mat 09 Dec 2025	0.94%
Others	5.02%
Total	40.00%

Deposits, Money Mkt Securities and Net Current Assets.	8.06%
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Grand Total	100.00%
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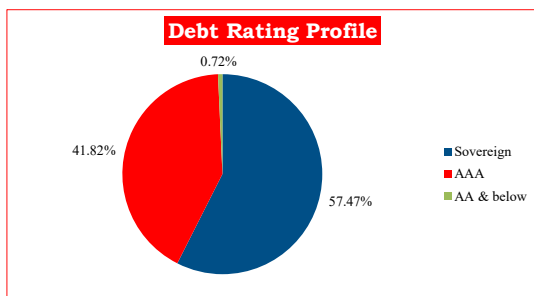
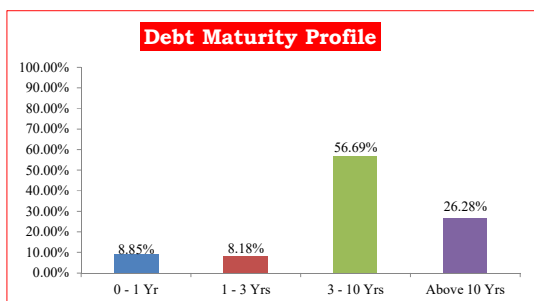
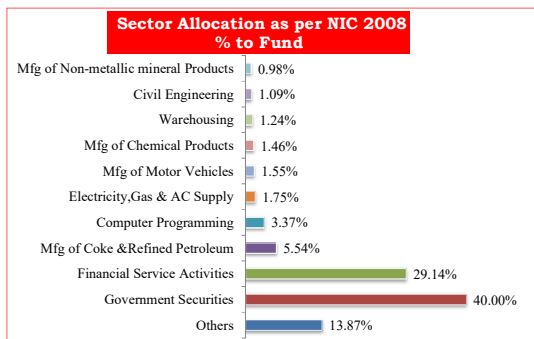
Debt Parameters	
Portfolio Yield (%)	6.00%
Avg Maturity (In Months)	94.64
Modified Duration (In Years)	5.18

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
7,820.47	24,381.98	2,822.38	35,024.83

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	6.31%
Public Deposits		
Govt. Securities	50% to 85%	69.61%
Corporate Bonds		
Equity	15% to 30%	22.33%
Net Current Assets	-	1.75%



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

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

SFIN Code	: ULGF04311/02/12LiquidFdII101
Inception Date	: 08 Oct 2008
NAV	: 22.6184

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.38%	6.99%
10 Years	5.84%	7.21%
7 Years	4.89%	6.49%
5 Years	4.19%	5.89%
3 Years	3.68%	5.14%
2 Years	2.90%	4.20%
1 Year	2.15%	3.60%
6 Months	1.06%	1.79%
1 Month	0.19%	0.35%

CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

Portfolio	
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Deposits, Money Mkt Securities and Net Current Assets.	100.00%
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Grand Total	100.00%
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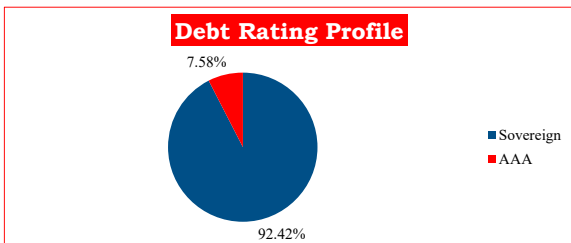
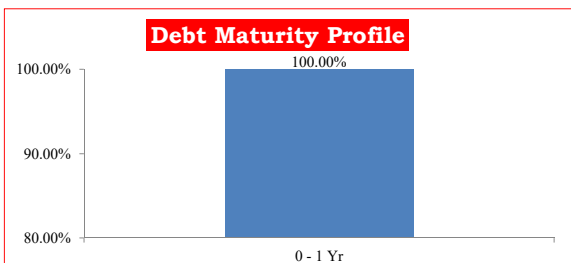
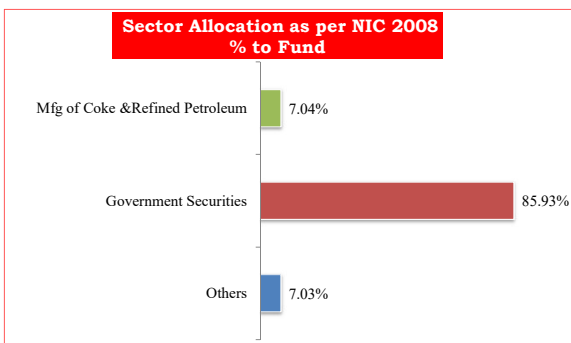
Debt Parameters	
Portfolio Yield (%)	3.78%
Avg Maturity (In Months)	8.70
Modified Duration (In Years)	0.73

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	1,110.47	1,110.47

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

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



Secure Managed Fund - Pension Group - II as on November 30, 2021

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

SFIN Code	: ULGF04411/02/12SecureMFII101
Inception Date	: 08 Oct 2008
NAV	: 29.2141

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.41%	8.31%
10 Years	8.50%	8.68%
7 Years	7.86%	8.54%
5 Years	6.18%	7.13%
3 Years	8.41%	9.40%
2 Years	6.69%	7.95%
1 Year	3.14%	4.07%
6 Months	2.35%	2.74%
1 Month	0.67%	0.95%

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

Portfolio

Debentures / Bonds	% to Fund
State Bank of India	4.64%
Housing Development Finance Corporation Ltd	4.36%
Bajaj Finance Ltd	3.09%
Power Finance Corporation Ltd	2.91%
Mahindra & Mahindra Ltd	1.68%
IDFC First Bank Limited	1.62%
Sikka Ports And Terminals	1.61%
ICICI Bank Ltd	1.61%
Sundaram Finance Ltd	0.93%
Power Grid Corporation of India Ltd	0.80%
Others	3.89%
Total	27.14%

Government Securities	% to Fund
7.17% GOI Mat 08-Jan-2028	15.53%
6.67% GOI Mat 15-Dec-2035	12.37%
7.26% GOI Mat 14-Jan-2029	12.19%
6.79% GOI Mat 15-May-2027	7.13%
7.61% GOI Mat 09-May-2030	3.99%
6.67% GOI Mat 17-Dec-2050	3.86%
7.60% Food Corp of India Bond GOI Mat 09-Jan-2030	2.70%
8.08% Tamil Nadu SDL Mat 26-Dec-2028	2.54%
6.99% GOI Mat 15-Dec-2051	2.38%
7.59% GOI Mat 11-Jan-2026	2.09%
Others	2.69%
Total	67.48%

Deposits, Money Mkt Securities and Net Current Assets.	5.38%
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Grand Total	100.00%
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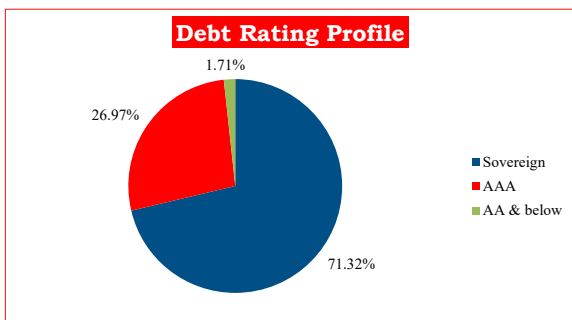
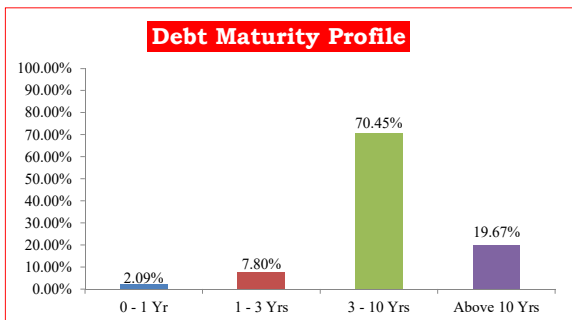
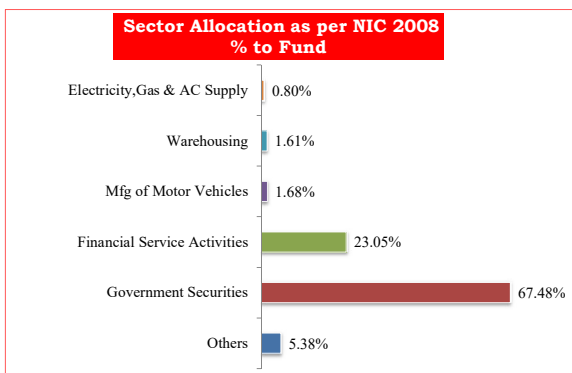
Debt Parameters	
Portfolio Yield (%)	6.14%
Avg Maturity (In Months)	99.01
Modified Duration (In Years)	5.46

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	12,572.94	715.02	13,287.95

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 25%	2.02%
Public Deposits		
Govt. Securities	75% to 100%	94.62%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	3.37%



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

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

SFIN Code	: ULGF04811/02/12StableMFII101
Inception Date	: 08 Oct 2008
NAV	: 23.7174

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.77%	7.52%
10 Years	6.60%	8.24%
7 Years	5.85%	7.58%
5 Years	5.43%	6.94%
3 Years	5.64%	6.91%
2 Years	4.35%	5.89%
1 Year	2.67%	4.22%
6 Months	1.47%	2.11%
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
Reliance Industries Ltd	8.16%
National Bank For Agriculture & Rural Development	7.81%
REC Limited	6.27%
Hindustan Petroleum Corporation Ltd	4.39%
Housing Development Finance Corporation Ltd	3.67%
Power Grid Corporation of India Ltd	2.92%
Total	33.22%

Government Securities	% to Fund
8.62% Maharashtra SDL Mat 06-Mar-2023	10.30%
4.52% Tamil Nadu SDL Mat 03-Jun-2022	7.99%
8.67% Maharashtra SDL Mat 06-Feb-2023	7.71%
8.92% Tamil Nadu SDL Mat 08-Aug-2022	7.60%
8.31% Karnataka SDL Mat 14 Nov 2022	6.36%
8.60% Tamil Nadu SDL Mat 06-Mar-2023	4.96%
6.84% GOI Mat 19-Dec-2022	4.66%
8.63% Tamil Nadu SDL Mat 09-Jan-2023	4.16%
8.89% Tamil Nadu SDL Mat 05-Dec-2022	3.52%
8.90% Tamil Nadu SDL Mat 20-Sep-2022	3.18%
Others	2.75%
Total	63.20%

Deposits, Money Mkt Securities and Net Current Assets.	3.59%
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Grand Total	100.00%
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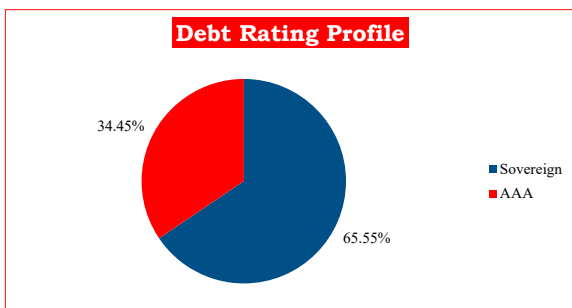
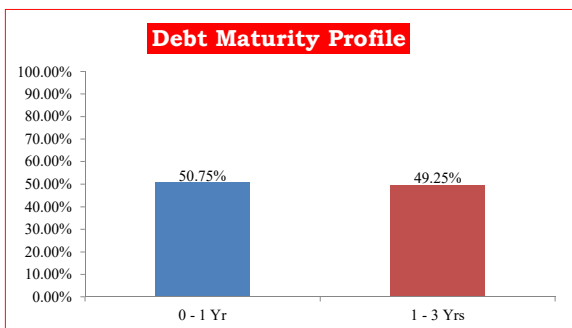
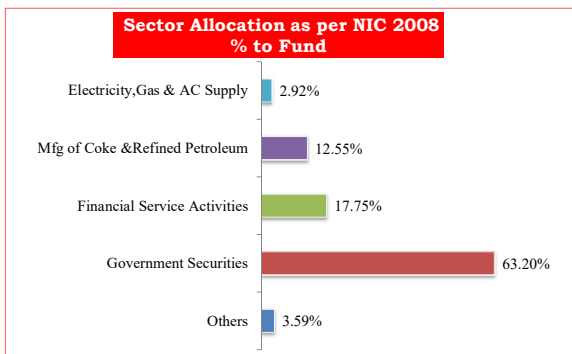
Debt Parameters	
Portfolio Yield (%)	4.36%
Avg Maturity (In Months)	11.60
Modified Duration (In Years)	0.90

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	3,144.00	116.97	3,260.96

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

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



Balanced Managed Fund - Defined Benefit Group as on November 30, 2021

Fund Objective : To generate long term capital appreciation along with current income from a combined portfolio of equity and debt market instruments. The equity exposure will be between 30%-60%.

SFIN Code	: ULGF01128/03/05BalancedMF101
Inception Date	: 28 Mar 2005
NAV	: 144.4736

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	12.73%	10.27%
10 Years	12.07%	10.90%
7 Years	10.36%	9.39%
5 Years	11.37%	10.83%
3 Years	13.33%	12.33%
2 Years	14.41%	13.12%
1 Year	15.37%	16.96%
6 Months	5.72%	5.76%
1 Month	-1.36%	-0.99%

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

Portfolio

Equity	% to Fund
Infosys Limited	3.68%
Reliance Industries Limited	3.34%
HDFC Bank Limited	3.22%
ICICI Bank Limited	2.76%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	2.23%
Tata Consultancy Services Limited	1.47%
Bharti Airtel Ltd	1.41%
Nippon India ETF Bank Bees	1.38%
Hindustan Unilever Limited	1.37%
Larsen & Toubro Limited	1.26%
Kotak Mahindra Bank Limited	1.08%
ICICI Prudential Private Banks ETF	0.95%
Axis Bank Limited	0.91%
Bajaj Finance Ltd	0.87%
Asian Paints (India) Ltd	0.80%
ITC Limited	0.78%
Mahindra & Mahindra Ltd.	0.75%
UltraTech Cement Limited	0.71%
Maruti Suzuki India Ltd	0.69%
ICICI Prudential IT ETF	0.65%
Dr Reddys Laboratories Limited	0.51%
Others	12.18%
Total	43.02%

Debentures / Bonds	% to Fund
Power Grid Corporation of India Ltd	5.47%
Nuclear Power Corporation of India Ltd	4.07%
State Bank of India	3.90%
Power Finance Corporation Ltd	2.67%
Sikka Ports And Terminals	2.63%
LIC Housing Finance Ltd	1.33%
Total	20.07%

Government Securities	% to Fund
7.72% GOI Mat 25-May-2025	9.20%
7.40% GOI Mat 09-Sep-2035	5.40%
7.59% GOI Mat 20-Mar-2029	4.62%
6.92% Maharashtra SDL Mat 11-Jan-2022	4.30%
7.37% GOI Mat 16-April-2023	3.97%
7.42% Maharashtra SDL Mat 11-May-2022	3.11%
8.15% GOI Mat 24-Nov-2026	1.30%
6.45% GOI Mat 07-Oct-2029	0.87%
7.16% GOI Mat 20-May-2023	0.25%
7.26% GOI Mat 14-Jan-2029	0.04%
Total	33.06%

Deposits, Money Mkt Securities and Net Current Assets.	3.85%
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Grand Total	100.00%
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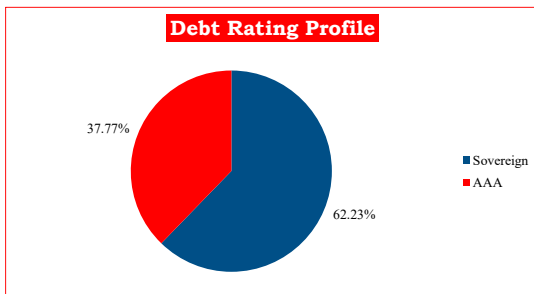
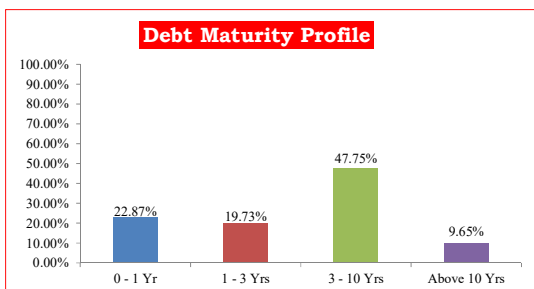
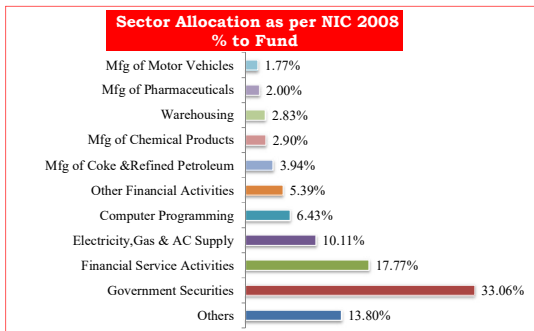
Debt Parameters	
Portfolio Yield (%)	5.34%
Avg Maturity (In Months)	51.58
Modified Duration (In Years)	3.23

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
351.15	433.59	31.46	816.20

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	2.85%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	53.12%
Corporate Bonds		
Equity	30% to 60%	43.02%
Net Current Assets	-	1.01%



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

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

SFIN Code	: ULGF01028/03/05DefensiveF101
Inception Date	: 28 Mar 2005
NAV	: 101.2851

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	10.28%	8.85%
10 Years	10.32%	9.79%
7 Years	9.36%	8.96%
5 Years	9.35%	8.98%
3 Years	10.95%	10.87%
2 Years	11.42%	10.53%
1 Year	10.09%	10.51%
6 Months	4.85%	4.25%
1 Month	-0.21%	-0.02%

22.5% BSE -100 77.5% CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	2.15%
Reliance Industries Limited	2.08%
Infosys Limited	2.02%
ICICI Bank Limited	1.99%
Kotak Mahindra Bank Limited	1.10%
Bajaj Finance Ltd	1.06%
Tata Consultancy Services Limited	1.03%
Axis Bank Limited	0.83%
Larsen & Toubro Limited	0.78%
Bharti Airtel Ltd	0.68%
Hindustan Unilever Limited	0.61%
Mahindra & Mahindra Ltd.	0.57%
Others	7.87%
Total	22.76%

Debentures / Bonds	% to Fund
National Highway Authority Of India	6.10%
LIC Housing Finance Ltd	6.07%
Hindustan Petroleum Corporation Ltd	6.06%
National Thermal Power Corporation Ltd	4.69%
International Finance Corporation	1.99%
Total	24.90%

Government Securities	% to Fund
7.72% GOI Mat 25-May-2025	15.50%
7.40% GOI Mat 09-Sep-2035	4.98%
6.79% GOI Mat 26-Dec-2029	4.40%
6.45% GOI Mat 07-Oct-2029	4.13%
7.26% GOI Mat 14-Jan-2029	3.70%
7.59% GOI Mat 20-Mar-2029	3.46%
6.84% GOI Mat 19-Dec-2022	2.99%
8.02% Tamil Nadu Uday Mat 22-Mar-2025	1.40%
7.90% Tamil Nadu Uday Mat 22-Mar-2027	1.40%
7.68% Tamil Nadu Uday Mat 22-Mar-2026	1.39%
Others	2.75%
Total	46.10%

Deposits, Money Mkt Securities and Net Current Assets.	6.24%
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Grand Total	100.00%
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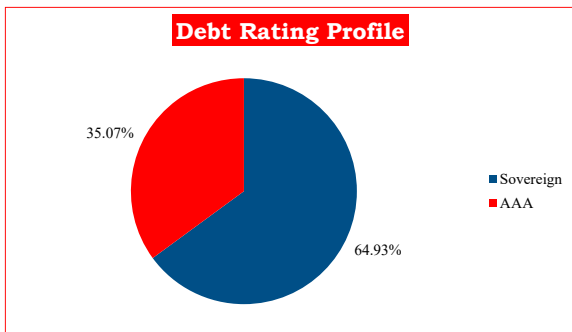
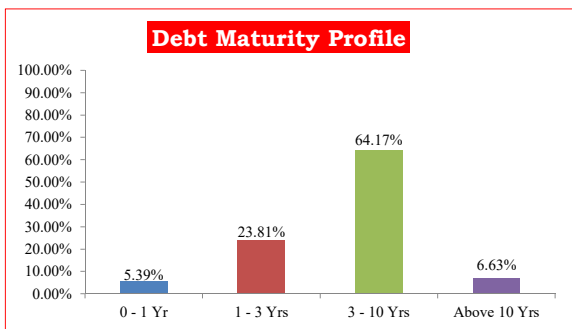
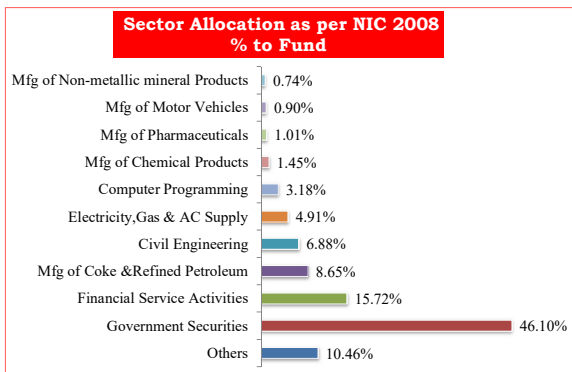
Debt Parameters	
Portfolio Yield (%)	5.61%
Avg Maturity (In Months)	58.50
Modified Duration (In Years)	3.69

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
39.04	121.80	10.70	171.55

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	4.04%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	71.00%
Corporate Bonds		
Equity	15% to 30%	22.76%
Net Current Assets	-	2.20%



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

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

SFIN Code	: ULGF00928/03/05SecureMgtF101
Inception Date	: 28 Mar 2005
NAV	: 159.8612

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	13.25%	7.44%
10 Years	9.09%	8.68%
7 Years	8.91%	8.54%
5 Years	4.80%	7.13%
3 Years	6.55%	9.40%
2 Years	5.56%	7.95%
1 Year	3.15%	4.07%
6 Months	2.46%	2.74%
1 Month	0.82%	0.95%

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	30.75%
8.20% GOI Mat 15-Feb-2022	21.70%
5.77% GOI Mat 03-AUG-2030	21.23%
7.59% GOI Mat 20-Mar-2029	20.12%
9.20% GOI Mat 30-Sep-2030	2.26%
Total	96.07%

Deposits, Money Mkt Securities and Net Current Assets.	3.93%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	5.61%
Avg Maturity (In Months)	70.79
Modified Duration (In Years)	4.48

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	10.05	0.41	10.46

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	1.41%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	96.07%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	2.52%

