

MONTHLY UPDATE

OCTOBER 2021



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Balanced Managed Fund - Old Group as on October 29, 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	: ULGF00411/08/03BalancedMF101
Inception Date	: 23 Jul 2003
NAV	: 202.1758

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	13.47%	11.42%
10 Years	11.53%	10.56%
7 Years	10.69%	9.91%
5 Years	11.22%	10.90%
3 Years	14.76%	13.86%
2 Years	15.28%	14.32%
1 Year	23.90%	25.93%
6 Months	11.00%	10.68%
1 Month	0.15%	0.02%

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

Portfolio

Equity	% to Fund
Reliance Industries Limited	3.43%
Infosys Limited	3.42%
HDFC Bank Limited	3.32%
ICICI Bank Limited	2.97%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	2.50%
Nippon India ETF Bank Bees	1.55%
Hindustan Unilever Limited	1.41%
Tata Consultancy Services Limited	1.38%
Bharti Airtel Ltd	1.32%
Larsen & Toubro Limited	1.22%
Kotak Mahindra Bank Limited	1.11%
ICICI Prudential Private Banks ETF	1.09%
Axis Bank Limited	1.05%
Bajaj Finance Ltd	0.90%
Asian Paints (India) Ltd	0.78%
ITC Limited	0.78%
Mahindra & Mahindra Ltd.	0.75%
Maruti Suzuki India Ltd	0.72%
UltraTech Cement Limited	0.70%
ICICI Prudential IT ETF	0.63%
Tata Steel Limited	0.60%
Dr Reddys Laboratories Limited	0.51%
Others	12.00%
Total	44.15%

Debentures / Bonds	% to Fund
LIC Housing Finance Ltd	3.28%
State Bank of India	2.04%
Reliance Industries Ltd	2.02%
Indian Railway Finance Corporation Ltd	1.73%
Mahindra and Mahindra Financial Services Ltd	1.64%
National Thermal Power Corporation Ltd	1.59%
National Highway Authority Of India	1.57%
Housing Development Finance Corporation Ltd	1.40%
Power Grid Corporation of India Ltd	1.38%
IDFC First Bank Limited	1.16%
Others	7.17%
Total	24.99%

Government Securities	% to Fund
5.63% GOI Mat 12-Apr-2026	6.16%
7.17% GOI Mat 08-Jan-2028	4.03%
6.64% GOI Mat 16-Jun-2035	2.85%
7.26% GOI Mat 14-Jan-2029	2.44%
6.67% GOI Mat 15-Dec-2035	2.31%
6.79% GOI Mat 15-May-2027	2.05%
7.27% GOI Mat 08-Apr-2026	1.99%
6.10% GOI Mat 12-Jul-2031	1.20%
6.45% GOI Mat 07-Oct-2029	0.98%
7.65% Karnataka SDL Mat 29 Nov 2027	0.54%
Others	4.29%
Total	28.84%

Deposits, Money Mkt Securities and Net Current Assets. 2.02%

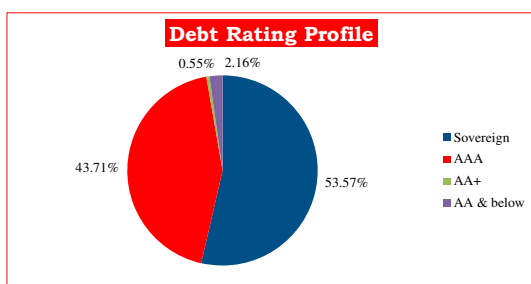
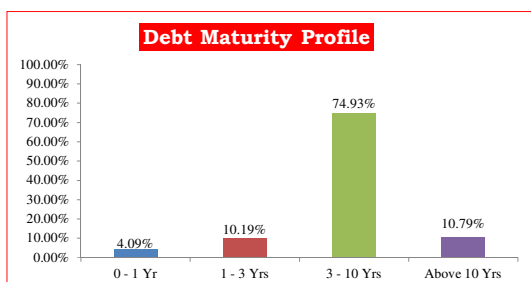
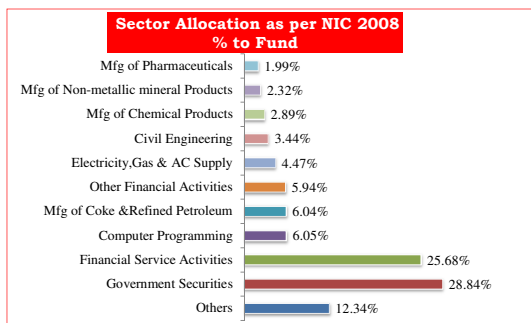
Grand Total 100.00%

Debt Parameters	
Portfolio Yield (%)	5.99%
Avg Maturity (In Months)	72.79
Modified Duration (In Years)	4.48

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
34,454.93	42,018.49	1,574.87	78,048.28

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%	0.76%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	53.84%
Corporate Bonds	30% to 60%	44.15%
Equity	-	1.26%
Net Current Assets	-	-



Defensive Managed Fund - Old Group as on October 29, 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	: ULGF00311/08/03DefensiveF101
Inception Date	: 23 Jul 2003
NAV	: 124.4247

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	10.49%	9.20%
10 Years	10.02%	9.61%
7 Years	9.65%	9.27%
5 Years	9.46%	9.24%
3 Years	12.09%	11.79%
2 Years	11.81%	11.09%
1 Year	13.75%	14.90%
6 Months	6.94%	6.53%
1 Month	-0.12%	-0.07%

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

Portfolio

Equity	% to Fund
ICICI Bank Limited	2.65%
Reliance Industries Limited	2.23%
Infosys Limited	2.10%
HDFC Bank Limited	2.09%
Bajaj Finance Ltd	1.13%
Tata Consultancy Services Limited	1.05%
Kotak Mahindra Bank Limited	0.93%
Larsen & Toubro Limited	0.78%
Axis Bank Limited	0.67%
Hindustan Unilever Limited	0.66%
Bharti Airtel Ltd	0.64%
ITC Limited	0.51%
Others	8.08%
Total	23.52%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	4.94%
Power Grid Corporation of India Ltd	3.00%
Indian Railway Finance Corporation Ltd	2.87%
State Bank of India	2.02%
REC Limited	1.74%
National Thermal Power Corporation Ltd	1.64%
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	10.14%
Total	31.70%

Government Securities	% to Fund
5.63% GOI Mat 12-Apr-2026	8.33%
7.17% GOI Mat 08-Jan-2028	5.65%
7.26% GOI Mat 14-Jan-2029	3.18%
6.64% GOI Mat 16-Jun-2035	3.16%
6.67% GOI Mat 15-Dec-2035	3.12%
6.45% GOI Mat 07-Oct-2029	2.96%
7.27% GOI Mat 08-Apr-2026	2.27%
6.79% GOI Mat 15-May-2027	2.05%
7.20% Maharashtra SDL Mat 09-Aug-2027	1.98%
6.10% GOI Mat 12-Jul-2031	1.63%
Others	7.00%
Total	41.33%

Deposits, Money Mkt Securities and Net Current Assets.	3.46%
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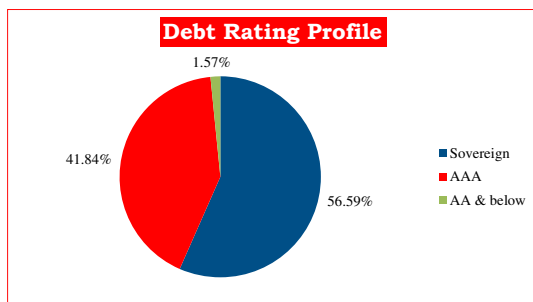
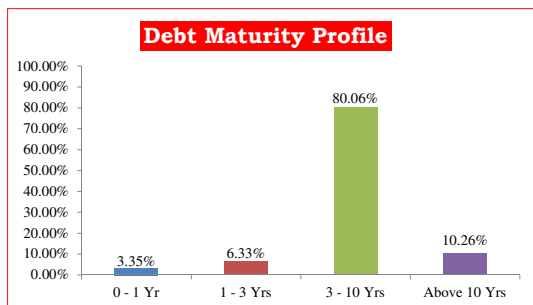
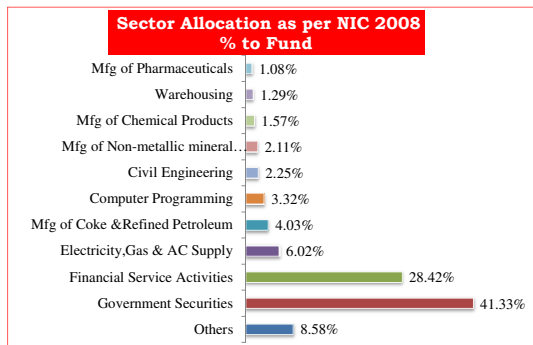
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.01%
Avg Maturity (In Months)	73.54
Modified Duration (In Years)	4.53

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
7,708.38	23,936.37	1,133.05	32,777.79

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%	1.98%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	73.03%
Corporate Bonds	15% to 30%	23.52%
Equity	-	1.48%
Net Current Assets	-	-



Liquid Fund - Old Group as on October 29, 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	: 67.0677

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.82%	6.64%
10 Years	6.39%	7.25%
7 Years	5.66%	6.53%
5 Years	4.93%	5.96%
3 Years	4.44%	5.24%
2 Years	3.67%	4.25%
1 Year	2.76%	3.54%
6 Months	1.35%	1.74%
1 Month	0.21%	0.26%

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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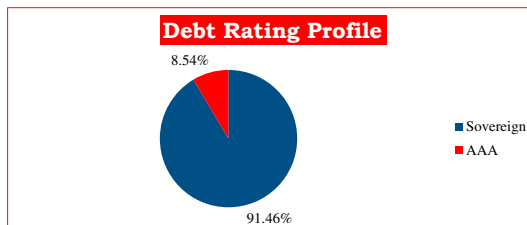
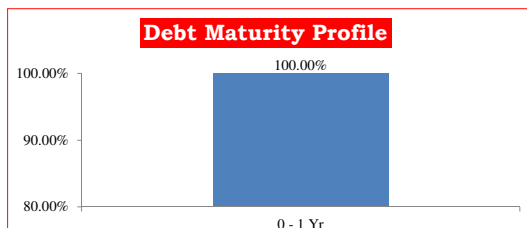
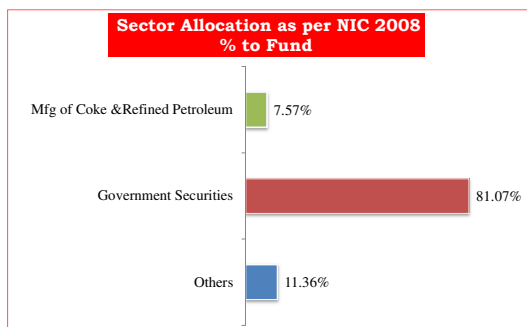
Debt Parameters		
Portfolio Yield (%)		3.61%
Avg Maturity (In Months)		7.49
Modified Duration (In Years)		0.62

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	321.82	321.82

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 - Old Group as on October 29, 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	: 74.9071

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.43%	6.98%
10 Years	8.68%	8.67%
7 Years	8.36%	8.63%
5 Years	7.16%	7.59%
3 Years	9.26%	9.73%
2 Years	7.19%	7.87%
1 Year	3.64%	3.86%
6 Months	2.53%	2.38%
1 Month	-0.16%	-0.15%

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

Portfolio	
Debentures / Bonds	% to Fund
IDFC First Bank Limited	5.51%
Bajaj Finance Ltd	3.53%
Housing Development Finance Corporation Ltd	2.84%
State Bank of India	2.18%
Sikka Ports And Terminals	2.13%
Power Finance Corporation Ltd	2.07%
Mahindra & Mahindra Ltd	1.99%
National Bank For Agriculture & Rural Development	1.74%
Mahindra and Mahindra Financial Services Ltd	1.66%
ICICI Bank Ltd	1.02%
Others	3.21%
Total	27.89%

Government Securities	% to Fund
7.17% GOI Mat 08-Jan-2028	10.39%
6.79% GOI Mat 15-May-2027	8.21%
7.26% GOI Mat 14-Jan-2029	7.83%
8.79% GOI Mat 08-Nov-2021	7.08%
5.63% GOI Mat 12-Apr-2026	6.61%
6.10% GOI Mat 12-Jul-2031	4.24%
7.59% GOI Mat 11-Jan-2026	4.08%
8.60% GOI Mat 02-Jun-2028	3.65%
6.67% GOI Mat 15-Dec-2035	2.76%
7.61% GOI Mat 09-May-2030	2.69%
Others	8.57%
Total	66.11%

Deposits, Money Mkt Securities and Net Current Assets.	6.01%
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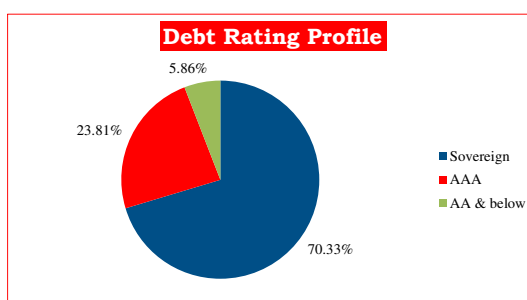
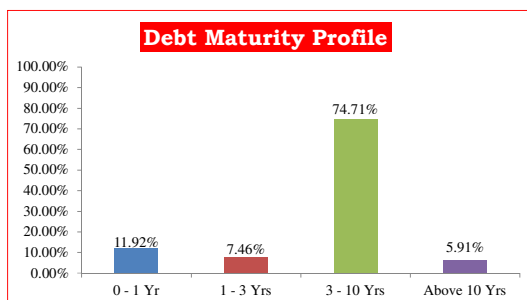
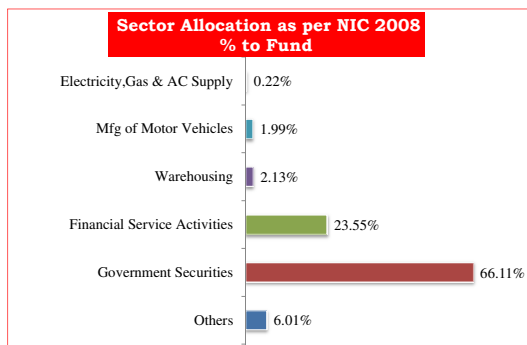
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	5.85%
Avg Maturity (In Months)	66.62
Modified Duration (In Years)	4.21

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
-	14,487.89	925.76	15,413.65

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	2.80%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	93.99%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	3.20%



Balanced Managed Fund - Life Group as on October 29, 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	: U LGF02525/02/12BalancedMF101
Inception Date	: 02 Jan 2004
NAV	: 162.0997

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	12.15%	9.89%
10 Years	11.79%	10.56%
7 Years	10.66%	9.91%
5 Years	11.08%	10.90%
3 Years	14.83%	13.86%
2 Years	15.74%	14.32%
1 Year	24.11%	25.93%
6 Months	11.30%	10.68%
1 Month	0.14%	0.02%

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

Portfolio

Equity	% to Fund
HDFC Bank Limited	3.95%
ICICI Bank Limited	3.90%
Reliance Industries Limited	3.90%
Infosys Limited	3.49%
Axis Bank Limited	1.72%
Kotak Mahindra Bank Limited	1.60%
Bharti Airtel Ltd	1.41%
Hindustan Unilever Limited	1.41%
Tata Consultancy Services Limited	1.28%
Larsen & Toubro Limited	1.26%
State Bank of India	1.24%
Bajaj Finance Ltd	1.18%
ITC Limited	0.84%
UltraTech Cement Limited	0.78%
HCL Technologies Limited	0.75%
Asian Paints (India) Ltd	0.74%
Bajaj Finserv Ltd	0.72%
Maruti Suzuki India Ltd	0.70%
Tech Mahindra Limited	0.60%
Mahindra & Mahindra Ltd.	0.58%
Tata Steel Limited	0.56%
ICICI Prudential IT ETF	0.54%
IndusInd Bank Limited	0.52%
Others	12.25%
Total	45.89%

Debentures / Bonds	% to Fund
Power Grid Corporation of India Ltd	3.79%
LIC Housing Finance Ltd	2.97%
Indian Railway Finance Corporation Ltd	2.18%
State Bank of India	1.93%
Housing Development Finance Corporation Ltd	1.48%
HDB Financial Services Ltd	1.46%
National Highway Authority Of India	1.42%
REC Limited	1.32%
Sundaram Finance Ltd	1.26%
Mahindra and Mahindra Financial Services Ltd	1.02%
Others	5.36%
Total	24.19%

Government Securities	% to Fund
5.63% GOI Mat 12-Apr-2026	6.10%
7.17% GOI Mat 08-Jan-2028	3.64%
7.26% GOI Mat 14-Jan-2029	2.50%
6.45% GOI Mat 07-Oct-2029	2.28%
6.67% GOI Mat 15-Dec-2035	2.28%
6.79% GOI Mat 15-May-2027	2.01%
7.27% GOI Mat 08-Apr-2026	1.86%
6.64% GOI Mat 16-Jun-2035	1.34%
6.10% GOI Mat 12-Jul-2031	1.18%
7.80% Karnataka SDL Mat 08-Apr-2030	0.55%
Others	3.83%
Total	27.56%

Deposits, Money Mkt Securities and Net Current Assets.	2.35%
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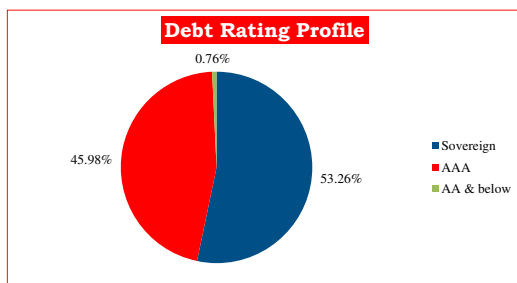
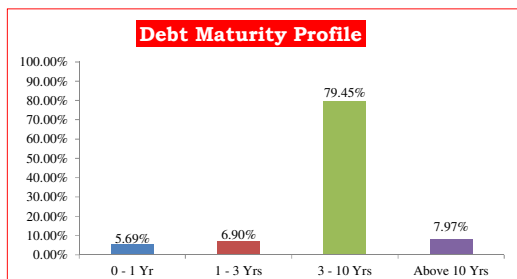
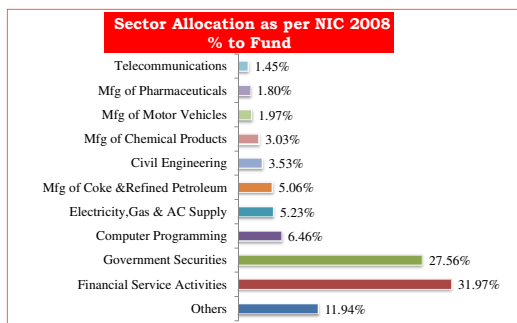
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	5.89%
Avg Maturity (In Months)	68.16
Modified Duration (In Years)	4.24

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
8,804.15	9,927.83	451.38	19,183.36

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%	1.14%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	51.75%
Corporate Bonds	30% to 60%	45.89%
Equity	30% to 60%	45.89%
Net Current Assets	-	1.21%



Balanced Managed Fund - Pension Group as on October 29, 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	: 153.5272

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.81%	9.89%
10 Years	11.62%	10.56%
7 Years	10.70%	9.91%
5 Years	11.01%	10.90%
3 Years	14.64%	13.86%
2 Years	15.32%	14.32%
1 Year	23.50%	25.93%
6 Months	11.22%	10.68%
1 Month	0.07%	0.02%

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

Portfolio

Equity	% to Fund
HDFC Bank Limited	4.00%
ICICI Bank Limited	3.95%
Reliance Industries Limited	3.93%
Infosys Limited	3.54%
Axis Bank Limited	1.74%
Kotak Mahindra Bank Limited	1.62%
Bharti Airtel Ltd	1.42%
Hindustan Unilever Limited	1.42%
Tata Consultancy Services Limited	1.30%
Larsen & Toubro Limited	1.28%
State Bank of India	1.26%
Bajaj Finance Ltd	1.20%
ITC Limited	0.85%
UltraTech Cement Limited	0.79%
HCL Technologies Limited	0.75%
Asian Paints (India) Ltd	0.75%
Bajaj Finserv Ltd	0.73%
Maruti Suzuki India Ltd	0.70%
Tech Mahindra Limited	0.61%
Mahindra & Mahindra Ltd.	0.59%
Tata Steel Limited	0.57%
ICICI Prudential IT ETF	0.54%
IndusInd Bank Limited	0.53%
Others	12.39%
Total	46.45%

Debentures / Bonds	% to Fund
National Bank For Agriculture & Rural Development	2.92%
LIC Housing Finance Ltd	2.61%
Housing Development Finance Corporation Ltd	2.46%
Power Grid Corporation of India Ltd	2.05%
Indian Railway Finance Corporation Ltd	1.73%
National Thermal Power Corporation Ltd	1.62%
State Bank of India	1.39%
IDFC First Bank Limited	1.28%
Hindustan Petroleum Corporation Ltd	1.24%
HDB Financial Services Ltd	1.07%
Others	4.42%
Total	22.78%

Government Securities	% to Fund
5.63% GOI Mat 12-Apr-2026	6.16%
7.17% GOI Mat 08-Jan-2028	4.10%
6.64% GOI Mat 16-Jun-2035	3.04%
7.26% GOI Mat 14-Jan-2029	2.31%
6.67% GOI Mat 15-Dec-2035	2.30%
6.79% GOI Mat 15-May-2027	2.03%
7.27% GOI Mat 08-Apr-2026	1.49%
6.45% GOI Mat 07-Oct-2029	1.29%
6.10% GOI Mat 12-Jul-2031	1.20%
7.65% Karnataka SDL Mat 29 Nov 2027	1.09%
Others	3.96%
Total	28.99%

Deposits, Money Mkt Securities and Net Current Assets.	1.78%
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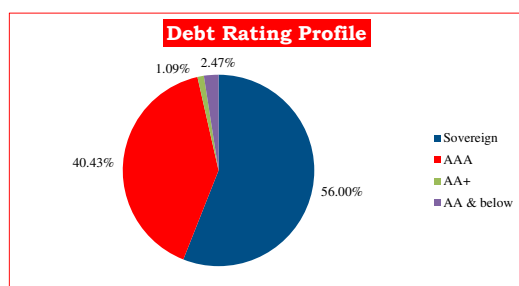
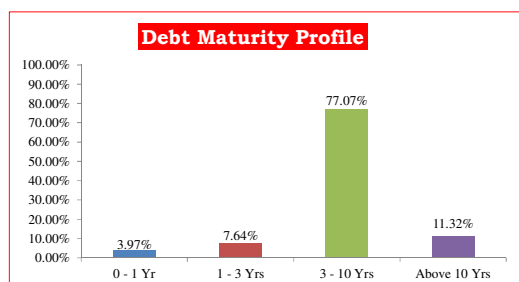
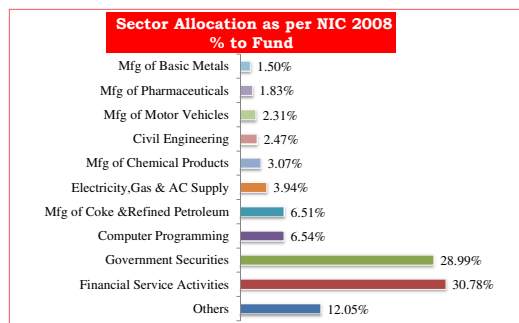
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.01%
Avg Maturity (In Months)	73.15
Modified Duration (In Years)	4.50

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
12,083.93	13,466.10	463.53	26,013.56

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%	0.71%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	51.77%
Corporate Bonds	30% to 60%	46.45%
Equity	30% to 60%	46.45%
Net Current Assets	-	1.07%



Defensive Managed Fund - Life Group as on October 29, 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	: 109.57

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.82%	8.42%
10 Years	10.20%	9.61%
7 Years	9.47%	9.27%
5 Years	9.20%	9.24%
3 Years	12.06%	11.79%
2 Years	11.77%	11.09%
1 Year	13.22%	14.90%
6 Months	6.88%	6.53%
1 Month	-0.04%	-0.07%

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	1.98%
ICICI Bank Limited	1.97%
Reliance Industries Limited	1.97%
Infosys Limited	1.75%
Axis Bank Limited	0.86%
Kotak Mahindra Bank Limited	0.80%
Bharti Airtel Ltd	0.71%
Hindustan Unilever Limited	0.71%
Tata Consultancy Services Limited	0.65%
Larsen & Toubro Limited	0.64%
State Bank of India	0.62%
Bajaj Finance Ltd	0.59%
Others	9.92%
Total	23.18%

Debentures / Bonds	% to Fund
LIC Housing Finance Ltd	5.38%
Housing Development Finance Corporation Ltd	3.03%
State Bank of India	2.46%
ICICI Bank Ltd	2.14%
Power Grid Corporation of India Ltd	2.00%
National Highway Authority Of India	1.69%
Hindustan Petroleum Corporation Ltd	1.56%
National Bank For Agriculture & Rural Development	1.43%
Sikka Ports And Terminals	1.42%
Bajaj Finance Ltd	1.23%
Others	10.97%
Total	33.32%

Government Securities	% to Fund
5.63% GOI Mat 12-Apr-2026	8.32%
7.17% GOI Mat 08-Jan-2028	5.80%
6.64% GOI Mat 16-Jun-2035	3.72%
7.26% GOI Mat 14-Jan-2029	3.51%
6.67% GOI Mat 15-Dec-2035	3.12%
6.79% GOI Mat 15-May-2027	2.79%
6.45% GOI Mat 07-Oct-2029	2.50%
7.27% GOI Mat 08-Apr-2026	1.75%
6.10% GOI Mat 12-Jul-2031	1.63%
7.20% Maharashtra SDL Mat 09-Aug-2027	1.18%
Others	5.80%
Total	40.12%

Deposits, Money Mkt Securities and Net Current Assets.	3.39%
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Grand Total	100.00%
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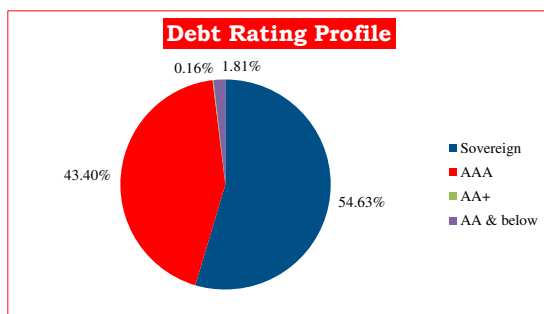
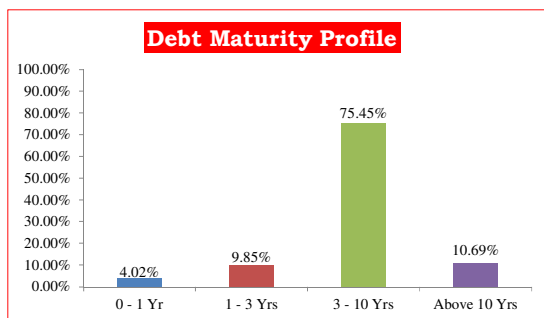
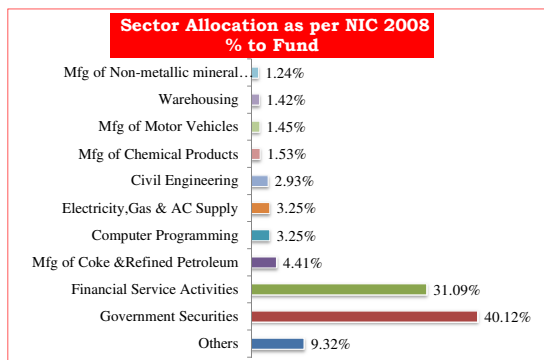
Debt Parameters	
Portfolio Yield (%)	5.97%
Avg Maturity (In Months)	71.89
Modified Duration (In Years)	4.42

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
34,374.24	1,08,922.14	5,027.72	1,48,324.09

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%	1.64%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	73.44%
Corporate Bonds	15% to 30%	23.18%
Equity	-	1.75%
Net Current Assets	-	1.75%



Defensive Managed Fund - Pension Group as on October 29, 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	: 98.7978

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.18%	8.42%
10 Years	10.18%	9.61%
7 Years	9.45%	9.27%
5 Years	9.23%	9.24%
3 Years	11.90%	11.79%
2 Years	11.38%	11.09%
1 Year	13.50%	14.90%
6 Months	6.85%	6.53%
1 Month	-0.05%	-0.07%

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

Portfolio

Equity	% to Fund
Reliance Industries Limited	2.01%
HDFC Bank Limited	2.01%
ICICI Bank Limited	2.00%
Infosys Limited	1.77%
Axis Bank Limited	0.87%
Kotak Mahindra Bank Limited	0.81%
Bharti Airtel Ltd	0.72%
Hindustan Unilever Limited	0.72%
Tata Consultancy Services Limited	0.66%
Larsen & Toubro Limited	0.65%
State Bank of India	0.63%
Bajaj Finance Ltd	0.60%
Others	10.06%
Total	23.52%

Debentures / Bonds	% to Fund
NHPC Ltd	4.67%
Housing Development Finance Corporation Ltd	3.57%
LIC Housing Finance Ltd	3.13%
Ultratech Cement Ltd	2.25%
Power Finance Corporation Ltd	1.94%
Mahindra & Mahindra Ltd	1.27%
National Bank For Agriculture & Rural Development	1.21%
National Thermal Power Corporation Ltd	1.18%
State Bank of India	1.18%
Bajaj Finance Ltd	1.16%
Others	9.96%
Total	31.52%

Government Securities	% to Fund
5.63% GOI Mat 12-Apr-2026	8.55%
7.17% GOI Mat 08-Jan-2028	6.47%
7.26% GOI Mat 14-Jan-2029	3.28%
6.67% GOI Mat 15-Dec-2035	3.21%
6.79% GOI Mat 15-May-2027	2.88%
6.64% GOI Mat 16-Jun-2035	2.72%
6.45% GOI Mat 07-Oct-2029	2.71%
6.10% GOI Mat 12-Jul-2031	1.60%
7.27% GOI Mat 08-Apr-2026	1.58%
7.72% GOI Mat 25-May-2025	1.45%
Others	7.40%
Total	41.84%

Deposits, Money Mkt Securities and Net Current Assets.	3.11%
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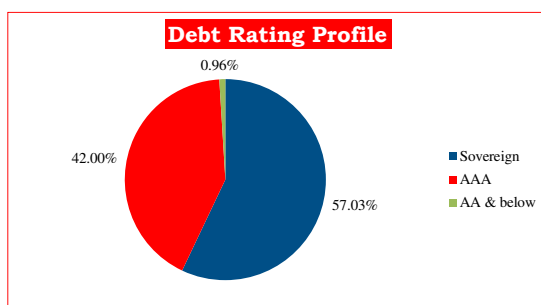
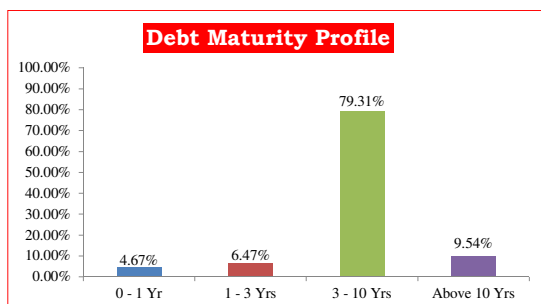
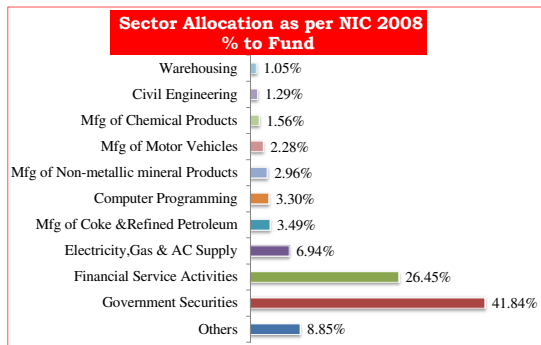
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	5.99%
Avg Maturity (In Months)	72.06
Modified Duration (In Years)	4.44

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
4,501.40	14,042.03	595.77	19,139.20

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%	1.47%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	73.37%
Corporate Bonds	15% to 30%	23.52%
Equity	-	1.64%
Net Current Assets	-	-



Growth Fund - Pension Group as on October 29, 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	: 284.9868

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	15.40%	13.48%
10 Years	14.76%	12.88%
7 Years	13.84%	11.46%
5 Years	15.57%	14.96%
3 Years	20.04%	18.90%
2 Years	26.95%	22.21%
1 Year	61.52%	52.90%
6 Months	23.25%	20.81%
1 Month	1.88%	0.23%

BSE-100

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
UltraTech Cement Limited	7.73%
State Bank of India	5.55%
Infosys Limited	5.18%
Bharti Airtel Ltd	4.45%
Reliance Industries Limited	4.42%
Tata Steel Limited	4.40%
Larsen & Toubro Limited	4.16%
Tata Motors Limited	3.48%
Sun Pharmaceuticals Industries Limited	3.37%
Tech Mahindra Limited	3.30%
Dr Reddys Laboratories Limited	3.29%
Axis Bank Limited	3.02%
Godrej Consumer Products Limited	2.68%
Hindalco Industries Limited	2.58%
Mahindra & Mahindra Ltd.	2.39%
Vedanta Ltd	2.17%
HDFC Bank Limited	2.16%
Bajaj Finserv Ltd	2.10%
Adani Port & Special Economic Zone Ltd	2.09%
Bajaj Auto Ltd.	1.92%
Cipla Limited	1.77%
Marico Limited.	1.61%
Tata Power Co. Ltd	1.49%
Maruti Suzuki India Ltd	1.41%
Nestle India Limited	1.34%
Oil & Natural Gas Corporation Ltd.	1.31%
Bharat Petroleum Corporation Ltd	1.26%
SKF India Ltd	1.25%
IndusInd Bank Limited	1.18%
Eicher Motors Limited	1.17%
Ambuja Cements Ltd.	1.14%
Asian Paints (India) Ltd	1.09%
Gas Authority of India Limited	0.98%
Power Grid Corporation of India Ltd	0.96%
Coal India Limited	0.82%
Grasim Industries Limited	0.81%
Bosch Ltd	0.80%
Associated Cement Co Ltd.	0.77%
Indus Towers Limited	0.73%
Lupin Limited	0.65%
Reliance Industries Limited - Partly Paid	0.63%
Indian Oil Corporation Ltd	0.59%
Colgate Palmolive (India) Ltd	0.58%
Others	1.46%
Total	96.26%

Deposits, Money Mkt Securities and Net Current Assets.	3.74%
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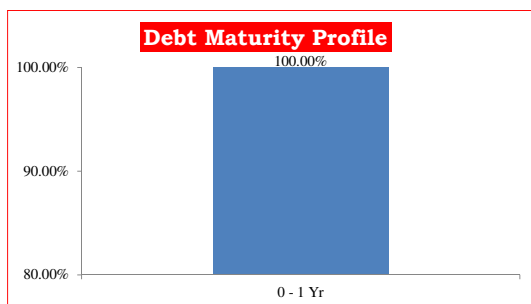
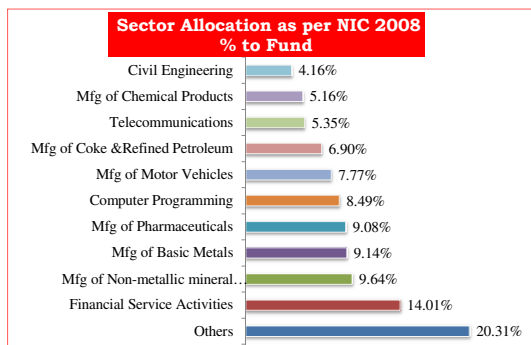
Grand Total	100.00%
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AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
40.90	-	1.59	42.49

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%	1.33%
Public Deposits	0%	0.00%
Govt. Securities	0%	0.00%
Corporate Bonds	0%	0.00%
Equity	95% to 100%	96.26%
Net Current Assets	-	2.41%



Liquid Fund - Life Group as on October 29, 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	: 66.4279

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.95%	6.71%
10 Years	6.62%	7.25%
7 Years	5.68%	6.53%
5 Years	4.97%	5.96%
3 Years	4.46%	5.24%
2 Years	3.74%	4.25%
1 Year	2.92%	3.54%
6 Months	1.31%	1.74%
1 Month	0.21%	0.26%

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%

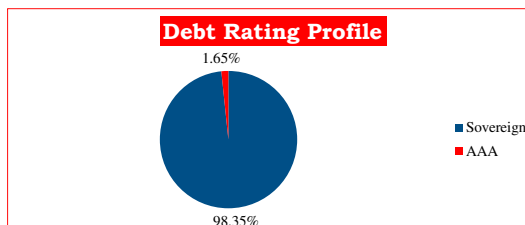
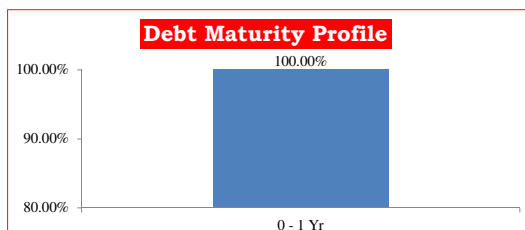
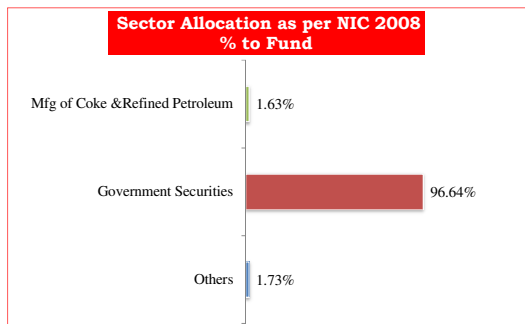
Debt Parameters	
Portfolio Yield (%)	3.73%
Avg Maturity (In Months)	10.52
Modified Duration (In Years)	0.88

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	3,896.42	3,896.42

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%



Liquid Fund - Pension Group as on October 29, 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	: 66.4568

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.95%	6.71%
10 Years	6.54%	7.25%
7 Years	5.60%	6.53%
5 Years	4.85%	5.96%
3 Years	4.37%	5.24%
2 Years	3.62%	4.25%
1 Year	2.69%	3.54%
6 Months	1.31%	1.74%
1 Month	0.20%	0.26%

CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

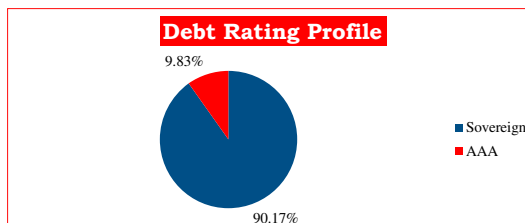
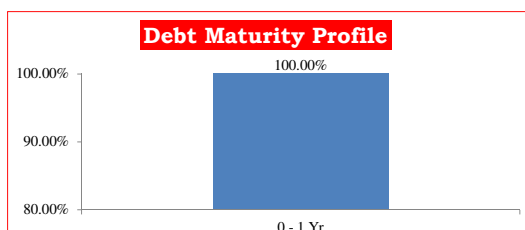
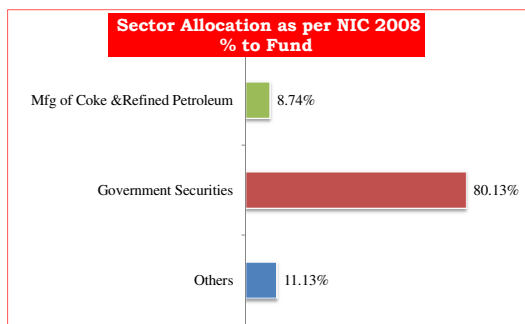
Portfolio	
Deposits, Money Mkt Securities and Net Current Assets.	100.00 %
Grand Total	100.00 %
Debt Parameters	
Portfolio Yield (%)	3.53%
Avg Maturity (In Months)	5.62
Modified Duration (In Years)	0.47

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	724.97	724.97

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%



Secured Managed Fund - Life Group as on October 29, 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	: 75.9348

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.71%	6.94%
10 Years	8.93%	8.67%
7 Years	8.49%	8.63%
5 Years	7.38%	7.59%
3 Years	9.56%	9.73%
2 Years	7.25%	7.87%
1 Year	3.77%	3.86%
6 Months	2.87%	2.38%
1 Month	-0.01%	-0.15%

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

Portfolio

Debentures / Bonds	% to Fund
State Bank of India	5.66%
Housing Development Finance Corporation Ltd	5.03%
Power Finance Corporation Ltd	3.61%
Sikka Ports And Terminals	3.11%
Power Grid Corporation of India Ltd	2.28%
IDFC First Bank Limited	2.23%
LIC Housing Finance Ltd	2.20%
Embassy Office Parks REIT	2.19%
Bajaj Finance Ltd	2.12%
Sundaram Finance Ltd	1.67%
Others	7.35%
Total	37.45%

Government Securities	% to Fund
7.17% GOI Mat 08-Jan-2028	10.42%
7.26% GOI Mat 14-Jan-2029	6.79%
5.63% GOI Mat 12-Apr-2026	6.61%
6.79% GOI Mat 15-May-2027	5.81%
6.10% GOI Mat 12-Jul-2031	4.23%
7.59% GOI Mat 11-Jan-2026	4.05%
8.60% GOI Mat 02-Jun-2028	3.45%
6.67% GOI Mat 15-Dec-2035	2.76%
7.88% GOI Mat 19-Mar-2030	2.19%
7.61% GOI Mat 09-May-2030	2.18%
Others	6.61%
Total	55.12%

Deposits, Money Mkt Securities and Net Current Assets.	7.43%
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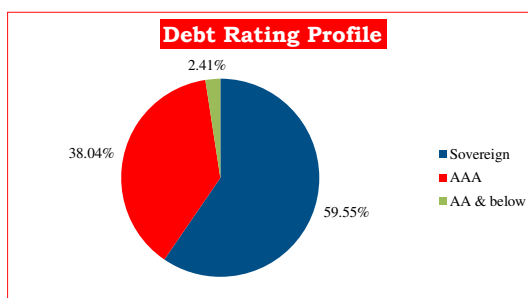
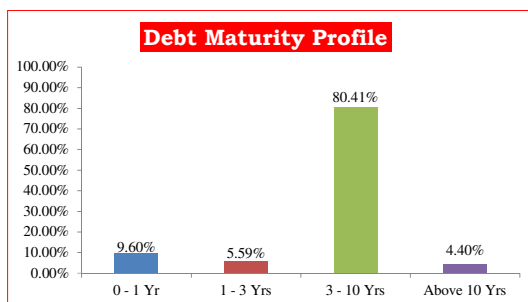
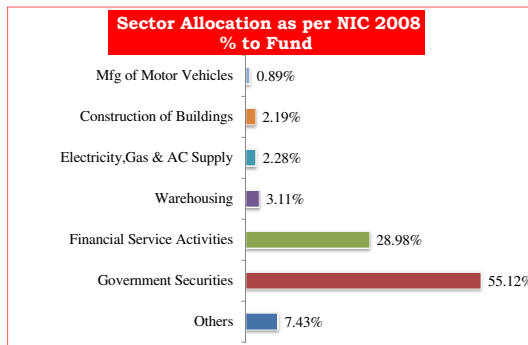
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	5.87%
Avg Maturity (In Months)	65.03
Modified Duration (In Years)	4.15

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
-	32,981.38	2,648.89	35,630.27

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%	4.29%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	92.57%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	3.14%



Secured Managed Fund - Pension Group as on October 29, 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	: 74.5397

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.60%	6.94%
10 Years	8.90%	8.67%
7 Years	8.44%	8.63%
5 Years	7.31%	7.59%
3 Years	9.44%	9.73%
2 Years	7.06%	7.87%
1 Year	3.57%	3.86%
6 Months	2.62%	2.38%
1 Month	-0.17%	-0.15%

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

Portfolio

Debentures / Bonds	% to Fund
State Bank of India	4.47%
Sikka Ports And Terminals	4.08%
Housing Development Finance Corporation Ltd	3.68%
IDFC First Bank Limited	3.48%
ICICI Bank Ltd	2.76%
Power Finance Corporation Ltd	2.26%
Mahindra & Mahindra Ltd	1.77%
LIC Housing Finance Ltd	1.48%
National Bank For Agriculture & Rural Development	1.48%
Bajaj Finance Ltd	1.32%
Others	4.80%
Total	31.56%

Government Securities	% to Fund
7.17% GOI Mat 08-Jan-2028	11.69%
7.26% GOI Mat 14-Jan-2029	6.79%
5.63% GOI Mat 12-Apr-2026	6.59%
6.79% GOI Mat 15-May-2027	5.72%
8.79% GOI Mat 08-Nov-2021	4.84%
6.10% GOI Mat 12-Jul-2031	4.23%
7.59% GOI Mat 11-Jan-2026	4.09%
8.60% GOI Mat 02-Jun-2028	4.02%
6.67% GOI Mat 15-Dec-2035	2.76%
7.88% GOI Mat 19-Mar-2030	2.55%
Others	9.17%
Total	62.46%

Deposits, Money Mkt Securities and Net Current Assets.	5.98%
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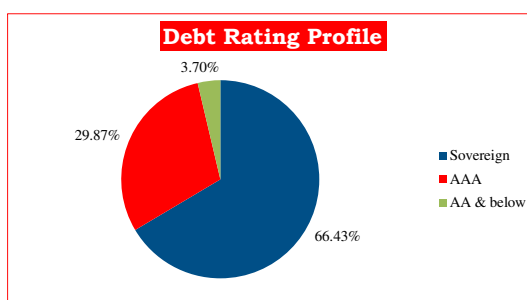
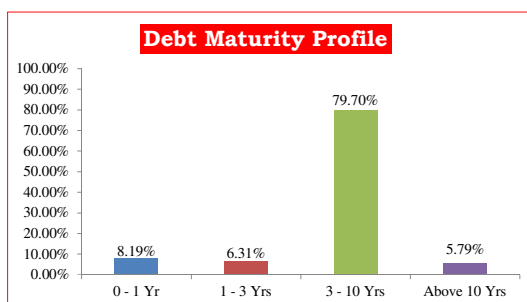
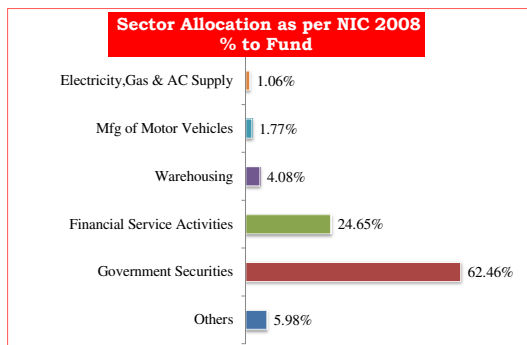
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	5.91%
Avg Maturity (In Months)	68.09
Modified Duration (In Years)	4.30

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
-	7,876.89	501.33	8,378.22

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%	2.72%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	94.02%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	3.26%



Stable Managed Fund - Old Group as on October 29, 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	: 66.4535

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.19%	7.54%
10 Years	6.71%	8.26%
7 Years	6.57%	7.64%
5 Years	6.11%	7.08%
3 Years	6.46%	7.08%
2 Years	5.16%	5.92%
1 Year	3.44%	4.38%
6 Months	1.78%	2.07%
1 Month	0.18%	0.21%

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	9.72%
National Thermal Power Corporation Ltd	7.22%
REC Limited	4.87%
Housing Development Finance Corporation Ltd	4.71%
National Bank For Agriculture & Rural Development	2.42%
Total	28.94%

Government Securities	% to Fund
8.60% Tamil Nadu SDL Mat 06-Mar-2023	19.71%
8.62% Maharashtra SDL Mat 06-Mar-2023	14.93%
8.67% Maharashtra SDL Mat 06-Feb-2023	9.93%
8.58% Gujarat SDL Mat 23-Jan-2023	6.33%
8.31% Karnataka SDL Mat 14 Nov 2022	4.92%
8.80% Tamil Nadu SDL Mat 25-Oct-2022	2.82%
8.90% Tamil Nadu SDL Mat 20-Sep-2022	2.46%
Total	61.09%

Deposits, Money Mkt Securities and Net Current Assets. 9.97%

Grand Total 100.00%

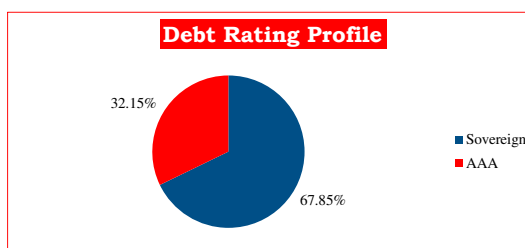
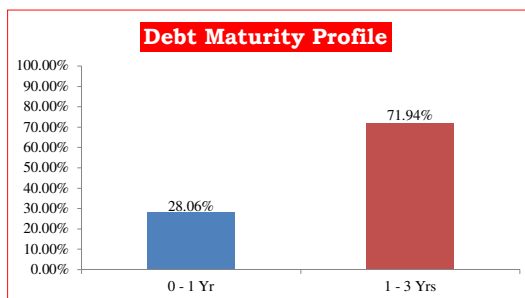
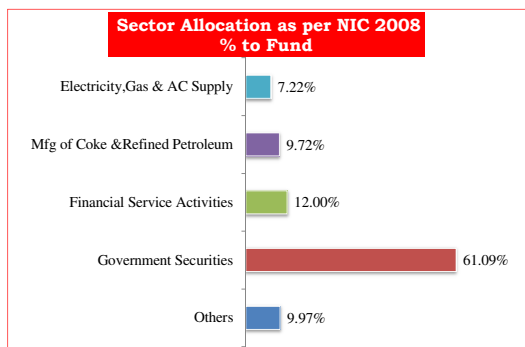
Debt Parameters	
Portfolio Yield (%)	4.43%
Avg Maturity (In Months)	12.91
Modified Duration (In Years)	1.00

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	380.53	42.12	422.66

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 October 29, 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	: 63.2553

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.63%	8.60%
10 Years	8.67%	9.28%
7 Years	8.31%	8.98%
5 Years	6.76%	7.97%
3 Years	9.32%	9.70%
2 Years	6.97%	7.90%
1 Year	2.90%	4.38%
6 Months	2.26%	2.93%
1 Month	-0.18%	0.04%

M6-BEX

Note: Returns over 1 year have been annualized.

Portfolio

Government Securities	% to Fund
8.32% GOI Mat 02-Aug-2032	36.81%
8.15% GOI Mat 24-Nov-2026	15.62%
7.88% GOI Mat 19-Mar-2030	9.29%
8.08% GOI Mat 02-Aug-2022	5.78%
8.79% GOI Mat 08-Nov-2021	5.41%
8.60% GOI Mat 02-Jun-2028	4.61%
8.20% GOI Mat 15-Feb-2022	4.32%
7.37% GOI Mat 16-April-2023	4.14%
7.59% GOI Mat 20-Mar-2029	2.74%
8.28% GOI Mat 21-Sep-2027	1.84%
Others	5.87%
Total	96.44%

Deposits, Money Mkt Securities and Net Current Assets. **3.56%**

Grand Total **100.00%**

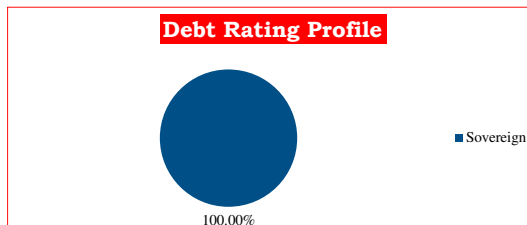
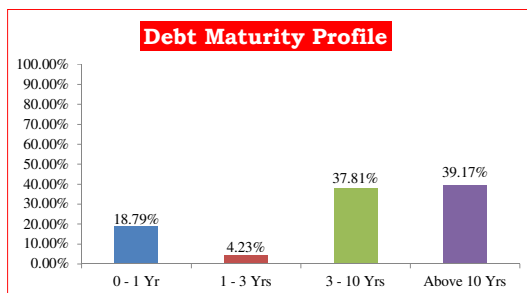
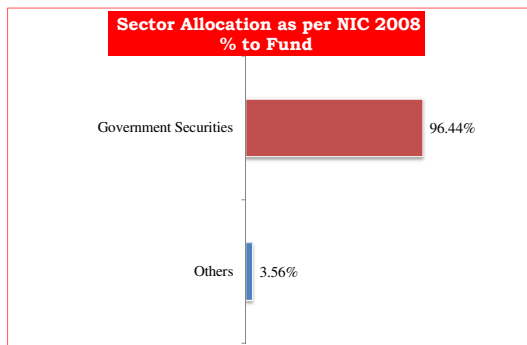
Debt Parameters	
Portfolio Yield (%)	5.89%
Avg Maturity (In Months)	84.05
Modified Duration (In Years)	4.85

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	338.95	12.52	351.48

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%	1.43%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	96.44%
Corporate Bonds	0%	0.00%
Equity	0%	0.00%
Net Current Assets	-	2.13%



Sovereign Fund - Pension as on October 29, 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	: 57.7239

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.94%	8.60%
10 Years	7.59%	9.28%
7 Years	6.90%	8.98%
5 Years	4.72%	7.97%
3 Years	6.00%	9.70%
2 Years	4.32%	7.90%
1 Year	2.65%	4.38%
6 Months	1.40%	2.93%
1 Month	0.11%	0.04%

Mi-BEX

Note: Returns over 1 year have been annualized.

Portfolio	
Government Securities	% to Fund
8.20% GOI Mat 15-Feb-2022	77.12%
8.15% GOI Mat 24-Nov-2026	5.90%
8.79% GOI Mat 08-Nov-2021	5.40%
7.37% GOI Mat 16-April-2023	3.50%
8.63% Tamil Nadu SDL Mat 09-Jan-2023	1.76%
8.08% GOI Mat 02-Aug-2022	1.74%
6.35% Oil Bond Mat 23-Dec-2024	1.73%
Total	97.15%

Deposits, Money Mkt Securities and Net Current Assets.	2.85%
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Grand Total	100.00%
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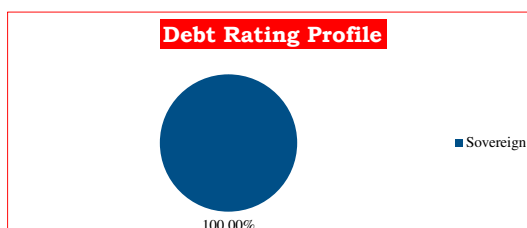
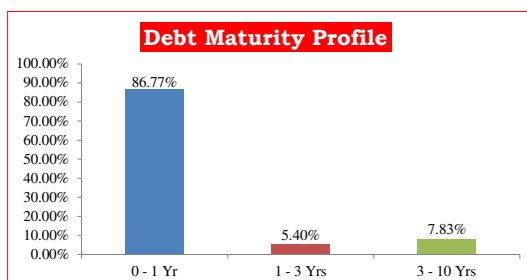
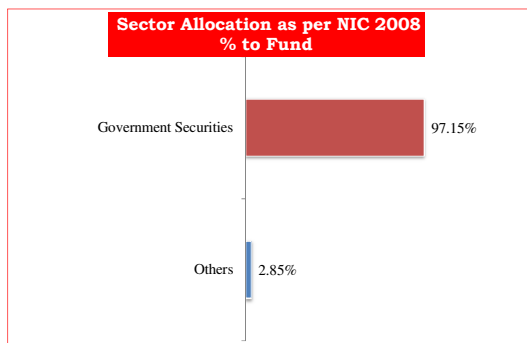
Debt Parameters	
Portfolio Yield (%)	4.05%
Avg Maturity (In Months)	8.26
Modified Duration (In Years)	0.60

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%	0.34%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	97.15%
Corporate Bonds	0%	0.00%
Equity	0%	0.00%
Net Current Assets	-	2.51%



Stable Managed Fund - Life Group as on October 29, 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	: 68.6133

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.43%	7.54%
10 Years	7.11%	8.26%
7 Years	6.53%	7.64%
5 Years	6.08%	7.08%
3 Years	6.45%	7.08%
2 Years	5.13%	5.92%
1 Year	3.42%	4.38%
6 Months	1.67%	2.07%
1 Month	0.17%	0.21%

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	8.85%
Reliance Industries Ltd	8.80%
National Thermal Power Corporation Ltd	6.80%
Hindustan Petroleum Corporation Ltd	3.51%
Larsen & Toubro Ltd	3.13%
Housing Development Finance Corporation Ltd	0.95%
REC Limited	0.19%
Total	32.23%

Government Securities	% to Fund
8.60% Tamil Nadu SDL Mat 06-Mar-2023	26.27%
8.62% Maharashtra SDL Mat 06-Mar-2023	12.04%
8.58% Gujarat SDL Mat 23-Jan-2023	8.44%
8.67% Maharashtra SDL Mat 06-Feb-2023	8.01%
8.31% Karnataka SDL Mat 14 Nov 2022	2.98%
8.63% Tamil Nadu SDL Mat 09-Jan-2023	2.40%
8.92% Tamil Nadu SDL Mat 08-Aug-2022	1.98%
8.80% Tamil Nadu SDL Mat 25-Oct-2022	0.17%
Total	62.28%

Deposits, Money Mkt Securities and Net Current Assets.	5.49%
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Grand Total	100.00%
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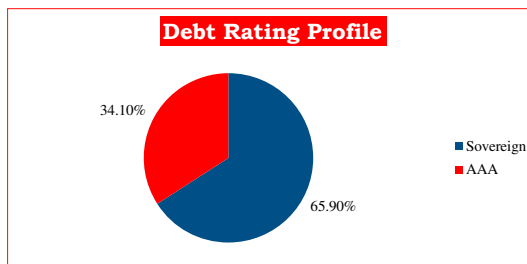
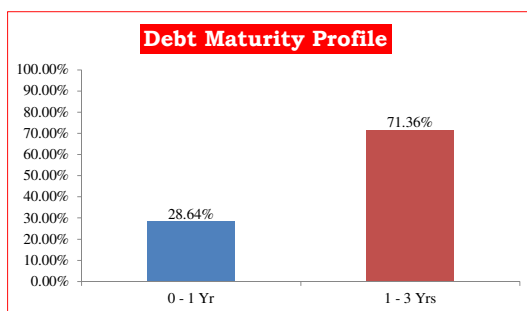
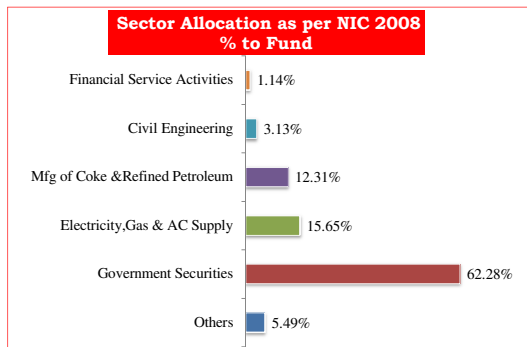
Debt Parameters	
Portfolio Yield (%)	4.48%
Avg Maturity (In Months)	12.90
Modified Duration (In Years)	1.00

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	4,951.31	287.50	5,238.81

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 October 29, 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	: ULGFO3518/02/12StableMgFd101
Inception Date	: 20 Jun 2007
NAV	: 68.5914

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.43%	7.54%
10 Years	7.10%	8.26%
7 Years	6.52%	7.64%
5 Years	6.06%	7.08%
3 Years	6.40%	7.08%
2 Years	5.09%	5.92%
1 Year	3.40%	4.38%
6 Months	1.64%	2.07%
1 Month	0.17%	0.21%

CRISIL Low Duration Debt Index

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

Portfolio

Debentures / Bonds	% to Fund
National Thermal Power Corporation Ltd	8.89%
Reliance Industries Ltd	8.32%
Ultratech Cement Ltd	7.52%
Hindustan Petroleum Corporation Ltd	3.15%
Housing Development Finance Corporation Ltd	2.45%
REC Limited	1.01%
Total	31.34%

Government Securities	% to Fund
8.60% Tamil Nadu SDL Mat 06-Mar-2023	26.92%
8.62% Maharashtra SDL Mat 06-Mar-2023	12.94%
8.58% Gujarat SDL Mat 23-Jan-2023	8.65%
8.67% Maharashtra SDL Mat 06-Feb-2023	7.74%
8.92% Tamil Nadu SDL Mat 08-Aug-2022	2.17%
8.63% Tamil Nadu SDL Mat 09-Jan-2023	2.06%
8.80% Tamil Nadu SDL Mat 25-Oct-2022	1.92%
8.31% Karnataka SDL Mat 14 Nov 2022	1.28%
8.20% GOI Mat 15-Feb-2022	0.37%
Total	64.05%

Deposits, Money Mkt Securities and Net Current Assets. **4.61%**

Grand Total 100.00%

Debt Parameters	
Portfolio Yield (%)	4.46%
Avg Maturity (In Months)	12.74
Modified Duration (In Years)	0.99

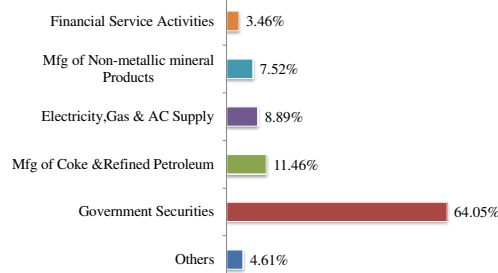
AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	7,752.61	374.49	8,127.10

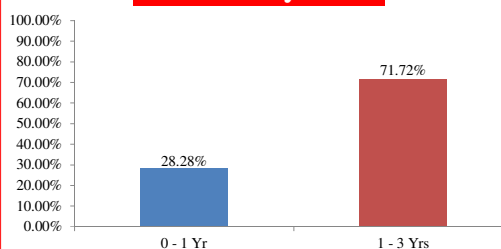
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	-	13	25

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

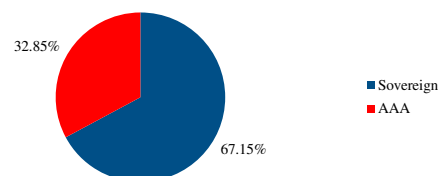
Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Debt Rating Profile



Balanced Managed Fund - Life Group - II as on October 29, 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	: UJGF04020/02/12BalncdMFIII01
Inception Date	: 20 Feb 2008
NAV	: 31.656

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.39%	8.43%
10 Years	11.09%	10.56%
7 Years	10.11%	9.91%
5 Years	10.27%	10.90%
3 Years	13.74%	13.86%
2 Years	14.07%	14.32%
1 Year	22.10%	25.93%
6 Months	10.89%	10.68%
1 Month	0.06%	0.02%

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%
ICICI Bank Limited	3.81%
Reliance Industries Limited	3.79%
Infosys Limited	3.42%
Axis Bank Limited	1.69%
Kotak Mahindra Bank Limited	1.57%
Bharti Airtel Ltd	1.37%
Hindustan Unilever Limited	1.37%
Tata Consultancy Services Limited	1.25%
Larsen & Toubro Limited	1.23%
State Bank of India	1.21%
Bajaj Finance Ltd	1.16%
ITC Limited	0.82%
UltraTech Cement Limited	0.76%
HCL Technologies Limited	0.72%
Asian Paints (India) Ltd	0.72%
Bajaj Finserv Ltd	0.70%
Maruti Suzuki India Ltd	0.68%
Tech Mahindra Limited	0.58%
Mahindra & Mahindra Ltd.	0.57%
Tata Steel Limited	0.55%
ICICI Prudential IT ETF	0.52%
IndusInd Bank Limited	0.51%
Others	11.93%
Total	44.81%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	3.08%
Indian Railway Finance Corporation Ltd	2.20%
Power Grid Corporation of India Ltd	2.04%
State Bank of India	1.98%
National Bank For Agriculture & Rural Development	1.58%
Ultratech Cement Ltd	1.36%
NHPC Ltd	0.95%
REC Limited	0.91%
Mahindra and Mahindra Financial Services Ltd	0.90%
Sikka Ports And Terminals	0.83%
Others	5.18%
Total	21.00%

Government Securities	% to Fund
5.63% GOI Mat 12-Apr-2026	5.97%
7.17% GOI Mat 08-Jan-2028	3.88%
6.45% GOI Mat 07-Oct-2029	2.57%
6.67% GOI Mat 15-Dec-2035	2.22%
7.26% GOI Mat 14-Jan-2029	2.18%
6.79% GOI Mat 15-May-2027	1.93%
6.64% GOI Mat 16-Jun-2035	1.81%
7.27% GOI Mat 08-Apr-2026	1.72%
6.10% GOI Mat 12-Jul-2031	1.20%
7.20% Maharashtra SDL Mat 09-Aug-2027	0.74%
Others	3.41%
Total	27.62%

Deposits, Money Mkt Securities and Net Current Assets.	6.56%
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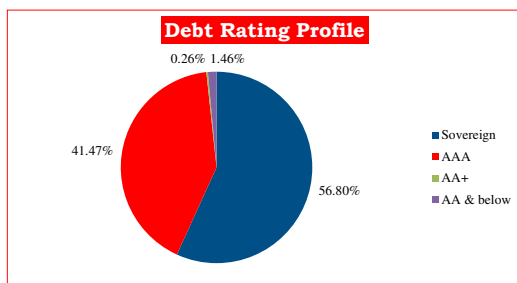
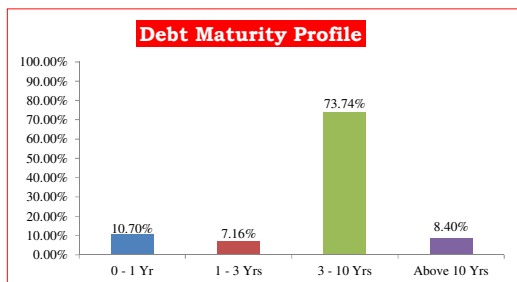
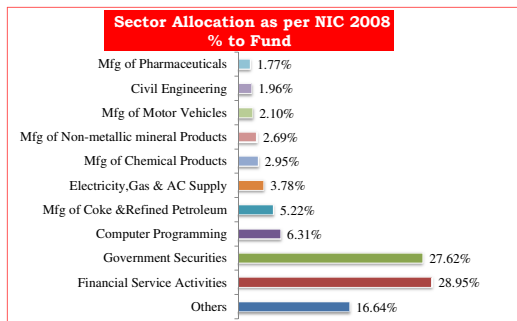
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	5.78%
Avg Maturity (In Months)	66.28
Modified Duration (In Years)	4.12

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
14,902.17	16,171.74	2,182.97	33,256.88

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		
Public Deposits	0% to 20%	5.56%
Govt. Securities		
Corporate Bonds	20% to 70%	48.63%
Equity	30% to 60%	44.81%
Net Current Assets	-	1.01%



Defensive Managed Fund - Life Group - II as on October 29, 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	: 31.579

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.01%	8.16%
10 Years	9.74%	9.61%
7 Years	8.91%	9.27%
5 Years	8.66%	9.24%
3 Years	11.31%	11.79%
2 Years	11.01%	11.09%
1 Year	12.79%	14.90%
6 Months	6.58%	6.53%
1 Month	-0.08%	-0.07%

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	1.97%
ICICI Bank Limited	1.96%
Reliance Industries Limited	1.95%
Infosys Limited	1.74%
Axis Bank Limited	0.86%
Kotak Mahindra Bank Limited	0.80%
Bharti Airtel Ltd	0.71%
Hindustan Unilever Limited	0.70%
Tata Consultancy Services Limited	0.64%
Larsen & Toubro Limited	0.63%
State Bank of India	0.62%
Bajaj Finance Ltd	0.59%
Others	9.84%
Total	23.01%

Debentures / Bonds	% to Fund
LIC Housing Finance Ltd	5.33%
Housing Development Finance Corporation Ltd	3.29%
Indian Railway Finance Corporation Ltd	3.17%
State Bank of India	2.30%
Power Grid Corporation of India Ltd	2.12%
National Highway Authority Of India	1.62%
AXIS Bank Limited	1.56%
IDFC First Bank Limited	1.54%
Ultratech Cement Ltd	1.37%
NHPC Ltd	1.10%
Others	8.95%
Total	32.34%

Government Securities	% to Fund
5.63% GOI Mat 12-Apr-2026	8.59%
7.17% GOI Mat 08-Jan-2028	5.73%
6.45% GOI Mat 07-Oct-2029	3.14%
6.64% GOI Mat 16-Jun-2035	3.12%
7.26% GOI Mat 14-Jan-2029	3.09%
6.67% GOI Mat 15-Dec-2035	3.09%
6.79% GOI Mat 15-May-2027	2.75%
7.27% GOI Mat 08-Apr-2026	2.38%
6.10% GOI Mat 12-Jul-2031	1.62%
7.38% Karnataka SDL Mat 27-Sep-2027	1.17%
Others	5.27%
Total	39.96%

Deposits, Money Mkt Securities and Net Current Assets.	4.69%
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Grand Total	100.00%
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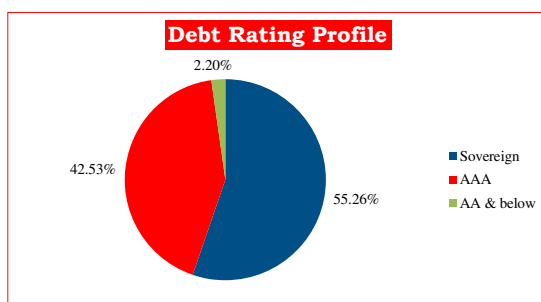
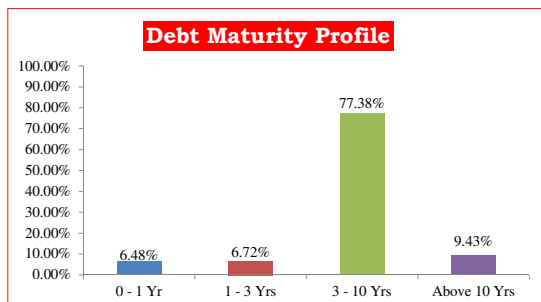
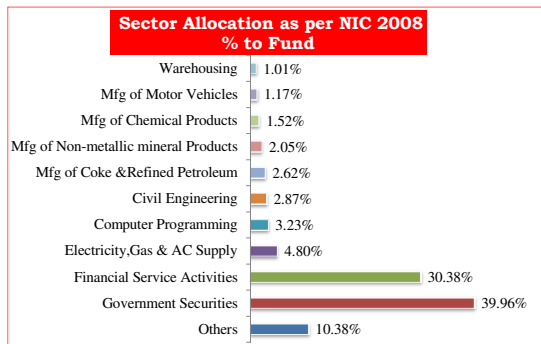
Debt Parameters	
Portfolio Yield (%)	5.92%
Avg Maturity (In Months)	69.94
Modified Duration (In Years)	4.33

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
35,994.31	1,13,106.49	7,337.65	1,56,438.45

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%	3.20%
Public Deposits		
Govt. Securities	50% to 85%	72.30%
Corporate Bonds		
Equity	15% to 30%	23.01%
Net Current Assets	-	1.49%



Liquid Fund - Life Group - II as on October 29, 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	: ULGF03620/02/12LiquidFdIII101
Inception Date	: 20 Feb 2008
NAV	: 23.9754

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.52%	7.06%
10 Years	5.94%	7.25%
7 Years	5.03%	6.53%
5 Years	4.31%	5.96%
3 Years	3.84%	5.24%
2 Years	3.08%	4.25%
1 Year	2.18%	3.54%
6 Months	1.06%	1.74%
1 Month	0.17%	0.26%

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

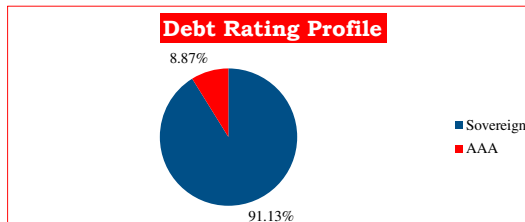
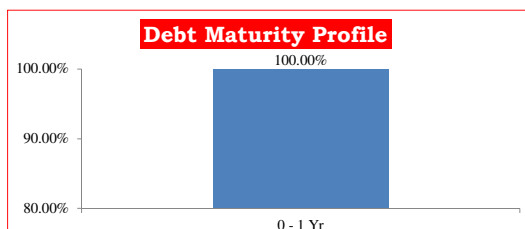
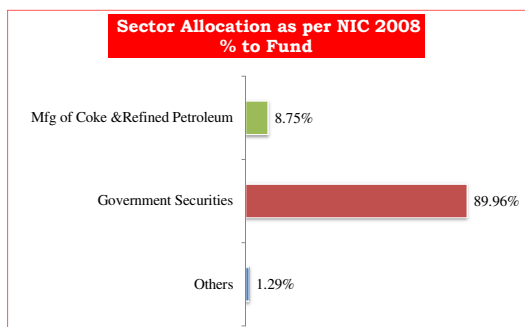
Portfolio	
Deposits, Money Mkt Securities and Net Current Assets.	100.00%
Grand Total	100.00%

Debt Parameters	
Portfolio Yield (%)	3.77%
Avg Maturity (In Months)	9.87
Modified Duration (In Years)	0.82

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
-	-	2,559.93	2,559.93

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 October 29, 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	: 29.4924

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.18%	7.89%
10 Years	8.57%	8.67%
7 Years	8.05%	8.63%
5 Years	6.89%	7.59%
3 Years	9.03%	9.73%
2 Years	6.74%	7.87%
1 Year	3.27%	3.86%
6 Months	2.55%	2.38%
1 Month	-0.09%	-0.15%

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

Portfolio	
Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	4.64%
IDFC First Bank Limited	4.40%
Sikka Ports And Terminals	3.13%
State Bank of India	3.01%
Bajaj Finance Ltd	2.89%
Power Finance Corporation Ltd	2.74%
Embassy Office Parks REIT	2.21%
ICICI Bank Ltd	1.61%
Mahindra & Mahindra Ltd	1.30%
HDB Financial Services Ltd	1.18%
Others	3.99%
Total	31.10%

Government Securities	% to Fund
7.17% GOI Mat 08-Jan-2028	9.93%
7.26% GOI Mat 14-Jan-2029	7.57%
5.63% GOI Mat 12-Apr-2026	6.72%
6.79% GOI Mat 15-May-2027	6.62%
6.10% GOI Mat 12-Jul-2031	4.24%
7.59% GOI Mat 11-Jan-2026	4.11%
8.60% GOI Mat 02-Jun-2028	3.99%
6.67% GOI Mat 15-Dec-2035	2.77%
7.88% GOI Mat 19-Mar-2030	2.53%
7.61% GOI Mat 09-May-2030	2.49%
Others	9.00%
Total	59.97%

Deposits, Money Mkt Securities and Net Current Assets.	8.93%
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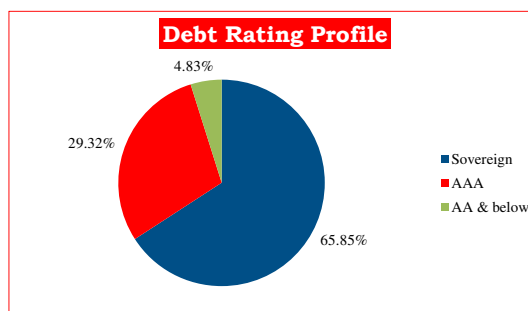
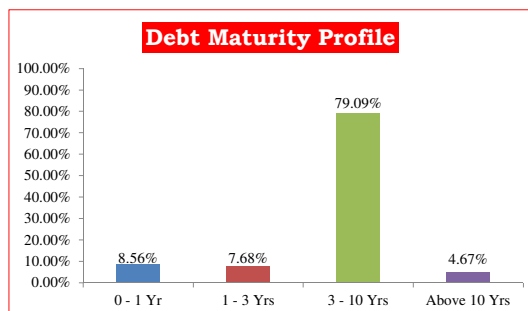
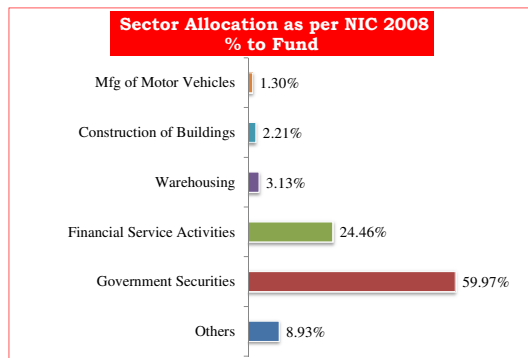
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	5.91%
Avg Maturity (In Months)	67.98
Modified Duration (In Years)	4.32

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
-	96,287.84	9,446.01	1,05,733.85

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%	6.00%
Public Deposits		
Govt. Securities	75% to 100%	91.07%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	2.94%



Stable Managed Fund - Life Group - II as on October 29, 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	: ULGF03720/02/12StableMFIII101
Inception Date	: 20 Feb 2008
NAV	: 24.7234

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.80%	7.52%
10 Years	6.62%	8.26%
7 Years	5.92%	7.64%
5 Years	5.50%	7.08%
3 Years	5.80%	7.08%
2 Years	4.46%	5.92%
1 Year	2.84%	4.38%
6 Months	1.41%	2.07%
1 Month	0.11%	0.21%

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	8.78%
REC Limited	7.70%
National Thermal Power Corporation Ltd	6.80%
Housing Development Finance Corporation Ltd	5.85%
National Bank For Agriculture & Rural Development	2.73%
Total	31.86%

Government Securities	% to Fund
8.62% Maharashtra SDL Mat 06-Mar-2023	15.45%
8.60% Tamil Nadu SDL Mat 06-Mar-2023	13.65%
8.92% Tamil Nadu SDL Mat 08-Aug-2022	11.07%
8.67% Maharashtra SDL Mat 06-Feb-2023	9.25%
8.31% Karnataka SDL Mat 14 Nov 2022	5.56%
8.58% Gujarat SDL Mat 23-Jan-2023	5.01%
6.84% GOI Mat 19-Dec-2022	3.54%
4.52% Tamil Nadu SDL Mat 03-Jun-2022	1.07%
Total	64.61%

Deposits, Money Mkt Securities and Net Current Assets.	3.53%
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Grand Total	100.00%
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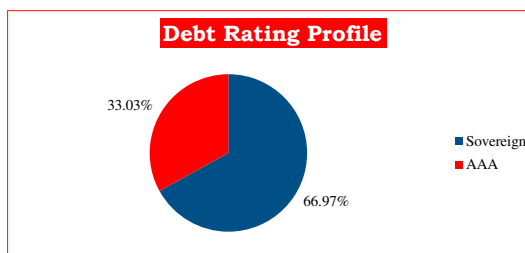
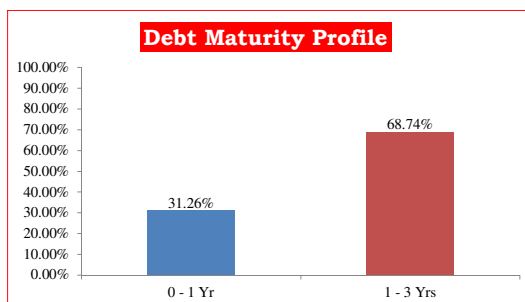
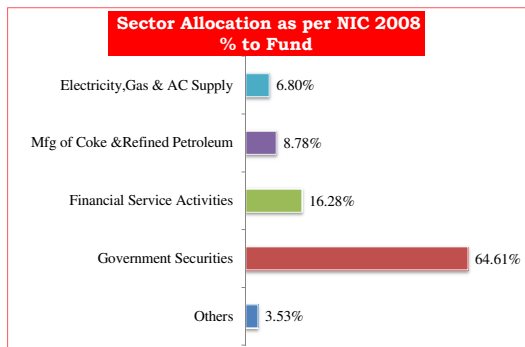
Debt Parameters	
Portfolio Yield (%)	4.46%
Avg Maturity (In Months)	13.15
Modified Duration (In Years)	1.02

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	3,610.58	132.05	3,742.63

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%



Balanced Managed Fund - Pension Group - II as on October 29, 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	: UJGF04611/02/12BalncdMFII101
Inception Date	: 08 Oct 2008
NAV	: 42.8274

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	12.13%	10.67%
10 Years	11.17%	10.56%
7 Years	10.28%	9.91%
5 Years	10.66%	10.90%
3 Years	14.04%	13.86%
2 Years	14.26%	14.32%
1 Year	22.74%	25.93%
6 Months	10.78%	10.68%
1 Month	0.06%	0.02%

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

Portfolio

Equity	% to Fund
HDFC Bank Limited	4.00%
ICICI Bank Limited	3.96%
Reliance Industries Limited	3.94%
Infosys Limited	3.54%
Axis Bank Limited	1.74%
Kotak Mahindra Bank Limited	1.62%
Bharti Airtel Ltd	1.43%
Hindustan Unilever Limited	1.42%
Tata Consultancy Services Limited	1.30%
Larsen & Toubro Limited	1.29%
State Bank of India	1.26%
Bajaj Finance Ltd	1.21%
ITC Limited	0.85%
UltraTech Cement Limited	0.79%
Asian Paints (India) Ltd	0.76%
HCL Technologies Limited	0.75%
Bajaj Finserv Ltd	0.75%
Maruti Suzuki India Ltd	0.71%
Tech Mahindra Limited	0.61%
Mahindra & Mahindra Ltd.	0.59%
Tata Steel Limited	0.57%
ICICI Prudential IT ETF	0.54%
IndusInd Bank Limited	0.53%
Others	12.50%
Total	46.67%

Debentures / Bonds	% to Fund
Power Grid Corporation of India Ltd	3.52%
State Bank of India	3.34%
Housing Development Finance Corporation Ltd	1.83%
Power Finance Corporation Ltd	1.76%
LIC Housing Finance Ltd	1.75%
National Highway Authority Of India	1.70%
Indian Railway Finance Corporation Ltd	1.68%
Reliance Industries Ltd	1.67%
Sikka Ports And Terminals	1.66%
National Bank For Agriculture & Rural Development	1.58%
Total	20.49%

Government Securities	% to Fund
6.64% GOI Mat 16-Jun-2035	3.79%
5.63% GOI Mat 12-Apr-2026	3.60%
7.26% GOI Mat 14-Jan-2029	3.30%
7.27% GOI Mat 08-Apr-2026	2.23%
7.38% Karnataka SDL Mat 27-Sep-2027	2.03%
6.79% GOI Mat 15-May-2027	1.78%
6.45% GOI Mat 07-Oct-2029	1.77%
7.59% GOI Mat 20-Mar-2029	1.73%
6.67% GOI Mat 15-Dec-2035	0.84%
8.00% Oil Bond Mat 23-Mar-2026	0.69%
Others	3.24%
Total	24.99%

Deposits, Money Mkt Securities and Net Current Assets. 7.84%

Grand Total 100.00%

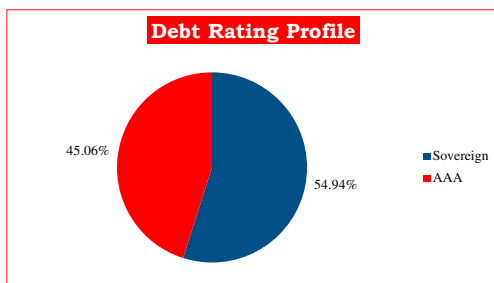
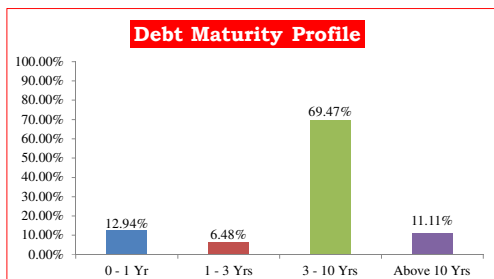
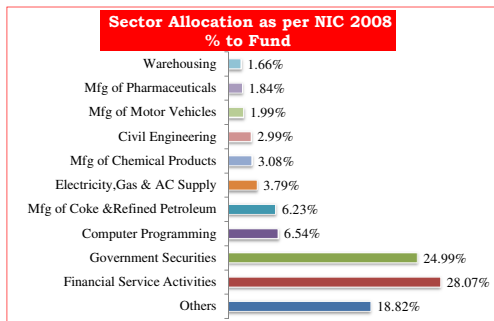
Debt Parameters	
Portfolio Yield (%)	5.76%
Avg Maturity (In Months)	69.53
Modified Duration (In Years)	4.16

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
289.35	281.98	48.62	619.94

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%	6.76%
Public Deposits		
Govt. Securities	20% to 70%	45.48%
Corporate Bonds		
Equity	30% to 60%	46.67%
Net Current Assets	-	1.08%



Defensive Managed Fund - Pension Group - II as on October 29, 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	: 34.2737

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.99%	9.48%
10 Years	9.69%	9.61%
7 Years	8.93%	9.27%
5 Years	8.73%	9.24%
3 Years	11.46%	11.79%
2 Years	11.07%	11.09%
1 Year	13.06%	14.90%
6 Months	6.71%	6.53%
1 Month	-0.13%	-0.07%

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

Portfolio	
Equity	% to Fund
ICICI Bank Limited	2.07%
Reliance Industries Limited	1.97%
Infosys Limited	1.75%
HDFC Bank Limited	1.59%
Kotak Mahindra Bank Limited	0.94%
Axis Bank Limited	0.93%
Hindustan Unilever Limited	0.71%
Bharti Airtel Ltd	0.71%
State Bank of India	0.68%
Tata Consultancy Services Limited	0.65%
Larsen & Toubro Limited	0.64%
Bajaj Finance Ltd	0.59%
Others	9.97%
Total	23.20%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	4.48%
Bajaj Finance Ltd	3.73%
Hindustan Petroleum Corporation Ltd	2.96%
State Bank of India	2.59%
National Bank For Agriculture & Rural Development	2.56%
Indian Railway Finance Corporation Ltd	1.98%
LIC Housing Finance Ltd	1.33%
Export and Import Bank of India	1.32%
Sikka Ports And Terminals	1.24%
REC Limited	1.10%
Others	7.81%
Total	31.10%

Government Securities	% to Fund
5.63% GOI Mat 12-Apr-2026	9.44%
7.17% GOI Mat 08-Jan-2028	4.85%
7.27% GOI Mat 08-Apr-2026	4.57%
6.79% GOI Mat 15-May-2027	2.93%
6.64% GOI Mat 16-Jun-2035	2.85%
6.45% GOI Mat 07-Oct-2029	2.85%
6.67% GOI Mat 15-Dec-2035	2.82%
7.26% GOI Mat 14-Jan-2029	2.61%
6.10% GOI Mat 12-Jul-2031	1.60%
7.20% Maharashtra SDL Mat 09-Aug-2027	0.96%
Others	7.40%
Total	42.88%

Deposits, Money Mkt Securities and Net Current Assets.	2.81%
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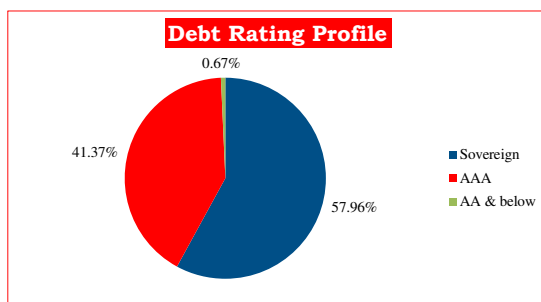
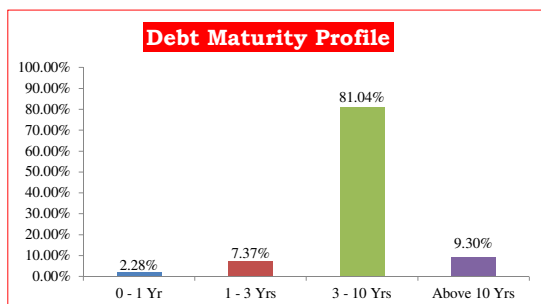
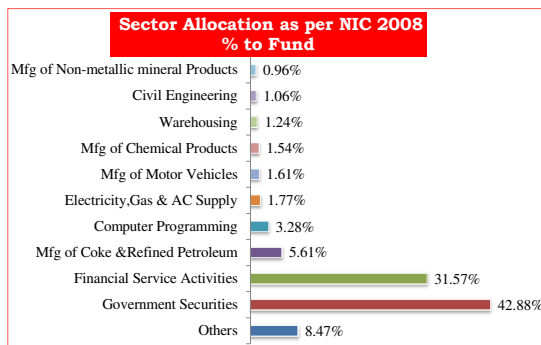
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.02%
Avg Maturity (In Months)	73.86
Modified Duration (In Years)	4.54

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
8,158.50	26,013.39	989.57	35,161.46

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%	1.31%
Public Deposits		
Govt. Securities	50% to 85%	73.98%
Corporate Bonds		
Equity	15% to 30%	23.20%
Net Current Assets	-	1.50%



Liquid Fund - Pension Group - II as on October 29, 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	: U.LGF04311/02/12LiquidFdIII101
Inception Date	: 08 Oct 2008
NAV	: 22.5757

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.41%	7.01%
10 Years	5.88%	7.25%
7 Years	4.95%	6.53%
5 Years	4.26%	5.96%
3 Years	3.77%	5.24%
2 Years	3.02%	4.25%
1 Year	2.13%	3.54%
6 Months	1.05%	1.74%
1 Month	0.16%	0.26%

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%

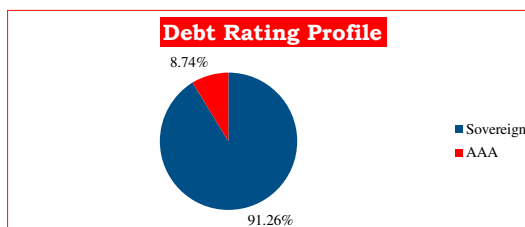
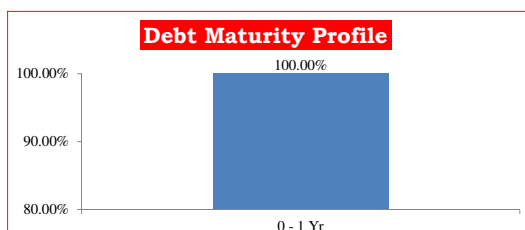
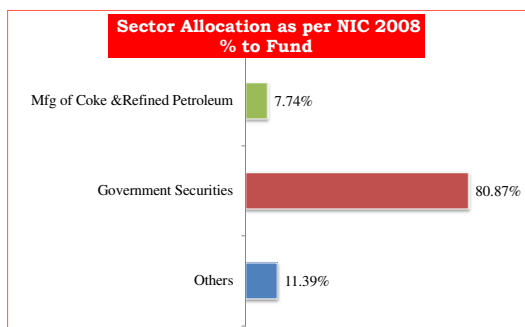
Debt Parameters	
Portfolio Yield (%)	3.58%
Avg Maturity (In Months)	6.74
Modified Duration (In Years)	0.56

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	1,006.55	1,006.55

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 October 29, 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	: 29.0209

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.42%	8.29%
10 Years	8.53%	8.67%
7 Years	8.01%	8.63%
5 Years	6.85%	7.59%
3 Years	8.92%	9.73%
2 Years	6.66%	7.87%
1 Year	3.08%	3.86%
6 Months	2.32%	2.38%
1 Month	-0.20%	-0.15%

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

Portfolio

Debentures / Bonds	% to Fund
State Bank of India	4.61%
Housing Development Finance Corporation Ltd	3.94%
Bajaj Finance Ltd	3.07%
Mahindra & Mahindra Ltd	3.00%
Power Finance Corporation Ltd	2.90%
Sikka Ports And Terminals	1.61%
IDFC First Bank Limited	1.61%
ICICI Bank Ltd	1.60%
Sundaram Finance Ltd	0.93%
AXIS Bank Limited	0.78%
Others	2.72%
Total	26.77%

Government Securities	% to Fund
7.17% GOI Mat 08-Jan-2028	11.51%
7.26% GOI Mat 14-Jan-2029	10.40%
8.60% GOI Mat 02-Jun-2028	7.60%
6.79% GOI Mat 15-May-2027	6.00%
5.63% GOI Mat 12-Apr-2026	4.66%
6.10% GOI Mat 12-Jul-2031	4.12%
7.59% GOI Mat 11-Jan-2026	4.07%
7.61% GOI Mat 09-May-2030	3.94%
8.79% GOI Mat 08-Nov-2021	3.74%
6.67% GOI Mat 15-Dec-2035	2.76%
Others	5.38%
Total	64.17%

Deposits, Money Mkt Securities and Net Current Assets.	9.06%
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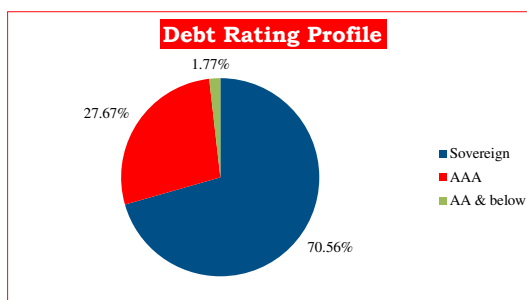
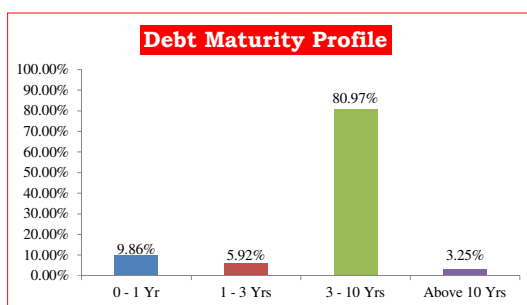
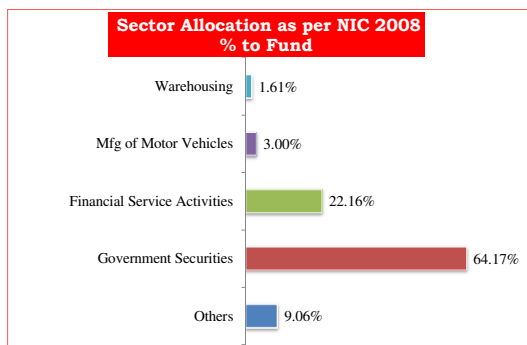
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	5.86%
Avg Maturity (In Months)	67.22
Modified Duration (In Years)	4.26

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
-	12,165.52	1,211.90	13,377.43

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%	5.80%
Public Deposits		
Govt. Securities	75% to 100%	90.94%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	3.26%



Stable Managed Fund - Pension Group - II as on October 29, 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	: UJGF04811/02/12StableMFIII101
Inception Date	: 08 Oct 2008
NAV	: 23.6469

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.79%	7.54%
10 Years	6.63%	8.26%
7 Years	5.92%	7.64%
5 Years	5.53%	7.08%
3 Years	5.86%	7.08%
2 Years	4.53%	5.92%
1 Year	2.89%	4.38%
6 Months	1.44%	2.07%
1 Month	0.11%	0.21%

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	8.26%
National Bank For Agriculture & Rural Development	7.90%
National Thermal Power Corporation Ltd	7.87%
REC Limited	6.34%
Housing Development Finance Corporation Ltd	3.69%
Total	34.05%

Government Securities	% to Fund
8.62% Maharashtra SDL Mat 06-Mar-2023	10.40%
4.52% Tamil Nadu SDL Mat 03-Jun-2022	8.06%
8.67% Maharashtra SDL Mat 06-Feb-2023	7.78%
8.92% Tamil Nadu SDL Mat 08-Aug-2022	7.69%
8.31% Karnataka SDL Mat 14 Nov 2022	6.43%
8.60% Tamil Nadu SDL Mat 06-Mar-2023	5.01%
6.84% GOI Mat 19-Dec-2022	4.70%
8.63% Tamil Nadu SDL Mat 09-Jan-2023	4.20%
8.90% Tamil Nadu SDL Mat 20-Sep-2022	3.22%
8.58% Gujarat SDL Mat 23-Jan-2023	1.84%
Others	0.94%
Total	60.27%

Deposits, Money Mkt Securities and Net Current Assets.	5.67%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	4.35%
Avg Maturity (In Months)	11.55
Modified Duration (In Years)	0.90

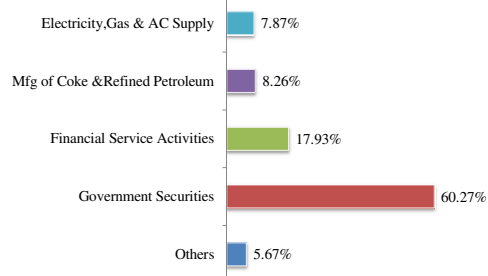
AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	3,051.06	183.49	3,234.55

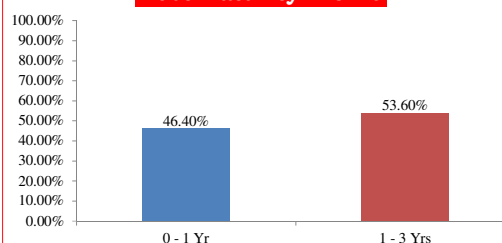
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	-	13	25

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

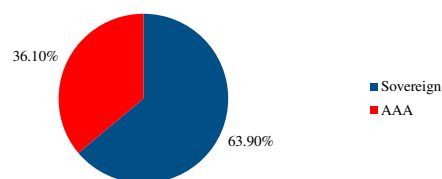
Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Debt Rating Profile



Balanced Managed Fund - Defined Benefit Group as on October 29, 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	: 146.4676

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	12.90%	10.40%
10 Years	11.88%	10.56%
7 Years	11.01%	9.91%
5 Years	11.52%	10.90%
3 Years	14.85%	13.86%
2 Years	15.68%	14.32%
1 Year	23.67%	25.93%
6 Months	10.75%	10.68%
1 Month	0.17%	0.02%

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

Portfolio

Equity	% to Fund
Infosys Limited	3.54%
Reliance Industries Limited	3.47%
HDFC Bank Limited	3.36%
ICICI Bank Limited	3.06%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	2.42%
Nippon India ETF Bank Bees	1.50%
Hindustan Unilever Limited	1.40%
Tata Consultancy Services Limited	1.39%
Bharti Airtel Ltd	1.31%
Larsen & Toubro Limited	1.24%
Kotak Mahindra Bank Limited	1.11%
ICICI Prudential Private Banks ETF	1.05%
Axis Bank Limited	1.02%
Bajaj Finance Ltd	0.90%
Mahindra & Mahindra Ltd.	0.78%
ITC Limited	0.78%
Asian Paints (India) Ltd	0.78%
Maruti Suzuki India Ltd	0.72%
UltraTech Cement Limited	0.72%
ICICI Prudential IT ETF	0.63%
Tata Steel Limited	0.56%
Dr Reddys Laboratories Limited	0.50%
Others	12.36%
Total	44.61%

Debentures / Bonds	% to Fund
Power Grid Corporation of India Ltd	5.41%
Nuclear Power Corporation of India Ltd	4.07%
State Bank of India	3.85%
Power Finance Corporation Ltd	2.64%
Sikka Ports And Terminals	2.61%
LIC Housing Finance Ltd	1.31%
Total	19.89%

Government Securities	% to Fund
7.72% GOI Mat 25-May-2025	9.06%
7.40% GOI Mat 09-Sep-2035	5.28%
7.59% GOI Mat 20-Mar-2029	4.54%
6.92% Maharashtra SDL Mat 11-Jan-2022	4.26%
7.37% GOI Mat 16-April-2023	3.92%
7.42% Maharashtra SDL Mat 11-May-2022	3.07%
8.15% GOI Mat 24-Nov-2026	1.28%
6.45% GOI Mat 07-Oct-2029	0.85%
7.16% GOI Mat 20-May-2023	0.25%
7.26% GOI Mat 14-Jan-2029	0.04%
Total	32.54%

Deposits, Money Mkt Securities and Net Current Assets.	2.96%
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Grand Total	100.00%
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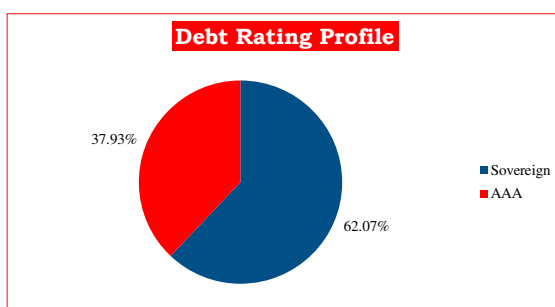
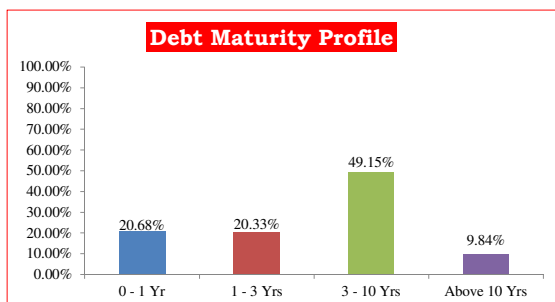
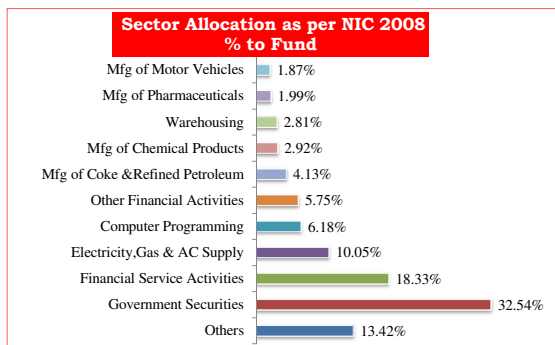
Debt Parameters	
Portfolio Yield (%)	5.42%
Avg Maturity (In Months)	54.00
Modified Duration (In Years)	3.34

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
369.03	433.73	24.50	827.26

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%	1.25%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	52.43%
Corporate Bonds		
Equity	30% to 60%	44.61%
Net Current Assets	-	1.71%



Defensive Managed Fund - Defined Benefit Group as on October 29, 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	: ULGFO1028/03/05DefensiveF101
Inception Date	: 28 Mar 2005
NAV	: 101.4942

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	10.35%	8.91%
10 Years	10.21%	9.61%
7 Years	9.69%	9.27%
5 Years	9.76%	9.24%
3 Years	11.86%	11.79%
2 Years	11.81%	11.09%
1 Year	13.75%	14.90%
6 Months	7.03%	6.53%
1 Month	-0.10%	-0.07%

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	2.28%
ICICI Bank Limited	2.23%
Reliance Industries Limited	2.19%
Infosys Limited	1.96%
Kotak Mahindra Bank Limited	1.14%
Bajaj Finance Ltd	1.12%
Tata Consultancy Services Limited	0.99%
Axis Bank Limited	0.93%
Larsen & Toubro Limited	0.78%
Bharti Airtel Ltd	0.64%
Hindustan Unilever Limited	0.63%
Mahindra & Mahindra Ltd.	0.61%
Others	7.75%
Total	23.24%

Debentures / Bonds	% to Fund
National Highway Authority Of India	6.15%
LIC Housing Finance Ltd	6.07%
Reliance Industries Ltd	6.04%
National Thermal Power Corporation Ltd	4.70%
International Finance Corporation	1.98%
Total	24.94%

Government Securities	% to Fund
7.72% GOI Mat 25-May-2025	15.47%
7.40% GOI Mat 09-Sep-2035	4.93%
6.79% GOI Mat 26-Dec-2029	4.37%
6.45% GOI Mat 07-Oct-2029	4.11%
7.26% GOI Mat 14-Jan-2029	3.68%
7.59% GOI Mat 20-Mar-2029	3.44%
8.79% GOI Mat 08-Nov-2021	2.92%
8.02% Tamil Nadu Uday Mat 22-Mar-2025	1.40%
7.90% Tamil Nadu Uday Mat 22-Mar-2027	1.39%
7.91% Tamil Nadu Uday Mat 22-Mar-2024	1.39%
Others	2.74%
Total	45.84%

Deposits, Money Mkt Securities and Net Current Assets.	5.98%
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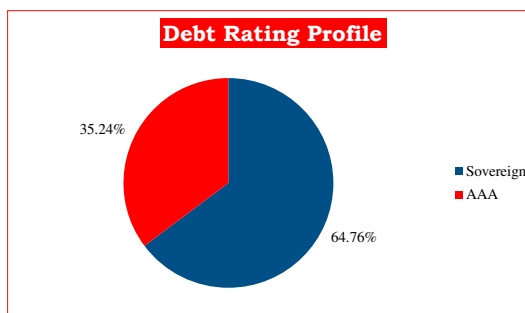
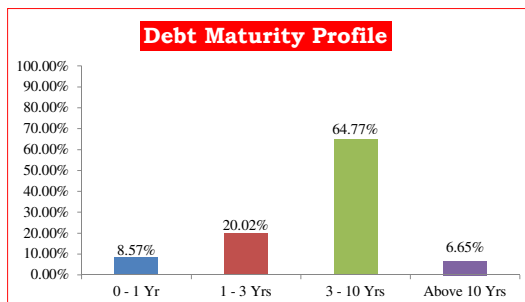
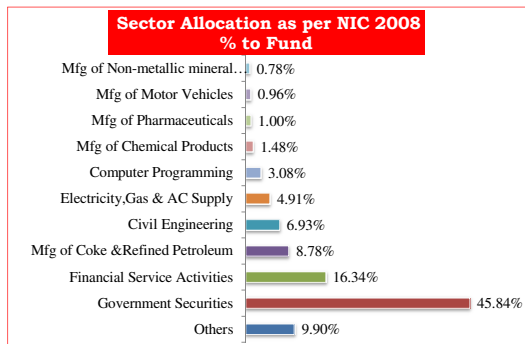
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	5.62%
Avg Maturity (In Months)	58.53
Modified Duration (In Years)	3.67

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
39.90	121.48	10.26	171.64

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%	3.44%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	70.78%
Corporate Bonds	15% to 30%	23.24%
Equity	-	2.53%
Net Current Assets	-	-



Secured Managed Fund - Defined Benefit Group as on October 29, 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	: 158.5578

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	13.26%	7.42%
10 Years	7.43%	8.67%
7 Years	9.02%	8.63%
5 Years	5.63%	7.59%
3 Years	6.76%	9.73%
2 Years	5.42%	7.87%
1 Year	2.76%	3.86%
6 Months	2.16%	2.38%
1 Month	-0.25%	-0.15%

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	30.87%
5.77% GOI Mat 03-AUG-2030	21.28%
8.79% GOI Mat 08-Nov-2021	21.22%
7.59% GOI Mat 20-Mar-2029	20.18%
9.20% GOI Mat 30-Sep-2030	2.27%
Total	95.81%
Deposits, Money Mkt Securities and Net Current Assets.	4.19%
Grand Total	100.00%
Debt Parameters	
Portfolio Yield (%)	5.71%
Avg Maturity (In Months)	71.29
Modified Duration (In Years)	4.50

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
-	9.94	0.43	10.38

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%	1.71%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	95.81%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	2.48%

