

# MONTHLY UPDATE

## SEPTEMBER 2021



*Sar utha ke jiyō!*

# INDEX



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## Balanced Managed Fund - Old Group as on September 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%.

<b>SFIN Code</b>	: ULGF00411/08/03BalancedMF101
<b>Inception Date</b>	: 23 Jul 2003
<b>NAV</b>	: 201.8812

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	13.53%	11.47%
10 Years	11.67%	10.85%
7 Years	11.31%	10.40%
5 Years	11.44%	11.06%
3 Years	14.04%	13.32%
2 Years	16.42%	15.63%
1 Year	26.94%	28.84%
6 Months	11.06%	11.00%
1 Month	1.53%	1.71%

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

### Portfolio

Equity	% to Fund
Infosys Limited	3.63%
Reliance Industries Limited	3.53%
HDFC Bank Limited	3.47%
KICICI Bank Limited	2.74%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	2.38%
Hindustan Unilever Limited	1.61%
Tata Consultancy Services Limited	1.57%
Nippon India ETF Bank Bees	1.47%
Bharti Airtel Ltd	1.32%
Larsen & Toubro Limited	1.22%
Kotak Mahindra Bank Limited	1.11%
Axis Bank Limited	1.08%
KICICI Prudential Private Banks ETF	1.06%
Bajaj Finance Ltd	0.97%
ITC Limited	0.90%
Asian Paints (India) Ltd	0.83%
Maruti Suzuki India Ltd	0.72%
Mahindra & Mahindra Ltd.	0.71%
UltraTech Cement Limited	0.71%
KICICI Prudential IT ETF	0.69%
Tata Steel Limited	0.60%
HCL Technologies Limited	0.54%
Dr Reddys Laboratories Limited	0.53%
Nestle India Limited	0.52%
Others	11.63%
<b>Total</b>	<b>45.55%</b>

Debentures / Bonds	% to Fund
LIC Housing Finance Ltd	3.33%
State Bank of India	2.04%
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	1.37%
Reliance Industries Ltd	1.34%
IDFC First Bank Limited	1.16%
Others	7.17%
<b>Total</b>	<b>24.36%</b>

Government Securities	% to Fund
6.64% GOI Mat 16-Jun-2035	5.12%
7.17% GOI Mat 08-Jan-2028	4.00%
7.26% GOI Mat 14-Jan-2029	2.15%
7.27% GOI Mat 08-Apr-2026	1.99%
6.79% GOI Mat 15-May-2027	1.73%
6.67% GOI Mat 15-Dec-2035	1.70%
6.67% GOI Mat 17-Dec-2050	1.53%
6.45% GOI Mat 07-Oct-2029	0.98%
6.76% GOI Mat 22-Feb-2061	0.66%
7.65% Karnataka SDL Mat 29 Nov 2027	0.55%
Others	4.08%
<b>Total</b>	<b>24.50%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>5.59%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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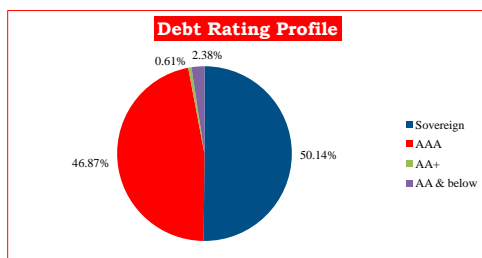
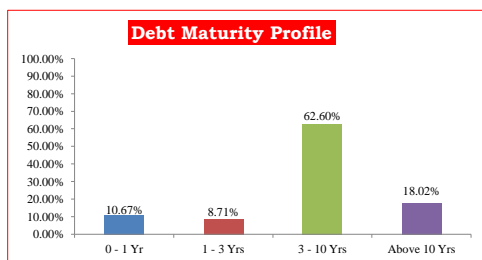
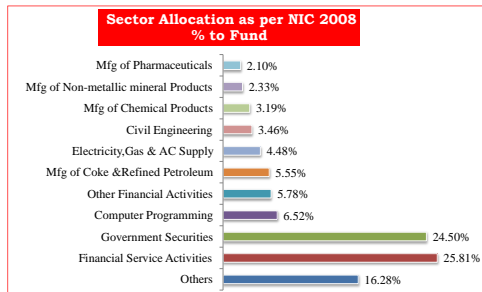
Debt Parameters	
Portfolio Yield (%)	5.77%
Avg Maturity (In Months)	84.59
Modified Duration (In Years)	4.64

### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
35,745.43	38,338.78	4,384.80	78,469.01

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%	4.89%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	48.86%
Corporate Bonds	30% to 60%	45.55%
Equity	-	0.70%
Net Current Assets	-	0.70%



## Defensive Managed Fund - Old Group as on September 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%.

<b>SFIN Code</b>	: ULGF00311/08/03DefensiveF101
<b>Inception Date</b>	: 23 Jul 2003
<b>NAV</b>	: 124.5779

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	10.54%	9.24%
10 Years	10.10%	9.79%
7 Years	10.18%	9.69%
5 Years	9.68%	9.42%
3 Years	11.94%	11.78%
2 Years	12.71%	12.10%
1 Year	16.12%	17.34%
6 Months	7.72%	7.20%
1 Month	1.17%	1.22%

# 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	2.28%
Infosys Limited	2.11%
HDFC Bank Limited	2.10%
ICICI Bank Limited	1.95%
Tata Consultancy Services Limited	1.17%
Bajaj Finance Ltd	1.17%
Kotak Mahindra Bank Limited	0.92%
Larsen & Toubro Limited	0.75%
Hindustan Unilever Limited	0.74%
Axis Bank Limited	0.69%
Bharti Airtel Ltd	0.64%
ITC Limited	0.54%
Others	8.14%
<b>Total</b>	<b>23.20%</b>

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	4.98%
Power Grid Corporation of India Ltd	2.99%
Indian Railway Finance Corporation Ltd	2.89%
LIC Housing Finance Ltd	2.50%
National Thermal Power Corporation Ltd	2.28%
State Bank of India	2.02%
AXIS Bank Limited	1.77%
IDFC First Bank Limited	1.72%
Ultratech Cement Ltd	1.51%
Bajaj Finance Ltd	1.36%
Others	11.54%
<b>Total</b>	<b>35.57%</b>

Government Securities	% to Fund
6.64% GOI Mat 16-Jun-2035	6.26%
7.17% GOI Mat 08-Jan-2028	5.65%
6.45% GOI Mat 07-Oct-2029	2.98%
7.26% GOI Mat 14-Jan-2029	2.80%
6.79% GOI Mat 15-May-2027	2.36%
6.67% GOI Mat 15-Dec-2035	2.31%
7.27% GOI Mat 08-Apr-2026	2.28%
6.67% GOI Mat 17-Dec-2050	2.08%
7.20% Maharashtra SDL Mat 09-Aug-2027	1.99%
6.76% GOI Mat 22-Feb-2061	0.90%
Others	5.57%
<b>Total</b>	<b>35.17%</b>

**Deposits, Money Mkt Securities and Net Current Assets. 6.06%**

**Grand Total 100.00%**

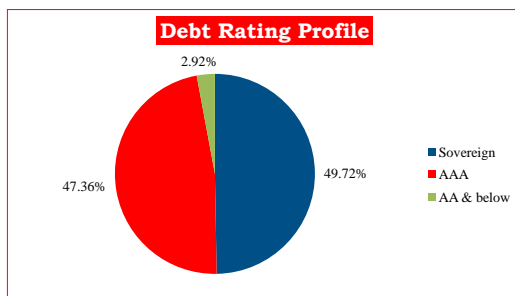
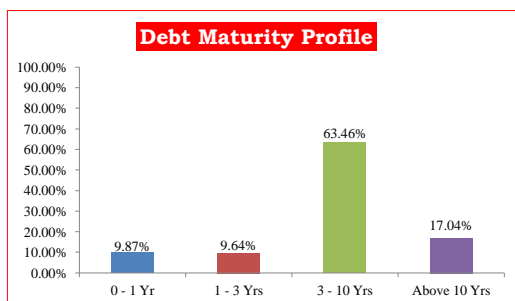
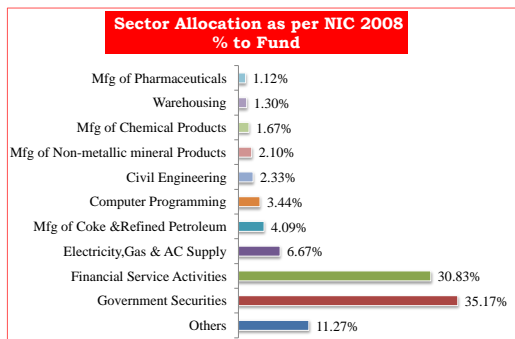
Debt Parameters	
Portfolio Yield (%)	5.80%
Avg Maturity (In Months)	84.13
Modified Duration (In Years)	4.63

**AUM (₹ in Lakhs)**

Equity	Debt	MMI & Others	Total
7,609.02	23,196.18	1,987.96	32,793.16

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%	4.89%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	70.73%
Corporate Bonds	15% to 30%	23.20%
Equity	-	1.17%
Net Current Assets	-	1.17%



## Liquid Fund - Old Group as on September 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.

<b>SFIN Code</b>	: ULGF00111/08/03LiquidFund101
<b>Inception Date</b>	: 23 Jul 2003
<b>NAV</b>	: 66.9242

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.84%	6.66%
10 Years	6.45%	7.29%
7 Years	5.73%	6.60%
5 Years	4.99%	6.00%
3 Years	4.54%	5.37%
2 Years	3.80%	4.39%
1 Year	2.77%	3.59%
6 Months	1.36%	1.77%
1 Month	0.21%	0.27%

# CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

Portfolio	
<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>100.00%</b>
<b>Grand Total</b>	<b>100.00%</b>

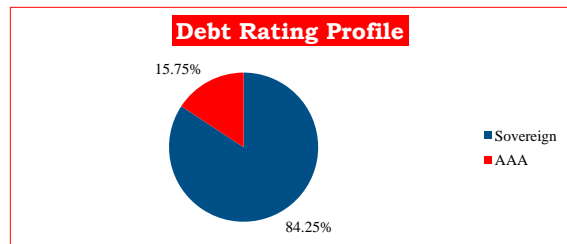
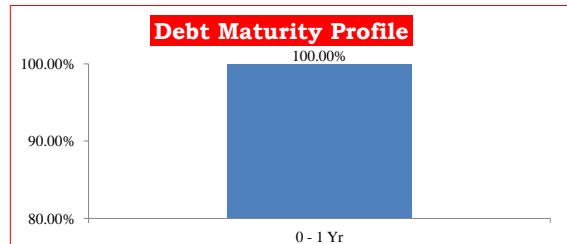
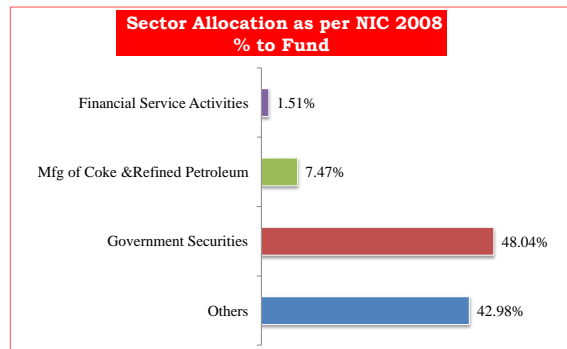
Debt Parameters	
Portfolio Yield (%)	3.44%
Avg Maturity (In Months)	3.07
Modified Duration (In Years)	0.26

**AUM ( in Lakhs)**

Equity	Debt	MMI & Others	Total
-	-	325.02	325.02

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 September 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.

<b>SFIN Code</b>	: ULGF00211/08/03SecureMgtF101
<b>Inception Date</b>	: 23 Jul 2003
<b>NAV</b>	: 75.0253

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.47%	7.02%
10 Years	8.67%	8.73%
7 Years	8.79%	8.98%
5 Years	7.31%	7.78%
3 Years	9.70%	10.24%
2 Years	7.89%	8.57%
1 Year	5.67%	5.83%
6 Months	3.47%	3.39%
1 Month	0.65%	0.73%

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

### Portfolio

Debentures / Bonds	% to Fund
IDFC First Bank Limited	5.48%
Bajaj Finance Ltd	3.51%
Housing Development Finance Corporation Ltd	2.84%
State Bank of India	2.17%
Sikka Ports And Terminals	2.11%
Power Finance Corporation Ltd	2.06%
Mahindra & Mahindra Ltd	1.97%
National Bank For Agriculture & Rural Development	1.74%
Mahindra and Mahindra Financial Services Ltd	1.65%
ICICI Bank Ltd	1.02%
Others	3.48%
<b>Total</b>	<b>28.02%</b>

Government Securities	% to Fund
6.64% GOI Mat 16-Jun-2035	9.28%
8.79% GOI Mat 08-Nov-2021	8.97%
7.26% GOI Mat 14-Jan-2029	8.21%
6.79% GOI Mat 15-May-2027	7.77%
6.10% GOI Mat 12-Jul-2031	5.67%
7.17% GOI Mat 08-Jan-2028	4.99%
8.60% GOI Mat 02-Jun-2028	4.51%
5.63% GOI Mat 12-Apr-2026	2.91%
7.61% GOI Mat 09-May-2030	2.69%
7.88% GOI Mat 19-Mar-2030	2.40%
Others	8.55%
<b>Total</b>	<b>65.93%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>6.05%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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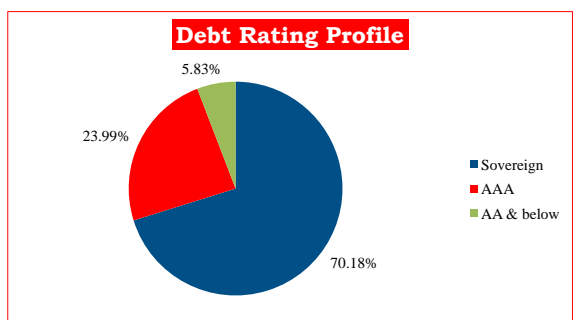
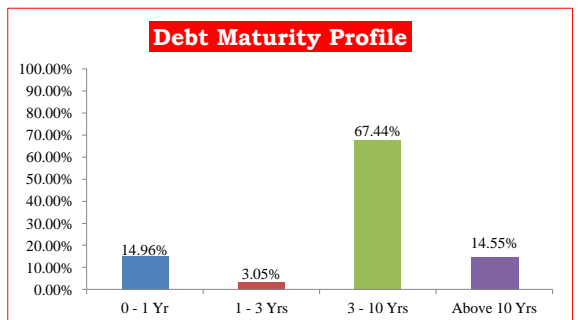
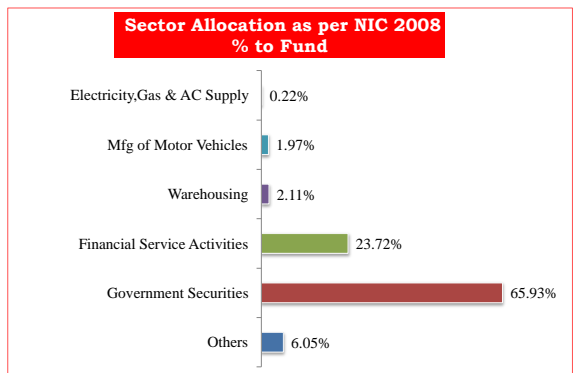
Debt Parameters	
Portfolio Yield (%)	5.73%
Avg Maturity (In Months)	81.41
Modified Duration (In Years)	4.61

### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
-	14,640.62	942.74	15,583.36

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%	4.05%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	93.95%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	2.00%



## Balanced Managed Fund - Life Group as on September 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%.

<b>SFIN Code</b>	: ULGFO2525/02/12BalancedMF101
<b>Inception Date</b>	: 02 Jan 2004
<b>NAV</b>	: 161.8798

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	12.20%	9.93%
10 Years	11.96%	10.85%
7 Years	11.29%	10.40%
5 Years	11.28%	11.06%
3 Years	14.09%	13.32%
2 Years	16.94%	15.63%
1 Year	27.50%	28.84%
6 Months	11.38%	11.00%
1 Month	1.42%	1.71%

# 43% BSE -100 55% CRISIL Composite Bond Fund Index  
Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
HDFC Bank Limited	3.96%
Reliance Industries Limited	3.76%
ICICI Bank Limited	3.51%
Infosys Limited	3.49%
Axis Bank Limited	1.77%
Tata Consultancy Services Limited	1.64%
Hindustan Unilever Limited	1.59%
Kotak Mahindra Bank Limited	1.57%
Bharti Airtel Ltd	1.35%
Larsen & Toubro Limited	1.28%
Bajaj Finance Ltd	1.22%
State Bank of India	1.11%
HCL Technologies Limited	0.83%
Asian Paints (India) Ltd	0.79%
UltraTech Cement Limited	0.79%
ICICI Prudential IT ETF	0.72%
Maruti Suzuki India Ltd	0.72%
Bajaj Finserv Ltd	0.71%
ITC Limited	0.71%
Tech Mahindra Limited	0.56%
Tata Steel Limited	0.55%
Mahindra & Mahindra Ltd.	0.53%
IndusInd Bank Limited	0.51%
Others	11.86%
<b>Total</b>	<b>45.52%</b>

Debentures / Bonds	% to Fund
Power Grid Corporation of India Ltd	3.77%
REC Limited	3.12%
Indian Railway Finance Corporation Ltd	2.19%
State Bank of India	1.93%
Housing Development Finance Corporation Ltd	1.49%
HDB Financial Services Ltd	1.47%
National Highway Authority Of India	1.43%
LIC Housing Finance Ltd	1.42%
Sundaram Finance Ltd	1.26%
Export and Import Bank of India	1.25%
Others	5.95%
<b>Total</b>	<b>25.28%</b>

Government Securities	% to Fund
7.17% GOI Mat 08-Jan-2028	3.62%
6.64% GOI Mat 16-Jun-2035	3.58%
6.45% GOI Mat 07-Oct-2029	2.29%
7.26% GOI Mat 14-Jan-2029	2.23%
7.27% GOI Mat 08-Apr-2026	1.86%
6.79% GOI Mat 15-May-2027	1.69%
6.67% GOI Mat 15-Dec-2035	1.68%
6.67% GOI Mat 17-Dec-2050	1.51%
6.76% GOI Mat 22-Feb-2061	0.66%
7.80% Karnataka SDL Mat 08-Apr-2030	0.55%
Others	3.62%
<b>Total</b>	<b>23.30%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>5.90%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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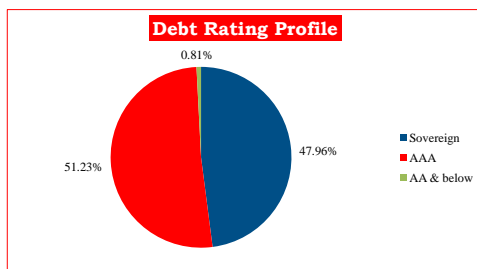
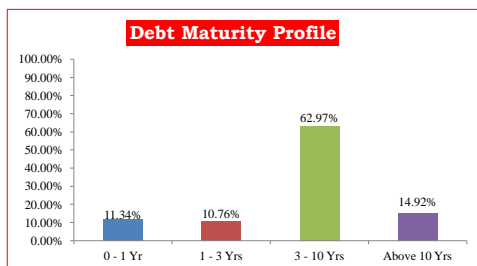
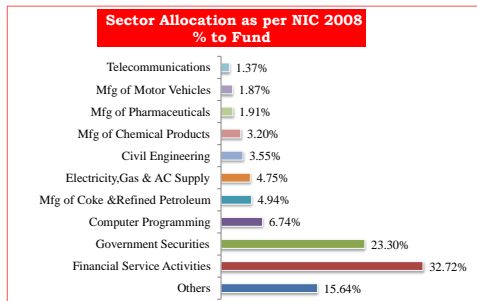
Debt Parameters	
Portfolio Yield (%)	5.64%
Avg Maturity (In Months)	78.18
Modified Duration (In Years)	4.30

### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
8,759.53	9,349.02	1,134.41	19,242.95

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%	4.77%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	48.58%
Corporate Bonds	30% to 60%	45.52%
Equity	-	1.12%
Net Current Assets	-	1.12%



## Balanced Managed Fund - Pension Group as on September 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%.

<b>SFIN Code</b>	: ULGFO3218/02/12BalancedMF101
<b>Inception Date</b>	: 02 Jan 2004
<b>NAV</b>	: 153.4168

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.86%	9.93%
10 Years	11.79%	10.85%
7 Years	11.33%	10.40%
5 Years	11.21%	11.06%
3 Years	13.93%	13.32%
2 Years	16.51%	15.63%
1 Year	26.96%	28.84%
6 Months	11.38%	11.00%
1 Month	1.43%	1.71%

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

### Portfolio

Equity	% to Fund
HDFC Bank Limited	3.99%
Reliance Industries Limited	3.70%
Infosys Limited	3.51%
ICICI Bank Limited	3.51%
Axis Bank Limited	1.78%
Tata Consultancy Services Limited	1.65%
Hindustan Unilever Limited	1.59%
Kotak Mahindra Bank Limited	1.58%
Bharti Airtel Ltd	1.35%
Larsen & Toubro Limited	1.28%
Bajaj Finance Ltd	1.23%
State Bank of India	1.12%
HCL Technologies Limited	0.83%
Asian Paints (India) Ltd	0.80%
UltraTech Cement Limited	0.79%
Maruti Suzuki India Ltd	0.72%
Bajaj Finserv Ltd	0.72%
ITC Limited	0.71%
ICICI Prudential IT ETF	0.71%
Tech Mahindra Limited	0.56%
Tata Steel Limited	0.55%
Mahindra & Mahindra Ltd.	0.53%
IndusInd Bank Limited	0.51%
Others	11.87%
<b>Total</b>	<b>45.60%</b>

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	3.59%
National Bank For Agriculture & Rural Development	2.90%
LIC Housing Finance Ltd	2.79%
Power Grid Corporation of India Ltd	2.02%
Indian Railway Finance Corporation Ltd	1.72%
National Thermal Power Corporation Ltd	1.41%
State Bank of India	1.38%
REC Limited	1.38%
IDFC First Bank Limited	1.27%
Hindustan Petroleum Corporation Ltd	1.23%
Others	4.54%
<b>Total</b>	<b>24.25%</b>

Government Securities	% to Fund
6.64% GOI Mat 16-Jun-2035	5.29%
7.17% GOI Mat 08-Jan-2028	4.05%
7.26% GOI Mat 14-Jan-2029	2.01%
6.79% GOI Mat 15-May-2027	1.71%
6.67% GOI Mat 15-Dec-2035	1.69%
6.67% GOI Mat 17-Dec-2050	1.51%
7.27% GOI Mat 08-Apr-2026	1.48%
6.45% GOI Mat 07-Oct-2029	1.29%
7.65% Karnataka SDL Mat 29 Nov 2027	1.09%
7.38% Karnataka SDL Mat 27-Sep-2027	0.75%
Others	3.63%
<b>Total</b>	<b>24.51%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>5.64%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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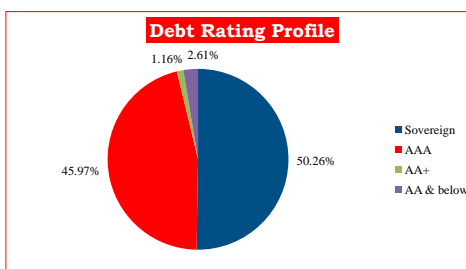
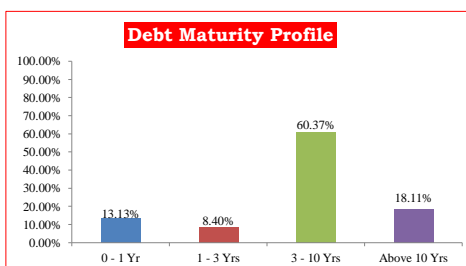
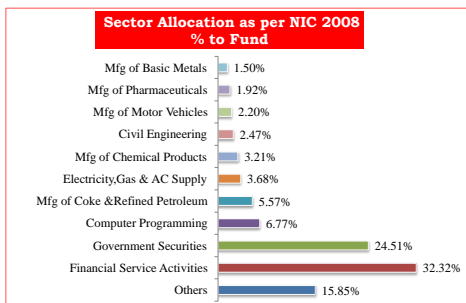
Debt Parameters	
Portfolio Yield (%)	5.75%
Avg Maturity (In Months)	83.71
Modified Duration (In Years)	4.58

### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
11,990.91	12,821.66	1,483.15	26,295.72

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 5%	4.67%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	48.76%
Corporate Bonds	30% to 60%	45.60%
Equity	-	0.97%
Net Current Assets	-	0.97%



## Defensive Managed Fund - Life Group as on September 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%.

<b>SFIN Code</b>	: ULGF02425/02/12DefensiveF101
<b>Inception Date</b>	: 02 Jan 2004
<b>NAV</b>	: 109.6145

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.86%	8.46%
10 Years	10.30%	9.79%
7 Years	10.00%	9.69%
5 Years	9.37%	9.42%
3 Years	11.97%	11.78%
2 Years	12.63%	12.10%
1 Year	15.73%	17.34%
6 Months	7.51%	7.20%
1 Month	1.08%	1.22%

# 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	2.00%
Reliance Industries Limited	1.92%
ICICI Bank Limited	1.77%
Infosys Limited	1.76%
Axis Bank Limited	0.89%
Tata Consultancy Services Limited	0.82%
Hindustan Unilever Limited	0.80%
Kotak Mahindra Bank Limited	0.79%
Bharti Airtel Ltd	0.68%
Larsen & Toubro Limited	0.65%
Bajaj Finance Ltd	0.61%
State Bank of India	0.56%
Others	9.75%
<b>Total</b>	<b>23.00%</b>

Debentures / Bonds	% to Fund
LIC Housing Finance Ltd	4.32%
Housing Development Finance Corporation Ltd	3.05%
Power Grid Corporation of India Ltd	2.70%
State Bank of India	2.47%
Hindustan Petroleum Corporation Ltd	2.27%
ICICI Bank Ltd	2.14%
National Thermal Power Corporation Ltd	1.80%
National Highway Authority Of India	1.70%
National Bank For Agriculture & Rural Development	1.44%
Sikka Ports And Terminals	1.42%
Others	12.96%
<b>Total</b>	<b>36.28%</b>

Government Securities	% to Fund
6.64% GOI Mat 16-Jun-2035	7.29%
7.17% GOI Mat 08-Jan-2028	5.80%
7.26% GOI Mat 14-Jan-2029	3.14%
6.45% GOI Mat 07-Oct-2029	2.51%
6.79% GOI Mat 15-May-2027	2.37%
6.67% GOI Mat 15-Dec-2035	2.31%
6.67% GOI Mat 17-Dec-2050	2.07%
7.27% GOI Mat 08-Apr-2026	1.75%
7.20% Maharashtra SDL Mat 09-Aug-2027	1.19%
7.65% Karnataka SDL Mat 29 Nov 2027	0.95%
Others	5.48%
<b>Total</b>	<b>34.86%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>5.85%</b>
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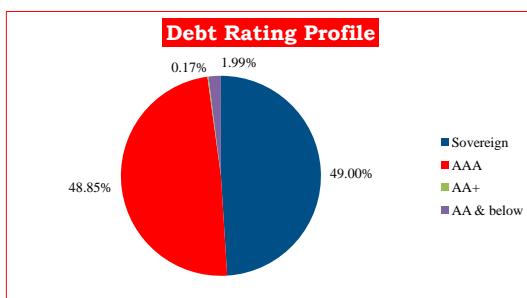
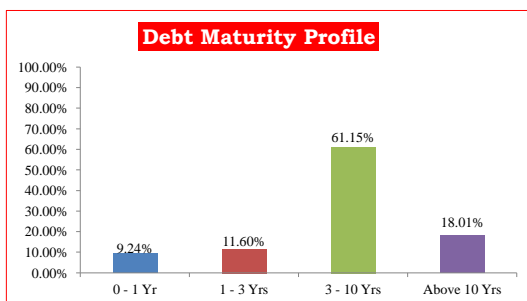
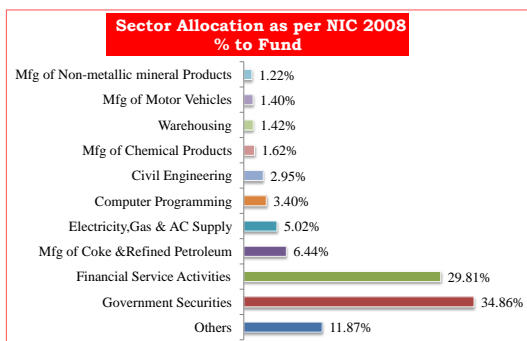
<b>Grand Total</b>	<b>100.00%</b>
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Debt Parameters	
Portfolio Yield (%)	5.79%
Avg Maturity (In Months)	83.98
Modified Duration (In Years)	4.63

AUM ( in Lakhs)			
Equity	Debt	MMI & Others	Total
34,153.82	105,637.14	8,691.31	148,482.27

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%	4.73%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	71.14%
Corporate Bonds	15% to 30%	23.00%
Equity	-	1.12%
Net Current Assets	-	-



## Defensive Managed Fund - Pension Group as on September 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%.

<b>SFIN Code</b>	: ULGF03118/02/12DefensiveF101
<b>Inception Date</b>	: 02 Jan 2004
<b>NAV</b>	: 98.8445

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.23%	8.46%
10 Years	10.28%	9.79%
7 Years	9.97%	9.69%
5 Years	9.41%	9.42%
3 Years	11.82%	11.78%
2 Years	12.25%	12.10%
1 Year	15.98%	17.34%
6 Months	7.46%	7.20%
1 Month	1.09%	1.22%

# 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	2.02%
Reliance Industries Limited	1.99%
ICICI Bank Limited	1.80%
Infosys Limited	1.78%
Axis Bank Limited	0.90%
Tata Consultancy Services Limited	0.83%
Hindustan Unilever Limited	0.82%
Kotak Mahindra Bank Limited	0.80%
Bharti Airtel Ltd	0.68%
Larsen & Toubro Limited	0.66%
Bajaj Finance Ltd	0.62%
State Bank of India	0.57%
Others	9.92%
<b>Total</b>	<b>23.39%</b>

Debentures / Bonds	% to Fund
NHPC Ltd	5.12%
Housing Development Finance Corporation Ltd	4.42%
LIC Housing Finance Ltd	4.23%
Ultratech Cement Ltd	2.26%
Power Finance Corporation Ltd	1.94%
National Thermal Power Corporation Ltd	1.49%
Mahindra & Mahindra Ltd	1.27%
IDFC First Bank Limited	1.23%
National Bank For Agriculture & Rural Development	1.22%
State Bank of India	1.18%
Others	10.06%
<b>Total</b>	<b>34.42%</b>

Government Securities	% to Fund
7.17% GOI Mat 08-Jan-2028	7.24%
6.64% GOI Mat 16-Jun-2035	5.90%
6.45% GOI Mat 07-Oct-2029	3.46%
7.26% GOI Mat 14-Jan-2029	2.89%
6.79% GOI Mat 15-May-2027	2.44%
6.67% GOI Mat 15-Dec-2035	2.39%
6.67% GOI Mat 17-Dec-2050	2.15%
7.27% GOI Mat 08-Apr-2026	1.58%
7.65% Karnataka SDL Mat 29 Nov 2027	1.38%
7.38% Karnataka SDL Mat 27-Sep-2027	1.14%
Others	5.58%
<b>Total</b>	<b>36.14%</b>

**Deposits, Money Mkt Securities and Net Current Assets. 6.05%**

**Grand Total 100.00%**

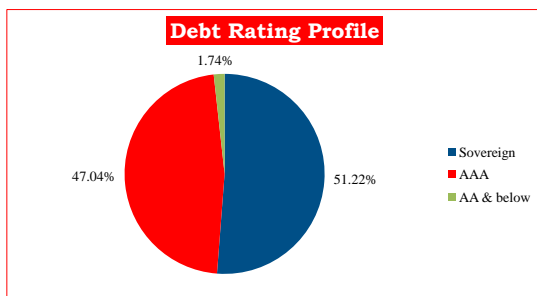
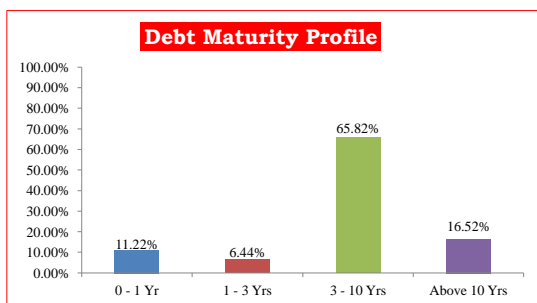
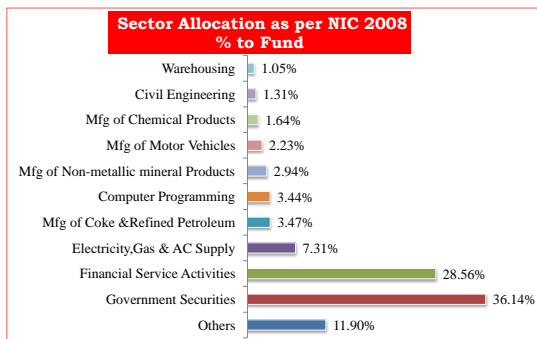
Debt Parameters	
Portfolio Yield (%)	5.83%
Avg Maturity (In Months)	85.44
Modified Duration (In Years)	4.70

### AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
4,484.50	13,531.52	1,160.43	19,176.45

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 5%	4.81%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	70.56%
Corporate Bonds	15% to 30%	23.39%
Equity	-	1.24%
Net Current Assets	-	-



## Growth Fund - Pension Group as on September 30, 2021

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

<b>SFIN Code</b>	: ULGF03318/02/12GrowthFund101
<b>Inception Date</b>	: 02 Jan 2004
<b>NAV</b>	: 279.7312

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	15.35%	13.53%
10 Years	14.93%	13.44%
7 Years	14.36%	12.14%
5 Years	15.97%	15.07%
3 Years	17.26%	17.08%
2 Years	28.03%	24.26%
1 Year	62.23%	56.96%
6 Months	22.43%	20.30%
1 Month	2.41%	2.91%

# BSE-100

Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
UltraTech Cement Limited	7.63%
Infosys Limited	5.30%
State Bank of India	5.11%
Bharti Airtel Ltd	4.56%
Reliance Industries Limited	4.47%
Tata Steel Limited	4.39%
Larsen & Toubro Limited	4.08%
Sun Pharmaceuticals Industries Limited	3.53%
Dr Reddys Laboratories Limited	3.51%
Axis Bank Limited	3.18%
Tech Mahindra Limited	3.14%
Godrej Consumer Products Limited	2.94%
Hindalco Industries Limited	2.78%
Tata Motors Limited	2.45%
Adani Port & Special Economic Zone Ltd	2.26%
HDFC Bank Limited	2.22%
Mahindra & Mahindra Ltd.	2.21%
Bajaj Finserv Ltd	2.13%
Vedanta Ltd	2.09%
Bajaj Auto Ltd.	2.02%
Cipla Limited	1.96%
Marico Limited.	1.58%
Maruti Suzuki India Ltd	1.41%
Nestle India Limited	1.40%
Eicher Motors Limited	1.34%
Bharat Petroleum Corporation Ltd	1.33%
Oil & Natural Gas Corporation Ltd.	1.30%
SKF India Ltd	1.19%
IndusInd Bank Limited	1.17%
Asian Paints (India) Ltd	1.17%
Ambuja Cements Ltd.	1.15%
Tata Power Co. Ltd	1.13%
Gas Authority of India Limited	1.07%
Power Grid Corporation of India Ltd	1.00%
Coal India Limited	0.95%
Indus Towers Limited	0.85%
Grasim Industries Limited	0.80%
Associated Cement Co Ltd.	0.76%
Bosch Ltd	0.74%
Lupin Limited	0.68%
Colgate Palmolive (India) Ltd	0.64%
Reliance Industries Limited - Partly Paid	0.63%
Indian Oil Corporation Ltd	0.59%
Others	1.28%
<b>Total</b>	<b>96.10%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>3.90%</b>
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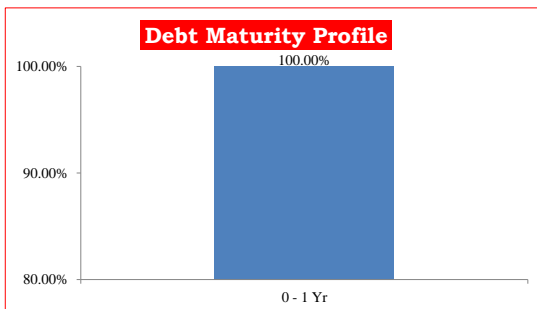
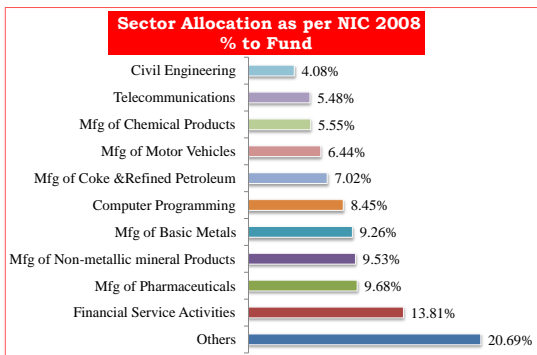
<b>Grand Total</b>	<b>100.00%</b>
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**AUM ( in Lakhs)**

Equity	Debt	MMT & Others	Total
40.08	-	1.62	41.70

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%	1.29%
Public Deposits	0%	0.00%
Govt. Securities	0%	0.00%
Corporate Bonds	0%	0.00%
Equity	95% to 100%	96.10%
Net Current Assets	-	2.61%



## Liquid Fund - Life Group as on September 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.

<b>SFIN Code</b>	: ULGF02225/02/12LiquidFund101
<b>Inception Date</b>	: 02 Jan 2004
<b>NAV</b>	: 66.2856

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.96%	6.72%
10 Years	6.68%	7.29%
7 Years	5.75%	6.60%
5 Years	5.03%	6.00%
3 Years	4.56%	5.37%
2 Years	3.87%	4.39%
1 Year	2.93%	3.59%
6 Months	1.30%	1.77%
1 Month	0.20%	0.27%

# CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

Portfolio	
<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>100.00%</b>
<b>Grand Total</b>	<b>100.00%</b>

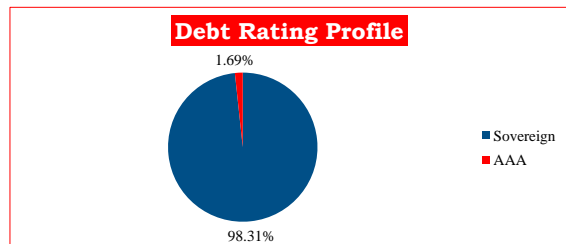
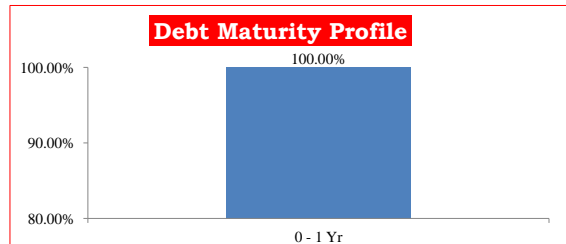
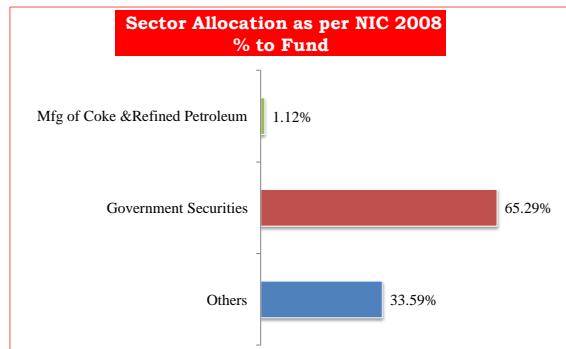
Debt Parameters	
Portfolio Yield (%)	3.51%
Avg Maturity (In Months)	4.75
Modified Duration (In Years)	0.40

**AUM ( in Lakhs)**

Equity	Debt	MMI & Others	Total
-	-	5,622.77	5,622.77

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 September 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.

<b>SFIN Code</b>	: ULGF02918/02/12LiquidFund101
<b>Inception Date</b>	: 02 Jan 2004
<b>NAV</b>	: 66.3219

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.97%	6.72%
10 Years	6.59%	7.29%
7 Years	5.67%	6.60%
5 Years	4.91%	6.00%
3 Years	4.47%	5.37%
2 Years	3.74%	4.39%
1 Year	2.72%	3.59%
6 Months	1.33%	1.77%
1 Month	0.21%	0.27%

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

Portfolio	
<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>100.00%</b>
<b>Grand Total</b>	<b>100.00%</b>

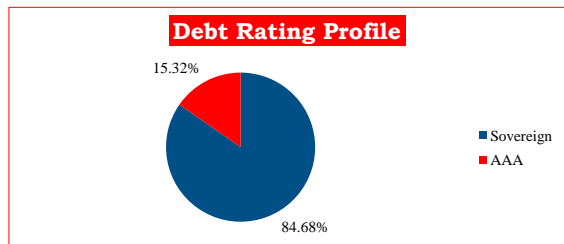
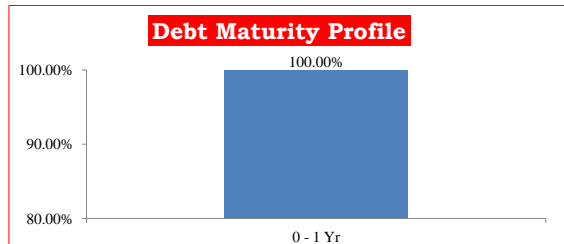
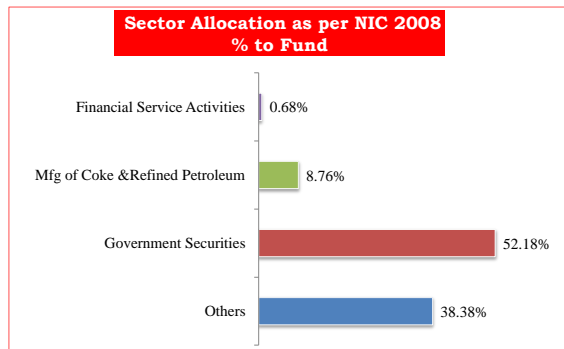
Debt Parameters	
Portfolio Yield (%)	3.42%
Avg Maturity (In Months)	2.84
Modified Duration (In Years)	0.24

**AUM ( in Lakhs)**

Equity	Debt	MMI & Others	Total
-	-	720.81	720.81

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 September 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.

<b>SFIN Code</b>	: ULGF02325/02/12SecureMgtF101
<b>Inception Date</b>	: 02 Jan 2004
<b>NAV</b>	: 75.9402

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.75%	6.99%
10 Years	8.95%	8.73%
7 Years	8.89%	8.98%
5 Years	7.50%	7.78%
3 Years	10.01%	10.24%
2 Years	7.86%	8.57%
1 Year	5.71%	5.83%
6 Months	3.72%	3.39%
1 Month	0.79%	0.73%

# CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

### Portfolio

Debentures / Bonds	% to Fund
Bajaj Finance Ltd	8.17%
State Bank of India	5.62%
Housing Development Finance Corporation Ltd	5.01%
Power Finance Corporation Ltd	3.58%
Sikka Ports And Terminals	3.08%
Power Grid Corporation of India Ltd	2.27%
IDFC First Bank Limited	2.22%
LIC Housing Finance Ltd	2.19%
Sundaram Finance Ltd	1.66%
HDB Financial Services Ltd	1.34%
Others	6.64%
<b>Total</b>	<b>41.77%</b>

Government Securities	% to Fund
6.64% GOI Mat 16-Jun-2035	8.71%
7.26% GOI Mat 14-Jan-2029	7.17%
6.10% GOI Mat 12-Jul-2031	5.68%
6.79% GOI Mat 15-May-2027	5.39%
7.17% GOI Mat 08-Jan-2028	5.05%
8.60% GOI Mat 02-Jun-2028	4.31%
5.63% GOI Mat 12-Apr-2026	2.91%
7.88% GOI Mat 19-Mar-2030	2.18%
7.61% GOI Mat 09-May-2030	2.18%
8.79% GOI Mat 08-Nov-2021	1.68%
Others	8.00%
<b>Total</b>	<b>53.24%</b>

**Deposits, Money Mkt Securities and Net Current Assets. 4.98%**

**Grand Total 100.00%**

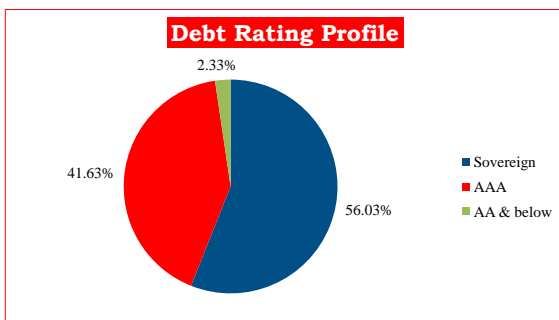
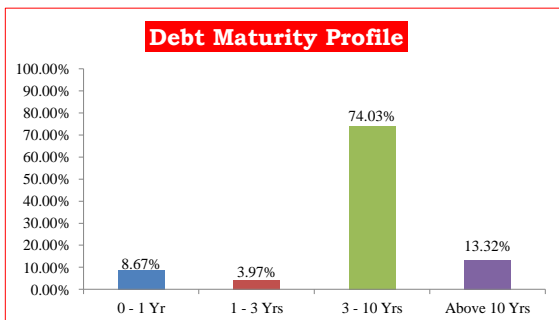
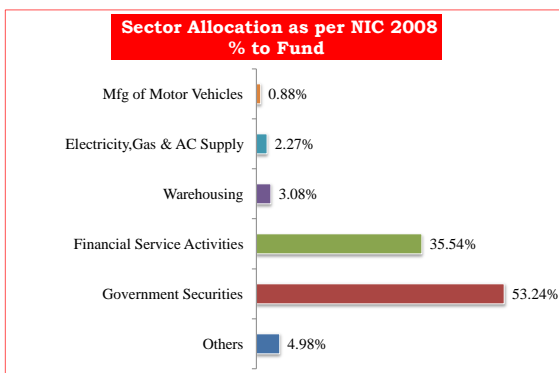
Debt Parameters	
Portfolio Yield (%)	5.91%
Avg Maturity (In Months)	86.12
Modified Duration (In Years)	4.85

### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
-	34,212.43	1,794.90	36,007.34

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%	3.88%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	95.02%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	1.10%



## Secured Managed Fund - Pension Group as on September 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.

<b>SFIN Code</b>	: ULGF03018/02/12SecureMgtF101
<b>Inception Date</b>	: 02 Jan 2004
<b>NAV</b>	: 74.6674

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.65%	6.99%
10 Years	8.94%	8.73%
7 Years	8.87%	8.98%
5 Years	7.46%	7.78%
3 Years	9.94%	10.24%
2 Years	7.76%	8.57%
1 Year	5.54%	5.83%
6 Months	3.61%	3.39%
1 Month	0.72%	0.73%

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

### Portfolio

Debentures / Bonds	% to Fund
Bajaj Finance Ltd	6.86%
State Bank of India	4.45%
Housing Development Finance Corporation Ltd	3.68%
IDFC First Bank Limited	3.47%
Sikka Ports And Terminals	2.78%
ICICI Bank Ltd	2.75%
Power Finance Corporation Ltd	2.24%
Mahindra & Mahindra Ltd	1.76%
LIC Housing Finance Ltd	1.48%
National Bank For Agriculture & Rural Development	1.48%
Others	4.27%
<b>Total</b>	<b>35.21%</b>

Government Securities	% to Fund
6.64% GOI Mat 16-Jun-2035	9.45%
7.26% GOI Mat 14-Jan-2029	7.21%
7.17% GOI Mat 08-Jan-2028	6.31%
6.10% GOI Mat 12-Jul-2031	5.70%
6.79% GOI Mat 15-May-2027	5.31%
8.60% GOI Mat 02-Jun-2028	4.88%
5.63% GOI Mat 12-Apr-2026	2.91%
6.79% GOI Mat 26-Dec-2029	2.83%
8.79% GOI Mat 08-Nov-2021	2.68%
7.88% GOI Mat 19-Mar-2030	2.54%
Others	8.74%
<b>Total</b>	<b>58.56%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>6.23%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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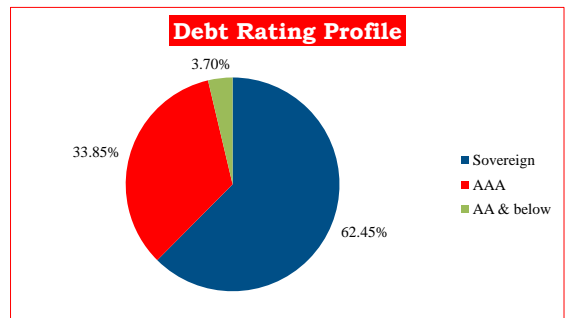
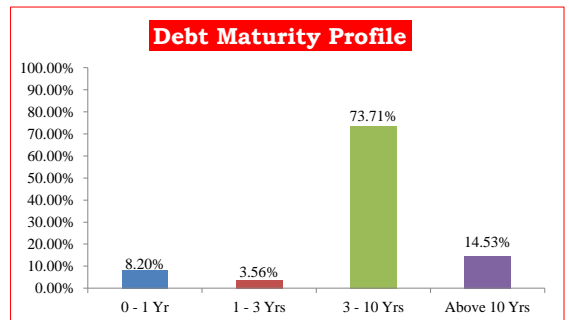
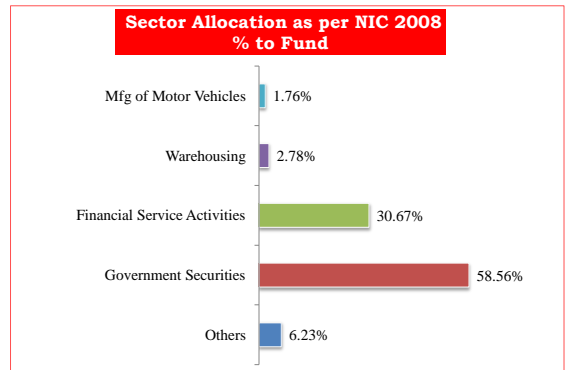
Debt Parameters	
Portfolio Yield (%)	5.91%
Avg Maturity (In Months)	87.45
Modified Duration (In Years)	4.95

**AUM ( in Lakhs)**

Equity	Debt	MMI & Others	Total
-	7,914.84	525.95	8,440.79

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%	4.53%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	93.77%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	1.70%



## Stable Managed Fund - Old Group as on September 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.

<b>SFIN Code</b>	: ULGF00620/06/07StableMgFd101
<b>Inception Date</b>	: 20 Jun 2007
<b>NAV</b>	: 66.3351

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.22%	7.57%
10 Years	6.76%	8.32%
7 Years	6.68%	7.74%
5 Years	6.20%	7.16%
3 Years	6.64%	7.25%
2 Years	5.52%	6.27%
1 Year	3.80%	4.80%
6 Months	2.23%	2.33%
1 Month	0.11%	0.22%

# 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	9.61%
National Thermal Power Corporation Ltd	7.15%
REC Limited	4.83%
Hindustan Petroleum Corporation Ltd	4.78%
Housing Development Finance Corporation Ltd	4.66%
National Bank For Agriculture & Rural Development	2.39%
<b>Total</b>	<b>33.42%</b>

Government Securities	% to Fund
8.60% Tamil Nadu SDL Mat 06-Mar-2023	19.53%
8.62% Maharashtra SDL Mat 06-Mar-2023	14.78%
8.67% Maharashtra SDL Mat 06-Feb-2023	9.83%
8.58% Gujarat SDL Mat 23-Jan-2023	6.27%
8.31% Karnataka SDL Mat 14 Nov 2022	4.88%
8.80% Tamil Nadu SDL Mat 25-Oct-2022	2.79%
<b>Total</b>	<b>58.09%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>8.49%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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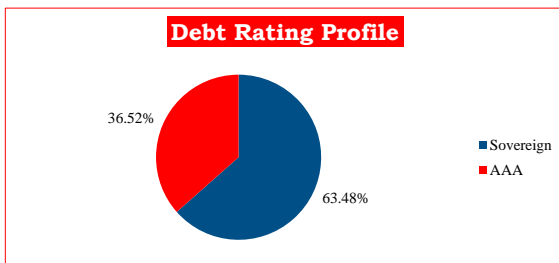
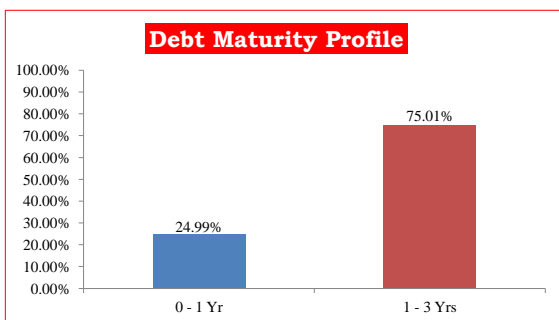
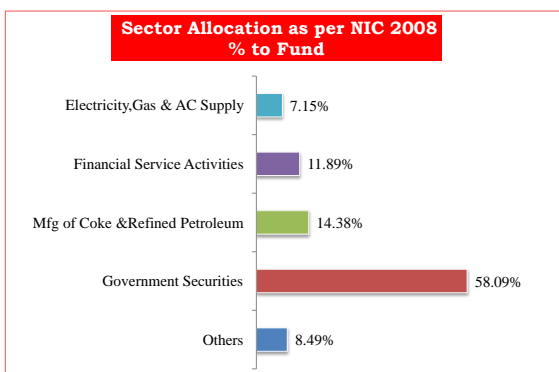
Debt Parameters	
Portfolio Yield (%)	4.33%
Avg Maturity (In Months)	13.36
Modified Duration (In Years)	1.04

### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
-	392.05	36.39	428.44

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%



## Sovereign Fund - Life as on September 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.

<b>SFIN Code</b>	: ULGF01620/06/07SovereignF101
<b>Inception Date</b>	: 20 Jun 2007
<b>NAV</b>	: 63.3686

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.68%	8.65%
10 Years	8.56%	9.16%
7 Years	8.84%	9.28%
5 Years	6.91%	8.17%
3 Years	10.02%	10.33%
2 Years	7.52%	8.47%
1 Year	4.78%	6.05%
6 Months	3.24%	4.11%
1 Month	0.53%	0.51%

# M-BEX

Note: Returns over 1 year have been annualized.

### Portfolio

Government Securities	% to Fund
8.32% GOI Mat 02-Aug-2032	37.07%
8.15% GOI Mat 24-Nov-2026	15.70%
7.88% GOI Mat 19-Mar-2030	9.33%
8.08% GOI Mat 02-Aug-2022	5.80%
8.60% GOI Mat 02-Jun-2028	4.64%
8.20% GOI Mat 15-Feb-2022	4.33%
7.37% GOI Mat 16-April-2023	4.15%
8.79% GOI Mat 08-Nov-2021	4.00%
7.59% GOI Mat 20-Mar-2029	2.76%
8.28% GOI Mat 21-Sep-2027	1.84%
Others	5.91%
<b>Total</b>	<b>95.52%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>4.48%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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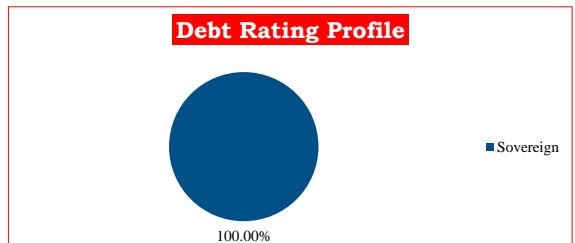
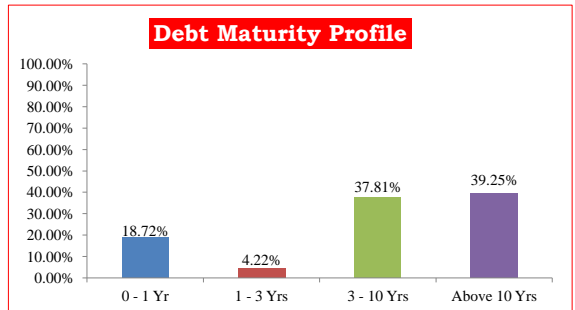
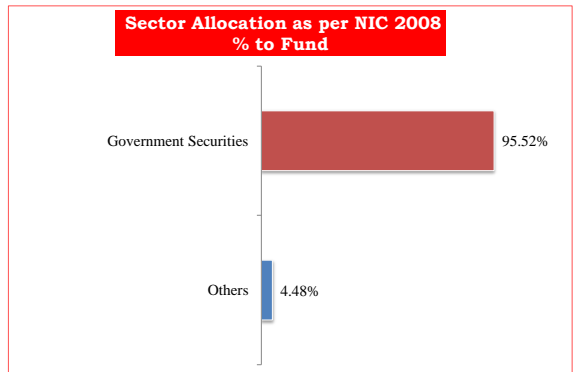
Debt Parameters	
Portfolio Yield (%)	5.76%
Avg Maturity (In Months)	85.09
Modified Duration (In Years)	4.95

**AUM ( in Lakhs)**

Equity	Debt	MMI & Others	Total
-	336.36	15.78	352.15

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%	2.84%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	95.52%
Corporate Bonds	0%	0.00%
Equity	0%	0.00%
Net Current Assets	-	1.64%



## Sovereign Fund - Pension as on September 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.

<b>SFIN Code</b>	: ULGF01520/06/07SovereignF101
<b>Inception Date</b>	: 20 Jun 2007
<b>NAV</b>	: 57.6611

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.97%	8.65%
10 Years	7.56%	9.16%
7 Years	7.38%	9.28%
5 Years	4.79%	8.17%
3 Years	6.38%	10.33%
2 Years	4.65%	8.47%
1 Year	2.92%	6.05%
6 Months	1.59%	4.11%
1 Month	0.17%	0.51%

# Mi-BEX

Note: Returns over 1 year have been annualized.

### Portfolio

Government Securities	% to Fund
8.20% GOI Mat 15-Feb-2022	77.55%
8.15% GOI Mat 24-Nov-2026	5.95%
8.79% GOI Mat 08-Nov-2021	4.41%
7.37% GOI Mat 16-April-2023	3.52%
8.63% Tamil Nadu SDL Mat 09-Jan-2023	1.77%
8.08% GOI Mat 02-Aug-2022	1.74%
6.35% Oil Bond Mat 23-Dec-2024	1.74%
<b>Total</b>	<b>96.69%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>3.31%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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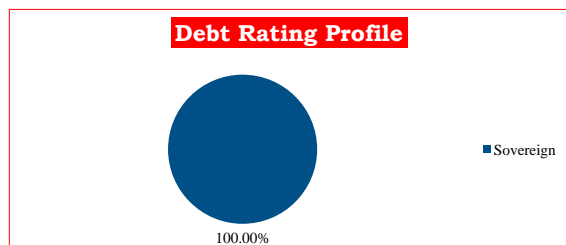
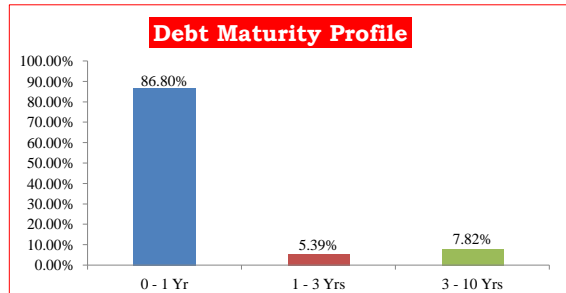
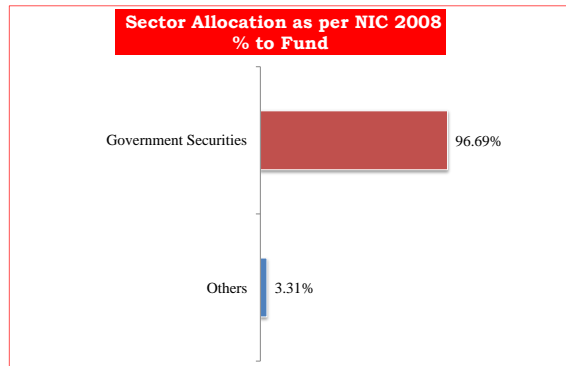
Debt Parameters	
Portfolio Yield (%)	3.81%
Avg Maturity (In Months)	9.18
Modified Duration (In Years)	0.68

**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%	1.63%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	96.69%
Corporate Bonds	0%	0.00%
Equity	0%	0.00%
Net Current Assets	-	1.68%



## Stable Managed Fund - Life Group as on September 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.

<b>SFIN Code</b>	: ULGF02825/02/12StableMgFd101
<b>Inception Date</b>	: 20 Jun 2007
<b>NAV</b>	: 68.4974

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.46%	7.57%
10 Years	7.17%	8.32%
7 Years	6.65%	7.74%
5 Years	6.17%	7.16%
3 Years	6.63%	7.25%
2 Years	5.51%	6.27%
1 Year	3.72%	4.80%
6 Months	2.13%	2.33%
1 Month	0.07%	0.22%

# 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	8.92%
Reliance Industries Ltd	8.45%
National Thermal Power Corporation Ltd	6.84%
Hindustan Petroleum Corporation Ltd	5.88%
Larsen & Toubro Ltd	3.15%
Housing Development Finance Corporation Ltd	0.96%
REC Limited	0.19%
<b>Total</b>	<b>34.39%</b>

Government Securities	% to Fund
8.60% Tamil Nadu SDL Mat 06-Mar-2023	26.45%
8.62% Maharashtra SDL Mat 06-Mar-2023	12.12%
8.58% Gujarat SDL Mat 23-Jan-2023	8.49%
8.67% Maharashtra SDL Mat 06-Feb-2023	8.06%
8.80% Tamil Nadu SDL Mat 25-Oct-2022	3.78%
8.31% Karnataka SDL Mat 14-Nov-2022	3.00%
8.13% Oil Bond Mat 16-Oct-2021	0.19%
<b>Total</b>	<b>62.10%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>3.51%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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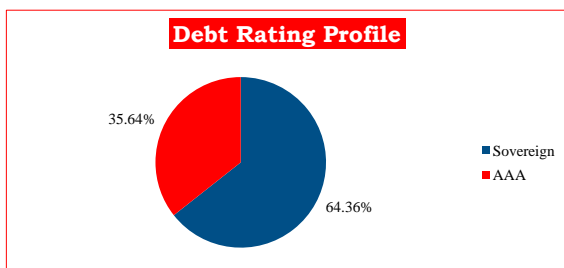
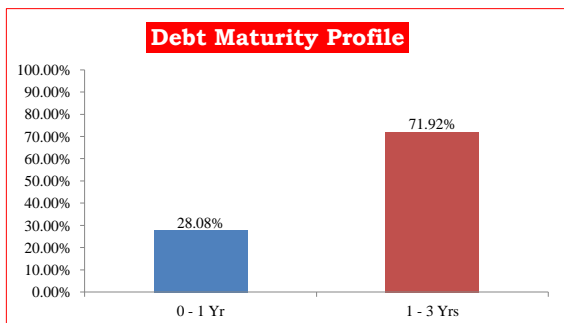
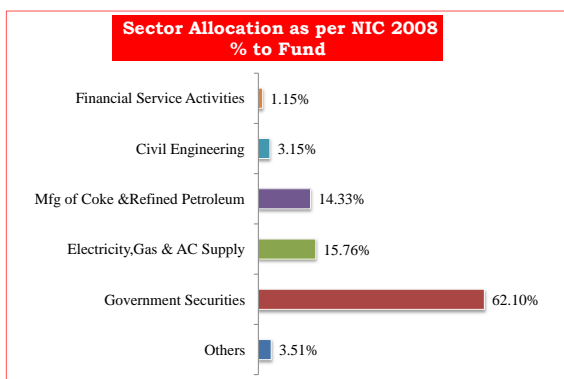
Debt Parameters	
Portfolio Yield (%)	4.35%
Avg Maturity (In Months)	13.47
Modified Duration (In Years)	1.05

**AUM ( in Lakhs)**

Equity	Debt	MMI & Others	Total
-	5,042.44	183.58	5,226.02

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%



## Stable Managed Fund - Pension Group as on September 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.

<b>SFIN Code</b>	: ULGF03518/02/12StableMgFd101
<b>Inception Date</b>	: 20 Jun 2007
<b>NAV</b>	: 68.4722

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.46%	7.57%
10 Years	7.16%	8.32%
7 Years	6.64%	7.74%
5 Years	6.15%	7.16%
3 Years	6.58%	7.25%
2 Years	5.43%	6.27%
1 Year	3.70%	4.80%
6 Months	2.00%	2.33%
1 Month	0.08%	0.22%

# 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	8.82%
Reliance Industries Ltd	8.36%
Ultratech Cement Ltd	7.56%
Hindustan Petroleum Corporation Ltd	5.68%
Housing Development Finance Corporation Ltd	2.46%
REC Limited	1.02%
<b>Total</b>	<b>33.90%</b>

Government Securities	% to Fund
8.60% Tamil Nadu SDL Mat 06-Mar-2023	27.11%
8.62% Maharashtra SDL Mat 06-Mar-2023	12.37%
8.58% Gujarat SDL Mat 23-Jan-2023	8.70%
8.67% Maharashtra SDL Mat 06-Feb-2023	7.79%
8.80% Tamil Nadu SDL Mat 25-Oct-2022	3.88%
8.31% Karnataka SDL Mat 14 Nov 2022	1.29%
8.20% GOI Mat 15-Feb-2022	0.75%
<b>Total</b>	<b>61.89%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>4.21%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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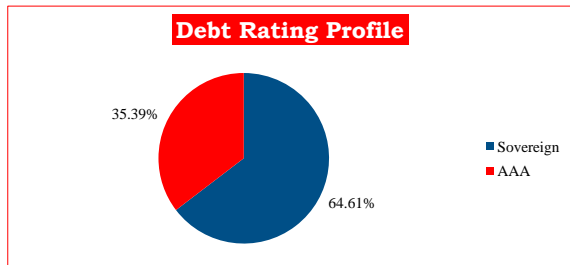
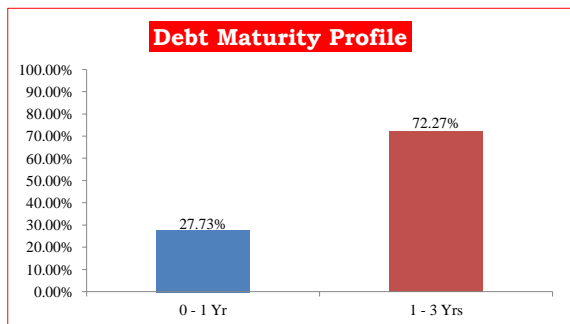
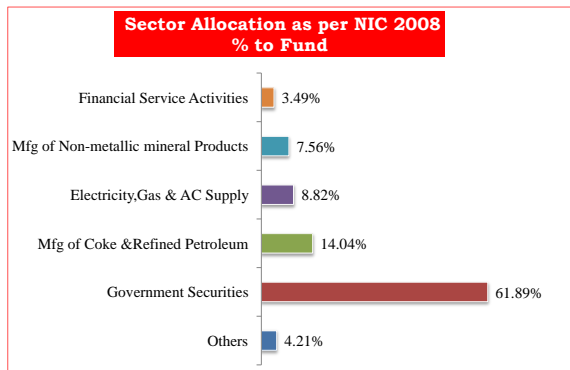
Debt Parameters	
Portfolio Yield (%)	4.33%
Avg Maturity (In Months)	13.06
Modified Duration (In Years)	1.02

### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
-	7,766.76	341.23	8,107.99

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 - Life Group - II as on September 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	: ULGFO4020/02/12BalncdMFH101
Inception Date	: 20 Feb 2008
NAV	: 31.6359

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.44%	8.48%
10 Years	11.26%	10.85%
7 Years	10.75%	10.40%
5 Years	10.46%	11.06%
3 Years	13.06%	13.32%
2 Years	15.24%	15.63%
1 Year	25.39%	28.84%
6 Months	11.03%	11.00%
1 Month	1.35%	1.71%

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

### Portfolio

Equity	% to Fund
HDFC Bank Limited	3.93%
Reliance Industries Limited	3.56%
Infosys Limited	3.46%
ICICI Bank Limited	3.44%
Axis Bank Limited	1.75%
Tata Consultancy Services Limited	1.62%
Hindustan Unilever Limited	1.56%
Kotak Mahindra Bank Limited	1.56%
Bharti Airtel Ltd	1.33%
Larsen & Toubro Limited	1.26%
Bajaj Finance Ltd	1.21%
State Bank of India	1.10%
HCL Technologies Limited	0.82%
Asian Paints (India) Ltd	0.79%
UltraTech Cement Limited	0.78%
Bajaj Finserv Ltd	0.71%
Maruti Suzuki India Ltd	0.70%
ITC Limited	0.69%
ICICI Prudential IT ETF	0.67%
Tech Mahindra Limited	0.55%
Tata Steel Limited	0.54%
Mahindra & Mahindra Ltd.	0.52%
IndusInd Bank Limited	0.50%
Others	11.60%
<b>Total</b>	<b>44.64%</b>

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	4.01%
Indian Railway Finance Corporation Ltd	2.23%
Power Grid Corporation of India Ltd	2.05%
State Bank of India	2.00%
National Bank For Agriculture & Rural Development	1.61%
Ultratech Cement Ltd	1.38%
NHPC Ltd	0.96%
REC Limited	0.92%
Mahindra and Mahindra Financial Services Ltd	0.91%
Sikka Ports And Terminals	0.83%
Others	5.00%
<b>Total</b>	<b>21.89%</b>

Government Securities	% to Fund
6.64% GOI Mat 16-Jun-2035	4.04%
7.17% GOI Mat 08-Jan-2028	3.90%
6.45% GOI Mat 07-Oct-2029	2.60%
7.26% GOI Mat 14-Jan-2029	1.93%
7.27% GOI Mat 08-Apr-2026	1.74%
6.67% GOI Mat 15-Dec-2035	1.65%
6.79% GOI Mat 15-May-2027	1.64%
6.67% GOI Mat 17-Dec-2050	1.48%
7.20% Maharashtra SDL Mat 09-Aug-2027	0.75%
6.76% GOI Mat 22-Feb-2061	0.64%
Others	3.26%
<b>Total</b>	<b>23.62%</b>

Deposits, Money Mkt Securities and Net Current Assets.	<b>9.85%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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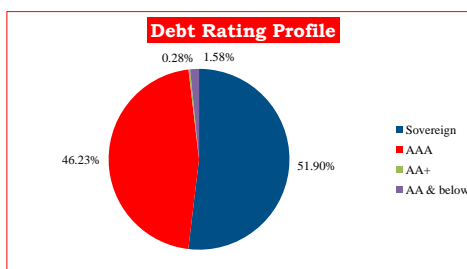
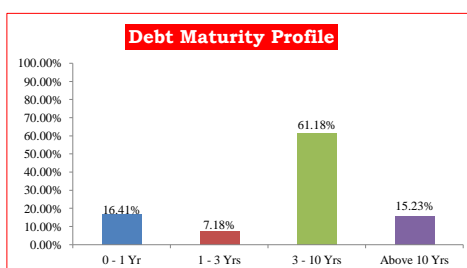
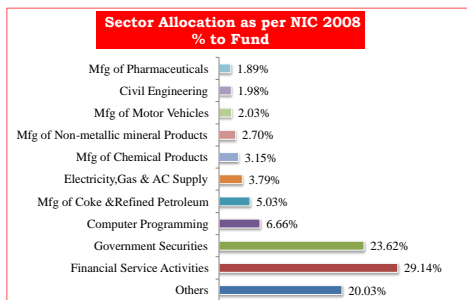
Debt Parameters	
Portfolio Yield (%)	5.62%
Avg Maturity (In Months)	78.46
Modified Duration (In Years)	4.31

### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
14,751.12	15,037.62	3,254.11	33,042.85

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%	8.89%
Public Deposits		
Govt. Securities	20% to 70%	45.51%
Corporate Bonds		
Equity	30% to 60%	44.64%
Net Current Assets	-	0.95%



## Defensive Managed Fund - Life Group - II as on September 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%.

<b>SFIN Code</b>	: U.L.GF03920/02/12DefnsyFdlII101
<b>Inception Date</b>	: 20 Feb 2008
<b>NAV</b>	: 31.6044

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.07%	8.22%
10 Years	9.84%	9.79%
7 Years	9.44%	9.69%
5 Years	8.83%	9.42%
3 Years	11.22%	11.78%
2 Years	11.87%	12.10%
1 Year	15.30%	17.34%
6 Months	7.14%	7.20%
1 Month	1.02%	1.22%

# 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	2.00%
Reliance Industries Limited	1.87%
ICICI Bank Limited	1.77%
Infosys Limited	1.76%
Axis Bank Limited	0.89%
Tata Consultancy Services Limited	0.82%
Hindustan Unilever Limited	0.80%
Kotak Mahindra Bank Limited	0.79%
Bharti Airtel Ltd	0.68%
Larsen & Toubro Limited	0.64%
Bajaj Finance Ltd	0.61%
State Bank of India	0.56%
Others	9.77%
<b>Total</b>	<b>22.97%</b>

Debentures / Bonds	% to Fund
LIC Housing Finance Ltd	5.39%
Housing Development Finance Corporation Ltd	3.33%
Indian Railway Finance Corporation Ltd	3.22%
State Bank of India	2.32%
IDFC First Bank Limited	2.11%
National Highway Authority Of India	1.64%
AXIS Bank Limited	1.57%
Power Grid Corporation of India Ltd	1.46%
Ultratech Cement Ltd	1.38%
NHPC Ltd	1.11%
Others	9.83%
<b>Total</b>	<b>33.36%</b>

Government Securities	% to Fund
6.64% GOI Mat 16-Jun-2035	6.68%
7.17% GOI Mat 08-Jan-2028	5.77%
6.45% GOI Mat 07-Oct-2029	3.18%
7.26% GOI Mat 14-Jan-2029	2.74%
7.27% GOI Mat 08-Apr-2026	2.41%
6.79% GOI Mat 15-May-2027	2.35%
6.67% GOI Mat 15-Dec-2035	2.30%
6.67% GOI Mat 17-Dec-2050	2.07%
7.38% Karnataka SDL Mat 27-Sep-2027	1.19%
6.76% GOI Mat 22-Feb-2061	0.90%
Others	5.04%
<b>Total</b>	<b>34.62%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>9.05%</b>
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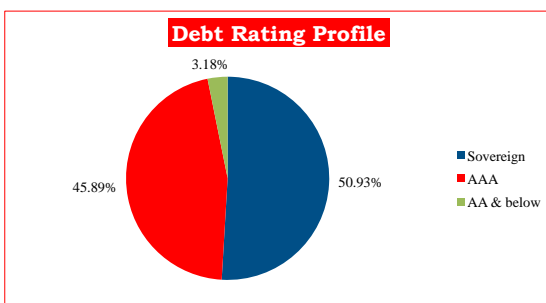
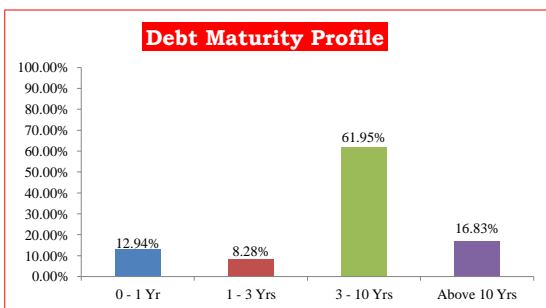
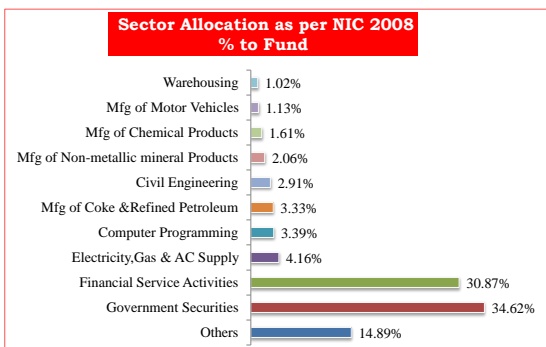
<b>Grand Total</b>	<b>100.00%</b>
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Debt Parameters	
Portfolio Yield (%)	5.70%
Avg Maturity (In Months)	81.75
Modified Duration (In Years)	4.50

AUM ( in Lakhs)			
Equity	Debt	MMI & Others	Total
35,718.93	105,714.40	14,073.54	155,506.87

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%	7.94%
Public Deposits		
Govt. Securities	50% to 85%	67.98%
Corporate Bonds		
Equity	15% to 30%	22.97%
Net Current Assets	-	1.11%



## Liquid Fund - Life Group - II as on September 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.

<b>SFIN Code</b>	: ULGF03620/02/12LiquidFdII101
<b>Inception Date</b>	: 20 Feb 2008
<b>NAV</b>	: 23.9348

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.55%	7.09%
10 Years	6.00%	7.29%
7 Years	5.10%	6.60%
5 Years	4.37%	6.00%
3 Years	3.94%	5.37%
2 Years	3.21%	4.39%
1 Year	2.19%	3.59%
6 Months	1.07%	1.77%
1 Month	0.16%	0.27%

# CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

### Portfolio

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>100.00%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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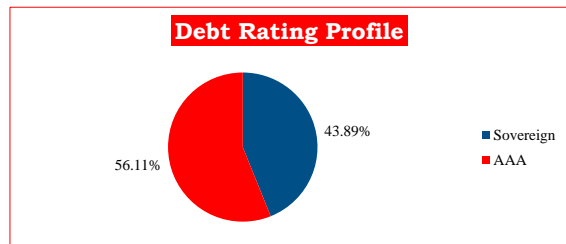
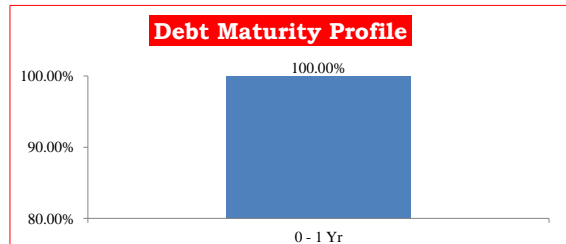
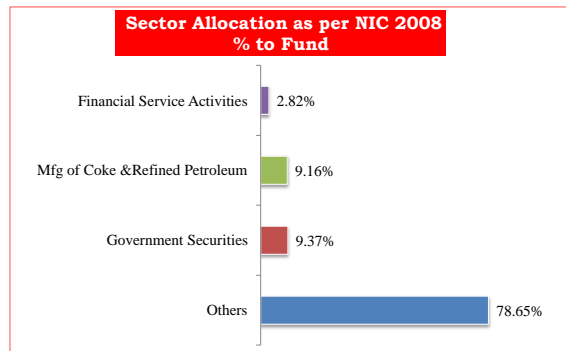
Debt Parameters	
Portfolio Yield (%)	3.42%
Avg Maturity (In Months)	1.24
Modified Duration (In Years)	0.10

### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	2,437.73	2,437.73

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 September 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.

<b>SFIN Code</b>	: ULGF03820/02/12SecureMFII101
<b>Inception Date</b>	: 20 Feb 2008
<b>NAV</b>	: 29.5177

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.24%	7.95%
10 Years	8.59%	8.73%
7 Years	8.45%	8.98%
5 Years	7.03%	7.78%
3 Years	9.46%	10.24%
2 Years	7.38%	8.57%
1 Year	5.14%	5.83%
6 Months	3.36%	3.39%
1 Month	0.75%	0.73%

# CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

### Portfolio

Debentures / Bonds	% to Fund
Bajaj Finance Ltd	8.90%
Housing Development Finance Corporation Ltd	4.51%
IDFC First Bank Limited	4.34%
State Bank of India	3.24%
Sikka Ports And Terminals	3.23%
Power Finance Corporation Ltd	2.69%
HDB Financial Services Ltd	1.66%
ICICI Bank Ltd	1.59%
Mahindra & Mahindra Ltd	1.28%
LIC Housing Finance Ltd	1.01%
Others	2.92%
<b>Total</b>	<b>35.37%</b>

Government Securities	% to Fund
6.64% GOI Mat 16-Jun-2035	9.61%
7.26% GOI Mat 14-Jan-2029	8.28%
6.79% GOI Mat 15-May-2027	6.11%
6.10% GOI Mat 12-Jul-2031	5.67%
7.17% GOI Mat 08-Jan-2028	4.94%
8.60% GOI Mat 02-Jun-2028	4.81%
5.63% GOI Mat 12-Apr-2026	2.91%
7.88% GOI Mat 19-Mar-2030	2.50%
7.61% GOI Mat 09-May-2030	2.46%
6.79% GOI Mat 26-Dec-2029	2.30%
Others	7.02%
<b>Total</b>	<b>56.60%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>8.03%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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Debt Parameters	
Portfolio Yield (%)	5.94%
Avg Maturity (In Months)	88.00
Modified Duration (In Years)	5.00

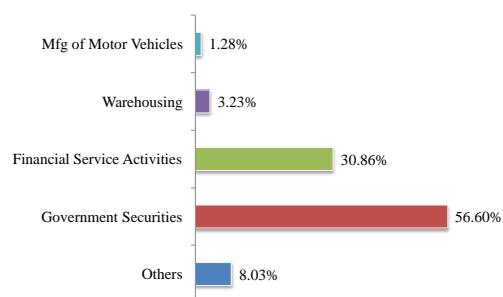
**AUM ( in Lakhs)**

Equity	Debt	MMI & Others	Total
-	99,125.83	8,653.04	107,778.87

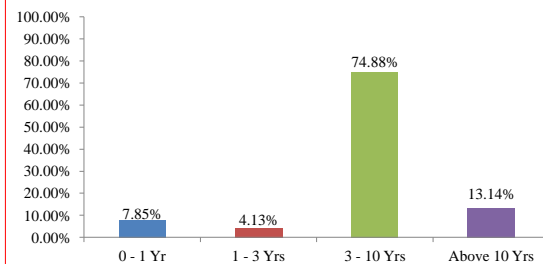
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Vineet Choraria	-	28	3

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 25%	7.04%
Public Deposits		
Govt. Securities	75% to 100%	91.97%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	0.99%

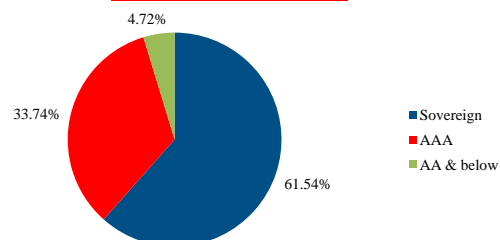
### Sector Allocation as per NIC 2008 % to Fund



### Debt Maturity Profile



### Debt Rating Profile



## Stable Managed Fund - Life Group - II as on September 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.

<b>SFIN Code</b>	: ULGF03720/02/12StableMFII101
<b>Inception Date</b>	: 20 Feb 2008
<b>NAV</b>	: 24.6971

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.83%	7.55%
10 Years	6.68%	8.32%
7 Years	6.04%	7.74%
5 Years	5.58%	7.16%
3 Years	5.97%	7.25%
2 Years	4.82%	6.27%
1 Year	3.18%	4.80%
6 Months	1.88%	2.33%
1 Month	0.06%	0.22%

# 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	8.66%
REC Limited	7.62%
National Thermal Power Corporation Ltd	6.71%
Housing Development Finance Corporation Ltd	5.78%
National Bank For Agriculture & Rural Development	2.70%
<b>Total</b>	<b>31.46%</b>

Government Securities	% to Fund
8.62% Maharashtra SDL Mat 06-Mar-2023	15.27%
8.60% Tamil Nadu SDL Mat 06-Mar-2023	13.49%
8.67% Maharashtra SDL Mat 06-Feb-2023	9.14%
8.92% Tamil Nadu SDL Mat 08-Aug-2022	9.03%
8.31% Karnataka SDL Mat 14 Nov 2022	5.50%
8.58% Gujarat SDL Mat 23-Jan-2023	4.95%
6.84% GOI Mat 19-Dec-2022	3.50%
8.80% Tamil Nadu SDL Mat 25-Oct-2022	2.21%
4.52% Tamil Nadu SDL Mat 03-Jun-2022	1.06%
<b>Total</b>	<b>64.15%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>4.40%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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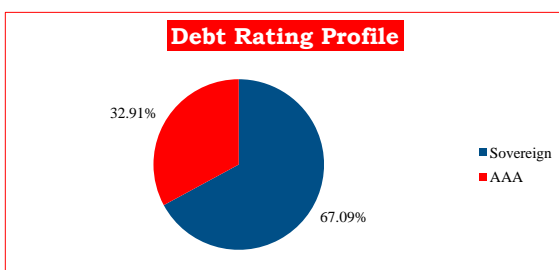
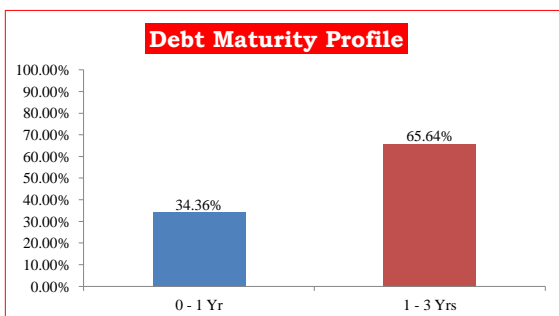
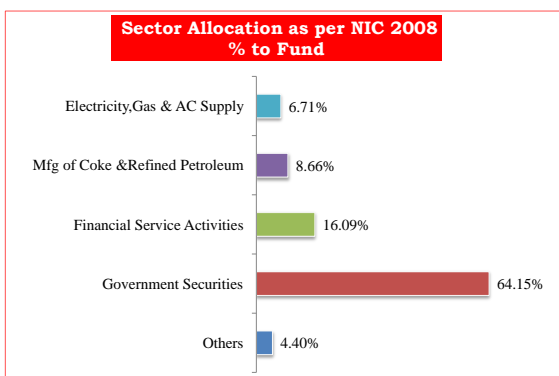
Debt Parameters	
Portfolio Yield (%)	4.27%
Avg Maturity (In Months)	13.11
Modified Duration (In Years)	1.02

### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
-	3,636.24	167.22	3,803.45

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 September 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	: ULGF04611/02/12BalnedMFII101
Inception Date	: 08 Oct 2008
NAV	: 42.8027

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	12.20%	10.74%
10 Years	11.33%	10.85%
7 Years	10.90%	10.40%
5 Years	10.90%	11.06%
3 Years	13.36%	13.32%
2 Years	15.46%	15.63%
1 Year	26.21%	28.84%
6 Months	10.95%	11.00%
1 Month	1.36%	1.71%

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

Portfolio	
Equity	% to Fund
HDFC Bank Limited	4.11%
Reliance Industries Limited	3.78%
ICICI Bank Limited	3.63%
Infosys Limited	3.62%
Axis Bank Limited	1.84%
Tata Consultancy Services Limited	1.70%
Hindustan Unilever Limited	1.65%
Kotak Mahindra Bank Limited	1.63%
Bharti Airtel Ltd	1.40%
Larsen & Toubro Limited	1.32%
Bajaj Finance Ltd	1.27%
State Bank of India	1.15%
HCL Technologies Limited	0.86%
UltraTech Cement Limited	0.83%
Asian Paints (India) Ltd	0.83%
Bajaj Finserv Ltd	0.76%
Maruti Suzuki India Ltd	0.75%
ITC Limited	0.73%
ICICI Prudential IT ETF	0.71%
Tech Mahindra Limited	0.58%
Tata Steel Limited	0.57%
Mahindra & Mahindra Ltd.	0.55%
IndusInd Bank Limited	0.52%
Titan Company Limited	0.51%
Others	11.81%
<b>Total</b>	<b>47.10%</b>

Debentures / Bonds	% to Fund
Power Grid Corporation of India Ltd	3.60%
State Bank of India	3.41%
Housing Development Finance Corporation Ltd	1.90%
Power Finance Corporation Ltd	1.80%
LIC Housing Finance Ltd	1.79%
National Highway Authority Of India	1.75%
Indian Railway Finance Corporation Ltd	1.73%
Reliance Industries Ltd	1.71%
Sikka Ports And Terminals	1.69%
National Bank For Agriculture & Rural Development	1.62%
<b>Total</b>	<b>21.03%</b>

Government Securities	% to Fund
6.64% GOI Mat 16-Jun-2035	5.01%
7.26% GOI Mat 14-Jan-2029	3.24%
7.27% GOI Mat 08-Apr-2026	2.28%
7.38% Karnataka SDL Mat 27-Sep-2027	2.08%
6.45% GOI Mat 07-Oct-2029	1.82%
7.59% GOI Mat 20-Mar-2029	1.78%
6.79% GOI Mat 15-May-2027	1.68%
6.67% GOI Mat 17-Dec-2050	1.27%
6.67% GOI Mat 15-Dec-2035	0.82%
8.00% Oil Bond Mat 23-Mar-2026	0.71%
Others	2.96%
<b>Total</b>	<b>23.64%</b>

Deposits, Money Mkt Securities and Net Current Assets.	<b>8.23%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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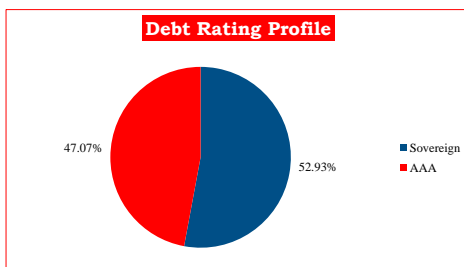
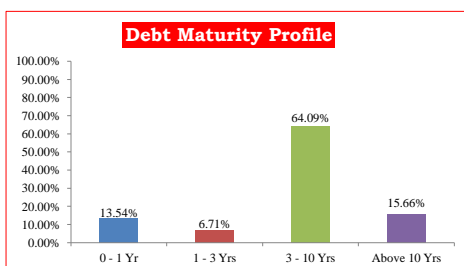
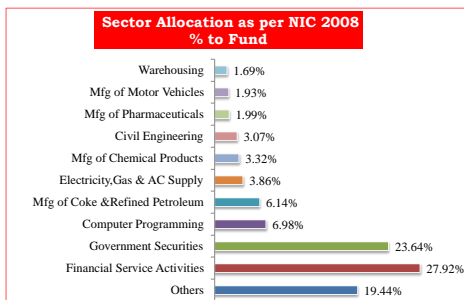
Debt Parameters	
Portfolio Yield (%)	5.70%
Avg Maturity (In Months)	79.74
Modified Duration (In Years)	4.47

### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
286.55	271.75	50.07	608.37

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%	6.99%
Public Deposits		
Govt. Securities	20% to 70%	44.67%
Corporate Bonds		
Equity	30% to 60%	47.10%
Net Current Assets	-	1.24%



## Defensive Managed Fund - Pension Group - II as on September 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%.

<b>SFIN Code</b>	: ULGF04511/02/12DefnsvFdIII101
<b>Inception Date</b>	: 08 Oct 2008
<b>NAV</b>	: 34.3192

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	10.06%	9.54%
10 Years	9.80%	9.79%
7 Years	9.46%	9.69%
5 Years	8.90%	9.42%
3 Years	11.37%	11.78%
2 Years	11.96%	12.10%
1 Year	15.58%	17.34%
6 Months	7.39%	7.20%
1 Month	1.06%	1.22%

# 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	2.02%
Reliance Industries Limited	1.97%
ICICI Bank Limited	1.80%
Infosys Limited	1.78%
Axis Bank Limited	0.90%
Tata Consultancy Services Limited	0.83%
Hindustan Unilever Limited	0.82%
Kotak Mahindra Bank Limited	0.80%
Bharti Airtel Ltd	0.68%
Larsen & Toubro Limited	0.66%
Bajaj Finance Ltd	0.62%
State Bank of India	0.57%
Others	9.93%
<b>Total</b>	<b>23.38%</b>

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	5.13%
State Bank of India	3.27%
Bajaj Finance Ltd	2.72%
Indian Railway Finance Corporation Ltd	2.51%
Export and Import Bank of India	1.66%
Sikka Ports And Terminals	1.56%
AXIS Bank Limited	1.45%
Mahindra and Mahindra Financial Services Ltd	1.30%
LIC Housing Finance Ltd	1.29%
National Bank For Agriculture & Rural Development	1.27%
Others	9.14%
<b>Total</b>	<b>31.30%</b>

Government Securities	% to Fund
6.64% GOI Mat 16-Jun-2035	6.57%
7.17% GOI Mat 08-Jan-2028	5.57%
6.45% GOI Mat 07-Oct-2029	2.97%
7.26% GOI Mat 14-Jan-2029	2.90%
6.79% GOI Mat 15-May-2027	2.41%
6.67% GOI Mat 15-Dec-2035	2.36%
6.67% GOI Mat 17-Dec-2050	2.11%
7.27% GOI Mat 08-Apr-2026	1.97%
7.20% Maharashtra SDL Mat 09-Aug-2027	1.22%
7.65% Karnataka SDL Mat 29 Nov 2027	1.11%
Others	6.45%
<b>Total</b>	<b>35.63%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>9.69%</b>
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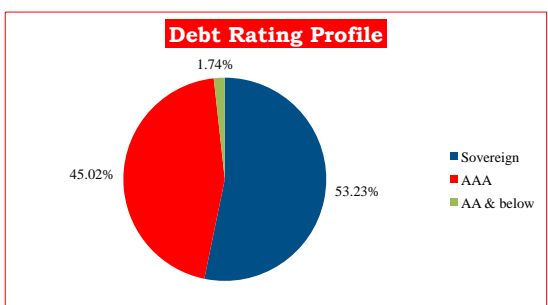
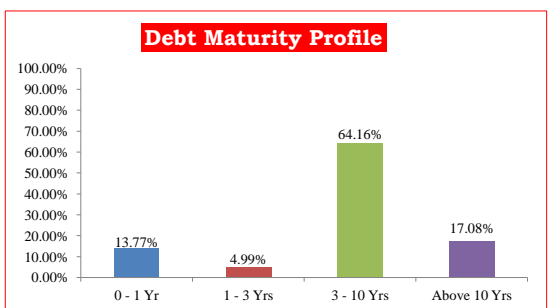
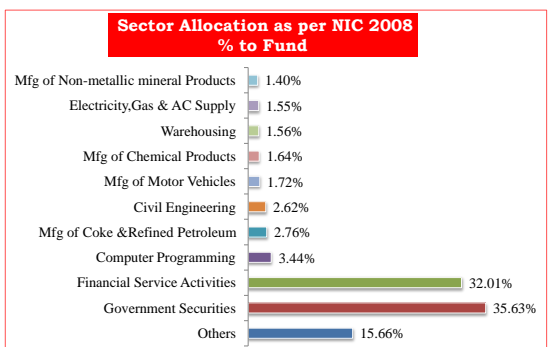
<b>Grand Total</b>	<b>100.00%</b>
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Debt Parameters	
Portfolio Yield (%)	5.73%
Avg Maturity (In Months)	83.27
Modified Duration (In Years)	4.56

AUM ( in Lakhs)			
Equity	Debt	MMI & Others	Total
6,532.99	18,705.41	2,707.55	27,945.95

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 20%	8.65%
Public Deposits		
Govt. Securities	50% to 85%	66.93%
Corporate Bonds		
Equity	15% to 30%	23.38%
Net Current Assets	-	1.04%



## Liquid Fund - Pension Group - II as on September 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.

<b>SFIN Code</b>	: ULGF04311/02/12LiquidFdII101
<b>Inception Date</b>	: 08 Oct 2008
<b>NAV</b>	: 22.5389

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.44%	7.03%
10 Years	5.94%	7.29%
7 Years	5.02%	6.60%
5 Years	4.32%	6.00%
3 Years	3.87%	5.37%
2 Years	3.14%	4.39%
1 Year	2.14%	3.59%
6 Months	1.06%	1.77%
1 Month	0.16%	0.27%

# CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

### Portfolio

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>100.00%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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### Debt Parameters

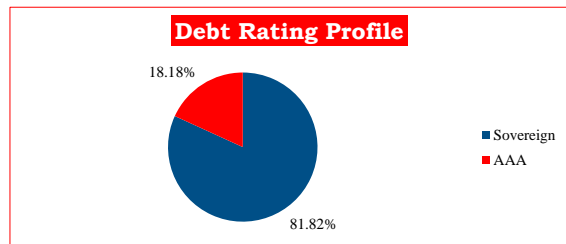
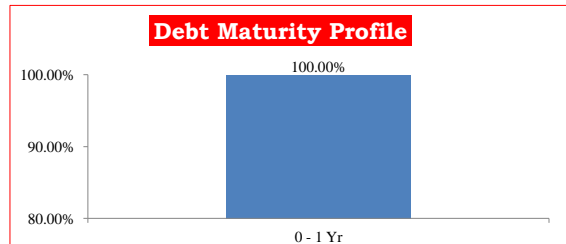
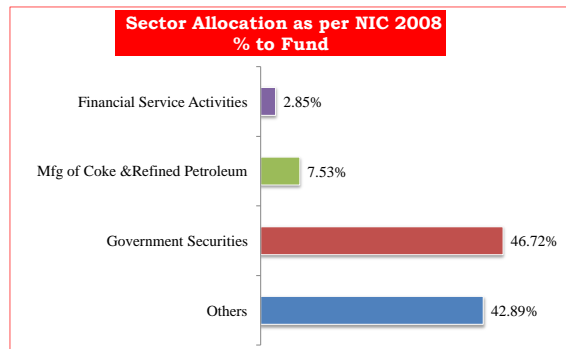
Portfolio Yield (%)	3.45%
Avg Maturity (In Months)	3.14
Modified Duration (In Years)	0.26

### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	1,031.77	1,031.77

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 September 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.

<b>SFIN Code</b>	: ULGF04411/02/12SecureMFH101
<b>Inception Date</b>	: 08 Oct 2008
<b>NAV</b>	: 29.0784

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.49%	8.35%
10 Years	8.56%	8.73%
7 Years	8.43%	8.98%
5 Years	6.99%	7.78%
3 Years	9.39%	10.24%
2 Years	7.30%	8.57%
1 Year	5.03%	5.83%
6 Months	3.34%	3.39%
1 Month	0.66%	0.73%

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

### Portfolio

Debentures / Bonds	% to Fund
Bajaj Finance Ltd	7.05%
State Bank of India	5.90%
Housing Development Finance Corporation Ltd	4.99%
Mahindra & Mahindra Ltd	2.07%
ICICI Bank Ltd	2.06%
Power Finance Corporation Ltd	1.91%
Sikka Ports And Terminals	1.89%
International Finance Corporation	1.33%
IDFC First Bank Limited	1.06%
AXIS Bank Limited	1.03%
Others	3.69%
<b>Total</b>	<b>32.98%</b>

Government Securities	% to Fund
7.26% GOI Mat 14-Jan-2029	9.86%
7.17% GOI Mat 08-Jan-2028	7.56%
6.64% GOI Mat 16-Jun-2035	7.03%
8.60% GOI Mat 02-Jun-2028	6.99%
6.10% GOI Mat 12-Jul-2031	5.68%
6.79% GOI Mat 15-May-2027	4.84%
7.61% GOI Mat 09-May-2030	3.67%
5.63% GOI Mat 12-Apr-2026	2.91%
7.60% Food Corp of India Bond GOI Mat 09-Jan-2030	2.31%
6.76% GOI Mat 22-Feb-2061	1.33%
Others	4.97%
<b>Total</b>	<b>57.16%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>9.86%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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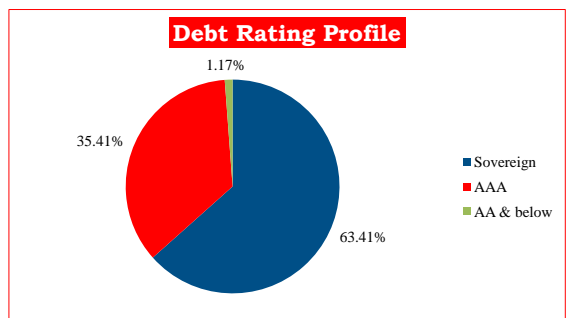
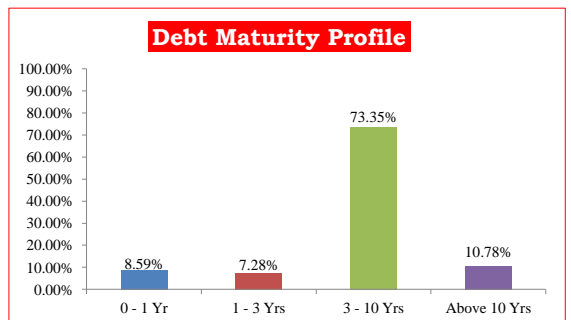
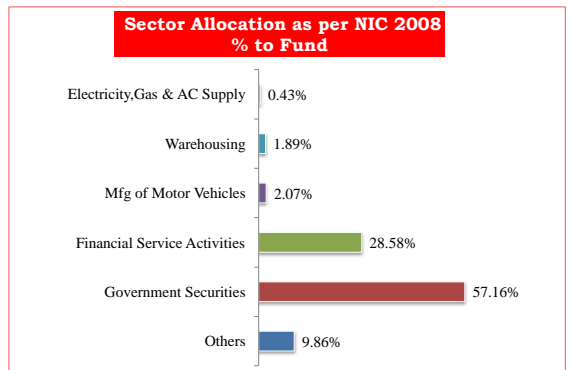
Debt Parameters	
Portfolio Yield (%)	5.86%
Avg Maturity (In Months)	84.80
Modified Duration (In Years)	4.84

### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
-	18,397.47	2,011.37	20,408.85

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%	8.47%
Public Deposits		
Govt. Securities	75% to 100%	90.14%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	1.38%



## Stable Managed Fund - Pension Group - II as on September 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.

<b>SFIN Code</b>	: ULGF04811/02/12StableMFII101
<b>Inception Date</b>	: 08 Oct 2008
<b>NAV</b>	: 23.621

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.83%	7.57%
10 Years	6.69%	8.32%
7 Years	6.04%	7.74%
5 Years	5.61%	7.16%
3 Years	6.01%	7.25%
2 Years	4.90%	6.27%
1 Year	3.24%	4.80%
6 Months	1.85%	2.33%
1 Month	0.07%	0.22%

# 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	8.29%
National Bank For Agriculture & Rural Development	7.94%
National Thermal Power Corporation Ltd	7.91%
REC Limited	6.39%
Housing Development Finance Corporation Ltd	3.71%
<b>Total</b>	<b>34.24%</b>

Government Securities	% to Fund
8.62% Maharashtra SDL Mat 06-Mar-2023	10.47%
4.52% Tamil Nadu SDL Mat 03-Jun-2022	8.09%
8.67% Maharashtra SDL Mat 06-Feb-2023	7.83%
8.92% Tamil Nadu SDL Mat 08-Aug-2022	7.74%
8.31% Karnataka SDL Mat 14 Nov 2022	6.48%
8.60% Tamil Nadu SDL Mat 06-Mar-2023	5.04%
6.84% GOI Mat 19-Dec-2022	4.74%
8.63% Tamil Nadu SDL Mat 09-Jan-2023	4.23%
7.42% Maharashtra SDL Mat 11-May-2022	2.59%
8.58% Gujarat SDL Mat 23-Jan-2023	1.85%
Others	2.38%
<b>Total</b>	<b>61.43%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>4.33%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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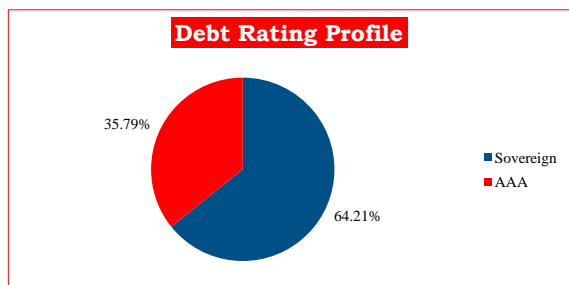
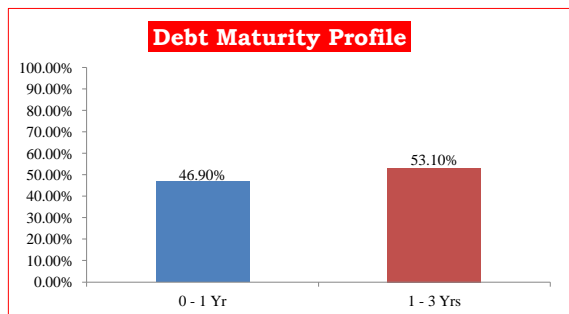
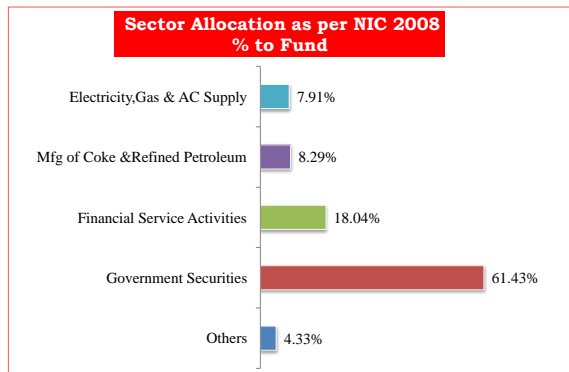
Debt Parameters	
Portfolio Yield (%)	4.21%
Avg Maturity (In Months)	12.05
Modified Duration (In Years)	0.94

**AUM ( in Lakhs)**

Equity	Debt	MMI & Others	Total
-	3,087.93	139.60	3,227.53

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 - Defined Benefit Group as on September 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%.

<b>SFIN Code</b>	: ULGF01128/03/05BalancedMF101
<b>Inception Date</b>	: 28 Mar 2005
<b>NAV</b>	: 146.2146

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	12.95%	10.45%
10 Years	12.02%	10.85%
7 Years	11.65%	10.40%
5 Years	11.74%	11.06%
3 Years	14.15%	13.32%
2 Years	16.74%	15.63%
1 Year	26.61%	28.84%
6 Months	10.71%	11.00%
1 Month	1.41%	1.71%

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

Equity % to Fund	
Infosys Limited	3.64%
Reliance Industries Limited	3.55%
HDFC Bank Limited	3.47%
ICICI Bank Limited	2.74%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	2.37%
Hindustan Unilever Limited	1.62%
Tata Consultancy Services Limited	1.58%
Nippon India ETF Bank Bees	1.46%
Bharti Airtel Ltd	1.35%
Larsen & Toubro Limited	1.23%
Kotak Mahindra Bank Limited	1.12%
Axis Bank Limited	1.08%
ICICI Prudential Private Banks ETF	1.03%
Bajaj Finance Ltd	0.96%
ITC Limited	0.92%
Asian Paints (India) Ltd	0.84%
Maruti Suzuki India Ltd	0.73%
Mahindra & Mahindra Ltd.	0.73%
UltraTech Cement Limited	0.71%
ICICI Prudential IT ETF	0.67%
Tata Steel Limited	0.56%
HCL Technologies Limited	0.54%
Dr Reddys Laboratories Limited	0.54%
Nestle India Limited	0.51%
Others	11.83%
<b>Total</b>	<b>45.76%</b>

Debentures / Bonds % to Fund	
Power Grid Corporation of India Ltd	5.57%
Nuclear Power Corporation of India Ltd	4.19%
State Bank of India	3.96%
Power Finance Corporation Ltd	2.72%
Sikka Ports And Terminals	2.67%
LIC Housing Finance Ltd	1.35%
<b>Total</b>	<b>20.46%</b>

Government Securities % to Fund	
7.72% GOI Mat 25-May-2025	9.32%
7.40% GOI Mat 09-Sep-2035	5.49%
7.59% GOI Mat 20-Mar-2029	4.68%
7.37% GOI Mat 16-April-2023	4.03%
7.42% Maharashtra SDL Mat 11-May-2022	3.16%
8.15% GOI Mat 24-Nov-2026	1.32%
8.79% GOI Mat 08-Nov-2021	1.24%
6.45% GOI Mat 07-Oct-2029	0.88%
7.16% GOI Mat 20-May-2023	0.26%
7.26% GOI Mat 14-Jan-2029	0.04%
<b>Total</b>	<b>30.41%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>3.38%</b>
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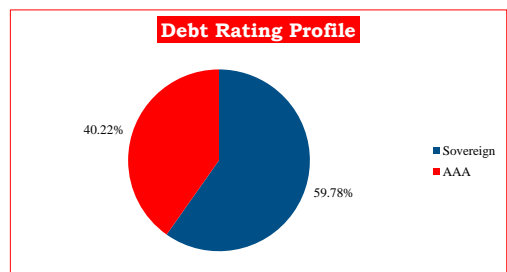
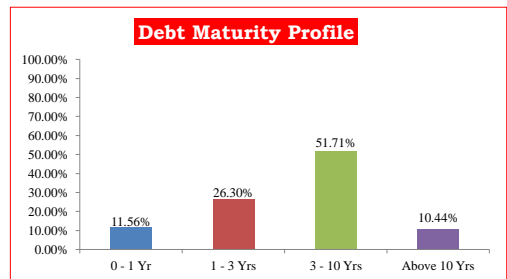
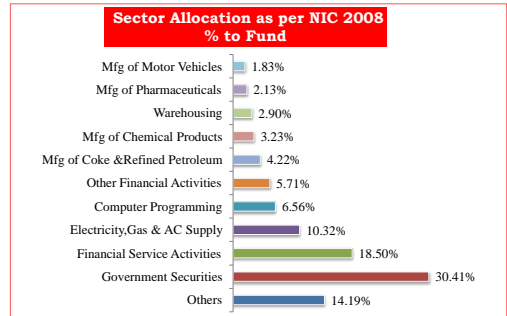
<b>Grand Total</b>	<b>100.00%</b>
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Debt Parameters	
Portfolio Yield (%)	5.38%
Avg Maturity (In Months)	57.68
Modified Duration (In Years)	3.58

AUM ( in Lakhs)			
Equity	Debt	MMI & Others	Total
369.78	411.11	27.28	808.16

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%	1.67%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	50.87%
Corporate Bonds	30% to 60%	45.76%
Equity	-	1.71%
Net Current Assets	-	-



## Defensive Managed Fund - Defined Benefit Group as on September 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%.

<b>SFIN Code</b>	: ULGF01028/03/05DefensiveF101
<b>Inception Date</b>	: 28 Mar 2005
<b>NAV</b>	: 101.5991

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	10.40%	8.96%
10 Years	10.27%	9.79%
7 Years	10.19%	9.69%
5 Years	10.00%	9.42%
3 Years	11.62%	11.78%
2 Years	12.62%	12.10%
1 Year	16.13%	17.34%
6 Months	7.69%	7.20%
1 Month	1.05%	1.22%

# 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	2.30%
Reliance Industries Limited	2.17%
Infosys Limited	1.97%
ICICI Bank Limited	1.95%
Bajaj Finance Ltd	1.16%
Kotak Mahindra Bank Limited	1.12%
Tata Consultancy Services Limited	1.10%
Axis Bank Limited	0.97%
Larsen & Toubro Limited	0.75%
Hindustan Unilever Limited	0.71%
Bharti Airtel Ltd	0.64%
Mahindra & Mahindra Ltd.	0.55%
ITC Limited	0.52%
Others	7.23%
<b>Total</b>	<b>23.15%</b>

Debentures / Bonds	% to Fund
National Highway Authority Of India	6.21%
LIC Housing Finance Ltd	6.10%
Reliance Industries Ltd	6.07%
National Thermal Power Corporation Ltd	4.73%
International Finance Corporation	1.99%
<b>Total</b>	<b>25.10%</b>

Government Securities	% to Fund
7.72% GOI Mat 25-May-2025	15.56%
7.40% GOI Mat 09-Sep-2035	5.01%
8.79% GOI Mat 08-Nov-2021	4.69%
6.79% GOI Mat 26-Dec-2029	4.41%
6.45% GOI Mat 07-Oct-2029	4.13%
7.26% GOI Mat 14-Jan-2029	3.71%
7.59% GOI Mat 20-Mar-2029	3.48%
8.02% Tamil Nadu Uday Mat 22-Mar-2025	1.40%
7.90% Tamil Nadu Uday Mat 22-Mar-2027	1.40%
7.91% Tamil Nadu Uday Mat 22-Mar-2024	1.39%
Others	2.76%
<b>Total</b>	<b>47.94%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>3.81%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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Debt Parameters	
Portfolio Yield (%)	5.50%
Avg Maturity (In Months)	59.63
Modified Duration (In Years)	3.75

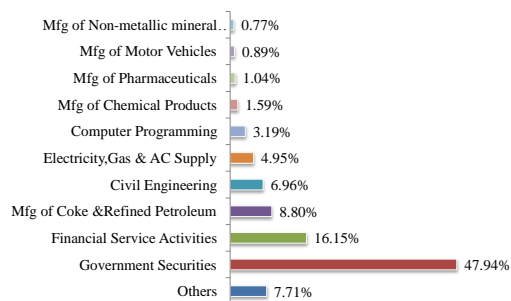
### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
39.71	125.30	6.54	171.55

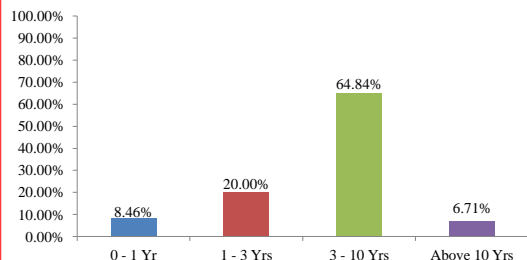
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	-	13	25
Mr Nishit Dholakia	3	-	13

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	1.62%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	73.04%
Corporate Bonds		
Equity	15% to 30%	23.15%
Net Current Assets	-	2.19%

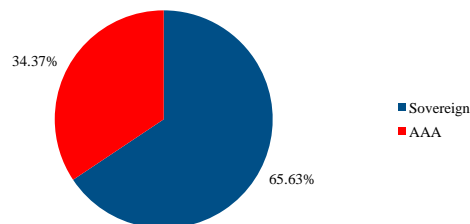
### Sector Allocation as per NIC 2008 % to Fund



### Debt Maturity Profile



### Debt Rating Profile



## Secured Managed Fund - Defined Benefit Group as on September 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.

<b>SFIN Code</b>	: ULGF00928/03/05SecureMgtF101
<b>Inception Date</b>	: 28 Mar 2005
<b>NAV</b>	: 158.9474

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	13.35%	7.46%
10 Years	7.43%	8.73%
7 Years	9.40%	8.98%
5 Years	5.78%	7.78%
3 Years	7.27%	10.24%
2 Years	5.94%	8.57%
1 Year	4.27%	5.83%
6 Months	3.29%	3.39%
1 Month	0.59%	0.73%

# 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	31.00%
5.77% GOI Mat 03-AUG-2030	21.46%
8.79% GOI Mat 08-Nov-2021	21.26%
7.59% GOI Mat 20-Mar-2029	20.31%
9.20% GOI Mat 30-Sep-2030	2.28%
<b>Total</b>	<b>96.31%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>3.69%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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Debt Parameters	
Portfolio Yield (%)	5.55%
Avg Maturity (In Months)	72.26
Modified Duration (In Years)	4.59

### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
-	10.02	0.38	10.40

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%	1.77%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	96.31%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	1.92%

