

MONTHLY UPDATE

SEPTEMBER 2022



Group Fund Fact Sheet

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Balanced Managed Fund - Old Group as on September 30, 2022

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

SFIN Code	: ULCF00411/08/03BalancedMF101
Inception Date	: 23 Jul 2003
NAV	: 201.6586

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	12.77%	10.82%
10 Years	10.58%	9.68%
7 Years	9.81%	9.30%
5 Years	9.05%	8.70%
3 Years	10.63%	10.01%
2 Years	12.60%	12.77%
1 Year	-0.11%	-0.20%
6 Months	-0.18%	-0.39%
1 Month	-1.62%	-1.81%

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

Portfolio

Equity	% to Fund
Reliance Industries Limited	3.96%
ICICI Bank Limited	3.41%
Infosys Limited	3.10%
HDFC Bank Limited	2.93%
Bharti Airtel Ltd	1.53%
ITC Limited	1.47%
Tata Consultancy Services Limited	1.44%
Axis Bank Limited	1.40%
Kotak Nifty Bank ETF	1.38%
Housing Devt Finance Corpn Limited	1.25%
Larsen & Toubro Limited	1.24%
Hindustan Unilever Limited	1.22%
Kotak Mahindra Bank Limited	1.09%
Mahindra & Mahindra Ltd.	0.98%
Bajaj Finance Ltd	0.97%
State Bank of India	0.95%
UltraTech Cement Limited	0.74%
Maruti Suzuki India Ltd	0.72%
Dr Reddys Laboratories Limited	0.59%
Asian Paints (India) Ltd	0.56%
HCL Technologies Limited	0.56%
Bajaj Finserv Ltd	0.53%
Nippon India ETF Nifty Bank BeES	0.53%
Others	10.88%
Total	43.44%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	5.03%
LIC Housing Finance Ltd	2.58%
State Bank of India	1.70%
Mahindra and Mahindra Financial Services Ltd	1.41%
HDB Financial Services Ltd	1.13%
IDFC First Bank Limited	1.01%
Sundaram Finance Ltd	0.79%
NHPC Ltd	0.76%
National Thermal Power Corporation Ltd	0.69%
Nuclear Power Corporation of India Ltd	0.54%
Others	2.58%
Total	18.23%

Government Securities	% to Fund
6.54% GOI Mat 17-Jan-2032	5.46%
7.54% GOI Mat 23-May-2036	4.05%
7.17% GOI Mat 08-Jan-2028	3.74%
Gsec C-STRIPS Mat 17-Dec-2022	3.10%
6.68% Gujarat SDL 23-Nov-2022	3.02%
7.33% Maharashtra SDL Mat 13-Sep-2027	2.18%
6.45% GOI Mat 07-Oct-2029	1.96%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	0.79%
6.84% GOI Mat 19-Dec-2022	0.73%
7.65% Tamil Nadu SDL Mat 06-Dec-2027	0.58%
Others	7.59%
Total	33.22%

Deposits, Money Mkt Securities and Net Current Assets.	5.12%
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Grand Total	100.00%
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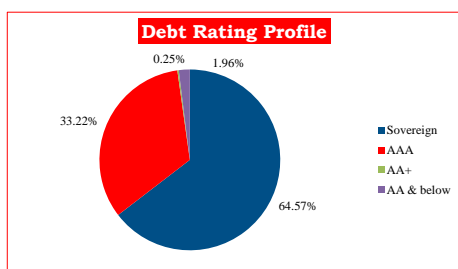
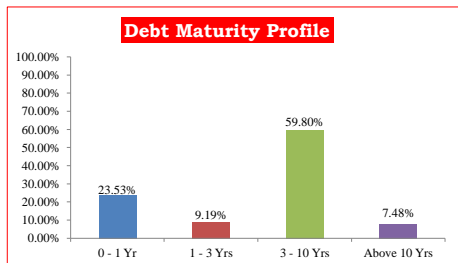
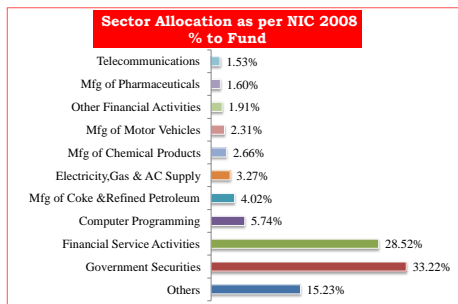
Debt Parameters	
Portfolio Yield (%)	7.08%
Avg Maturity (In Months)	60.97
Modified Duration (In Years)	3.69

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
36,952.26	43,758.28	4,354.95	85,065.50

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	13	21
Mr Abhishek Agarwal	-	-	13

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	4.21%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	51.44%
Corporate Bonds	30% to 60%	43.44%
Equity	-	0.91%
Net Current Assets	-	-



Defensive Managed Fund - Old Group as on September 30, 2022

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

SFIN Code	: ULG00311/08/03DefensiveF101
Inception Date	: 23 Jul 2003
NAV	: 124.7668

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.98%	8.76%
10 Years	9.20%	8.77%
7 Years	8.58%	8.31%
5 Years	7.59%	7.53%
3 Years	8.36%	8.00%
2 Years	7.84%	8.09%
1 Year	0.15%	0.42%
6 Months	-0.07%	-0.20%
1 Month	-0.99%	-1.10%

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	2.39%
Reliance Industries Limited	2.12%
HDFC Bank Limited	1.91%
Infosys Limited	1.73%
Bajaj Finance Ltd	1.01%
Tata Consultancy Services Limited	0.87%
ITC Limited	0.79%
Larsen & Toubro Limited	0.78%
Bharti Airtel Ltd	0.71%
Kotak Mahindra Bank Limited	0.69%
Hindustan Unilever Limited	0.64%
Axis Bank Limited	0.64%
Housing Devt Finance Corpn Limited	0.60%
Mahindra & Mahindra Ltd.	0.58%
Others	6.04%
Total	21.51%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	8.42%
LIC Housing Finance Ltd	3.31%
Sikka Ports And Terminals	3.03%
Bajaj Finance Ltd	1.31%
State Bank of India	1.30%
Nuclear Power Corporation of India Ltd	1.26%
National Highway Authority Of India	1.02%
National Thermal Power Corporation Ltd	0.92%
National Bank For Agriculture & Rural Development	0.91%
Power Finance Corporation Ltd	0.80%
Others	5.33%
Total	27.61%

Government Securities	% to Fund
6.54% GOI Mat 17-Jan-2032	7.45%
7.54% GOI Mat 23-May-2036	5.55%
6.84% GOI Mat 19-Dec-2022	4.14%
7.17% GOI Mat 08-Jan-2028	3.27%
Gsec C-STRIPS Mat 17-Dec-2022	3.09%
6.45% GOI Mat 07-Oct-2029	2.58%
Gsec C-STRIPS Mat 12-Dec-2022	2.48%
7.20% Maharashtra SDL Mat 09-Aug-2027	2.13%
7.65% Tamil Nadu SDL Mat 06-Dec-2027	1.76%
7.33% Maharashtra SDL Mat 13-Sep-2027	1.55%
Others	11.50%
Total	45.48%

Deposits, Money Mkt Securities and Net Current Assets.	5.40%
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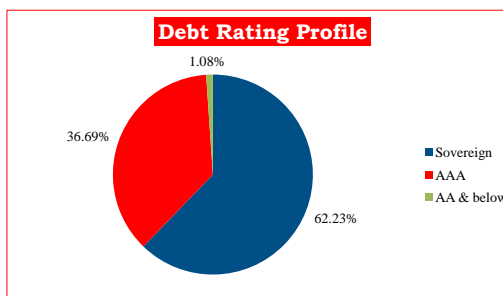
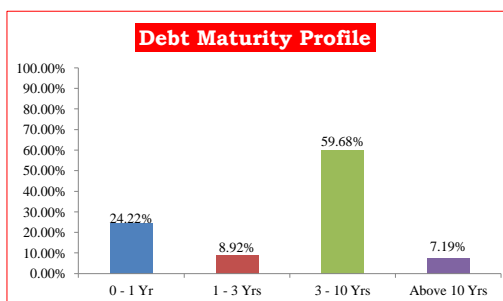
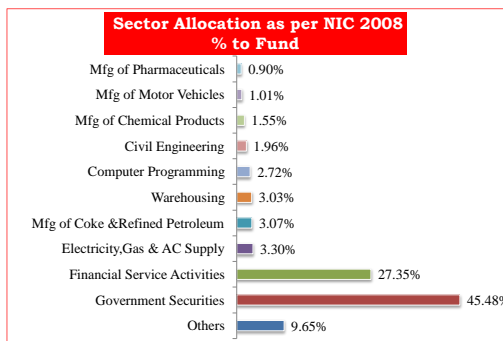
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	7.10%
Avg Maturity (In Months)	60.34
Modified Duration (In Years)	3.65

AUM (` in Lakhs)			
Equity	Debt	MMI & Others	Total
6,857.58	23,302.44	1,722.14	31,882.17

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	13	21
Mr Nishit Dholakia	7	-	12

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	4.06%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	73.09%
Corporate Bonds		
Equity	15% to 30%	21.51%
Net Current Assets	-	1.34%



Liquid Fund - Old Group as on September 30, 2022

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

SFIN Code	: ULGF00111/08/03LiquidFund101
Inception Date	: 23 Jul 2003
NAV	: 68.9645

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.64%	6.54%
10 Years	6.02%	6.86%
7 Years	5.01%	6.00%
5 Years	4.42%	5.53%
3 Years	3.55%	4.37%
2 Years	2.91%	3.96%
1 Year	3.05%	4.34%
6 Months	1.58%	2.42%
1 Month	0.29%	0.46%

CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

Portfolio	
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Deposits, Money Mkt Securities and Net Current Assets.	100.00%
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Grand Total	100.00%
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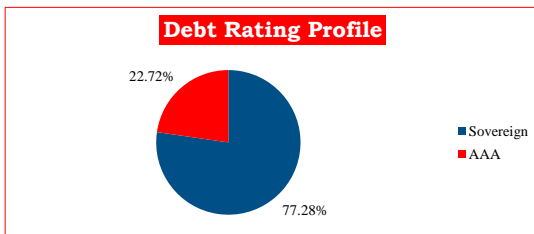
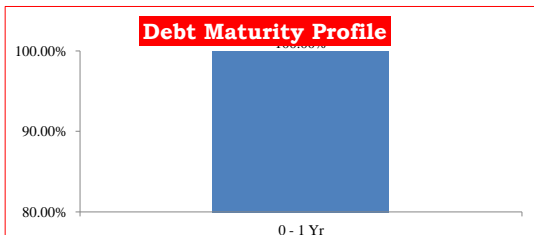
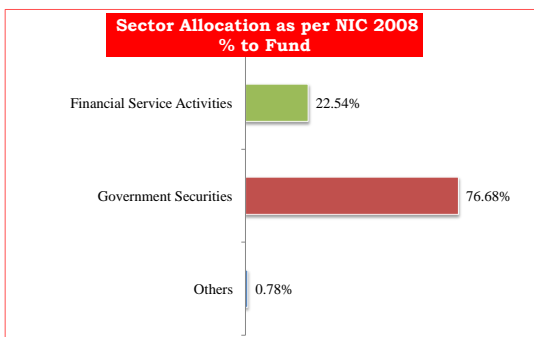
Debt Parameters	
Portfolio Yield (%)	5.46%
Avg Maturity (In Months)	6.16
Modified Duration (In Years)	0.51

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	284.23	284.23

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

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



Secured Managed Fund - Old Group as on September 30, 2022

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

SFIN Code	: ULGF00211/08/03SecureMgtF101
Inception Date	: 23 Jul 2003
NAV	: 75.4408

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.10%	6.70%
10 Years	7.80%	7.85%
7 Years	6.88%	7.31%
5 Years	6.02%	6.36%
3 Years	5.39%	6.00%
2 Years	3.08%	3.40%
1 Year	0.55%	1.03%
6 Months	-0.03%	-0.02%
1 Month	-0.50%	-0.39%

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

Portfolio

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	9.57%
IDFC First Bank Limited	4.93%
Power Finance Corporation Ltd	4.31%
Bajaj Finance Ltd	4.14%
National Bank For Agriculture & Rural Development	3.17%
LIC Housing Finance Ltd	2.30%
Mahindra and Mahindra Financial Services Ltd	2.10%
State Bank of India	1.45%
Sikka Ports And Terminals	1.28%
Embassy Office Parks REIT	1.20%
Others	5.59%
Total	40.03%

Government Securities	% to Fund
6.54% GOI Mat 17-Jan-2032	13.16%
8.85% Maharashtra SDL Mat 03-Oct-2022	7.73%
6.84% GOI Mat 19-Dec-2022	6.89%
7.17% GOI Mat 08-Jan-2028	6.20%
7.61% GOI Mat 09-May-2030	4.88%
6.68% Gujarat SDL 23-Nov-2022	3.23%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	2.46%
7.84% Tamil Nadu SDL Mat 13-Jul-2026	2.34%
7.60% Food Corp of India Bond GOI Mat 09-Jan-2030	2.27%
7.59% GOI Mat 20-Mar-2029	2.02%
Others	12.57%
Total	63.75%

Deposits, Money Mkt Securities and Net Current Assets.	-3.78%
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Grand Total	100.00%
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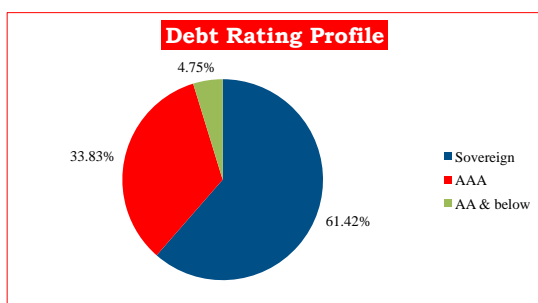
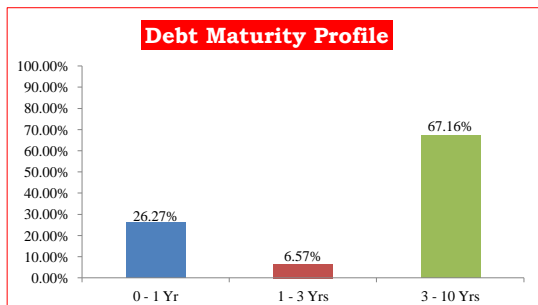
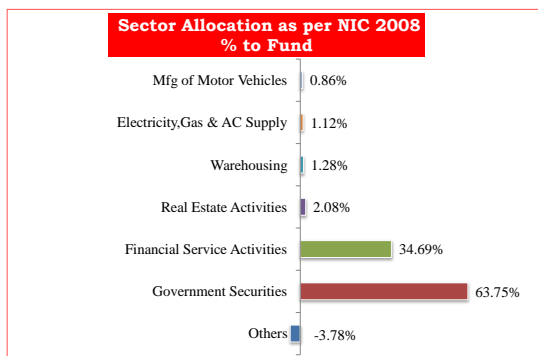
Debt Parameters	
Portfolio Yield (%)	7.02%
Avg Maturity (In Months)	55.88
Modified Duration (In Years)	3.47

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	16,918.80	-616.05	16,302.75

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.61%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	103.78%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	-4.39%



Balanced Managed Fund - Life Group as on September 30, 2022

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

SFIN Code	: ULGFO2525/02/12BalancedMF101
Inception Date	: 02 Jan 2004
NAV	: 160.867

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.48%	9.36%
10 Years	10.55%	9.68%
7 Years	9.56%	9.30%
5 Years	8.73%	8.70%
3 Years	10.77%	10.01%
2 Years	12.56%	12.77%
1 Year	-0.63%	-0.20%
6 Months	-0.31%	-0.39%
1 Month	-1.63%	-1.81%

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

Portfolio

Equity	% to Fund
Reliance Industries Limited	3.94%
ICICI Bank Limited	3.41%
Infosys Limited	3.10%
HDFC Bank Limited	2.91%
Bharti Airtel Ltd	1.52%
ITC Limited	1.45%
Tata Consultancy Services Limited	1.44%
Axis Bank Limited	1.40%
Kotak Nifty Bank ETF	1.37%
Housing Devt Finance Corpn Limited	1.25%
Larsen & Toubro Limited	1.23%
Hindustan Unilever Limited	1.21%
Kotak Mahindra Bank Limited	1.09%
Mahindra & Mahindra Ltd.	0.98%
Bajaj Finance Ltd	0.96%
State Bank of India	0.95%
UltraTech Cement Limited	0.73%
Maruti Suzuki India Ltd	0.72%
Dr Reddys Laboratories Limited	0.59%
Asian Paints (India) Ltd	0.56%
HCL Technologies Limited	0.55%
Nippon India ETF Nifty Bank BeES	0.53%
Bajaj Finserv Ltd	0.53%
Others	10.81%
Total	43.24%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	7.06%
State Bank of India	2.97%
LIC Housing Finance Ltd	2.47%
Sundaram Finance Ltd	1.64%
Larsen & Toubro Ltd	1.17%
Mahindra and Mahindra Financial Services Ltd	0.97%
HDB Financial Services Ltd	0.77%
Sikka Ports And Terminals	0.68%
National Thermal Power Corporation Ltd	0.67%
AXIS Bank Limited	0.60%
Others	1.40%
Total	20.40%

Government Securities	% to Fund
6.54% GOI Mat 17-Jan-2032	5.39%
7.54% GOI Mat 23-May-2036	3.97%
6.68% Gujarat SDL 23-Nov-2022	3.10%
7.17% GOI Mat 08-Jan-2028	2.90%
6.45% GOI Mat 07-Oct-2029	2.69%
Geec C-STRIPS Mat 17-Dec-2022	2.67%
7.33% Maharashtra SDL Mat 13-Sep-2027	1.65%
Geec C-STRIPS Mat 10-Feb-2023	0.97%
6.84% GOI Mat 19-Dec-2022	0.71%
7.65% Tamil Nadu SDL Mat 06-Dec-2027	0.60%
Others	6.44%
Total	31.10%

Deposits, Money Mkt Securities and Net Current Assets.	5.26%
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Grand Total	100.00%
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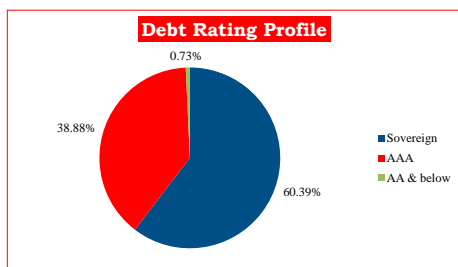
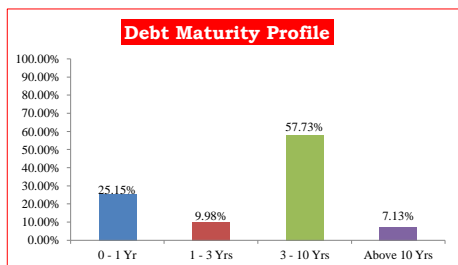
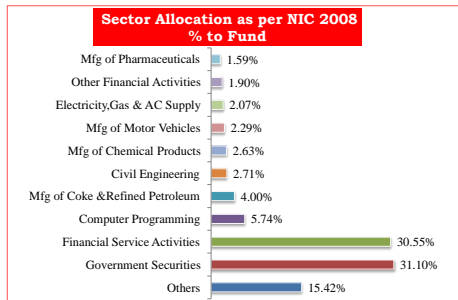
Debt Parameters	
Portfolio Yield (%)	7.08%
Avg Maturity (In Months)	59.05
Modified Duration (In Years)	3.57

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
8,180.46	9,744.42	995.26	18,920.14

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	13	21
Mr Abhishek Agarwal	-	-	13

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	4.22%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	51.50%
Corporate Bonds		
Equity	30% to 60%	43.24%
Net Current Assets	-	1.04%



Balanced Managed Fund - Pension Group as on September 30, 2022

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

SFIN Code	: ULGFO3218/02/12BalancedMF101
Inception Date	: 02 Jan 2004
NAV	: 152.5586

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.16%	9.36%
10 Years	10.47%	9.68%
7 Years	9.56%	9.30%
5 Years	8.68%	8.70%
3 Years	10.52%	10.01%
2 Years	12.36%	12.77%
1 Year	-0.56%	-0.20%
6 Months	-0.23%	-0.39%
1 Month	-1.61%	-1.81%

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

Portfolio

Equity	% to Fund
Reliance Industries Limited	3.96%
ICICI Bank Limited	3.41%
Infosys Limited	3.10%
HDFC Bank Limited	2.92%
Bharti Airtel Ltd	1.53%
ITC Limited	1.46%
Tata Consultancy Services Limited	1.44%
Axis Bank Limited	1.40%
Kotak Nifty Bank ETF	1.37%
Housing Devt Finance Corpn Limited	1.25%
Larsen & Toubro Limited	1.23%
Hindustan Unilever Limited	1.22%
Kotak Mahindra Bank Limited	1.09%
Mahindra & Mahindra Ltd.	0.98%
Bajaj Finance Ltd	0.97%
State Bank of India	0.95%
UltraTech Cement Limited	0.74%
Maruti Suzuki India Ltd	0.72%
Dr Reddys Laboratories Limited	0.59%
Asian Paints (India) Ltd	0.56%
HCL Technologies Limited	0.56%
Bajaj Finserv Ltd	0.53%
Nippon India ETF Nifty Bank BeES	0.53%
Others	10.85%
Total	43.37%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	6.31%
LIC Housing Finance Ltd	2.86%
Sikka Ports And Terminals	1.45%
IDFC First Bank Limited	1.18%
National Bank For Agriculture & Rural Development	1.13%
HDB Financial Services Ltd	0.97%
Mahindra & Mahindra Ltd	0.86%
State Bank of India	0.80%
Reliance Industries Ltd	0.79%
Mahindra and Mahindra Financial Services Ltd	0.78%
Others	2.40%
Total	19.52%

Government Securities	% to Fund
6.54% GOI Mat 17-Jan-2032	5.42%
7.54% GOI Mat 23-May-2036	4.05%
7.17% GOI Mat 08-Jan-2028	3.19%
6.68% Gujarat SDL 23-Nov-2022	3.01%
7.33% Maharashtra SDL Mat 13-Sep-2027	2.55%
Sec C-STRIPS Mat 07-Dec-2022	1.41%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	1.28%
6.45% GOI Mat 07-Oct-2029	1.19%
Sec C-STRIPS Mat 17-Dec-2022	1.13%
7.65% Karnataka SDL Mat 29 Nov 2027	1.01%
Others	7.56%
Total	31.79%

Deposits, Money Mkt Securities and Net Current Assets.	5.31%
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Grand Total	100.00%
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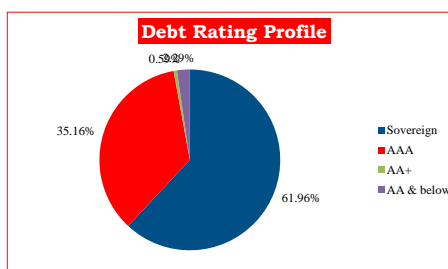
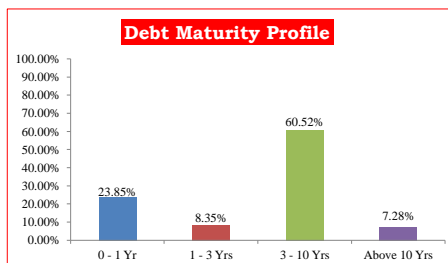
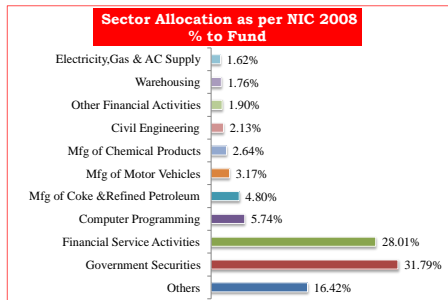
Debt Parameters	
Portfolio Yield (%)	7.12%
Avg Maturity (In Months)	60.41
Modified Duration (In Years)	3.66

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
11,582.75	13,706.52	1,419.35	26,708.63

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	13	21
Mr Abhishek Agarwal	-	-	13

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	4.30%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	51.32%
Corporate Bonds	30% to 60%	43.37%
Equity	-	1.01%
Net Current Assets	-	-



Defensive Managed Fund - Life Group as on September 30, 2022

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

SFIN Code	: ULGF02425/02/12DefensiveF101
Inception Date	: 02 Jan 2004
NAV	: 109.6008

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.31%	8.01%
10 Years	9.11%	8.77%
7 Years	8.25%	8.31%
5 Years	7.41%	7.53%
3 Years	8.25%	8.00%
2 Years	7.57%	8.09%
1 Year	-0.01%	0.42%
6 Months	-0.12%	-0.20%
1 Month	-1.02%	-1.10%

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

Portfolio

Equity	% to Fund
Reliance Industries Limited	1.94%
ICICI Bank Limited	1.71%
Infosys Limited	1.55%
HDFC Bank Limited	1.45%
Bharti Airtel Ltd	0.76%
ITC Limited	0.72%
Tata Consultancy Services Limited	0.71%
Axis Bank Limited	0.70%
Kotak Nifty Bank ETF	0.68%
Housing Devt Finance Corpn Limited	0.62%
Larsen & Toubro Limited	0.61%
Hindustan Unilever Limited	0.60%
Kotak Mahindra Bank Limited	0.55%
Others	8.93%
Total	21.53%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	6.96%
LIC Housing Finance Ltd	4.33%
ICICI Bank Ltd	1.97%
Power Grid Corporation of India Ltd	1.71%
State Bank of India	1.60%
AXIS Bank Limited	1.33%
National Highway Authority Of India	1.24%
Bajaj Finance Ltd	1.13%
HDB Financial Services Ltd	1.11%
Larsen & Toubro Ltd	1.09%
Others	7.14%
Total	29.61%

Government Securities	% to Fund
6.54% GOI Mat 17-Jan-2032	7.63%
7.54% GOI Mat 23-May-2036	5.49%
7.17% GOI Mat 08-Jan-2028	4.54%
Gsec C-STRIPS Mat 17-Dec-2022	2.90%
6.84% GOI Mat 19-Dec-2022	2.83%
7.33% Maharashtra SDL Mat 13-Sep-2027	2.59%
6.45% GOI Mat 07-Oct-2029	2.38%
7.65% Tamil Nadu SDL Mat 06-Dec-2027	1.69%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	1.53%
8.85% Maharashtra SDL Mat 03-Oct-2022	1.18%
Others	10.63%
Total	43.39%

Deposits, Money Mkt Securities and Net Current Assets.	5.48%
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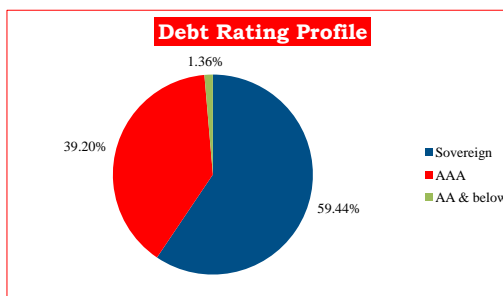
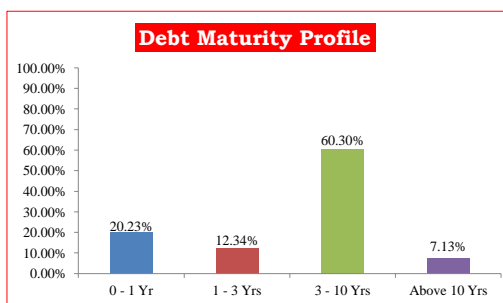
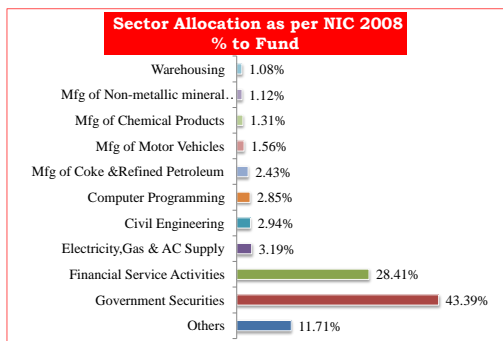
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	7.16%
Avg Maturity (In Months)	62.20
Modified Duration (In Years)	3.76

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
32,753.80	111,042.42	8,332.47	152,128.69

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	13	21
Mr Abhishek Agarwal	-	-	13

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	3.99%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	72.99%
Corporate Bonds	50% to 85%	72.99%
Equity	15% to 30%	21.53%
Net Current Assets	-	1.49%



Defensive Managed Fund - Pension Group as on September 30, 2022

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

SFIN Code	: ULGFO3118/02/12DefensiveF101
Inception Date	: 02 Jan 2004
NAV	: 98.6989

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.71%	8.01%
10 Years	9.06%	8.77%
7 Years	8.27%	8.31%
5 Years	7.37%	7.53%
3 Years	7.96%	8.00%
2 Years	7.62%	8.09%
1 Year	-0.15%	0.42%
6 Months	-0.37%	-0.20%
1 Month	-1.06%	-1.10%

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

Portfolio

Equity	% to Fund
Reliance Industries Limited	1.95%
ICICI Bank Limited	1.71%
Infosys Limited	1.55%
HDFC Bank Limited	1.45%
Bharti Airtel Ltd	0.76%
ITC Limited	0.73%
Tata Consultancy Services Limited	0.71%
Axis Bank Limited	0.70%
Kotak Nifty Bank ETF	0.69%
Housing Devt Finance Corpn Limited	0.62%
Larsen & Toubro Limited	0.61%
Hindustan Unilever Limited	0.60%
Kotak Mahindra Bank Limited	0.55%
Others	8.96%
Total	21.58%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	5.97%
Power Finance Corporation Ltd	2.62%
LIC Housing Finance Ltd	2.59%
Sikka Ports And Terminals	1.95%
NHPC Ltd	1.75%
National Highway Authority Of India	1.68%
Mahindra & Mahindra Ltd	1.31%
State Bank of India	1.18%
HDB Financial Services Ltd	1.17%
Bajaj Finance Ltd	1.14%
Others	6.48%
Total	27.84%

Government Securities	% to Fund
6.54% GOI Mat 17-Jan-2032	7.45%
7.54% GOI Mat 23-May-2036	5.51%
7.17% GOI Mat 08-Jan-2028	4.80%
6.84% GOI Mat 19-Dec-2022	4.00%
6.45% GOI Mat 07-Oct-2029	2.67%
7.33% Maharashtra SDL Mat 13-Sep-2027	2.40%
Gsec C-STRIPS Mat 17-Dec-2022	2.38%
7.65% Tamil Nadu SDL Mat 06-Dec-2027	1.73%
7.72% GOI Mat 25-May-2025	1.44%
8.89% Tamil Nadu SDL Mat 05-Dec-2022	1.43%
Others	11.24%
Total	45.05%

Deposits, Money Mkt Securities and Net Current Assets.	5.52%
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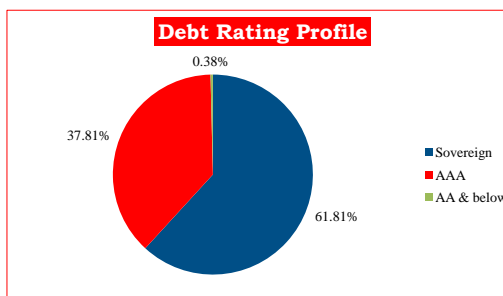
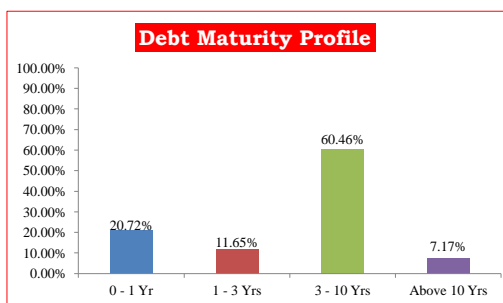
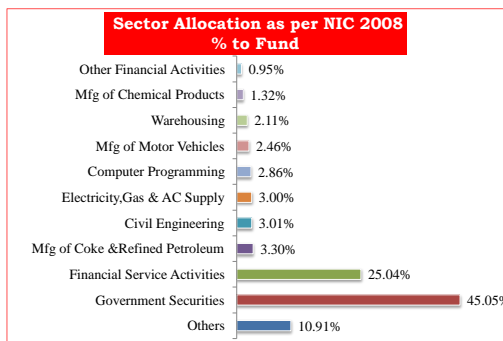
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	7.12%
Avg Maturity (In Months)	60.41
Modified Duration (In Years)	3.68

AUM (` in Lakhs)			
Equity	Debt	MMI & Others	Total
3,948.13	13,333.22	1,010.39	18,291.74

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	13	21
Mr Abhishek Agarwal	-	-	13

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	4.02%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	72.89%
Corporate Bonds		
Equity	15% to 30%	21.58%
Net Current Assets	-	1.51%



Growth Fund - Pension Group as on September 30, 2022

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

SFIN Code	: ULGF03318/02/12GrowthFund101
Inception Date	: 02 Jan 2004
NAV	: 282.49

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	14.53%	12.66%
10 Years	13.71%	11.92%
7 Years	13.78%	11.75%
5 Years	12.93%	11.56%
3 Years	18.30%	14.92%
2 Years	27.99%	24.21%
1 Year	0.99%	-1.71%
6 Months	-1.23%	-0.84%
1 Month	-2.69%	-3.55%

BSE-100

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
UltraTech Cement Limited	6.39%
State Bank of India	5.92%
Bharti Airtel Ltd	5.24%
Reliance Industries Limited	4.97%
Infosys Limited	4.43%
Larsen & Toubro Limited	4.39%
Sun Pharmaceuticals Industries Limited	4.05%
Mahindra & Mahindra Ltd.	3.46%
Tata Steel Limited	3.35%
Dr Reddys Laboratories Limited	3.09%
Axis Bank Limited	3.01%
Tata Motors Limited	2.94%
Godrej Consumer Products Limited	2.57%
Adani Port & Special Economic Zone Ltd	2.49%
Tech Mahindra Limited	2.28%
Hindalco Industries Limited	2.21%
Cipla Limited	2.20%
Bajaj Finserv Ltd	1.99%
HDFC Bank Limited	1.96%
Vedanta Ltd	1.94%
Bajaj Auto Ltd.	1.84%
SKF India Ltd	1.79%
Eicher Motors Limited	1.74%
Maruti Suzuki India Ltd	1.68%
Marico Limited.	1.53%
Tata Power Co. Ltd	1.52%
Ambuja Cements Ltd.	1.47%
Nestle India Limited	1.36%
IndusInd Bank Limited	1.24%
Asian Paints (India) Ltd	1.19%
Oil & Natural Gas Corporation Ltd.	1.13%
Power Grid Corporation of India Ltd	1.11%
Coal India Limited	1.07%
Bharat Petroleum Corporation Ltd	0.93%
Gas Authority of India Limited	0.87%
Associated Cement Co Ltd.	0.80%
Grasim Industries Limited	0.80%
Bosch Ltd	0.75%
Colgate Palmolive (India) Ltd	0.62%
Indus Towers Limited	0.54%
Others	2.48%
Total	95.34%

Deposits, Money Mkt Securities and Net Current Assets.	4.66%
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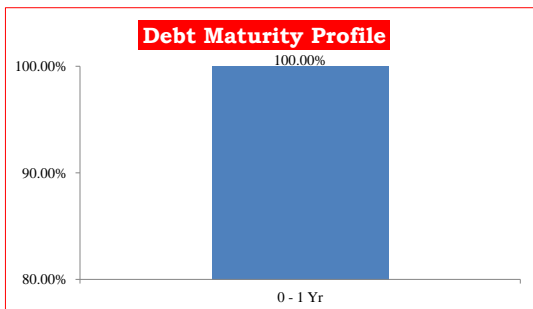
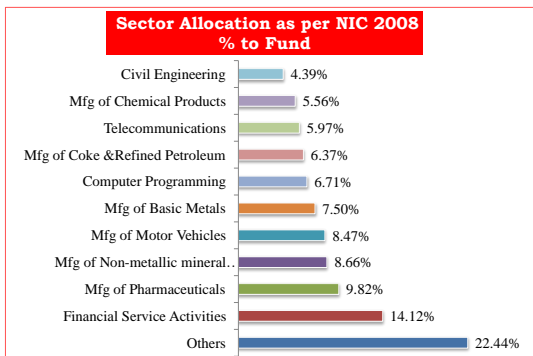
Grand Total	100.00%
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AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
40.15	-	1.96	42.12

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Priyank Singhal	12	1	1

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	2.28%
Public Deposits	0%	0.00%
Govt. Securities	0%	0.00%
Corporate Bonds	0%	0.00%
Equity	95% to 100%	95.34%
Net Current Assets	-	2.38%



Liquid Fund - Life Group as on September 30, 2022

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

SFIN Code	: ULGF02225/02/12LiquidFund101
Inception Date	: 02 Jan 2004
NAV	: 68.2928

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.75%	6.59%
10 Years	6.06%	6.86%
7 Years	5.04%	6.00%
5 Years	4.46%	5.53%
3 Years	3.59%	4.37%
2 Years	2.98%	3.96%
1 Year	3.03%	4.34%
6 Months	1.57%	2.42%
1 Month	0.31%	0.46%

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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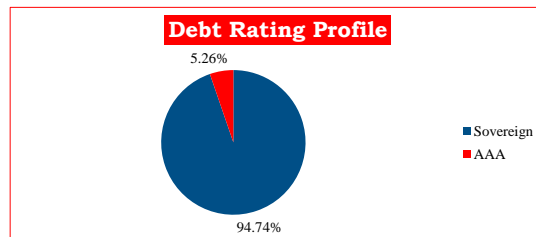
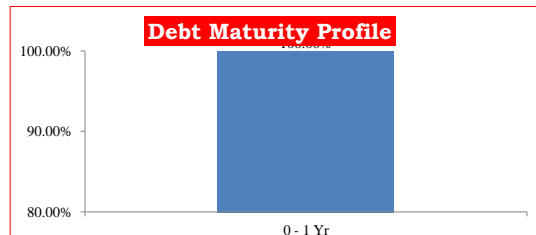
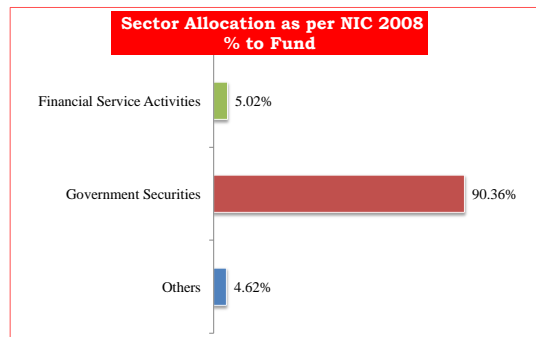
Debt Parameters	
Portfolio Yield (%)	5.96%
Avg Maturity (In Months)	7.62
Modified Duration (In Years)	0.64

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	2,145.81	2,145.81

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

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



Liquid Fund - Pension Group as on September 30, 2022

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

SFIN Code	: ULGF02918/02/12LiquidFund101
Inception Date	: 02 Jan 2004
NAV	: 68.3163

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.75%	6.59%
10 Years	6.01%	6.86%
7 Years	4.93%	6.00%
5 Years	4.36%	5.53%
3 Years	3.50%	4.37%
2 Years	2.86%	3.96%
1 Year	3.01%	4.34%
6 Months	1.57%	2.42%
1 Month	0.28%	0.46%

CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

Portfolio	
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Deposits, Money Mkt Securities and Net Current Assets.	100.00%
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Grand Total	100.00%
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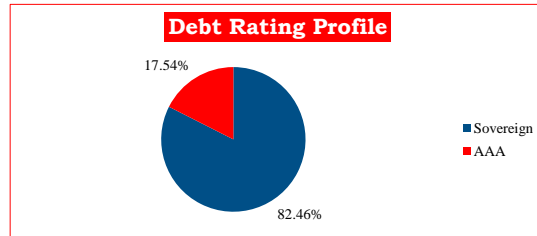
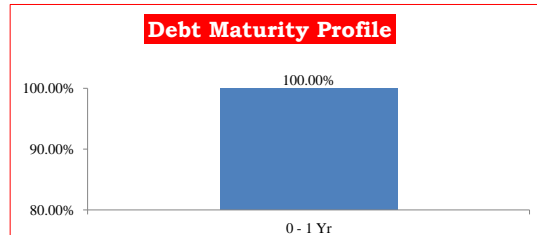
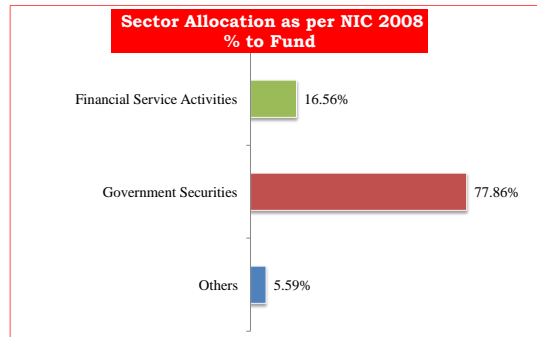
Debt Parameters	
Portfolio Yield (%)	5.14%
Avg Maturity (In Months)	4.87
Modified Duration (In Years)	0.41

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	774.09	774.09

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

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



Secured Managed Fund - Life Group as on September 30, 2022

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

SFIN Code	: ULGF02325/02/12SecureMgtF101
Inception Date	: 02 Jan 2004
NAV	: 76.6529

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.37%	6.66%
10 Years	7.93%	7.85%
7 Years	7.10%	7.31%
5 Years	6.26%	6.36%
3 Years	5.50%	6.00%
2 Years	3.30%	3.40%
1 Year	0.94%	1.03%
6 Months	0.31%	-0.02%
1 Month	-0.55%	-0.39%

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

Portfolio

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	6.72%
LIC Housing Finance Ltd	3.21%
Hdfc Credila Financial Services Limited	3.19%
State Bank of India	3.04%
Sikka Ports And Terminals	3.01%
IDFC First Bank Limited	2.69%
National Bank For Agriculture & Rural Development	2.64%
Bajaj Finance Ltd	2.22%
Mahindra & Mahindra Ltd	2.08%
Power Grid Corporation of India Ltd	2.05%
Others	10.79%
Total	41.64%

Government Securities	% to Fund
6.54% GOI Mat 17-Jan-2032	13.16%
6.84% GOI Mat 19-Dec-2022	7.66%
8.85% Maharashtra SDL Mat 03-Oct-2022	5.31%
7.61% GOI Mat 09-May-2030	4.73%
8.63% Tamil Nadu SDL Mat 09-Jan-2023	3.61%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	3.39%
7.84% Tamil Nadu SDL Mat 13-Jul-2026	2.63%
7.59% GOI Mat 20-Mar-2029	2.50%
7.17% GOI Mat 08-Jan-2028	2.38%
5.74% GOI Mat 15-Nov-2026	2.36%
Others	13.74%
Total	61.48%

Deposits, Money Mkt Securities and Net Current Assets.	-3.12%
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Grand Total	100.00%
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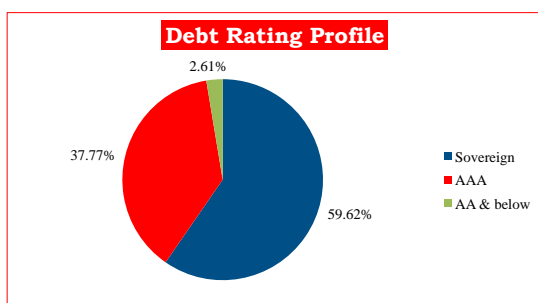
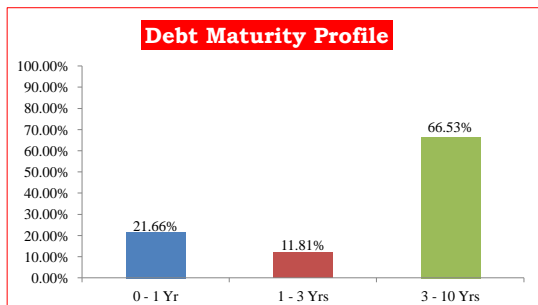
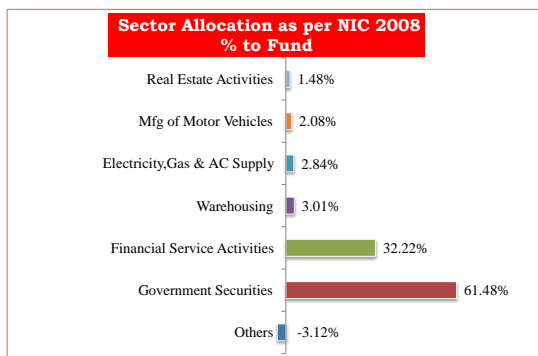
Debt Parameters	
Portfolio Yield (%)	7.10%
Avg Maturity (In Months)	55.57
Modified Duration (In Years)	3.47

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	28,735.12	-868.96	27,866.16

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.97%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	103.12%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	-4.09%



Secured Managed Fund - Pension Group as on September 30, 2022

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

SFIN Code	: ULGF03018/02/12SecureMgtF101
Inception Date	: 02 Jan 2004
NAV	: 74.9881

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.25%	6.66%
10 Years	7.85%	7.85%
7 Years	7.00%	7.31%
5 Years	6.12%	6.36%
3 Years	5.26%	6.00%
2 Years	2.95%	3.40%
1 Year	0.43%	1.03%
6 Months	0.14%	-0.02%
1 Month	-0.55%	-0.39%

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

Portfolio

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	7.54%
Sikka Ports And Terminals	4.49%
Power Finance Corporation Ltd	4.16%
LIC Housing Finance Ltd	3.56%
IDFC First Bank Limited	3.31%
National Bank For Agriculture & Rural Development	2.99%
Bajaj Finance Ltd	2.88%
ICICI Bank Ltd	2.63%
State Bank of India	2.37%
Mahindra & Mahindra Ltd	2.29%
Others	7.19%
Total	43.40%

Government Securities	% to Fund
6.54% GOI Mat 17-Jan-2032	13.14%
6.84% GOI Mat 19-Dec-2022	11.65%
8.85% Maharashtra SDL Mat 03-Oct-2022	5.66%
7.17% GOI Mat 08-Jan-2028	5.06%
7.61% GOI Mat 09-May-2030	4.00%
7.84% Tamil Nadu SDL Mat 13-Jul-2026	2.49%
5.74% GOI Mat 15-Nov-2026	2.19%
7.59% GOI Mat 20-Mar-2029	2.10%
8.00% Oil Bond Mat 23-Mar-2026	1.66%
5.63% GOI Mat 12-Apr-2026	1.61%
Others	10.89%
Total	60.44%

Deposits, Money Mkt Securities and Net Current Assets.	-3.84%
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Grand Total	100.00%
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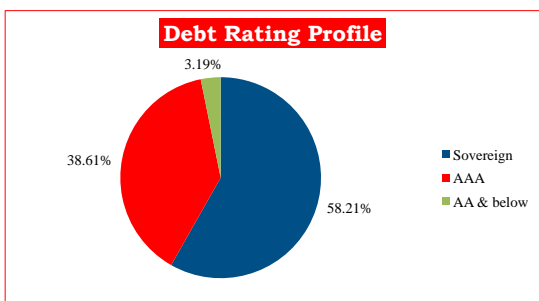
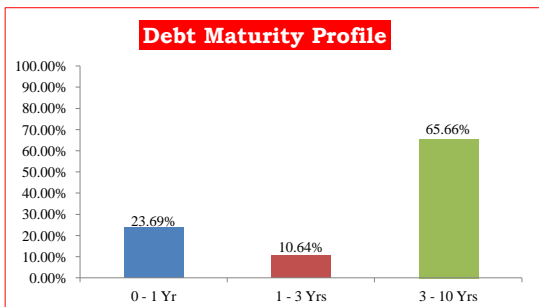
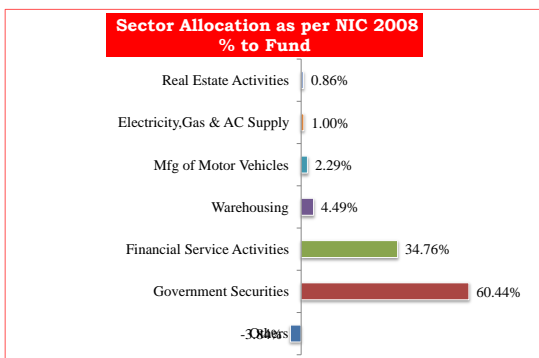
Debt Parameters	
Portfolio Yield (%)	7.08%
Avg Maturity (In Months)	56.05
Modified Duration (In Years)	3.49

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	8,614.83	-318.24	8,296.60

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.46%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	103.84%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	-4.30%



Stable Managed Fund - Old Group as on September 30, 2022

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

SFIN Code	: ULGF00620/06/07StableMgFd101
Inception Date	: 20 Jun 2007
NAV	: 67.9321

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.90%	7.34%
10 Years	6.48%	7.70%
7 Years	5.80%	6.96%
5 Years	5.44%	6.48%
3 Years	4.47%	5.56%
2 Years	3.10%	4.47%
1 Year	2.41%	4.15%
6 Months	0.79%	1.99%
1 Month	0.00%	0.31%

CRISIL Low Duration Debt Index

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

Portfolio

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	4.79%
National Bank For Agriculture & Rural Development	4.62%
Power Grid Corporation of India Ltd	2.40%
AXIS Bank Limited	2.38%
Total	14.19%

Government Securities	% to Fund
7.68% GOI Mat 15-Dec-2023	25.49%
9.36% Maharashtra SDL Mat 06-Nov-2023	20.64%
9.49% Tamil Nadu SDL Mat 18-Dec-2023	14.61%
9.79% Maharashtra SDL Mat 25-Sep-2023	8.27%
9.51% Maharashtra SDL Mat 11-Sep-2023	7.27%
9.39% Maharashtra SDL Mat 20-Nov-2023	0.97%
Total	77.25%

Deposits, Money Mkt Securities and Net Current Assets.	8.56%
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Grand Total	100.00%
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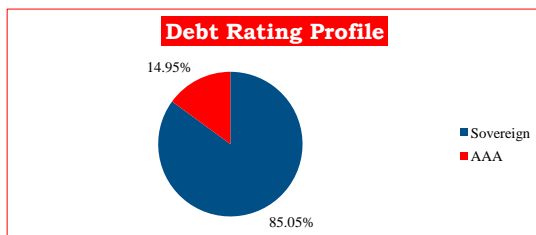
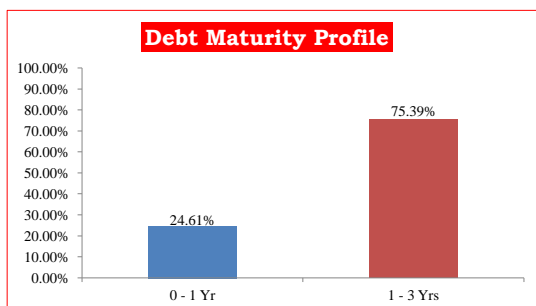
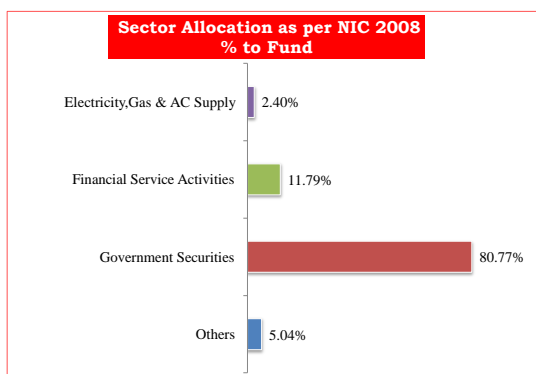
Debt Parameters	
Portfolio Yield (%)	7.01%
Avg Maturity (In Months)	13.25
Modified Duration (In Years)	1.01

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	385.14	36.03	421.17

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	13	21

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 September 30, 2022

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

SFIN Code	: ULGF01620/06/07SovereignF101
Inception Date	: 20 Jun 2007
NAV	: 63.9483

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.23%	8.13%
10 Years	7.71%	8.22%
7 Years	6.84%	7.60%
5 Years	5.86%	6.82%
3 Years	5.27%	5.93%
2 Years	2.83%	3.51%
1 Year	0.91%	1.03%
6 Months	0.49%	-0.24%
1 Month	-0.52%	-0.52%

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

Portfolio

Government Securities	% to Fund
8.32% GOI Mat 02-Aug-2032	34.06%
8.15% GOI Mat 24-Nov-2026	13.86%
7.88% GOI Mat 19-Mar-2030	8.53%
Gsec C-STRIPS Mat 12-Dec-2022	6.89%
8.86% Tamil Nadu SDL Mat 07-Nov-2022	5.58%
6.84% GOI Mat 19-Dec-2022	5.57%
7.54% GOI Mat 23-May-2036	5.52%
8.60% GOI Mat 02-Jun-2028	4.25%
7.37% GOI Mat 16-April-2023	3.91%
7.59% GOI Mat 20-Mar-2029	2.53%
Others	7.18%
Total	97.88%

Deposits, Money Mkt Securities and Net Current Assets. 2.12%

Grand Total **100.00%**

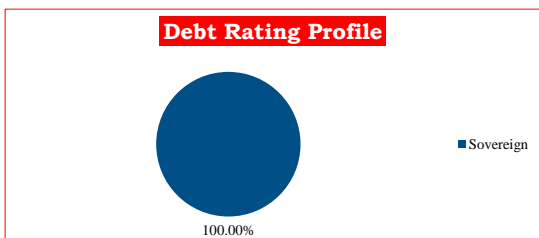
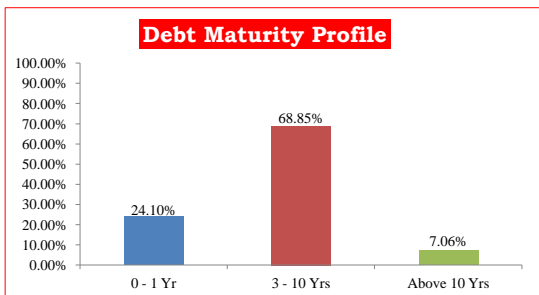
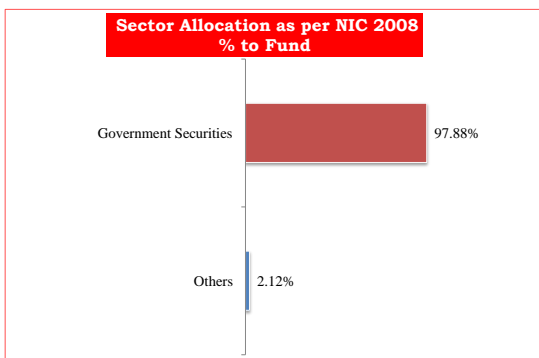
Debt Parameters	
Portfolio Yield (%)	7.01%
Avg Maturity (In Months)	77.73
Modified Duration (In Years)	4.46

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	351.66	7.62	359.28

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	13	21

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.31%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	97.88%
Corporate Bonds	0%	0.00%
Equity	0%	0.00%
Net Current Assets	-	1.81%



Sovereign Fund - Pension as on September 30, 2022

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

SFIN Code	: ULGF01520/06/07SovereignF101
Inception Date	: 20 Jun 2007
NAV	: 59.3627

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.71%	8.13%
10 Years	6.91%	8.22%
7 Years	5.69%	7.60%
5 Years	4.16%	6.82%
3 Years	4.08%	5.93%
2 Years	2.94%	3.51%
1 Year	2.95%	1.03%
6 Months	1.58%	-0.24%
1 Month	0.33%	-0.52%

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

Portfolio

Government Securities	% to Fund
8.86% Tamil Nadu SDL Mat 07-Nov-2022	75.63%
6.84% GOI Mat 19-Dec-2022	7.22%
8.15% GOI Mat 24-Nov-2026	5.42%
7.37% GOI Mat 16-April-2023	3.29%
7.54% GOI Mat 23-May-2036	1.65%
6.35% Oil Bond Mat 23-Dec-2024	1.61%
Gsec C-STRIPS Mat 12-Dec-2022	0.97%
Total	95.79%

Deposits, Money Mkt Securities and Net Current Assets. 4.21%

Grand Total **100.00%**

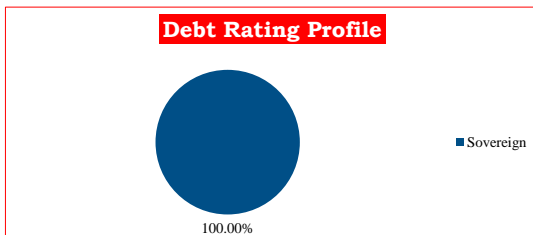
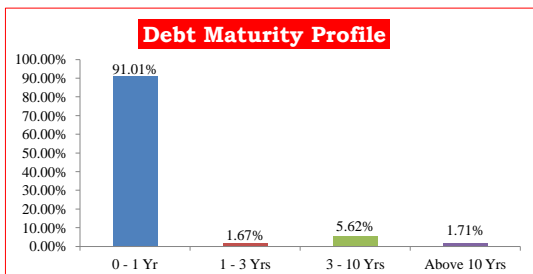
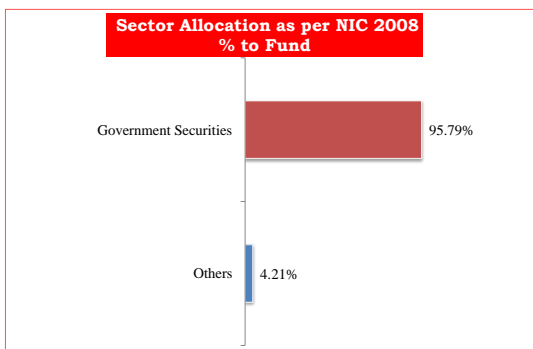
Debt Parameters	
Portfolio Yield (%)	5.73%
Avg Maturity (In Months)	7.47
Modified Duration (In Years)	0.47

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	0.29	0.01	0.31

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	13	21

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.66%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	95.79%
Corporate Bonds	0%	0.00%
Equity	0%	0.00%
Net Current Assets	-	3.55%



Stable Managed Fund - Life Group as on September 30, 2022

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

SFIN Code	: ULGF02825/02/12StableMgFd101
Inception Date	: 20 Jun 2007
NAV	: 70.29

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.14%	7.34%
10 Years	6.51%	7.70%
7 Years	5.79%	6.96%
5 Years	5.47%	6.48%
3 Years	4.53%	5.56%
2 Years	3.17%	4.47%
1 Year	2.62%	4.15%
6 Months	0.99%	1.99%
1 Month	0.02%	0.31%

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 Bank For Agriculture & Rural Development	8.78%
Housing Development Finance Corporation Ltd	8.54%
AXIS Bank Limited	4.82%
Power Grid Corporation of India Ltd	4.27%
Total	26.41%

Government Securities	% to Fund
7.68% GOI Mat 15-Dec-2023	24.80%
9.33% Maharashtra SDL Mat 23-Oct-2023	10.01%
9.36% Maharashtra SDL Mat 06-Nov-2023	9.14%
9.49% Tamil Nadu SDL Mat 18-Dec-2023	2.37%
9.39% Maharashtra SDL Mat 20-Nov-2023	1.97%
Gsec C-STRIPS Mat 15-Dec-2023	0.53%
9.79% Maharashtra SDL Mat 25-Sep-2023	0.30%
Total	49.11%

Deposits, Money Mkt Securities and Net Current Assets.	24.48%
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Grand Total	100.00%
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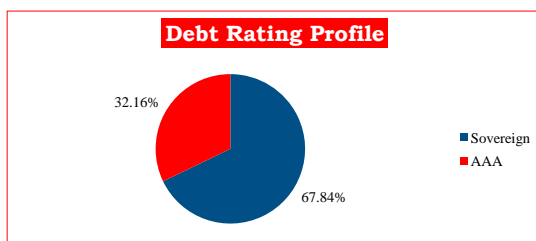
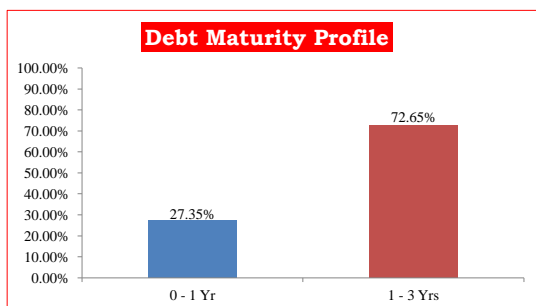
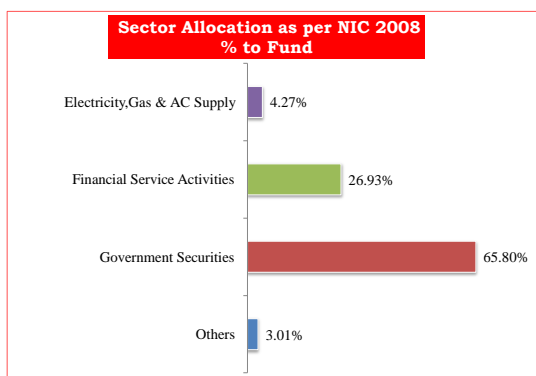
Debt Parameters	
Portfolio Yield (%)	6.61%
Avg Maturity (In Months)	12.31
Modified Duration (In Years)	0.93

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	3,929.55	1,273.58	5,203.14

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	13	21

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 September 30, 2022

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

SFIN Code	: ULGF03518/02/12StableMgFd101
Inception Date	: 20 Jun 2007
NAV	: 70.1807

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.13%	7.34%
10 Years	6.49%	7.70%
7 Years	5.77%	6.96%
5 Years	5.41%	6.48%
3 Years	4.44%	5.56%
2 Years	3.10%	4.47%
1 Year	2.50%	4.15%
6 Months	0.87%	1.99%
1 Month	0.02%	0.31%

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 Bank For Agriculture & Rural Development	9.26%
Power Grid Corporation of India Ltd	7.79%
Housing Development Finance Corporation Ltd	5.48%
REC Limited	1.82%
AXIS Bank Limited	1.21%
Total	25.55%

Government Securities	% to Fund
7.68% GOI Mat 15-Dec-2023	22.62%
9.33% Maharashtra SDL Mat 23-Oct-2023	11.65%
9.36% Maharashtra SDL Mat 06-Nov-2023	10.97%
Gsec C-STRIPS Mat 12-Dec-2023	5.90%
9.79% Maharashtra SDL Mat 25-Sep-2023	3.96%
9.49% Tamil Nadu SDL Mat 18-Dec-2023	2.47%
9.51% Maharashtra SDL Mat 11-Sep-2023	2.03%
Gsec C-STRIPS Mat 15-Jun-2023	1.04%
Gsec C-STRIPS Mat 15-Dec-2023	0.83%
9.39% Maharashtra SDL Mat 20-Nov-2023	0.62%
Total	62.09%

Deposits, Money Mkt Securities and Net Current Assets.	12.36%
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Grand Total	100.00%
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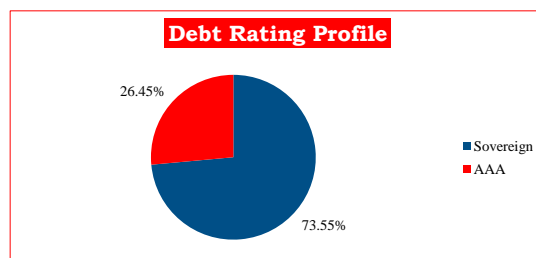
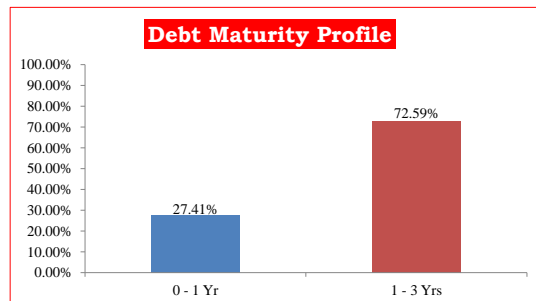
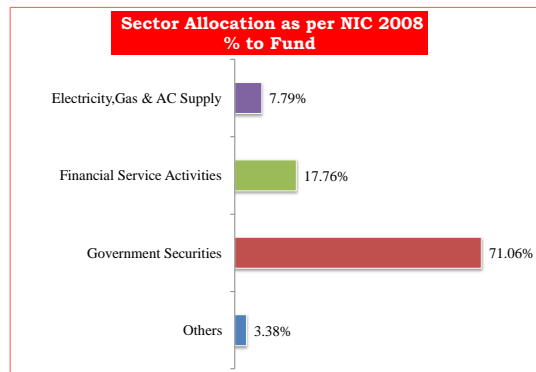
Debt Parameters	
Portfolio Yield (%)	6.88%
Avg Maturity (In Months)	12.84
Modified Duration (In Years)	0.98

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	7,271.33	1,025.74	8,297.06

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	13	21

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



Balanced Managed Fund - Life Group - II as on September 30, 2022

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

SFIN Code	: ULG F04020/02/12BalncdMFII101
Inception Date	: 20 Feb 2008
NAV	: 31.3436

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.70%	7.87%
10 Years	9.97%	9.68%
7 Years	8.90%	9.30%
5 Years	8.01%	8.70%
3 Years	9.58%	10.01%
2 Years	11.46%	12.77%
1 Year	-0.92%	-0.20%
6 Months	-0.29%	-0.39%
1 Month	-1.62%	-1.81%

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

Portfolio

Equity	% to Fund
Reliance Industries Limited	3.94%
ICICI Bank Limited	3.40%
Infosys Limited	3.09%
HDFC Bank Limited	2.87%
Bharti Airtel Ltd	1.48%
Tata Consultancy Services Limited	1.44%
ITC Limited	1.41%
Axis Bank Limited	1.40%
Kotak Nifty Bank ETF	1.33%
Housing Devt Finance Corpn Limited	1.25%
Hindustan Unilever Limited	1.21%
Larsen & Toubro Limited	1.19%
Kotak Mahindra Bank Limited	1.09%
Mahindra & Mahindra Ltd.	0.98%
State Bank of India	0.95%
Bajaj Finance Ltd	0.94%
UltraTech Cement Limited	0.71%
Maruti Suzuki India Ltd	0.71%
Dr Reddys Laboratories Limited	0.59%
Asian Paints (India) Ltd	0.54%
HCL Technologies Limited	0.54%
Nippon India ETF Nifty Bank BeES	0.53%
Bajaj Finserv Ltd	0.51%
Others	10.59%
Total	42.68%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	5.29%
Sikka Ports And Terminals	1.74%
State Bank of India	1.70%
National Thermal Power Corporation Ltd	1.29%
REC Limited	1.19%
Mahindra & Mahindra Ltd	0.93%
LIC Housing Finance Ltd	0.86%
National Bank For Agriculture & Rural Development	0.83%
NHPC Ltd	0.79%
Mahindra and Mahindra Financial Services Ltd	0.74%
Others	2.45%
Total	17.81%

Government Securities	% to Fund
6.54% GOI Mat 17-Jan-2032	5.11%
7.17% GOI Mat 08-Jan-2028	3.98%
7.54% GOI Mat 23-May-2036	3.80%
6.45% GOI Mat 07-Oct-2029	2.13%
7.33% Maharashtra SDL Mat 13-Sep-2027	1.31%
7.39% Maharashtra SDL Mat 09-Nov-2026	1.00%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	0.72%
Geec C-STRIPS Mat 17-Dec-2022	0.71%
6.84% GOI Mat 19-Dec-2022	0.68%
6.68% Gujarat SDL 23-Nov-2022	0.68%
Others	5.79%
Total	25.91%

Deposits, Money Mkt Securities and Net Current Assets.	13.59%
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Grand Total	100.00%
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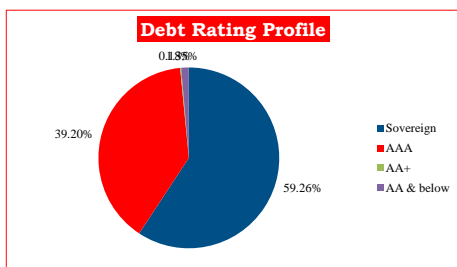
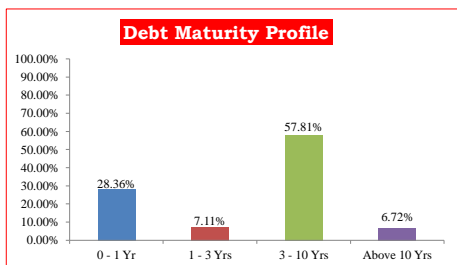
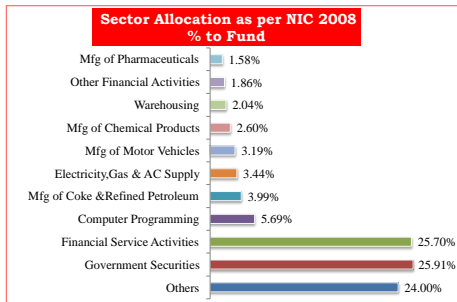
Debt Parameters	
Portfolio Yield (%)	7.08%
Avg Maturity (In Months)	56.51
Modified Duration (In Years)	3.43

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
16,117.51	16,511.80	5,133.12	37,762.43

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	13	21
Mr Abhishek Agarwal	-	-	13

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	12.83%
Public Deposits		
Govt. Securities	20% to 70%	43.73%
Corporate Bonds		
Equity	30% to 60%	42.68%
Net Current Assets	-	0.77%



Defensive Managed Fund - Life Group - II as on September 30, 2022

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

SFIN Code	: ULGFO3920/02/12DefnsvFdII101
Inception Date	: 20 Feb 2008
NAV	: 31.4365

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.39%	7.67%
10 Years	8.57%	8.77%
7 Years	7.69%	8.31%
5 Years	6.83%	7.53%
3 Years	7.57%	8.00%
2 Years	7.09%	8.09%
1 Year	-0.53%	0.42%
6 Months	-0.34%	-0.20%
1 Month	-1.06%	-1.10%

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

Portfolio

Equity	% to Fund
Reliance Industries Limited	1.94%
ICICI Bank Limited	1.72%
Infosys Limited	1.55%
HDFC Bank Limited	1.43%
Bharti Airtel Ltd	0.75%
Tata Consultancy Services Limited	0.72%
ITC Limited	0.71%
Axis Bank Limited	0.71%
Housing Devt Finance Corpn Limited	0.67%
Kotak Nifty Bank ETF	0.65%
Larsen & Toubro Limited	0.60%
Hindustan Unilever Limited	0.60%
Kotak Mahindra Bank Limited	0.54%
Others	8.83%
Total	21.42%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	7.43%
LIC Housing Finance Ltd	5.20%
State Bank of India	2.00%
AXIS Bank Limited	1.24%
NHPC Ltd	1.12%
IDFC First Bank Limited	1.08%
Ultratech Cement Ltd	1.08%
National Highway Authority Of India	1.03%
Sikka Ports And Terminals	0.90%
National Thermal Power Corporation Ltd	0.90%
Others	4.39%
Total	26.36%

Government Securities	%	% to Fund
6.54% GOI Mat 17-Jan-2032		6.82%
7.54% GOI Mat 23-May-2036		5.21%
7.17% GOI Mat 08-Jan-2028		3.87%
7.33% Maharashtra SDL Mat 13-Sep-2027		2.66%
6.45% GOI Mat 07-Oct-2029		2.51%
7.20% Maharashtra SDL Mat 09-Aug-2027		1.63%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029		1.09%
7.38% Karnataka SDL Mat 27-Sep-2027		0.94%
6.68% Gujarat SDL 23-Nov-2022		0.94%
Gsec C-STRIPS Mat 17-Dec-2022		0.83%
Others		8.30%
Total		34.78%

Deposits, Money Mkt Securities and Net Current Assets. 17.45%

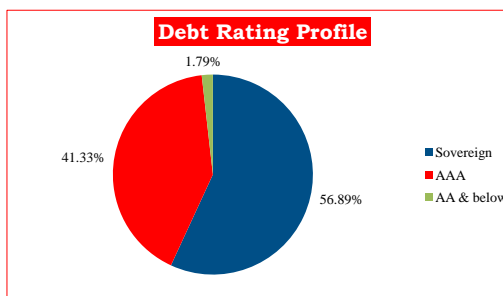
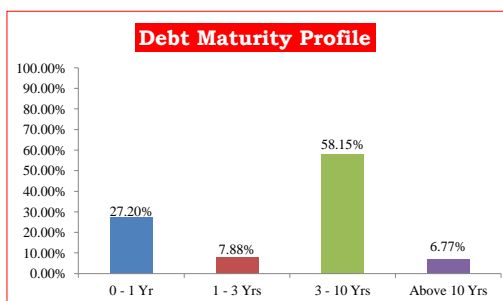
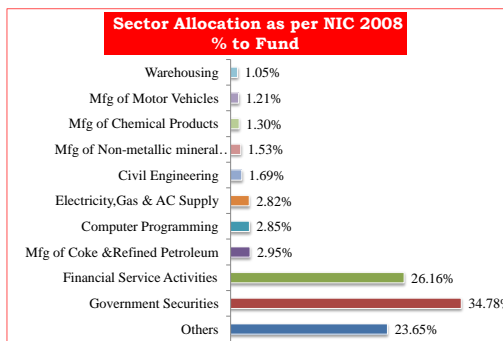
Grand Total 100.00%

Debt Parameters	
Portfolio Yield (%)	7.09%
Avg Maturity (In Months)	57.11
Modified Duration (In Years)	3.46

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
39,978.92	114,097.39	32,565.25	186,641.56

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	13	21
Mr Abhishek Agarwal	-	-	13

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	16.23%
Public Deposits		
Govt. Securities	50% to 85%	61.13%
Corporate Bonds		
Equity	15% to 30%	21.42%
Net Current Assets	-	1.21%



Liquid Fund - Life Group - II as on September 30, 2022

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

SFIN Code	: ULGF03620/02/12LiquidFdII101
Inception Date	: 20 Feb 2008
NAV	: 24.5395

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.27%	6.90%
10 Years	5.40%	6.86%
7 Years	4.41%	6.00%
5 Years	3.83%	5.53%
3 Years	2.98%	4.37%
2 Years	2.36%	3.96%
1 Year	2.53%	4.34%
6 Months	1.32%	2.42%
1 Month	0.24%	0.46%

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%

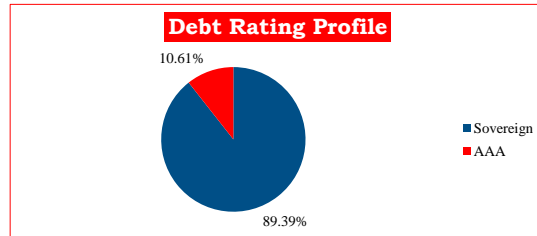
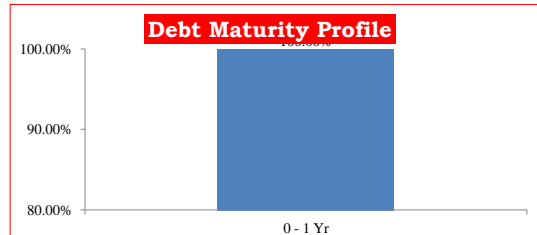
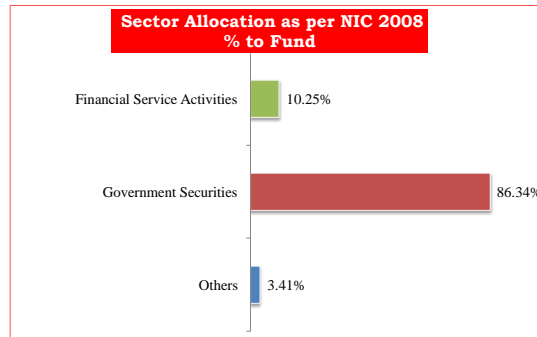
Debt Parameters	
Portfolio Yield (%)	5.62%
Avg Maturity (In Months)	6.93
Modified Duration (In Years)	0.58

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	2,191.82	2,191.82

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

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



Secured Managed Fund - Life Group - II as on September 30, 2022

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

SFIN Code	: ULGF03820/02/12SecureMFII101
Inception Date	: 20 Feb 2008
NAV	: 29.6574

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.69%	7.46%
10 Years	7.50%	7.85%
7 Years	6.66%	7.31%
5 Years	5.76%	6.36%
3 Years	5.02%	6.00%
2 Years	2.78%	3.40%
1 Year	0.47%	1.03%
6 Months	0.03%	-0.02%
1 Month	-0.58%	-0.39%

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

Portfolio	
Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	9.72%
Bajaj Finance Ltd	4.84%
IDFC First Bank Limited	4.51%
Sikka Ports And Terminals	3.60%
LIC Housing Finance Ltd	2.34%
Hdfc Credila Financial Services Limited	1.86%
State Bank of India	1.65%
Mahindra & Mahindra Ltd	1.61%
ICICI Bank Ltd	1.60%
Embassy Office Parks REIT	1.56%
Others	6.71%
Total	40.00%

Government Securities	% to Fund
6.54% GOI Mat 17-Jan-2032	14.88%
7.17% GOI Mat 08-Jan-2028	4.60%
8.86% Tamilnadu SDL Mat 03-10-2022	3.29%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	3.25%
7.61% GOI Mat 09-May-2030	2.99%
7.84% Tamil Nadu SDL Mat 13-Jul-2026	2.52%
5.74% GOI Mat 15-Nov-2026	2.42%
7.60% Food Corp of India Bond GOI Mat 09-Jan-2030	2.23%
7.59% GOI Mat 20-Mar-2029	2.21%
6.68% Gujarat SDL 23-Nov-2022	1.72%
Others	11.71%
Total	51.82%

Deposits, Money Mkt Securities and Net Current Assets. 8.18%

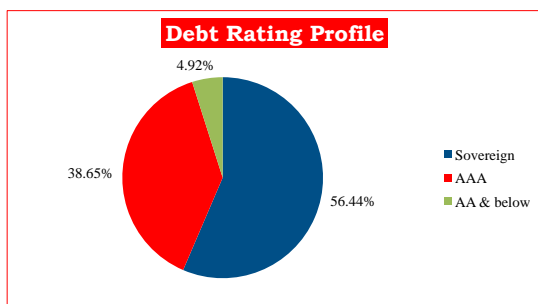
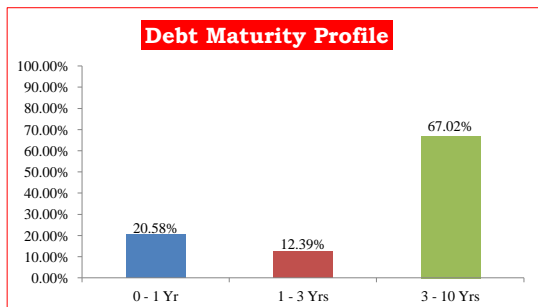
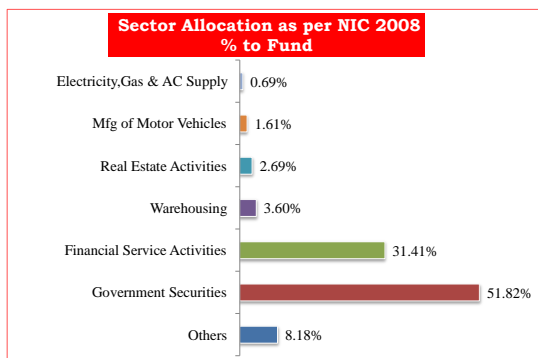
Grand Total 100.00%

Debt Parameters	
Portfolio Yield (%)	7.17%
Avg Maturity (In Months)	55.41
Modified Duration (In Years)	3.47

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
-	92,476.41	8,242.13	100,718.53

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 25%	12.72%
Public Deposits		
Govt. Securities	75% to 100%	91.82%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	-4.54%



Stable Managed Fund - Life Group - II as on September 30, 2022

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

SFIN Code	: ULGF03720/02/12StableMFII101
Inception Date	: 20 Feb 2008
NAV	: 25.3013

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.53%	7.32%
10 Years	6.02%	7.70%
7 Years	5.24%	6.96%
5 Years	4.96%	6.48%
3 Years	4.03%	5.56%
2 Years	2.81%	4.47%
1 Year	2.45%	4.15%
6 Months	1.16%	1.99%
1 Month	0.19%	0.31%

CRISIL Low Duration Debt Index

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

Portfolio

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	4.43%
National Bank For Agriculture & Rural Development	1.14%
Power Grid Corporation of India Ltd	0.89%
Total	6.45%

Government Securities	% to Fund
9.79% Maharashtra SDL Mat 25-Sep-2023	10.64%
9.33% Maharashtra SDL Mat 23-Oct-2023	3.14%
9.39% Maharashtra SDL Mat 20-Nov-2023	2.25%
7.68% GOI Mat 15-Dec-2023	2.21%
Gsec C-STRIPS Mat 17-Dec-2023	1.35%
9.51% Maharashtra SDL Mat 11-Sep-2023	0.90%
Total	20.48%

Deposits, Money Mkt Securities and Net Current Assets.	73.07%
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Grand Total	100.00%
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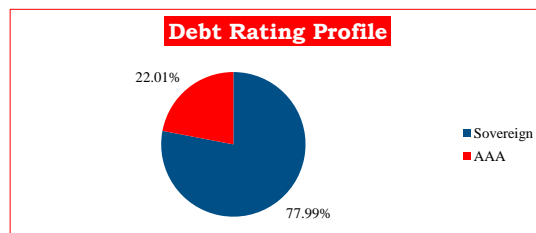
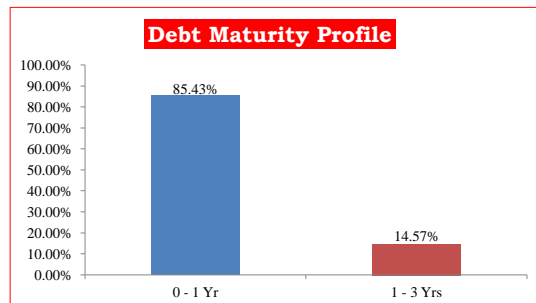
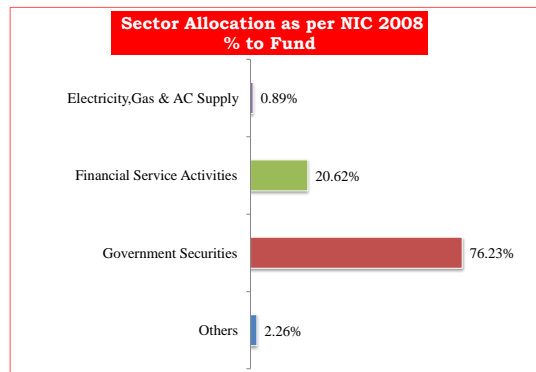
Debt Parameters	
Portfolio Yield (%)	5.24%
Avg Maturity (In Months)	6.54
Modified Duration (In Years)	0.52

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	920.66	2,498.08	3,418.74

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	13	21

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 September 30, 2022

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

SFIN Code	: ULGF04611/02/12BalncdMFII101
Inception Date	: 08 Oct 2008
NAV	: 42.2694

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.18%	9.91%
10 Years	10.00%	9.68%
7 Years	9.06%	9.30%
5 Years	8.26%	8.70%
3 Years	9.60%	10.01%
2 Years	11.64%	12.77%
1 Year	-1.25%	-0.20%
6 Months	-0.61%	-0.39%
1 Month	-1.62%	-1.81%

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

Portfolio

Equity	% to Fund
Reliance Industries Limited	4.00%
ICICI Bank Limited	3.41%
Infosys Limited	3.10%
HDFC Bank Limited	2.94%
Bharti Airtel Ltd	1.54%
ITC Limited	1.47%
Tata Consultancy Services Limited	1.44%
Axis Bank Limited	1.40%
Kotak Nifty Bank ETF	1.39%
Housing Devt Finance Corpn Limited	1.28%
Larsen & Toubro Limited	1.24%
Hindustan Unilever Limited	1.23%
Kotak Mahindra Bank Limited	1.09%
Mahindra & Mahindra Ltd.	1.00%
Bajaj Finance Ltd	0.97%
State Bank of India	0.95%
UltraTech Cement Limited	0.74%
Maruti Suzuki India Ltd	0.73%
Dr Reddys Laboratories Limited	0.58%
Asian Paints (India) Ltd	0.57%
HCL Technologies Limited	0.56%
Bajaj Finserv Ltd	0.54%
Nippon India ETF Nifty Bank BeES	0.53%
Others	10.93%
Total	43.63%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	3.28%
State Bank of India	3.20%
National Thermal Power Corporation Ltd	3.16%
LIC Housing Finance Ltd	1.64%
National Highway Authority Of India	1.61%
Sikka Ports And Terminals	1.58%
Total	14.47%

Government Securities	% to Fund
6.54% GOI Mat 17-Jan-2032	4.65%
7.54% GOI Mat 23-May-2036	3.60%
7.38% Karnataka SDL Mat 27-Sep-2027	1.93%
7.33% Maharashtra SDL Mat 13-Sep-2027	1.72%
6.45% GOI Mat 07-Oct-2029	1.67%
7.59% GOI Mat 20-Mar-2029	1.63%
7.20% Maharashtra SDL Mat 09-Aug-2027	1.60%
8.00% Oil Bond Mat 23-Mar-2026	0.65%
6.84% GOI Mat 19-Dec-2022	0.65%
6.68% Gujarat SDL 23-Nov-2022	0.65%
Others	4.98%
Total	23.75%

Deposits, Money Mkt Securities and Net Current Assets.	18.15%
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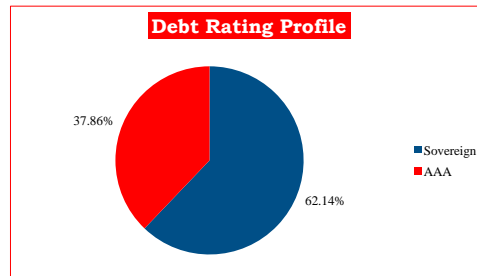
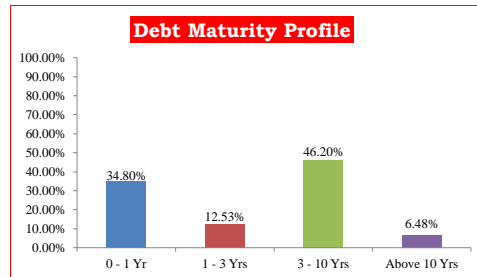
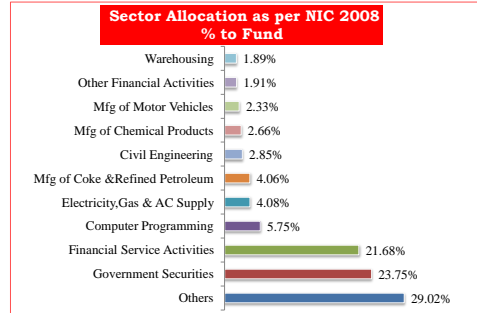
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.96%
Avg Maturity (In Months)	48.99
Modified Duration (In Years)	2.98

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
269.86	236.40	112.28	618.54

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	13	21
Mr Abhishek Agarwal	-	-	13

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	17.43%
Public Deposits		
Govt. Securities	20% to 70%	38.22%
Corporate Bonds		
Equity	30% to 60%	43.63%
Net Current Assets	-	0.72%



Defensive Managed Fund - Pension Group - II as on September 30, 2022

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

SFIN Code	: ULGF04511/02/12DefnsvFdII101
Inception Date	: 08 Oct 2008
NAV	: 34.1002

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.26%	8.86%
10 Years	8.54%	8.77%
7 Years	7.73%	8.31%
5 Years	6.87%	7.53%
3 Years	7.59%	8.00%
2 Years	7.17%	8.09%
1 Year	-0.64%	0.42%
6 Months	-0.43%	-0.20%
1 Month	-1.06%	-1.10%

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

Portfolio

Equity	% to Fund
Reliance Industries Limited	1.96%
ICICI Bank Limited	1.72%
Infosys Limited	1.56%
HDFC Bank Limited	1.46%
Housing Devt Finance Corpn Limited	0.95%
Bharti Airtel Ltd	0.76%
ITC Limited	0.73%
Tata Consultancy Services Limited	0.72%
Axis Bank Limited	0.70%
State Bank of India	0.70%
Larsen & Toubro Limited	0.61%
Hindustan Unilever Limited	0.60%
Kotak Mahindra Bank Limited	0.55%
Kotak Nifty Bank ETF	0.53%
Others	8.43%
Total	21.98%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	8.87%
Bajaj Finance Ltd	2.69%
Sikka Ports And Terminals	1.91%
State Bank of India	1.87%
LIC Housing Finance Ltd	1.30%
National Highway Authority Of India	1.28%
National Bank For Agriculture & Rural Development	0.84%
Mahindra and Mahindra Financial Services Ltd	0.74%
National Thermal Power Corporation Ltd	0.71%
Sundaram Finance Ltd	0.63%
Others	2.00%
Total	22.85%

Government Securities	% to Fund
6.54% GOI Mat 17-Jan-2032	5.84%
7.54% GOI Mat 23-May-2036	4.88%
7.17% GOI Mat 08-Jan-2028	4.64%
6.84% GOI Mat 19-Dec-2022	2.97%
6.45% GOI Mat 07-Oct-2029	2.59%
7.20% Maharashtra SDL Mat 09-Aug-2027	1.79%
7.33% Maharashtra SDL Mat 13-Sep-2027	1.59%
Gsec C-STRIPS Mat 17-Dec-2022	1.54%
6.68% Gujarat SDL 23-Nov-2022	0.78%
8.22% Karnataka SDL Mat 09 Dec 2025	0.68%
Others	8.18%
Total	35.48%

Deposits, Money Mkt Securities and Net Current Assets.	19.69%
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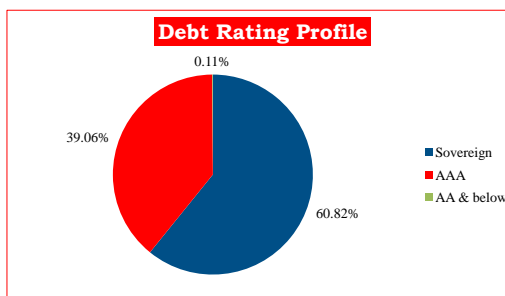
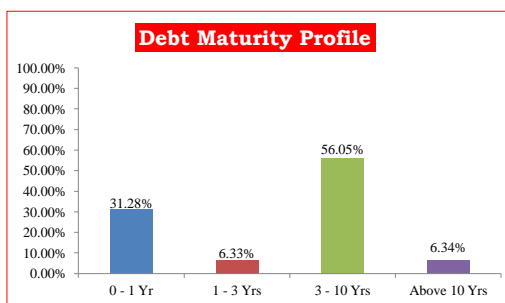
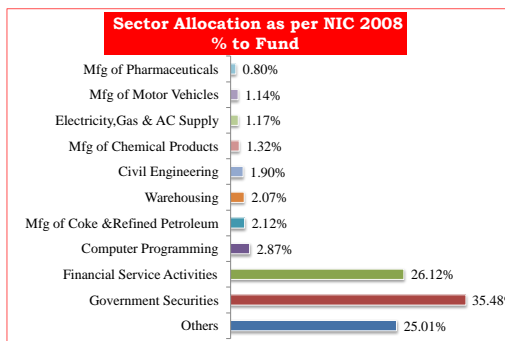
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	7.02%
Avg Maturity (In Months)	54.50
Modified Duration (In Years)	3.30

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
10,034.34	26,636.25	8,991.67	45,662.25

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	13	21
Mr Abhishek Agarwal	-	-	13

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	18.66%
Public Deposits		
Govt. Securities	50% to 85%	58.53%
Corporate Bonds		
Equity	15% to 30%	21.98%
Net Current Assets	-	1.03%



Liquid Fund - Pension Group - II as on September 30, 2022

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

SFIN Code	: ULGF04311/02/12LiquidFdII101
Inception Date	: 08 Oct 2008
NAV	: 23.1006

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.15%	6.84%
10 Years	5.33%	6.86%
7 Years	4.34%	6.00%
5 Years	3.78%	5.53%
3 Years	2.92%	4.37%
2 Years	2.32%	3.96%
1 Year	2.49%	4.34%
6 Months	1.33%	2.42%
1 Month	0.26%	0.46%

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

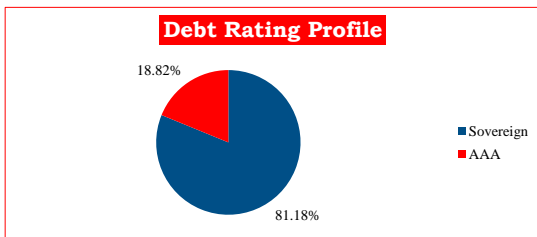
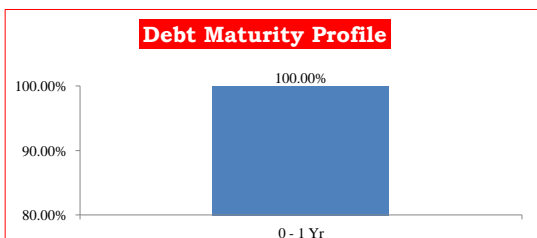
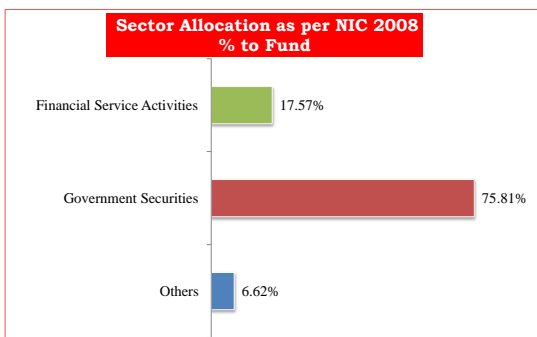
Portfolio Yield (%)	5.45%
Avg Maturity (In Months)	5.80
Modified Duration (In Years)	0.48

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	1,594.06	1,594.06

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

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



Secure Managed Fund - Pension Group - II as on September 30, 2022

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

SFIN Code	: ULGF04411/02/12SecureMFII101
Inception Date	: 08 Oct 2008
NAV	: 29.0437

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.85%	7.81%
10 Years	7.41%	7.85%
7 Years	6.55%	7.31%
5 Years	5.61%	6.36%
3 Years	4.77%	6.00%
2 Years	2.42%	3.40%
1 Year	-0.12%	1.03%
6 Months	-0.15%	-0.02%
1 Month	-0.58%	-0.39%

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

Portfolio

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	8.73%
Bajaj Finance Ltd	6.62%
Sundaram Finance Ltd	2.99%
Power Finance Corporation Ltd	2.55%
India Grid Trust	2.53%
AXIS Bank Limited	2.52%
LIC Housing Finance Ltd	2.32%
Mahindra and Mahindra Financial Services Ltd	2.30%
IDFC First Bank Limited	2.03%
Minspace Business Parks REIT	1.54%
Others	5.47%
Total	39.59%

Government Securities	% to Fund
6.54% GOI Mat 17-Jan-2032	14.47%
8.86% Tamilnadu SDL Mat 03-10-2022	10.05%
7.61% GOI Mat 09-May-2030	5.64%
7.17% GOI Mat 08-Jan-2028	4.61%
7.84% Tamil Nadu SDL Mat 13-Jul-2026	3.05%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	2.77%
7.59% GOI Mat 20-Mar-2029	2.12%
7.60% Food Corp of India Bond GOI Mat 09-Jan-2030	2.01%
8.08% Karnataka SDL Mat 26-Dec-2028	1.35%
6.84% GOI Mat 19-Dec-2022	1.24%
Others	4.67%
Total	51.97%

Deposits, Money Mkt Securities and Net Current Assets.	8.44%
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Grand Total	100.00%
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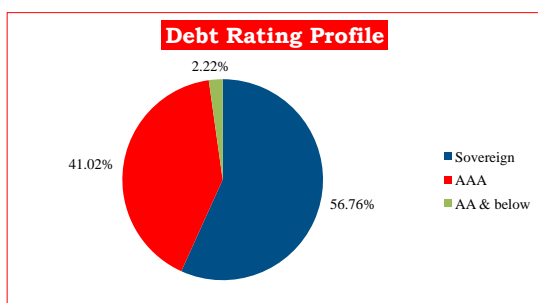
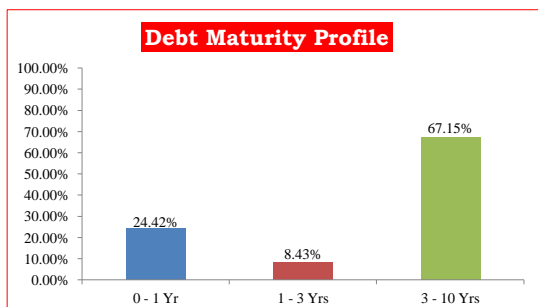
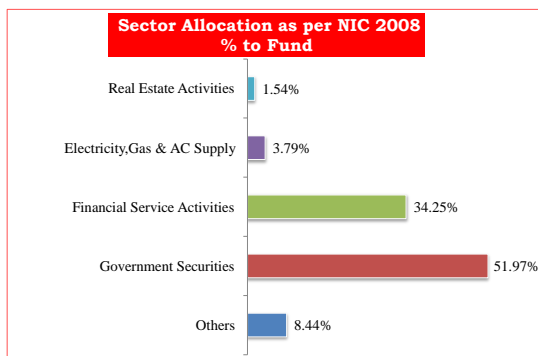
Debt Parameters	
Portfolio Yield (%)	7.15%
Avg Maturity (In Months)	57.13
Modified Duration (In Years)	3.53

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	3,645.91	335.98	3,981.89

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 25%	10.97%
Public Deposits		
Govt. Securities	75% to 100%	91.56%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	-2.53%



Stable Managed Fund - Pension Group - II as on September 30, 2022

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

SFIN Code	: ULGF04811/02/12StableMFII101
Inception Date	: 08 Oct 2008
NAV	: 24.1729

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.50%	7.32%
10 Years	6.00%	7.70%
7 Years	5.24%	6.96%
5 Years	5.00%	6.48%
3 Years	4.04%	5.56%
2 Years	2.79%	4.47%
1 Year	2.34%	4.15%
6 Months	1.05%	1.99%
1 Month	0.19%	0.31%

CRISIL Low Duration Debt Index

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

Portfolio

Debentures / Bonds	% to Fund
HDB Financial Services Ltd	4.28%
Housing Development Finance Corporation Ltd	3.24%
National Bank For Agriculture & Rural Development	1.39%
Total	8.92%

Government Securities	% to Fund
9.33% Maharashtra SDL Mat 23-Oct-2023	10.94%
9.79% Maharashtra SDL Mat 25-Sep-2023	10.61%
7.68% GOI Mat 15-Dec-2023	3.60%
9.39% Maharashtra SDL Mat 20-Nov-2023	0.55%
Total	25.69%

Deposits, Money Mkt Securities and Net Current Assets.	65.39%
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Grand Total	100.00%
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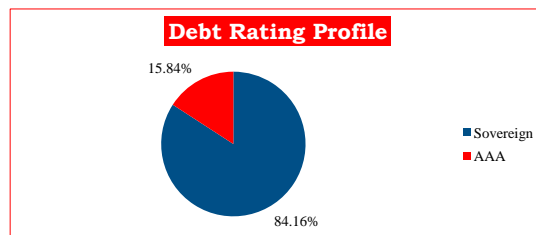
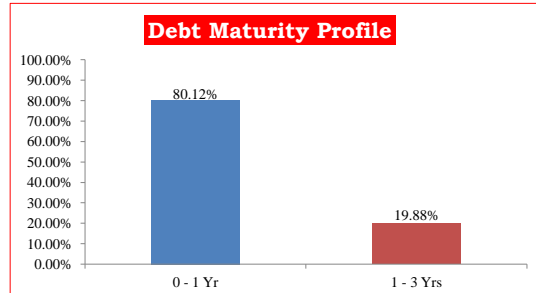
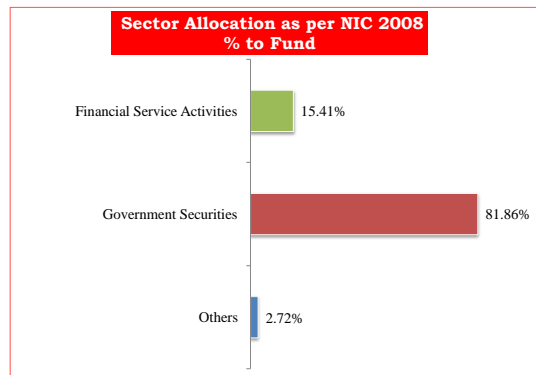
Debt Parameters	
Portfolio Yield (%)	5.62%
Avg Maturity (In Months)	7.63
Modified Duration (In Years)	0.60

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	969.39	1,831.46	2,800.86

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	13	21

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



Balanced Managed Fund - Defined Benefit Group as on September 30, 2022

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

SFIN Code	: ULGF01128/03/05BalancedMF101
Inception Date	: 28 Mar 2005
NAV	: 146.276

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	12.17%	9.81%
10 Years	10.79%	9.68%
7 Years	10.10%	9.30%
5 Years	9.35%	8.70%
3 Years	10.88%	10.01%
2 Years	12.54%	12.77%
1 Year	0.04%	-0.20%
6 Months	0.00%	-0.39%
1 Month	-1.55%	-1.81%

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

Portfolio

Equity	% to Fund
Reliance Industries Limited	3.93%
ICICI Bank Limited	3.41%
Infosys Limited	3.10%
HDFC Bank Limited	2.89%
Bharti Airtel Ltd	1.50%
Tata Consultancy Services Limited	1.44%
ITC Limited	1.43%
Axis Bank Limited	1.40%
Kotak Nifty Bank ETF	1.35%
Housing Devt Finance Corpn Limited	1.25%
Hindustan Unilever Limited	1.21%
Larsen & Toubro Limited	1.21%
Kotak Mahindra Bank Limited	1.09%
Mahindra & Mahindra Ltd.	0.98%
State Bank of India	0.95%
Bajaj Finance Ltd	0.95%
UltraTech Cement Limited	0.72%
Maruti Suzuki India Ltd	0.71%
Dr Reddys Laboratories Limited	0.59%
Asian Paints (India) Ltd	0.55%
HCL Technologies Limited	0.54%
Nippon India ETF Nifty Bank BeES	0.53%
Bajaj Finserv Ltd	0.53%
Others	10.70%
Total	42.95%

Debentures / Bonds	% to Fund
Power Grid Corporation of India Ltd	4.67%
Nuclear Power Corporation of India Ltd	3.67%
State Bank of India	3.52%
Power Finance Corporation Ltd	2.38%
Sikka Ports And Terminals	2.35%
LIC Housing Finance Ltd	1.18%
Total	17.78%

Government Securities	% to Fund
7.72% GOI Mat 25-May-2025	8.25%
7.59% GOI Mat 20-Mar-2029	7.17%
7.98% Karnataka SDL Mat 14-Oct-2025	4.96%
7.40% GOI Mat 09-Sep-2035	4.82%
7.37% GOI Mat 16-April-2023	3.50%
Gsec C-STRIPS Mat 12-Dec-2022	2.30%
8.15% GOI Mat 24-Nov-2026	1.16%
6.45% GOI Mat 07-Oct-2029	0.77%
7.16% GOI Mat 20-May-2023	0.23%
7.26% GOI Mat 14-Jan-2029	0.03%
Total	33.21%

Deposits, Money Mkt Securities and Net Current Assets.	6.06%
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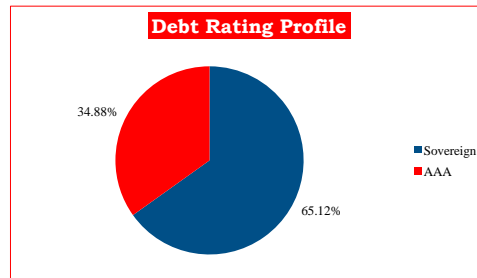
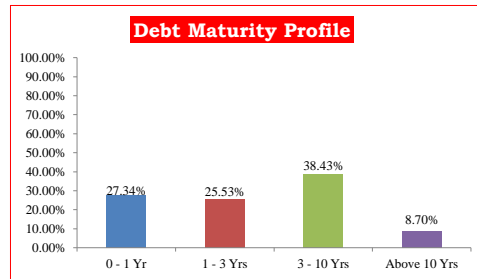
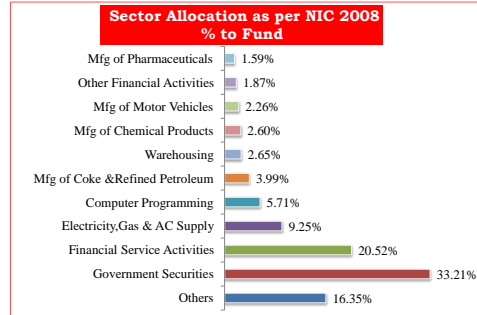
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.96%
Avg Maturity (In Months)	46.29
Modified Duration (In Years)	2.89

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
369.44	438.56	52.13	860.13

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	13	21
Mr Abhishek Agarwal	-	-	13

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	4.45%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	50.99%
Corporate Bonds		
Equity	30% to 60%	42.95%
Net Current Assets	-	1.61%



Defensive Managed Fund - Defined Benefit Group as on September 30, 2022

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

SFIN Code	: ULGF01028/03/05DefensiveF101
Inception Date	: 28 Mar 2005
NAV	: 102.949

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.87%	8.45%
10 Years	9.32%	8.77%
7 Years	8.87%	8.31%
5 Years	8.00%	7.53%
3 Years	8.72%	8.00%
2 Years	8.48%	8.09%
1 Year	1.33%	0.42%
6 Months	0.66%	-0.20%
1 Month	-0.97%	-1.10%

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	2.36%
Reliance Industries Limited	2.21%
HDFC Bank Limited	2.02%
Infosys Limited	1.86%
Bajaj Finance Ltd	1.07%
ITC Limited	1.02%
Tata Consultancy Services Limited	0.88%
Kotak Mahindra Bank Limited	0.85%
Axis Bank Limited	0.83%
Larsen & Toubro Limited	0.82%
Bharti Airtel Ltd	0.75%
Mahindra & Mahindra Ltd.	0.70%
Hindustan Unilever Limited	0.68%
Apollo Hospitals Enterprise Limited	0.54%
Others	6.50%
Total	23.08%

Debentures / Bonds	% to Fund
Hindustan Petroleum Corporation Ltd	5.80%
National Thermal Power Corporation Ltd	4.46%
International Finance Corporation	1.86%
Total	12.12%

Government Securities	% to Fund
7.98% Karnataka SDL Mat 14-Oct-2025	15.99%
8.89% Tamil Nadu SDL Mat 05-Dec-2022	6.45%
7.72% GOI Mat 25-May-2025	6.39%
6.79% GOI Mat 26-Dec-2029	4.14%
6.45% GOI Mat 07-Oct-2029	3.88%
7.26% GOI Mat 14-Jan-2029	3.50%
7.59% GOI Mat 20-Mar-2029	3.26%
8.60% GOI Mat 02-Jun-2028	3.09%
6.84% GOI Mat 19-Dec-2022	2.92%
Gsec C-STRIPS Mat 17-Dec-2022	2.89%
Others	8.38%
Total	60.90%

Deposits, Money Mkt Securities and Net Current Assets.	3.90%
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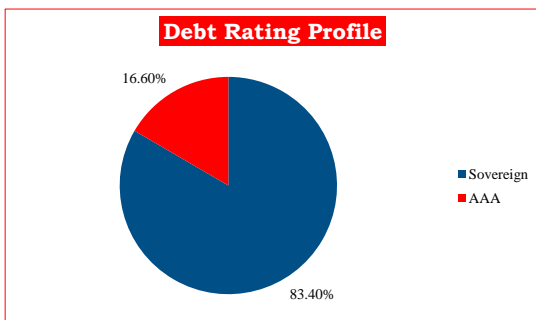
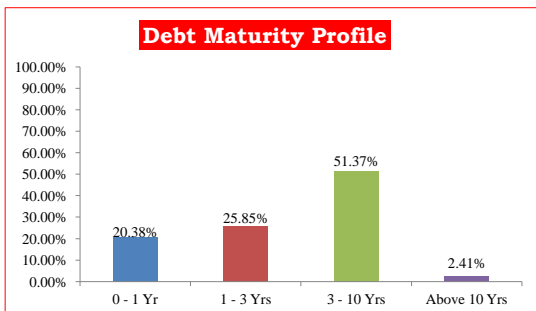
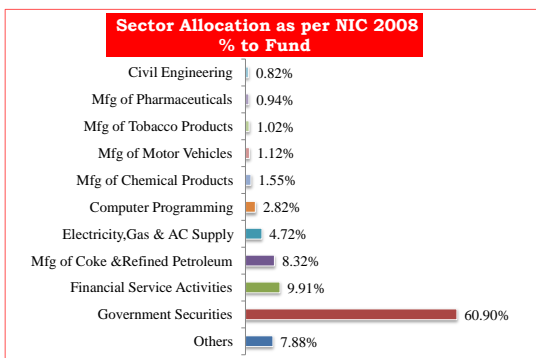
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	7.08%
Avg Maturity (In Months)	41.29
Modified Duration (In Years)	2.69

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
39.54	125.10	6.68	171.32

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	13	21
Mr Nishit Dholakia	7	-	12

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	1.63%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	73.02%
Corporate Bonds	15% to 30%	23.08%
Equity	-	2.26%
Net Current Assets	-	-



Secured Managed Fund - Defined Benefit Group as on September 30, 2022

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

SFIN Code	: ULGF00928/03/05SecureMgtF101
Inception Date	: 28 Mar 2005
NAV	: 159.6937

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	12.57%	7.09%
10 Years	8.07%	7.85%
7 Years	5.96%	7.31%
5 Years	4.88%	6.36%
3 Years	4.08%	6.00%
2 Years	2.35%	3.40%
1 Year	0.47%	1.03%
6 Months	0.35%	-0.02%
1 Month	-0.30%	-0.39%

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	29.04%
8.79% Gujrat SDL Mat 25-Oct-2022	23.00%
5.77% GOI Mat 03-AUG-2030	19.96%
7.59% GOI Mat 20-Mar-2029	18.92%
8.85% Maharashtra SDL Mat 03-Oct-2022	3.83%
9.20% GOI Mat 30-Sep-2030	2.12%
Total	96.87%

Deposits, Money Mkt Securities and Net Current Assets.	3.13%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.79%
Avg Maturity (In Months)	58.97
Modified Duration (In Years)	3.80

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	10.13	0.33	10.45

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.92%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	96.87%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	2.21%

