

# MONTHLY UPDATE

## DECEMBER 2022



*Sar utha ke jiyō!*

## Group Fund Fact Sheet

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## Balanced Managed Fund - Old Group as on December 31, 2022

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

|                       |                                |
|-----------------------|--------------------------------|
| <b>SFIN Code</b>      | : ULGFO0411/08/03BalancedMF101 |
| <b>Inception Date</b> | : 23 Jul 2003                  |
| <b>NAV</b>            | : 208.1014                     |

| Fund V/s Benchmark Performance |             |                        |
|--------------------------------|-------------|------------------------|
| Period                         | Returns (%) | Benchmark Returns (%)# |
| Inception                      | 12.78%      | 10.86%                 |
| 10 Years                       | 10.50%      | 9.68%                  |
| 7 Years                        | 10.34%      | 9.69%                  |
| 5 Years                        | 8.84%       | 8.66%                  |
| 3 Years                        | 10.61%      | 9.87%                  |
| 2 Years                        | 8.02%       | 8.07%                  |
| 1 Year                         | 3.18%       | 3.42%                  |
| 6 Months                       | 8.55%       | 9.02%                  |
| 1 Month                        | -1.32%      | -1.30%                 |

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

### Portfolio

| Equity                             | % to Fund     |
|------------------------------------|---------------|
| Reliance Industries Limited        | 4.18%         |
| ICICI Bank Limited                 | 3.38%         |
| HDFC Bank Limited                  | 3.32%         |
| Infosys Limited                    | 3.26%         |
| Axis Bank Limited                  | 1.83%         |
| Housing Devt Finance Corpn Limited | 1.67%         |
| Tata Consultancy Services Limited  | 1.53%         |
| Kotak Nifty Bank ETF               | 1.49%         |
| ITC Limited                        | 1.40%         |
| Larsen & Toubro Limited            | 1.37%         |
| Bharti Airtel Ltd                  | 1.19%         |
| State Bank of India                | 1.15%         |
| Hindustan Unilever Limited         | 1.10%         |
| Kotak Mahindra Bank Limited        | 1.05%         |
| Mahindra & Mahindra Ltd.           | 0.96%         |
| UltraTech Cement Limited           | 0.85%         |
| Bajaj Finance Ltd                  | 0.73%         |
| Maruti Suzuki India Ltd            | 0.64%         |
| HCL Technologies Limited           | 0.61%         |
| Nippon India ETF Nifty Bank BeES   | 0.58%         |
| Dr Reddys Laboratories Limited     | 0.52%         |
| Others                             | 10.80%        |
| <b>Total</b>                       | <b>43.61%</b> |

| Debentures / Bonds                             | % to Fund     |
|--|---------------|
| Housing Development Finance Corporation Ltd    | 5.38%         |
| LIC Housing Finance Ltd                        | 1.39%         |
| Sikka Ports And Terminals                      | 1.30%         |
| Mahindra and Mahindra Financial Services Ltd   | 1.21%         |
| National Highway Authority Of India            | 1.10%         |
| State Bank of India                            | 0.98%         |
| HDB Financial Services Ltd                     | 0.97%         |
| IDFC First Bank Limited                        | 0.86%         |
| Cholamandalam Investment & Finance Company Ltd | 0.72%         |
| Sundaram Finance Ltd                           | 0.68%         |
| Others   | 2.51%         |
| <b>Total</b>                                   | <b>17.10%</b> |

| Government Securities                             | % to Fund     |
|---|---------------|
| 7.26% GOI Mat 22-Aug-2032                         | 8.68%         |
| 7.54% GOI Mat 23-May-2036                         | 6.40%         |
| 7.17% GOI Mat 08-Jan-2028                         | 3.38%         |
| 7.41% GOI Mat 19-Dec-2036                         | 2.03%         |
| 7.33% Maharashtra SDL Mat 13-Sep-2027             | 1.90%         |
| 6.45% GOI Mat 07-Oct-2029                         | 1.74%         |
| 7.38% GOI Mat 20-Jun-2027                         | 1.57%         |
| 7.64% Food Corp of India Bond GOI Mat 12-Dec-2029 | 0.68%         |
| 7.36% GOI Mat 12-Sep-2052                         | 0.62%         |
| 7.74% Karnataka SDL Mat 23-Nov-2037               | 0.47%         |
| Others  | 7.08%         |
| <b>Total</b>                                      | <b>34.53%</b> |

|   |              |
|---|--------------|
| <b>Deposits, Money Mkt Securities and Net Current Assets.</b> | <b>4.76%</b> |
|---|--------------|

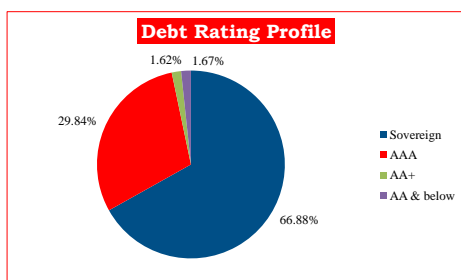
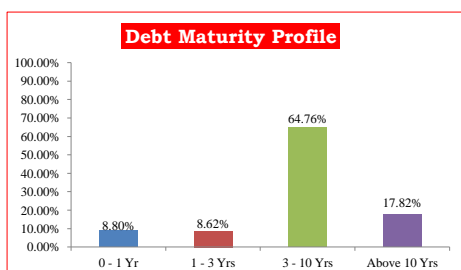
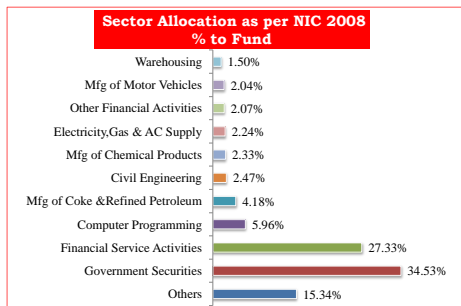
|                    |                |
|--------------------|----------------|
| <b>Grand Total</b> | <b>100.00%</b> |
|--------------------|----------------|

| Debt Parameters              |       |
|------------------------------|-------|
| Portfolio Yield (%)          | 7.36% |
| Avg Maturity (In Months)     | 85.24 |
| Modified Duration (In Years) | 4.85  |

| AUM ( in Lakhs) |           |              |           |
|-----------------|-----------|--------------|-----------|
| Equity          | Debt      | MMI & Others | Total     |
| 43,132.69       | 51,072.77 | 4,706.03     | 98,911.50 |

| 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%    | 3.81%       |
| Public Deposits    | 0% to 15%   | 0.00%       |
| Govt. Securities   | 20% to 70%  | 51.63%      |
| Corporate Bonds    | 30% to 60%  | 43.61%      |
| Equity             | -           | 0.95%       |
| Net Current Assets | -           | 0.95%       |



## Defensive Managed Fund - Old Group as on December 31, 2022

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

|                       |                                |
|-----------------------|--------------------------------|
| <b>SFIN Code</b>      | : ULGF00311/08/03DefensiveF101 |
| <b>Inception Date</b> | : 23 Jul 2003                  |
| <b>NAV</b>            | : 127.6959                     |

| Fund V/s Benchmark Performance |             |                        |
|--------------------------------|-------------|------------------------|
| Period                         | Returns (%) | Benchmark Returns (%)# |
| Inception                      | 9.97%       | 8.79%                  |
| 10 Years                       | 9.10%       | 8.76%                  |
| 7 Years                        | 8.92%       | 8.56%                  |
| 5 Years                        | 7.69%       | 7.78%                  |
| 3 Years                        | 8.38%       | 7.93%                  |
| 2 Years                        | 5.32%       | 5.52%                  |
| 1 Year                         | 2.62%       | 2.96%                  |
| 6 Months                       | 5.79%       | 6.55%                  |
| 1 Month                        | -0.61%      | -0.43%                 |

# 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                 | 2.40%         |
| Reliance Industries Limited        | 2.21%         |
| HDFC Bank Limited                  | 2.13%         |
| Infosys Limited                    | 1.80%         |
| Tata Consultancy Services Limited  | 0.92%         |
| Bajaj Finance Ltd                  | 0.89%         |
| Larsen & Toubro Limited            | 0.85%         |
| Axis Bank Limited                  | 0.79%         |
| ITC Limited                        | 0.76%         |
| Bharti Airtel Ltd                  | 0.69%         |
| Housing Devt Finance Corpn Limited | 0.68%         |
| Kotak Mahindra Bank Limited        | 0.68%         |
| Hindustan Unilever Limited         | 0.59%         |
| Mahindra & Mahindra Ltd.           | 0.56%         |
| Others                             | 5.96%         |
| <b>Total</b>                       | <b>21.92%</b> |

| Debentures / Bonds                             | % to Fund     |
|--|---------------|
| Housing Development Finance Corporation Ltd    | 8.21%         |
| Sikka Ports And Terminals                      | 2.95%         |
| Cholamandalam Investment & Finance Company Ltd | 1.72%         |
| State Bank of India                            | 1.45%         |
| Bajaj Finance Ltd                              | 1.27%         |
| Nuclear Power Corporation of India Ltd         | 1.23%         |
| LIC Housing Finance Ltd                        | 1.10%         |
| Power Finance Corporation Ltd                  | 0.78%         |
| IDFC First Bank Limited                        | 0.77%         |
| National Highway Authority Of India            | 0.64%         |
| Others   | 4.39%         |
| <b>Total</b>                                   | <b>24.48%</b> |

| Government Securities                 | % to Fund     |
|---------------------------------------|---------------|
| 7.26% GOI Mat 22-Aug-2032             | 13.44%        |
| 7.54% GOI Mat 23-May-2036             | 6.60%         |
| 7.41% GOI Mat 19-Dec-2036             | 3.14%         |
| 6.45% GOI Mat 07-Oct-2029             | 2.52%         |
| 7.17% GOI Mat 08-Jan-2028             | 2.45%         |
| 7.38% GOI Mat 20-Jun-2027             | 2.43%         |
| Gsec C-STRIPS Mat 15-Jun-2023         | 2.22%         |
| 7.65% Tamil Nadu SDL Mat 06-Dec-2027  | 2.15%         |
| 7.20% Maharashtra SDL Mat 09-Aug-2027 | 1.53%         |
| 7.33% Maharashtra SDL Mat 13-Sep-2027 | 1.52%         |
| Others                                | 12.71%        |
| <b>Total</b>                          | <b>50.71%</b> |

|   |              |
|---|--------------|
| <b>Deposits, Money Mkt Securities and Net Current Assets.</b> | <b>2.89%</b> |
|---|--------------|

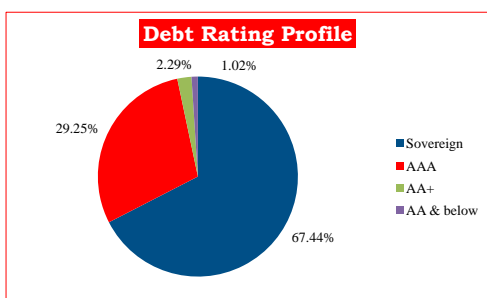
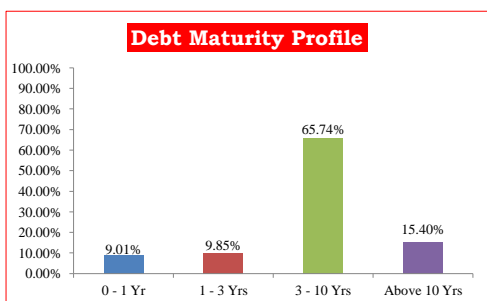
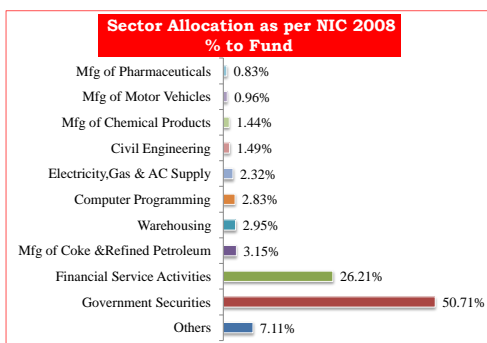
|                    |                |
|--------------------|----------------|
| <b>Grand Total</b> | <b>100.00%</b> |
|--------------------|----------------|

| Debt Parameters              |       |
|------------------------------|-------|
| Portfolio Yield (%)          | 7.38% |
| Avg Maturity (In Months)     | 83.80 |
| Modified Duration (In Years) | 4.78  |

| AUM ( in Lakhs) |           |              |           |
|-----------------|-----------|--------------|-----------|
| Equity          | Debt      | MMI & Others | Total     |
| 7,178.88        | 24,626.70 | 946.92       | 32,752.51 |

| 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%    | 1.69%       |
| Public Deposits    | 0% to 15%   | 0.00%       |
| Govt. Securities   |             | 75.19%      |
| Corporate Bonds    | 50% to 85%  |             |
| Equity             | 15% to 30%  | 21.92%      |
| Net Current Assets | -           | 1.20%       |



## Liquid Fund - Old Group as on December 31, 2022

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

|                       |                                |
|-----------------------|--------------------------------|
| <b>SFIN Code</b>      | : ULGF00111/08/03LiquidFund101 |
| <b>Inception Date</b> | : 23 Jul 2003                  |
| <b>NAV</b>            | : 69.8211                      |

| Fund V/s Benchmark Performance |             |                        |
|--------------------------------|-------------|------------------------|
| Period                         | Returns (%) | Benchmark Returns (%)# |
| Inception                      | 6.62%       | 6.54%                  |
| 10 Years                       | 5.93%       | 6.82%                  |
| 7 Years                        | 4.93%       | 5.97%                  |
| 5 Years                        | 4.40%       | 5.54%                  |
| 3 Years                        | 3.49%       | 4.43%                  |
| 2 Years                        | 3.19%       | 4.34%                  |
| 1 Year                         | 3.59%       | 5.08%                  |
| 6 Months                       | 2.07%       | 3.01%                  |
| 1 Month                        | 0.44%       | 0.57%                  |

# 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> |

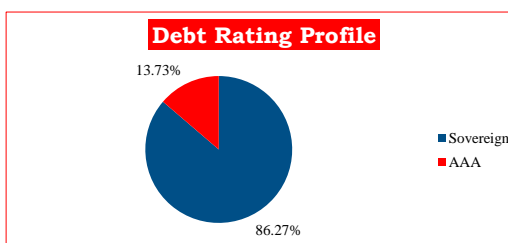
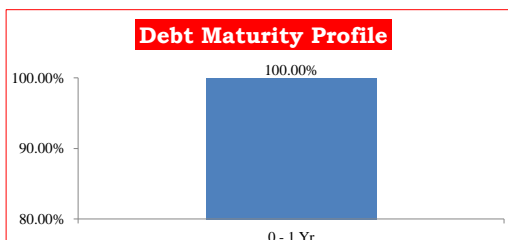
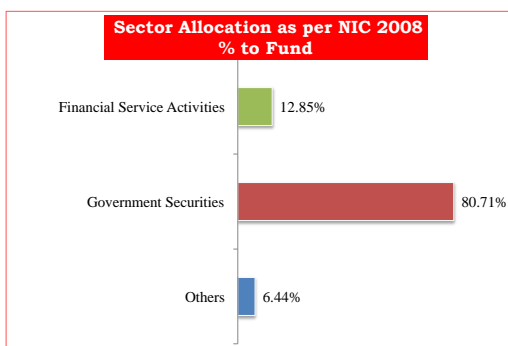
| Debt Parameters              |       |
|------------------------------|-------|
| Portfolio Yield (%)          | 6.12% |
| Avg Maturity (In Months)     | 5.33  |
| Modified Duration (In Years) | 0.44  |

**AUM (₹ in Lakhs)**

| Equity | Debt | MMI & Others | Total  |
|--------|------|--------------|--------|
| -      | -    | 308.87       | 308.87 |

| 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 December 31, 2022

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

|                       |                                |
|-----------------------|--------------------------------|
| <b>SFIN Code</b>      | : ULGF00211/08/03SecureMgtF101 |
| <b>Inception Date</b> | : 23 Jul 2003                  |
| <b>NAV</b>            | : 76.8028                      |

| Fund V/s Benchmark Performance |             |                        |
|--------------------------------|-------------|------------------------|
| Period                         | Returns (%) | Benchmark Returns (%)# |
| Inception                      | 7.10%       | 6.72%                  |
| 10 Years                       | 7.75%       | 7.84%                  |
| 7 Years                        | 7.14%       | 7.43%                  |
| 5 Years                        | 6.48%       | 6.90%                  |
| 3 Years                        | 5.39%       | 5.99%                  |
| 2 Years                        | 2.60%       | 2.97%                  |
| 1 Year                         | 2.11%       | 2.51%                  |
| 6 Months                       | 3.31%       | 4.08%                  |
| 1 Month                        | 0.39%       | 0.45%                  |

# CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

### Portfolio

| Debentures / Bonds                                | % to Fund     |
|---|---------------|
| Housing Development Finance Corporation Ltd       | 9.73%         |
| IDFC First Bank Limited                           | 5.10%         |
| Bajaj Finance Ltd                                 | 4.21%         |
| State Bank of India                               | 4.02%         |
| National Bank For Agriculture & Rural Development | 3.85%         |
| LIC Housing Finance Ltd                           | 2.34%         |
| Mahindra and Mahindra Financial Services Ltd      | 2.12%         |
| Cholamandalam Investment & Finance Company Ltd    | 1.50%         |
| Sikka Ports And Terminals                         | 1.30%         |
| Embassy Office Parks REIT                         | 1.22%         |
| Others  | 5.43%         |
| <b>Total</b>                                      | <b>40.83%</b> |

| Government Securities                             | % to Fund     |
|---|---------------|
| 7.26% GOI Mat 22-Aug-2032                         | 11.44%        |
| 7.40% GOI Mat 19-Sep-2062                         | 6.55%         |
| 7.17% GOI Mat 08-Jan-2028                         | 6.30%         |
| Gsec C-STRIPS Mat 15-Jun-2023                     | 5.44%         |
| 7.61% GOI Mat 09-May-2030                         | 4.97%         |
| 7.54% GOI Mat 23-May-2036                         | 3.57%         |
| 7.64% Food Corp of India Bond GOI Mat 12-Dec-2029 | 2.51%         |
| 7.84% Tamil Nadu SDL Mat 13-Jul-2026              | 2.38%         |
| 7.60% Food Corp of India Bond GOI Mat 09-Jan-2030 | 2.32%         |
| 7.41% GOI Mat 19-Dec-2036                         | 1.77%         |
| Others  | 10.55%        |
| <b>Total</b>                                      | <b>57.80%</b> |

|   |              |
|---|--------------|
| <b>Deposits, Money Mkt Securities and Net Current Assets.</b> | <b>1.38%</b> |
|---|--------------|

|                    |                |
|--------------------|----------------|
| <b>Grand Total</b> | <b>100.00%</b> |
|--------------------|----------------|

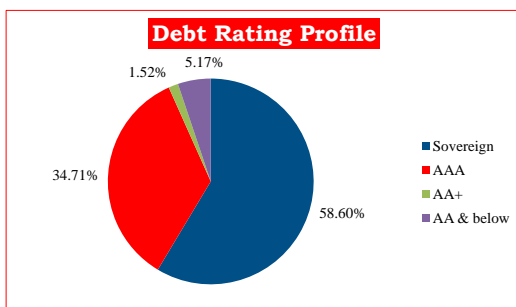
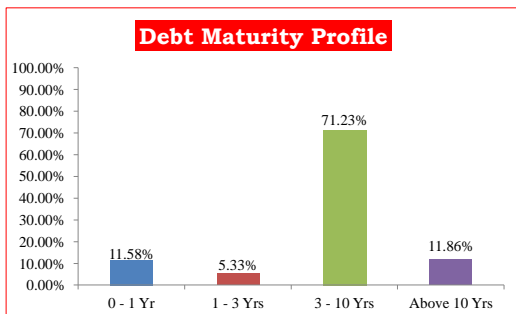
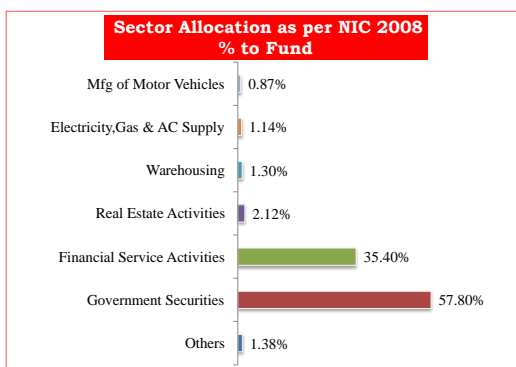
| Debt Parameters              |       |
|------------------------------|-------|
| Portfolio Yield (%)          | 7.41% |
| Avg Maturity (In Months)     | 96.11 |
| Modified Duration (In Years) | 4.76  |

**AUM (₹ in Lakhs)**

| Equity | Debt      | MMI & Others | Total     |
|--------|-----------|--------------|-----------|
| -      | 15,834.81 | 221.27       | 16,056.08 |

| 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%    | 1.59%       |
| Public Deposits    | 0% to 20%   | 0.00%       |
| Govt. Securities   | 75% to 100% | 98.62%      |
| Corporate Bonds    |             |             |
| Equity             | 0%          | 0.00%       |
| Net Current Assets | -           | -0.21%      |



## Balanced Managed Fund - Life Group as on December 31, 2022

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

|                       |                                |
|-----------------------|--------------------------------|
| <b>SFIN Code</b>      | : ULGF02525/02/12BalancedMF101 |
| <b>Inception Date</b> | : 02 Jan 2004                  |
| <b>NAV</b>            | : 166.0147                     |

| Fund V/s Benchmark Performance |             |                         |
|--------------------------------|-------------|-------------------------|
| Period                         | Returns (%) | Benchmark Returns (%)/# |
| Inception                      | 11.50%      | 9.42%                   |
| 10 Years                       | 10.49%      | 9.68%                   |
| 7 Years                        | 10.17%      | 9.69%                   |
| 5 Years                        | 8.65%       | 8.66%                   |
| 3 Years                        | 10.83%      | 9.87%                   |
| 2 Years                        | 7.88%       | 8.07%                   |
| 1 Year                         | 2.83%       | 3.42%                   |
| 6 Months                       | 8.51%       | 9.02%                   |
| 1 Month                        | -1.30%      | -1.30%                  |

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

### Portfolio

| Equity                             | % to Fund     |
|------------------------------------|---------------|
| Reliance Industries Limited        | 4.15%         |
| ICICI Bank Limited                 | 3.36%         |
| HDFC Bank Limited                  | 3.30%         |
| Infosys Limited                    | 3.22%         |
| Axis Bank Limited                  | 1.82%         |
| Housing Devt Finance Corpn Limited | 1.66%         |
| Tata Consultancy Services Limited  | 1.51%         |
| Kotak Nifty Bank ETF               | 1.48%         |
| ITC Limited                        | 1.39%         |
| Larsen & Toubro Limited            | 1.36%         |
| Bharti Airtel Ltd                  | 1.18%         |
| State Bank of India                | 1.14%         |
| Hindustan Unilever Limited         | 1.09%         |
| Kotak Mahindra Bank Limited        | 1.04%         |
| Mahindra & Mahindra Ltd.           | 0.95%         |
| UltraTech Cement Limited           | 0.84%         |
| Bajaj Finance Ltd                  | 0.72%         |
| Maruti Suzuki India Ltd            | 0.64%         |
| HCL Technologies Limited           | 0.61%         |
| Nippon India ETF Nifty Bank BeES   | 0.57%         |
| Dr Reddys Laboratories Limited     | 0.52%         |
| Others                             | 10.72%        |
| <b>Total</b>                       | <b>43.27%</b> |

| Debentures / Bonds                             | % to Fund     |
|--|---------------|
| Housing Development Finance Corporation Ltd    | 7.45%         |
| Cholamandalam Investment & Finance Company Ltd | 2.21%         |
| State Bank of India                            | 2.08%         |
| Sundaram Finance Ltd                           | 1.07%         |
| LJC Housing Finance Ltd                        | 1.05%         |
| Mahindra and Mahindra Financial Services Ltd   | 0.95%         |
| HDB Financial Services Ltd                     | 0.76%         |
| Sikka Ports And Terminals                      | 0.67%         |
| Larsen & Toubro Ltd                            | 0.62%         |
| AXIS Bank Limited                              | 0.58%         |
| Others   | 1.32%         |
| <b>Total</b>                                   | <b>18.76%</b> |

| Government Securities                 | % to Fund     |
|---------------------------------------|---------------|
| 7.26% GOI Mat 22-Aug-2032             | 9.68%         |
| 7.54% GOI Mat 23-May-2036             | 4.48%         |
| 7.17% GOI Mat 08-Jan-2028             | 2.84%         |
| 6.45% GOI Mat 07-Oct-2029             | 2.64%         |
| 7.41% GOI Mat 19-Dec-2036             | 2.26%         |
| 7.38% GOI Mat 20-Jun-2027             | 1.75%         |
| 7.33% Maharashtra SDL Mat 13-Sep-2027 | 1.61%         |
| Gsec C-STRIPS Mat 10-Feb-2023         | 0.96%         |
| 7.36% GOI Mat 12-Sep-2052             | 0.69%         |
| 7.65% Tamil Nadu SDL Mat 06-Dec-2027  | 0.59%         |
| Others                                | 6.91%         |
| <b>Total</b>                          | <b>34.43%</b> |

|   |              |
|---|--------------|
| <b>Deposits, Money Mkt Securities and Net Current Assets.</b> | <b>3.54%</b> |
|---|--------------|

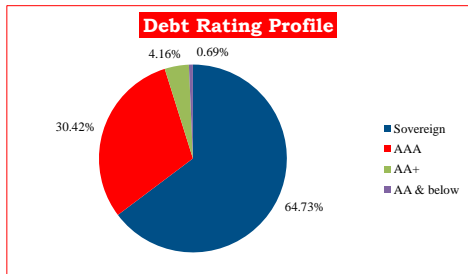
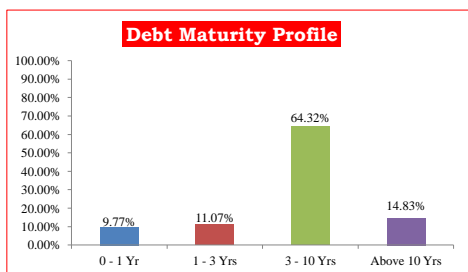
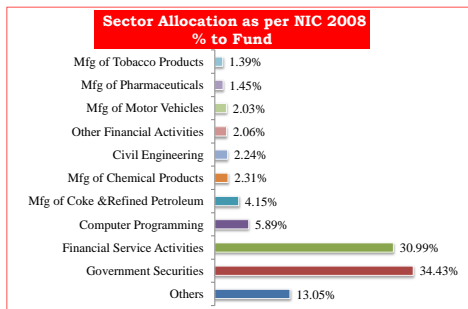
|                    |                |
|--------------------|----------------|
| <b>Grand Total</b> | <b>100.00%</b> |
|--------------------|----------------|

| Debt Parameters              |       |
|------------------------------|-------|
| Portfolio Yield (%)          | 7.37% |
| Avg Maturity (In Months)     | 83.15 |
| Modified Duration (In Years) | 4.73  |

| AUM ( in Lakhs) |           |              |           |
|-----------------|-----------|--------------|-----------|
| Equity          | Debt      | MMI & Others | Total     |
| 8,377.81        | 10,299.34 | 685.18       | 19,362.33 |

| 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%    | 2.51%       |
| Public Deposits    | 0% to 15%   | 0.00%       |
| Govt. Securities   |             | 53.19%      |
| Corporate Bonds    | 20% to 70%  | 43.27%      |
| Equity             | 30% to 60%  | 43.27%      |
| Net Current Assets | -           | 1.02%       |



## Balanced Managed Fund - Pension Group as on December 31, 2022

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

|                       |                                |
|-----------------------|--------------------------------|
| <b>SFIN Code</b>      | : ULGF03218/02/12BalancedMF101 |
| <b>Inception Date</b> | : 02 Jan 2004                  |
| <b>NAV</b>            | : 157.3598                     |

| Fund V/s Benchmark Performance |             |                   |
|--------------------------------|-------------|-------------------|
| Period                         | Returns (%) | Benchmark Returns |
| Inception                      | 11.19%      | 9.42%             |
| 10 Years                       | 10.39%      | 9.68%             |
| 7 Years                        | 10.15%      | 9.69%             |
| 5 Years                        | 8.56%       | 8.66%             |
| 3 Years                        | 10.56%      | 9.87%             |
| 2 Years                        | 7.71%       | 8.07%             |
| 1 Year                         | 2.91%       | 3.42%             |
| 6 Months                       | 8.40%       | 9.02%             |
| 1 Month                        | -1.33%      | -1.30%            |

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

### Portfolio

| Equity                             | % to Fund     |
|------------------------------------|---------------|
| Reliance Industries Limited        | 4.22%         |
| ICICI Bank Limited                 | 3.42%         |
| HDFC Bank Limited                  | 3.35%         |
| Infosys Limited                    | 3.27%         |
| Axis Bank Limited                  | 1.85%         |
| Housing Devt Finance Corpn Limited | 1.69%         |
| Tata Consultancy Services Limited  | 1.53%         |
| Kotak Nifty Bank ETF               | 1.51%         |
| ITC Limited                        | 1.41%         |
| Larsen & Toubro Limited            | 1.38%         |
| Bharti Airtel Ltd                  | 1.20%         |
| State Bank of India                | 1.16%         |
| Hindustan Unilever Limited         | 1.11%         |
| Kotak Mahindra Bank Limited        | 1.06%         |
| Mahindra & Mahindra Ltd.           | 0.97%         |
| UltraTech Cement Limited           | 0.85%         |
| Bajaj Finance Ltd                  | 0.74%         |
| Maruti Suzuki India Ltd            | 0.65%         |
| HCL Technologies Limited           | 0.62%         |
| Nippon India ETF Nifty Bank BeES   | 0.58%         |
| Dr Reddys Laboratories Limited     | 0.52%         |
| Others                             | 10.90%        |
| <b>Total</b>                       | <b>43.98%</b> |

| Debentures / Bonds                             | % to Fund     |
|--|---------------|
| Housing Development Finance Corporation Ltd    | 5.95%         |
| Cholamandalam Investment & Finance Company Ltd | 2.27%         |
| LIC Housing Finance Ltd                        | 1.43%         |
| Sikka Ports And Terminals                      | 1.43%         |
| IDFC First Bank Limited                        | 1.15%         |
| HDB Financial Services Ltd                     | 0.95%         |
| Mahindra & Mahindra Ltd                        | 0.85%         |
| Mahindra and Mahindra Financial Services Ltd   | 0.76%         |
| State Bank of India                            | 0.63%         |
| Larsen & Toubro Ltd                            | 0.52%         |
| Others   | 1.16%         |
| <b>Total</b>                                   | <b>17.09%</b> |

| Government Securities                             | % to Fund     |
|---|---------------|
| 7.26% GOI Mat 22-Aug-2032                         | 9.90%         |
| 7.54% GOI Mat 23-May-2036                         | 4.60%         |
| 7.17% GOI Mat 08-Jan-2028                         | 2.59%         |
| 7.33% Maharashtra SDL Mat 13-Sep-2027             | 2.51%         |
| 7.41% GOI Mat 19-Dec-2036                         | 2.31%         |
| 7.38% GOI Mat 20-Jun-2027                         | 1.79%         |
| 7.64% Food Corp of India Bond GOI Mat 12-Dec-2029 | 1.26%         |
| 6.45% GOI Mat 07-Oct-2029                         | 1.17%         |
| 7.65% Karnataka SDL Mat 29 Nov 2027               | 0.99%         |
| 7.36% GOI Mat 12-Sep-2052                         | 0.71%         |
| Others  | 7.14%         |
| <b>Total</b>                                      | <b>34.97%</b> |

|  |              |
|--|--------------|
| <b>Deposits, Money Mkt Securities and Net Curr</b> | <b>3.95%</b> |
|--|--------------|

|                    |                |
|--------------------|----------------|
| <b>Grand Total</b> | <b>100.00%</b> |
|--------------------|----------------|

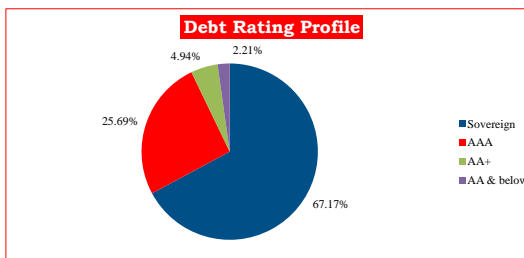
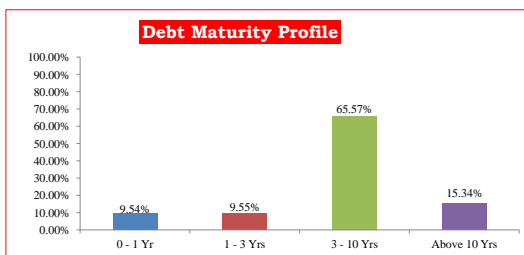
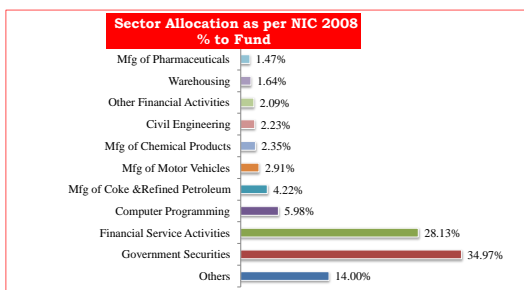
| Debt Parameters              |       |
|------------------------------|-------|
| Portfolio Yield (%)          | 7.40% |
| Avg Maturity (In Months)     | 83.32 |
| Modified Duration (In Years) | 4.75  |

### AUM ( in Lakhs)

| Equity    | Debt      | MMI & Others | Total     |
|-----------|-----------|--------------|-----------|
| 11,964.30 | 14,162.72 | 1,074.57     | 27,201.59 |

| 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%    | 3.09%       |
| Public Deposits    | 0% to 15%   | 0.00%       |
| Govt. Securities   | 20% to 70%  | 52.07%      |
| Corporate Bonds    |             |             |
| Equity             | 30% to 60%  | 43.98%      |
| Net Current Assets | -           | 0.86%       |



## Defensive Managed Fund - Life Group as on December 31, 2022

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

|                       |                                |
|-----------------------|--------------------------------|
| <b>SFIN Code</b>      | : ULGF02425/02/12DefensiveF101 |
| <b>Inception Date</b> | : 02 Jan 2004                  |
| <b>NAV</b>            | : 112.2586                     |

| Fund V/s Benchmark Performance |             |                        |
|--------------------------------|-------------|------------------------|
| Period                         | Returns (%) | Benchmark Returns (%)# |
| Inception                      | 9.32%       | 8.05%                  |
| 10 Years                       | 9.02%       | 8.76%                  |
| 7 Years                        | 8.65%       | 8.56%                  |
| 5 Years                        | 7.52%       | 7.78%                  |
| 3 Years                        | 8.25%       | 7.93%                  |
| 2 Years                        | 5.11%       | 5.52%                  |
| 1 Year                         | 2.40%       | 2.96%                  |
| 6 Months                       | 5.85%       | 6.55%                  |
| 1 Month                        | -0.51%      | -0.43%                 |

# 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        | 2.05%         |
| ICICI Bank Limited                 | 1.66%         |
| HDFC Bank Limited                  | 1.63%         |
| Infosys Limited                    | 1.59%         |
| Axis Bank Limited                  | 0.90%         |
| Housing Devt Finance Corpn Limited | 0.82%         |
| Tata Consultancy Services Limited  | 0.75%         |
| Kotak Nifty Bank ETF               | 0.73%         |
| ITC Limited                        | 0.68%         |
| Larsen & Toubro Limited            | 0.67%         |
| Bharti Airtel Ltd                  | 0.58%         |
| State Bank of India                | 0.56%         |
| Hindustan Unilever Limited         | 0.54%         |
| Kotak Mahindra Bank Limited        | 0.51%         |
| Others                             | 7.69%         |
| <b>Total</b>                       | <b>21.36%</b> |

| Debentures / Bonds                          | % to Fund     |
|---|---------------|
| Housing Development Finance Corporation Ltd | 5.73%         |
| LIC Housing Finance Ltd                     | 3.71%         |
| State Bank of India                         | 2.68%         |
| Power Grid Corporation of India Ltd         | 1.34%         |
| AXIS Bank Limited                           | 1.30%         |
| Bajaj Finance Ltd                           | 1.10%         |
| HDB Financial Services Ltd                  | 1.08%         |
| IDFC First Bank Limited                     | 0.92%         |
| National Highway Authority Of India         | 0.87%         |
| Sikka Ports And Terminals                   | 0.84%         |
| Others                                      | 5.36%         |
| <b>Total</b>                                | <b>24.92%</b> |

| Government Securities                             | % to Fund     |
|---|---------------|
| 7.26% GOI Mat 22-Aug-2032                         | 13.35%        |
| 7.54% GOI Mat 23-May-2036                         | 6.39%         |
| 7.17% GOI Mat 08-Jan-2028                         | 4.31%         |
| 7.41% GOI Mat 19-Dec-2036                         | 3.12%         |
| Gsec C-STRIPS Mat 15-Jun-2023                     | 2.57%         |
| 7.33% Maharashtra SDL Mat 13-Sep-2027             | 2.54%         |
| 7.38% GOI Mat 20-Jun-2027                         | 2.42%         |
| 6.45% GOI Mat 07-Oct-2029                         | 2.33%         |
| 7.65% Tamil Nadu SDL Mat 06-Dec-2027              | 1.65%         |
| 7.64% Food Corp of India Bond GOI Mat 12-Dec-2029 | 1.49%         |
| Others  | 11.49%        |
| <b>Total</b>                                      | <b>51.68%</b> |

|   |              |
|---|--------------|
| <b>Deposits, Money Mkt Securities and Net Current Assets.</b> | <b>2.04%</b> |
|---|--------------|

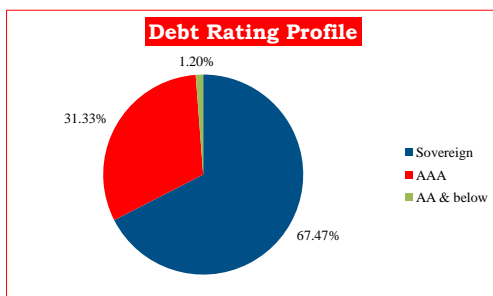
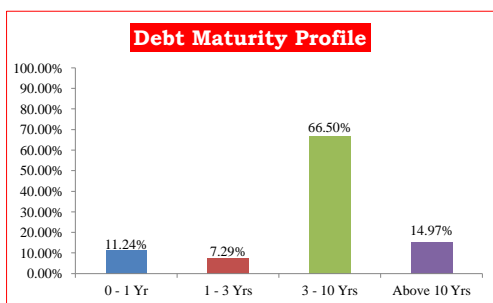
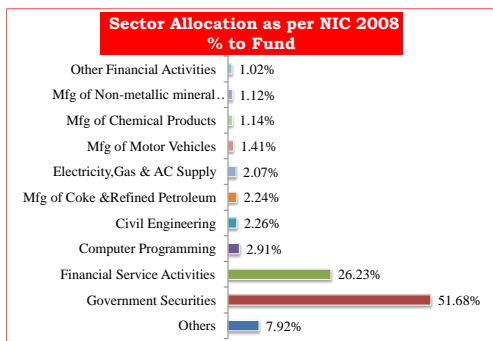
|                    |                |
|--------------------|----------------|
| <b>Grand Total</b> | <b>100.00%</b> |
|--------------------|----------------|

| Debt Parameters              |       |
|------------------------------|-------|
| Portfolio Yield (%)          | 7.38% |
| Avg Maturity (In Months)     | 83.42 |
| Modified Duration (In Years) | 4.78  |

| AUM ( in Lakhs) |            |              |            |
|-----------------|------------|--------------|------------|
| Equity          | Debt       | MMI & Others | Total      |
| 33,252.84       | 119,270.73 | 3,182.03     | 155,705.60 |

| 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%    | 0.91%       |
| Public Deposits    | 0% to 15%   | 0.00%       |
| Govt. Securities   | 50% to 85%  | 76.60%      |
| Corporate Bonds    |             |             |
| Equity             | 15% to 30%  | 21.36%      |
| Net Current Assets | -           | 1.14%       |



## Defensive Managed Fund - Pension Group as on December 31, 2022

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

|                       |                                |
|-----------------------|--------------------------------|
| <b>SFIN Code</b>      | : ULGF03118/02/12DefensiveF101 |
| <b>Inception Date</b> | : 02 Jan 2004                  |
| <b>NAV</b>            | : 101.0824                     |

| Fund V/s Benchmark Performance |             |                        |
|--------------------------------|-------------|------------------------|
| Period                         | Returns (%) | Benchmark Returns (%)# |
| Inception                      | 8.72%       | 8.05%                  |
| 10 Years                       | 8.96%       | 8.76%                  |
| 7 Years                        | 8.71%       | 8.56%                  |
| 5 Years                        | 7.48%       | 7.78%                  |
| 3 Years                        | 7.94%       | 7.93%                  |
| 2 Years                        | 5.02%       | 5.52%                  |
| 1 Year                         | 2.25%       | 2.96%                  |
| 6 Months                       | 5.77%       | 6.55%                  |
| 1 Month                        | -0.53%      | -0.43%                 |

# 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        | 2.08%         |
| ICICI Bank Limited                 | 1.68%         |
| HDFC Bank Limited                  | 1.65%         |
| Infosys Limited                    | 1.60%         |
| Axis Bank Limited                  | 0.91%         |
| Housing Devt Finance Corpn Limited | 0.83%         |
| Tata Consultancy Services Limited  | 0.75%         |
| Kotak Nifty Bank ETF               | 0.74%         |
| IITC Limited                       | 0.69%         |
| Larsen & Toubro Limited            | 0.68%         |
| Bharti Airtel Ltd                  | 0.59%         |
| State Bank of India                | 0.57%         |
| Hindustan Unilever Limited         | 0.54%         |
| Kotak Mahindra Bank Limited        | 0.52%         |
| Others                             | 7.79%         |
| <b>Total</b>                       | <b>21.64%</b> |

| Debentures / Bonds                             | % to Fund     |
|--|---------------|
| Housing Development Finance Corporation Ltd    | 6.60%         |
| National Highway Authority Of India            | 2.02%         |
| Sikka Ports And Terminals                      | 1.91%         |
| Cholamandalam Investment & Finance Company Ltd | 1.72%         |
| NHPC Ltd                                       | 1.71%         |
| Mahindra & Mahindra Ltd                        | 1.28%         |
| State Bank of India                            | 1.24%         |
| HDB Financial Services Ltd                     | 1.14%         |
| Bajaj Finance Ltd                              | 1.11%         |
| Power Finance Corporation Ltd                  | 1.09%         |
| Others   | 5.90%         |
| <b>Total</b>                                   | <b>25.72%</b> |

| Government Securities                 | % to Fund     |
|---------------------------------------|---------------|
| 7.26% GOI Mat 22-Aug-2032             | 13.42%        |
| 7.54% GOI Mat 23-May-2036             | 6.58%         |
| 7.17% GOI Mat 08-Jan-2028             | 4.01%         |
| 7.41% GOI Mat 19-Dec-2036             | 3.14%         |
| 6.45% GOI Mat 07-Oct-2029             | 2.62%         |
| 7.38% GOI Mat 20-Jun-2027             | 2.43%         |
| 7.33% Maharashtra SDL Mat 13-Sep-2027 | 2.35%         |
| 7.72% GOI Mat 25-May-2025             | 1.41%         |
| 7.65% Karnataka SDL Mat 29 Nov 2027   | 1.33%         |
| 7.36% GOI Mat 12-Sep-2052             | 0.96%         |
| Others                                | 10.27%        |
| <b>Total</b>                          | <b>48.51%</b> |

|   |              |
|---|--------------|
| <b>Deposits, Money Mkt Securities and Net Current Assets.</b> | <b>4.14%</b> |
|---|--------------|

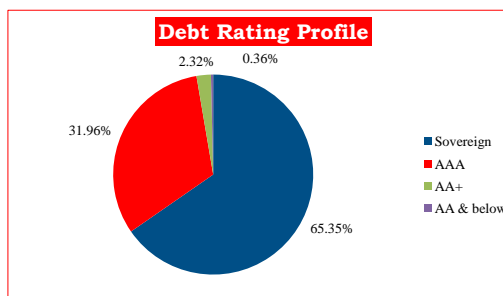
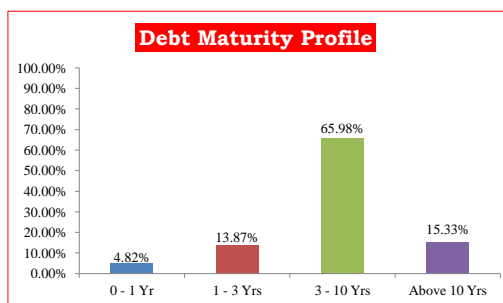
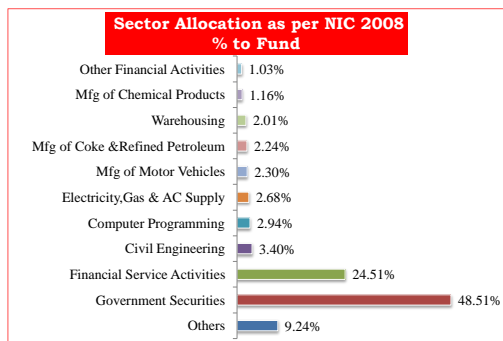
|                    |                |
|--------------------|----------------|
| <b>Grand Total</b> | <b>100.00%</b> |
|--------------------|----------------|

| Debt Parameters              |       |
|------------------------------|-------|
| Portfolio Yield (%)          | 7.40% |
| Avg Maturity (In Months)     | 84.80 |
| Modified Duration (In Years) | 4.86  |

| AUM ( ` in Lakhs) |           |              |           |
|-------------------|-----------|--------------|-----------|
| Equity            | Debt      | MMI & Others | Total     |
| 4,051.92          | 13,900.55 | 775.76       | 18,728.23 |

| 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%    | 2.86%       |
| Public Deposits    | 0% to 15%   | 0.00%       |
| Govt. Securities   | 50% to 85%  | 74.22%      |
| Corporate Bonds    |             |             |
| Equity             | 15% to 30%  | 21.64%      |
| Net Current Assets | -           | 1.28%       |



## Growth Fund - Pension Group as on December 31, 2022

**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>            | : 296.9412                     |

| Fund V/s Benchmark Performance |             |                        |
|--------------------------------|-------------|------------------------|
| Period                         | Returns (%) | Benchmark Returns (%)# |
| Inception                      | 14.63%      | 12.77%                 |
| 10 Years                       | 13.69%      | 11.92%                 |
| 7 Years                        | 14.63%      | 12.46%                 |
| 5 Years                        | 12.16%      | 10.81%                 |
| 3 Years                        | 18.28%      | 14.62%                 |
| 2 Years                        | 18.63%      | 14.31%                 |
| 1 Year                         | 4.41%       | 4.54%                  |
| 6 Months                       | 16.42%      | 15.06%                 |
| 1 Month                        | -2.81%      | -3.44%                 |

# BSE-100

Note: Returns over 1 year have been annualized.

### Portfolio

| Equity                                 | % to Fund     |
|--|---------------|
| UltraTech Cement Limited               | 6.76%         |
| State Bank of India                    | 6.52%         |
| Reliance Industries Limited            | 5.06%         |
| Bharti Airtel Ltd                      | 5.03%         |
| Larsen & Toubro Limited                | 4.71%         |
| Infosys Limited                        | 4.50%         |
| Sun Pharmaceuticals Industries Limited | 4.07%         |
| Axis Bank Limited                      | 3.65%         |
| Tata Steel Limited                     | 3.61%         |
| Mahindra & Mahindra Ltd.               | 3.25%         |
| Dr Reddys Laboratories Limited         | 2.87%         |
| Tata Motors Limited                    | 2.68%         |
| Hindalco Industries Limited            | 2.54%         |
| Adani Port & Special Economic Zone Ltd | 2.37%         |
| Godrej Consumer Products Limited       | 2.35%         |
| Tech Mahindra Limited                  | 2.18%         |
| HDFC Bank Limited                      | 2.13%         |
| Vedanta Ltd                            | 2.11%         |
| Cipla Limited                          | 2.02%         |
| Bajaj Auto Ltd.                        | 1.80%         |
| Bajaj Finserv Ltd                      | 1.75%         |
| SKF India Ltd                          | 1.63%         |
| Maruti Suzuki India Ltd                | 1.52%         |
| Eicher Motors Limited                  | 1.46%         |
| Ambuja Cements Ltd.                    | 1.42%         |
| Tata Power Co. Ltd                     | 1.39%         |
| Marico Limited.                        | 1.38%         |
| Nestle India Limited                   | 1.33%         |
| Oil & Natural Gas Corporation Ltd.     | 1.24%         |
| IndusInd Bank Limited                  | 1.21%         |
| Coal India Limited                     | 1.08%         |
| Power Grid Corporation of India Ltd    | 1.06%         |
| Asian Paints (India) Ltd               | 1.05%         |
| Bharat Petroleum Corporation Ltd       | 0.96%         |
| Gas Authority of India Limited         | 0.91%         |
| Bosch Ltd                              | 0.78%         |
| Grasim Industries Limited              | 0.78%         |
| Associated Cement Co Ltd.              | 0.77%         |
| Colgate Palmolive (India) Ltd          | 0.56%         |
| Indian Oil Corporation Ltd             | 0.51%         |
| Others                                 | 2.41%         |
| <b>Total</b>                           | <b>95.39%</b> |

|   |              |
|---|--------------|
| <b>Deposits, Money Mkt Securities and Net Current Assets.</b> | <b>4.61%</b> |
|---|--------------|

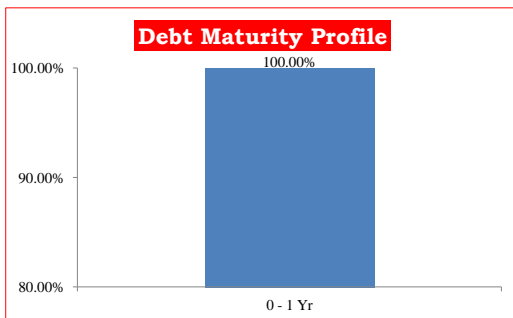
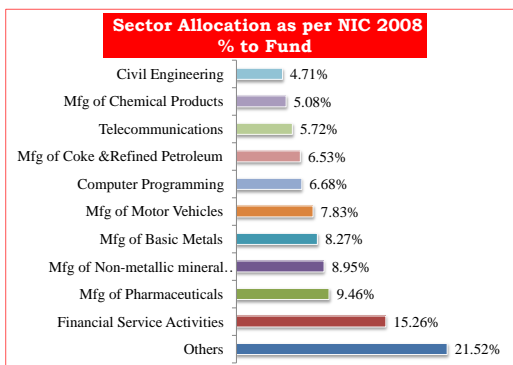
|                    |                |
|--------------------|----------------|
| <b>Grand Total</b> | <b>100.00%</b> |
|--------------------|----------------|

**AUM ( in Lakhs)**

| Equity | Debt | MMI & Others | Total |
|--------|------|--------------|-------|
| 42.23  | -    | 2.04         | 44.27 |

| 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%    | 2.35%       |
| Public Deposits    | 0%          | 0.00%       |
| Govt. Securities   | 0%          | 0.00%       |
| Corporate Bonds    |             |             |
| Equity             | 95% to 100% | 95.39%      |
| Net Current Assets | -           | 2.26%       |



## Liquid Fund - Life Group as on December 31, 2022

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

|                       |                                |
|-----------------------|--------------------------------|
| <b>SFIN Code</b>      | : ULGF02225/02/12LiquidFund101 |
| <b>Inception Date</b> | : 02 Jan 2004                  |
| <b>NAV</b>            | : 69.1908                      |

| Fund V/s Benchmark Performance |             |                        |
|--------------------------------|-------------|------------------------|
| Period                         | Returns (%) | Benchmark Returns (%)# |
| Inception                      | 6.73%       | 6.60%                  |
| 10 Years                       | 5.96%       | 6.82%                  |
| 7 Years                        | 4.97%       | 5.97%                  |
| 5 Years                        | 4.47%       | 5.54%                  |
| 3 Years                        | 3.56%       | 4.43%                  |
| 2 Years                        | 3.29%       | 4.34%                  |
| 1 Year                         | 3.65%       | 5.08%                  |
| 6 Months                       | 2.13%       | 3.01%                  |
| 1 Month                        | 0.46%       | 0.57%                  |

# 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> |

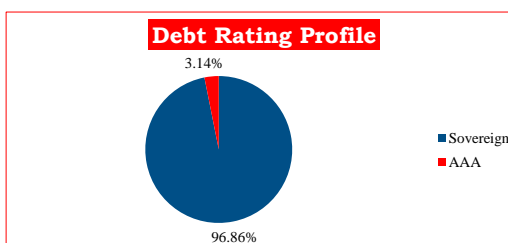
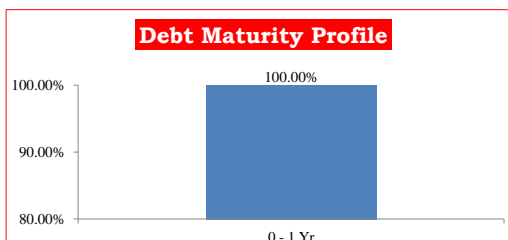
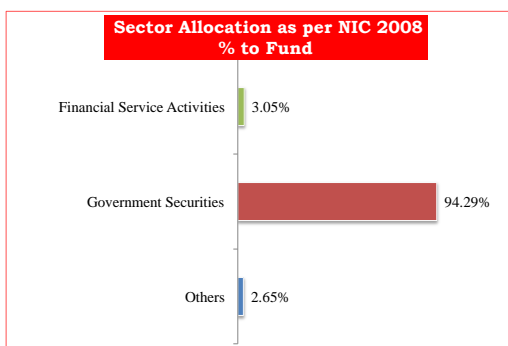
| Debt Parameters              |       |
|------------------------------|-------|
| Portfolio Yield (%)          | 6.31% |
| Avg Maturity (In Months)     | 5.41  |
| Modified Duration (In Years) | 0.45  |

**AUM (₹ in Lakhs)**

| Equity | Debt | MMI & Others | Total    |
|--------|------|--------------|----------|
| -      | -    | 3,401.73     | 3,401.73 |

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



## Liquid Fund - Pension Group as on December 31, 2022

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

|                       |                                |
|-----------------------|--------------------------------|
| <b>SFIN Code</b>      | : ULGF02918/02/12LiquidFund101 |
| <b>Inception Date</b> | : 02 Jan 2004                  |
| <b>NAV</b>            | : 69.1218                      |

| Fund V/s Benchmark Performance |             |                        |
|--------------------------------|-------------|------------------------|
| Period                         | Returns (%) | Benchmark Returns (%)# |
| Inception                      | 6.73%       | 6.60%                  |
| 10 Years                       | 5.87%       | 6.82%                  |
| 7 Years                        | 4.85%       | 5.97%                  |
| 5 Years                        | 4.33%       | 5.54%                  |
| 3 Years                        | 3.42%       | 4.43%                  |
| 2 Years                        | 3.11%       | 4.34%                  |
| 1 Year                         | 3.52%       | 5.08%                  |
| 6 Months                       | 1.99%       | 3.01%                  |
| 1 Month                        | 0.45%       | 0.57%                  |

# 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> |

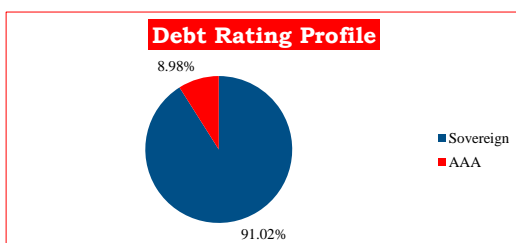
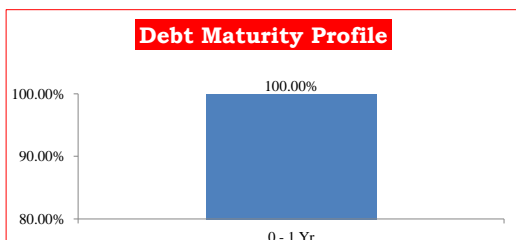
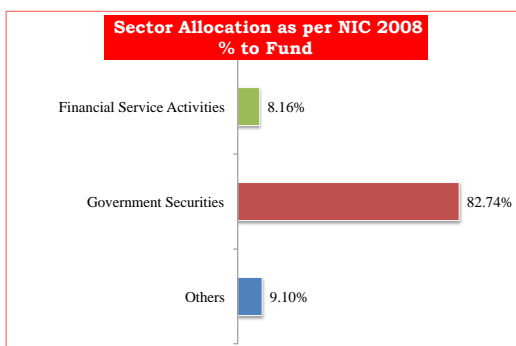
| Debt Parameters              |       |
|------------------------------|-------|
| Portfolio Yield (%)          | 6.29% |
| Avg Maturity (In Months)     | 5.59  |
| Modified Duration (In Years) | 0.47  |

**AUM (₹ in Lakhs)**

| Equity | Debt | MMI & Others | Total  |
|--------|------|--------------|--------|
| -      | -    | 787.67       | 787.67 |

| 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 December 31, 2022

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

|                       |                                |
|-----------------------|--------------------------------|
| <b>SFIN Code</b>      | : ULGF02325/02/12SecureMgtF101 |
| <b>Inception Date</b> | : 02 Jan 2004                  |
| <b>NAV</b>            | : 78.0281                      |

| Fund V/s Benchmark Performance |             |                        |
|--------------------------------|-------------|------------------------|
| Period                         | Returns (%) | Benchmark Returns (%)# |
| Inception                      | 7.37%       | 6.68%                  |
| 10 Years                       | 7.86%       | 7.84%                  |
| 7 Years                        | 7.37%       | 7.43%                  |
| 5 Years                        | 6.71%       | 6.90%                  |
| 3 Years                        | 5.52%       | 5.99%                  |
| 2 Years                        | 2.77%       | 2.97%                  |
| 1 Year                         | 2.36%       | 2.51%                  |
| 6 Months                       | 3.82%       | 4.08%                  |
| 1 Month                        | 0.39%       | 0.45%                  |

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

| Portfolio   |               |
|---|---------------|
| Debentures / Bonds                                | % to Fund     |
| Housing Development Finance Corporation Ltd       | 6.36%         |
| IDFC First Bank Limited                           | 5.95%         |
| State Bank of India                               | 4.08%         |
| National Bank For Agriculture & Rural Development | 3.23%         |
| LIC Housing Finance Ltd                           | 3.05%         |
| Hdfc Credila Financial Services Limited           | 3.03%         |
| Sikka Ports And Terminals                         | 2.85%         |
| Bajaj Finance Ltd                                 | 2.11%         |
| REC Limited                                       | 2.05%         |
| Mahindra & Mahindra Ltd                           | 1.97%         |
| Others  | 9.59%         |
| <b>Total</b>                                      | <b>44.28%</b> |

| Government Securities                             | % to Fund     |
|---|---------------|
| 7.26% GOI Mat 22-Aug-2032                         | 12.26%        |
| 7.40% GOI Mat 19-Sep-2062                         | 6.96%         |
| 7.61% GOI Mat 09-May-2030                         | 4.50%         |
| 7.17% GOI Mat 08-Jan-2028                         | 3.48%         |
| 7.54% GOI Mat 23-May-2036                         | 3.40%         |
| Gsec C-STRIPS Mat 15-Jun-2023                     | 3.30%         |
| 7.64% Food Corp of India Bond GOI Mat 12-Dec-2029 | 3.22%         |
| 7.84% Tamil Nadu SDL Mat 13-Jul-2026              | 2.50%         |
| 5.74% GOI Mat 15-Nov-2026                         | 1.85%         |
| 7.41% GOI Mat 19-Dec-2036                         | 1.77%         |
| Others  | 10.30%        |
| <b>Total</b>                                      | <b>53.54%</b> |

|   |              |
|---|--------------|
| <b>Deposits, Money Mkt Securities and Net Current Assets.</b> | <b>2.19%</b> |
|---|--------------|

|                    |                |
|--------------------|----------------|
| <b>Grand Total</b> | <b>100.00%</b> |
|--------------------|----------------|

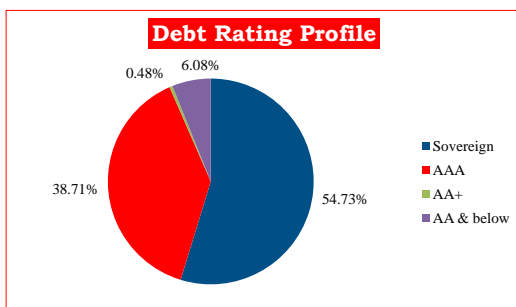
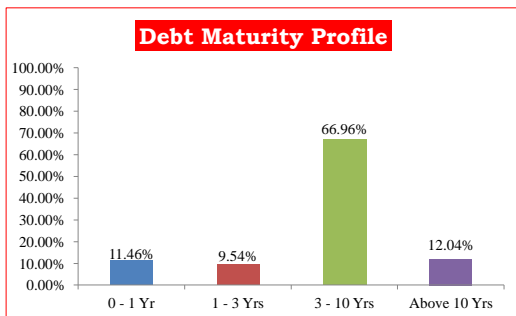
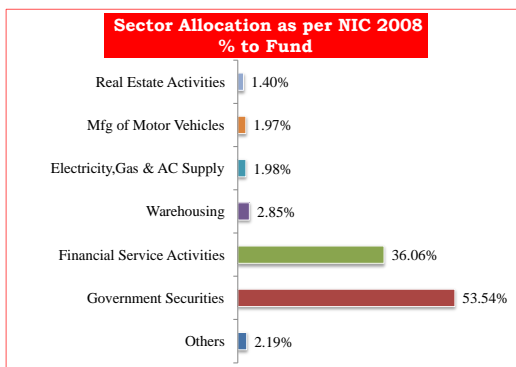
| Debt Parameters              |       |
|------------------------------|-------|
| Portfolio Yield (%)          | 7.43% |
| Avg Maturity (In Months)     | 96.16 |
| Modified Duration (In Years) | 4.72  |

**AUM (₹ in Lakhs)**

| Equity | Debt      | MMI & Others | Total     |
|--------|-----------|--------------|-----------|
| -      | 28,755.20 | 643.17       | 29,398.37 |

| 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%    | 2.85%       |
| Public Deposits    | 0% to 20%   | 0.00%       |
| Govt. Securities   | 75% to 100% | 97.81%      |
| Corporate Bonds    |             |             |
| Equity             | 0%          | 0.00%       |
| Net Current Assets | -           | -0.66%      |



## Secured Managed Fund - Pension Group as on December 31, 2022

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

|                       |                                |
|-----------------------|--------------------------------|
| <b>SFIN Code</b>      | : ULGF03018/02/12SecureMgtF101 |
| <b>Inception Date</b> | : 02 Jan 2004                  |
| <b>NAV</b>            | : 76.2229                      |

| Fund V/s Benchmark Performance |             |                        |
|--------------------------------|-------------|------------------------|
| Period                         | Returns (%) | Benchmark Returns (%)# |
| Inception                      | 7.24%       | 6.68%                  |
| 10 Years                       | 7.76%       | 7.84%                  |
| 7 Years                        | 7.23%       | 7.43%                  |
| 5 Years                        | 6.54%       | 6.90%                  |
| 3 Years                        | 5.23%       | 5.99%                  |
| 2 Years                        | 2.43%       | 2.97%                  |
| 1 Year                         | 1.83%       | 2.51%                  |
| 6 Months                       | 3.38%       | 4.08%                  |
| 1 Month                        | 0.26%       | 0.45%                  |

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

| Portfolio   |               |
|---|---------------|
| Debentures / Bonds                                | % to Fund     |
| Housing Development Finance Corporation Ltd       | 7.35%         |
| Sikka Ports And Terminals                         | 4.36%         |
| National Bank For Agriculture & Rural Development | 3.68%         |
| LIC Housing Finance Ltd                           | 3.47%         |
| IDFC First Bank Limited                           | 3.20%         |
| State Bank of India                               | 2.96%         |
| Bajaj Finance Ltd                                 | 2.80%         |
| Mahindra & Mahindra Ltd                           | 2.23%         |
| Hdfc Credila Financial Services Limited           | 1.74%         |
| Cholamandalam Investment & Finance Company Ltd    | 1.53%         |
| Others  | 4.28%         |
| <b>Total</b>                                      | <b>37.60%</b> |

| Government Securities                | % to Fund     |
|--------------------------------------|---------------|
| 7.26% GOI Mat 22-Aug-2032            | 11.57%        |
| 7.40% GOI Mat 19-Sep-2062            | 7.12%         |
| Gsec C-STRIPS Mat 15-Jun-2023        | 6.26%         |
| 7.17% GOI Mat 08-Jan-2028            | 6.10%         |
| 7.61% GOI Mat 09-May-2030            | 3.91%         |
| 7.54% GOI Mat 23-May-2036            | 3.43%         |
| 7.84% Tamil Nadu SDL Mat 13-Jul-2026 | 2.43%         |
| 7.41% GOI Mat 19-Dec-2036            | 1.77%         |
| 8.63% Tamil Nadu SDL Mat 09-Jan-2023 | 1.76%         |
| 5.74% GOI Mat 15-Nov-2026            | 1.73%         |
| Others                               | 12.69%        |
| <b>Total</b>                         | <b>58.76%</b> |

|   |                |
|---|----------------|
| <b>Deposits, Money Mkt Securities and Net Current Assets.</b> | <b>3.64%</b>   |
| <b>Grand Total</b>  | <b>100.00%</b> |

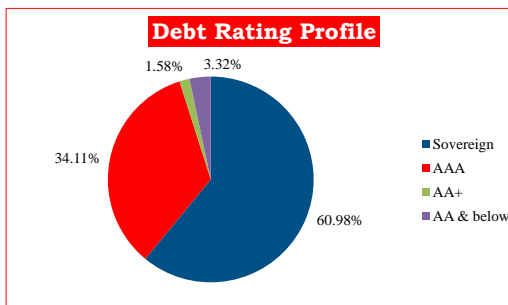
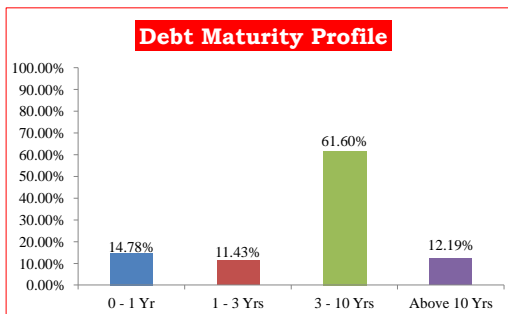
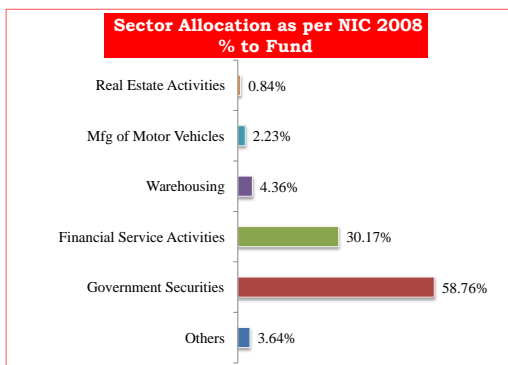
| Debt Parameters              |       |
|------------------------------|-------|
| Portfolio Yield (%)          | 7.36% |
| Avg Maturity (In Months)     | 93.72 |
| Modified Duration (In Years) | 4.52  |

**AUM (₹ in Lakhs)**

| Equity | Debt     | MMI & Others | Total    |
|--------|----------|--------------|----------|
| -      | 8,216.20 | 310.21       | 8,526.41 |

| 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%    | 4.67%       |
| Public Deposits    | 0% to 20%   | 0.00%       |
| Govt. Securities   | 75% to 100% | 96.36%      |
| Corporate Bonds    |             |             |
| Equity             | 0%          | 0.00%       |
| Net Current Assets | -           | -1.03%      |



## Stable Managed Fund - Old Group as on December 31, 2022

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

|                       |                                |
|-----------------------|--------------------------------|
| <b>SFIN Code</b>      | : ULGF00620/06/07StableMgFd101 |
| <b>Inception Date</b> | : 20 Jun 2007                  |
| <b>NAV</b>            | : 68.9821                      |

| Fund V/s Benchmark Performance |             |                        |
|--------------------------------|-------------|------------------------|
| Period                         | Returns (%) | Benchmark Returns (%)# |
| Inception                      | 6.89%       | 7.34%                  |
| 10 Years                       | 6.45%       | 7.65%                  |
| 7 Years                        | 5.78%       | 6.95%                  |
| 5 Years                        | 5.57%       | 6.57%                  |
| 3 Years                        | 4.42%       | 5.54%                  |
| 2 Years                        | 3.28%       | 4.58%                  |
| 1 Year                         | 3.36%       | 4.94%                  |
| 6 Months                       | 2.51%       | 3.17%                  |
| 1 Month                        | 0.43%       | 0.61%                  |

# 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       | 4.47%         |
| Ultratech Cement Ltd                              | 4.45%         |
| National Bank For Agriculture & Rural Development | 4.34%         |
| Power Grid Corporation of India Ltd               | 2.24%         |
| LIC Housing Finance Ltd                           | 2.23%         |
| Hindustan Petroleum Corporation Ltd               | 2.21%         |
| Kotak Mahindra Prime Ltd.                         | 2.18%         |
| <b>Total</b>                                      | <b>22.13%</b> |

| Government Securities                 | % to Fund     |
|---------------------------------------|---------------|
| 7.32% GOI Mat 28-Jan-2024             | 59.54%        |
| 7.35% GOI Mat 22-Jun-2024             | 8.94%         |
| 9.35% Maharashtra SDL Mat 30-Jan-2024 | 3.41%         |
| 5.39% Gujrat SDL Mat 31-Mar-2024      | 2.18%         |
| <b>Total</b>                          | <b>74.07%</b> |

|   |              |
|---|--------------|
| <b>Deposits, Money Mkt Securities and Net Current Assets.</b> | <b>3.80%</b> |
|---|--------------|

|                    |                |
|--------------------|----------------|
| <b>Grand Total</b> | <b>100.00%</b> |
|--------------------|----------------|

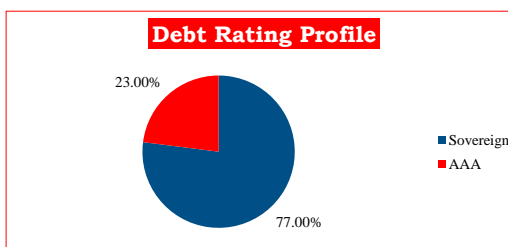
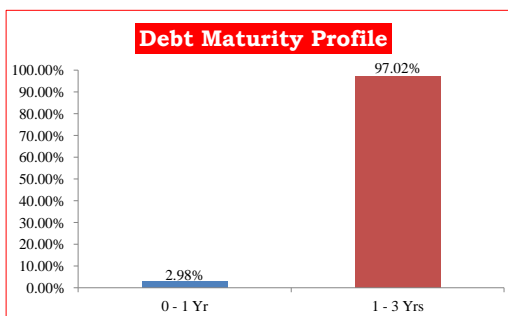
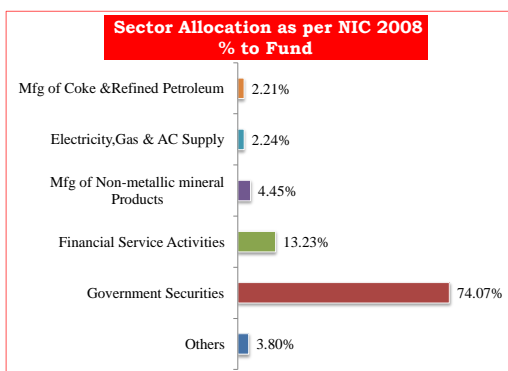
| Debt Parameters              |       |
|------------------------------|-------|
| Portfolio Yield (%)          | 7.10% |
| Avg Maturity (In Months)     | 13.92 |
| Modified Duration (In Years) | 1.06  |

**AUM ( in Lakhs)**

| Equity | Debt   | MMI & Others | Total  |
|--------|--------|--------------|--------|
| -      | 432.22 | 17.09        | 449.31 |

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



## Sovereign Fund - Life as on December 31, 2022

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

|                       |                                |
|-----------------------|--------------------------------|
| <b>SFIN Code</b>      | : ULGF01620/06/07SovereignF101 |
| <b>Inception Date</b> | : 20 Jun 2007                  |
| <b>NAV</b>            | : 65.0607                      |

| Fund V/s Benchmark Performance |             |                        |
|--------------------------------|-------------|------------------------|
| Period                         | Returns (%) | Benchmark Returns (%)# |
| Inception                      | 7.23%       | 8.13%                  |
| 10 Years                       | 7.53%       | 8.15%                  |
| 7 Years                        | 7.19%       | 7.65%                  |
| 5 Years                        | 6.61%       | 7.28%                  |
| 3 Years                        | 5.29%       | 6.11%                  |
| 2 Years                        | 2.32%       | 2.92%                  |
| 1 Year                         | 1.86%       | 2.40%                  |
| 6 Months                       | 3.42%       | 3.64%                  |
| 1 Month                        | 0.31%       | 0.32%                  |

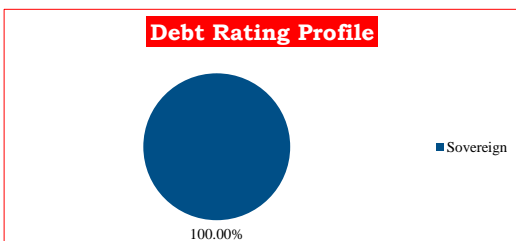
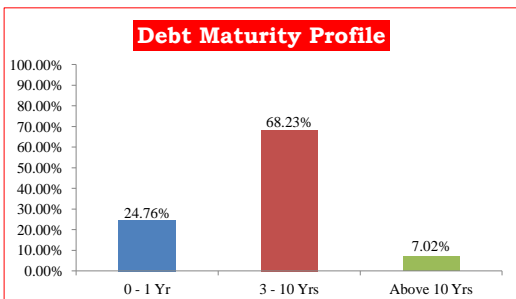
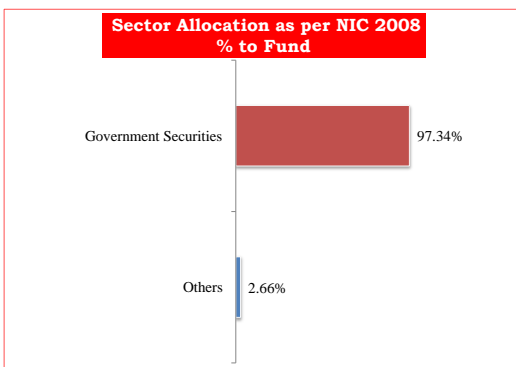
# MI-BEX  
Note: Returns over 1 year have been annualized.

| Portfolio   |                  |
|---|------------------|
| <b>Government Securities</b>                                  |                  |
| <b>% to Fund</b>  | <b>% to Fund</b> |
| 8.32% GOI Mat 02-Aug-2032                                     | 33.81%           |
| 8.15% GOI Mat 24-Nov-2026                                     | 13.68%           |
| Gsec C-STRIPS Mat 15-Jun-2023                                 | 11.76%           |
| 7.88% GOI Mat 19-Mar-2030                                     | 8.47%            |
| Gsec C-STRIPS Mat 26-Oct-2023                                 | 7.82%            |
| 7.54% GOI Mat 23-May-2036                                     | 5.49%            |
| 8.60% GOI Mat 02-Jun-2028                                     | 4.21%            |
| 7.37% GOI Mat 16-April-2023                                   | 3.86%            |
| 7.59% GOI Mat 20-Mar-2029                                     | 2.51%            |
| 8.28% GOI Mat 21-Sep-2027                                     | 1.67%            |
| Others  | 4.06%            |
| <b>Total</b>  | <b>97.34%</b>    |
| <b>Deposits, Money Mkt Securities and Net Current Assets.</b> |                  |
| <b>Grand Total</b>  | <b>100.00%</b>   |
| <b>Debt Parameters</b>  |                  |
| Portfolio Yield (%)   | 7.19%            |
| Avg Maturity (In Months)                                      | 75.76            |
| Modified Duration (In Years)                                  | 4.38             |

| AUM (₹ in Lakhs) |        |              |        |
|------------------|--------|--------------|--------|
| Equity           | Debt   | MMI & Others | Total  |
| -                | 353.43 | 9.68         | 363.10 |

| 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%    | 0.86%       |
| Public Deposits    | 0% to 20%   | 0.00%       |
| Govt. Securities   | 75% to 100% | 97.34%      |
| Corporate Bonds    | 0%          | 0.00%       |
| Equity             | 0%          | 0.00%       |
| Net Current Assets | -           | 1.80%       |



## Sovereign Fund - Pension as on December 31, 2022

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

|                       |                                |
|-----------------------|--------------------------------|
| <b>SFIN Code</b>      | : ULGF01520/06/07SovereignF101 |
| <b>Inception Date</b> | : 20 Jun 2007                  |
| <b>NAV</b>            | : 60.1488                      |

| Fund V/s Benchmark Performance |             |                        |
|--------------------------------|-------------|------------------------|
| Period                         | Returns (%) | Benchmark Returns (%)# |
| Inception                      | 6.69%       | 8.13%                  |
| 10 Years                       | 6.72%       | 8.15%                  |
| 7 Years                        | 5.96%       | 7.65%                  |
| 5 Years                        | 4.80%       | 7.28%                  |
| 3 Years                        | 4.06%       | 6.11%                  |
| 2 Years                        | 3.11%       | 2.92%                  |
| 1 Year                         | 3.65%       | 2.40%                  |
| 6 Months                       | 2.47%       | 3.64%                  |
| 1 Month                        | 0.46%       | 0.32%                  |

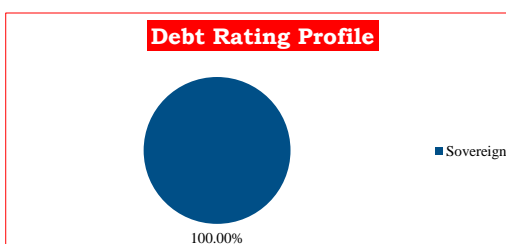
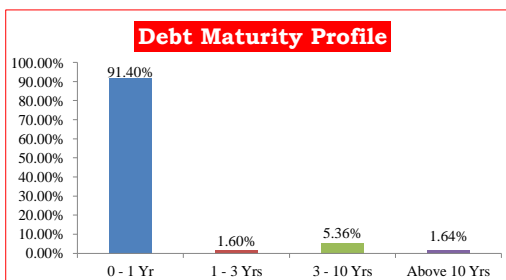
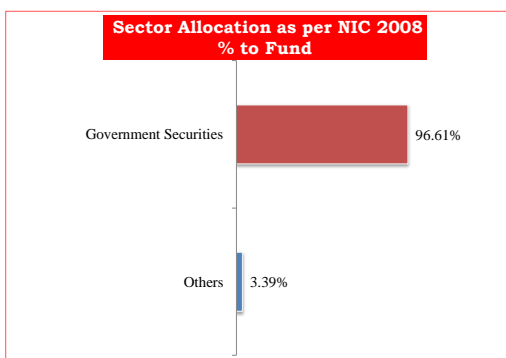
# MI-BEX  
Note: Returns over 1 year have been annualized.

| Portfolio   |                |
|---|----------------|
| Government Securities   | % to Fund      |
| Gsec C-STRIPS Mat 15-Jun-2023                                 | 82.61%         |
| 8.15% GOI Mat 24-Nov-2026                                     | 5.33%          |
| 7.37% GOI Mat 16-April-2023                                   | 3.24%          |
| 7.54% GOI Mat 23-May-2036                                     | 1.63%          |
| 6.35% Oil Bond Mat 23-Dec-2024                                | 1.59%          |
| Gsec C-STRIPS Mat 26-Oct-2023                                 | 1.23%          |
| 8.63% Tamil Nadu SDL Mat 09-Jan-2023                          | 0.97%          |
| <b>Total</b>  | <b>96.61%</b>  |
| <b>Deposits, Money Mkt Securities and Net Current Assets.</b> | <b>3.39%</b>   |
| <b>Grand Total</b>  | <b>100.00%</b> |
| Debt Parameters   |                |
| Portfolio Yield (%)   | 6.76%          |
| Avg Maturity (In Months)                                      | 10.30          |
| Modified Duration (In Years)                                  | 0.72           |

| AUM ( in Lakhs) |      |              |       |
|-----------------|------|--------------|-------|
| Equity          | Debt | MMI & Others | Total |
| -               | 0.30 | 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%    | 2.90%       |
| Public Deposits    | 0% to 20%   | 0.00%       |
| Govt. Securities   | 75% to 100% | 96.61%      |
| Corporate Bonds    | 0%          | 0.00%       |
| Equity             | 0%          | 0.00%       |
| Net Current Assets | -           | 0.49%       |



## Stable Managed Fund - Life Group as on December 31, 2022

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

|                       |                                |
|-----------------------|--------------------------------|
| <b>SFIN Code</b>      | : ULGF02825/02/12StableMgFd101 |
| <b>Inception Date</b> | : 20 Jun 2007                  |
| <b>NAV</b>            | : 71.2963                      |

| Fund V/s Benchmark Performance |             |                        |
|--------------------------------|-------------|------------------------|
| Period                         | Returns (%) | Benchmark Returns (%)# |
| Inception                      | 7.11%       | 7.34%                  |
| 10 Years                       | 6.45%       | 7.65%                  |
| 7 Years                        | 5.76%       | 6.95%                  |
| 5 Years                        | 5.57%       | 6.57%                  |
| 3 Years                        | 4.44%       | 5.54%                  |
| 2 Years                        | 3.27%       | 4.58%                  |
| 1 Year                         | 3.44%       | 4.94%                  |
| 6 Months                       | 2.36%       | 3.17%                  |
| 1 Month                        | 0.41%       | 0.61%                  |

# 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 | 9.06%         |
| Housing Development Finance Corporation Ltd       | 8.74%         |
| Ultratech Cement Ltd                              | 5.14%         |
| Hindustan Petroleum Corporation Ltd               | 4.90%         |
| Power Grid Corporation of India Ltd               | 4.37%         |
| LIC Housing Finance Ltd                           | 3.96%         |
| Kotak Mahindra Prime Ltd.                         | 2.33%         |
| <b>Total</b>                                      | <b>38.50%</b> |

| Government Securities                 | % to Fund     |
|---------------------------------------|---------------|
| 7.32% GOI Mat 28-Jan-2024             | 45.34%        |
| 9.35% Maharashtra SDL Mat 30-Jan-2024 | 4.24%         |
| 5.39% Gujrat SDL Mat 31-Mar-2024      | 1.94%         |
| 7.91% Tamil Nadu Uday Mat 22-Mar-2024 | 1.19%         |
| 7.35% GOI Mat 22-Jun-2024             | 0.99%         |
| Gsec C-STRIPS Mat 15-Dec-2023         | 0.56%         |
| <b>Total</b>                          | <b>54.26%</b> |

|   |              |
|---|--------------|
| <b>Deposits, Money Mkt Securities and Net Current Assets.</b> | <b>7.24%</b> |
|---|--------------|

|                    |                |
|--------------------|----------------|
| <b>Grand Total</b> | <b>100.00%</b> |
|--------------------|----------------|

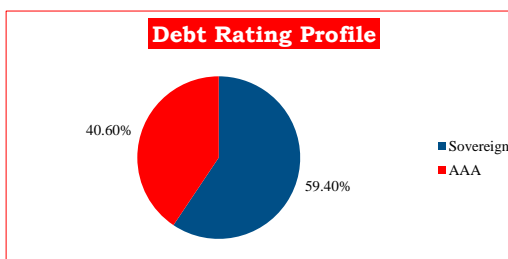
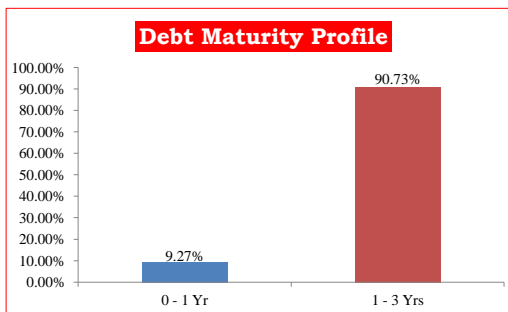
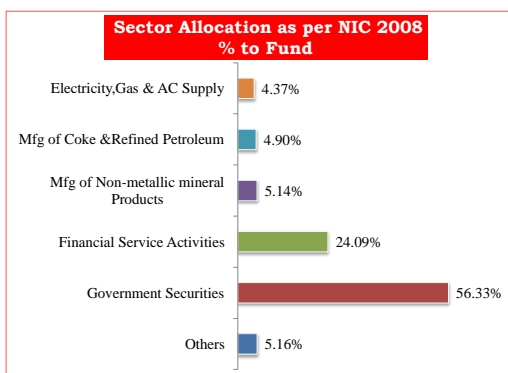
| Debt Parameters              |       |
|------------------------------|-------|
| Portfolio Yield (%)          | 7.17% |
| Avg Maturity (In Months)     | 13.61 |
| Modified Duration (In Years) | 1.02  |

**AUM (₹ in Lakhs)**

| Equity | Debt     | MMI & Others | Total    |
|--------|----------|--------------|----------|
| -      | 4,692.64 | 366.35       | 5,058.99 |

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



## Stable Managed Fund - Pension Group as on December 31, 2022

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

|                       |                                |
|-----------------------|--------------------------------|
| <b>SFIN Code</b>      | : ULGF03518/02/12StableMgFd101 |
| <b>Inception Date</b> | : 20 Jun 2007                  |
| <b>NAV</b>            | : 71.2059                      |

| Fund V/s Benchmark Performance |             |                        |
|--------------------------------|-------------|------------------------|
| Period                         | Returns (%) | Benchmark Returns (%)# |
| Inception                      | 7.11%       | 7.34%                  |
| 10 Years                       | 6.44%       | 7.65%                  |
| 7 Years                        | 5.75%       | 6.95%                  |
| 5 Years                        | 5.52%       | 6.57%                  |
| 3 Years                        | 4.38%       | 5.54%                  |
| 2 Years                        | 3.23%       | 4.58%                  |
| 1 Year                         | 3.34%       | 4.94%                  |
| 6 Months                       | 2.37%       | 3.17%                  |
| 1 Month                        | 0.43%       | 0.61%                  |

# 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 | 9.11%         |
| Power Grid Corporation of India Ltd               | 7.60%         |
| Housing Development Finance Corporation Ltd       | 5.35%         |
| Ultratech Cement Ltd                              | 3.78%         |
| LIC Housing Finance Ltd                           | 2.37%         |
| Kotak Mahindra Prime Ltd.                         | 2.32%         |
| REC Limited                                       | 1.78%         |
| Hindustan Petroleum Corporation Ltd               | 1.17%         |
| <b>Total</b>                                      | <b>33.47%</b> |

| Government Securities                 | % to Fund     |
|---------------------------------------|---------------|
| 7.32% GOI Mat 28-Jan-2024             | 39.70%        |
| 6.69% GOI Mat 27-Jun-2024             | 5.89%         |
| Gsec C-STRIPS Mat 12-Jun-2024         | 5.68%         |
| 7.35% GOI Mat 22-Jun-2024             | 3.44%         |
| 7.91% Tamil Nadu Uday Mat 22-Mar-2024 | 2.83%         |
| 9.35% Maharashtra SDL Mat 30-Jan-2024 | 1.63%         |
| 5.39% Gujrat SDL Mat 31-Mar-2024      | 1.16%         |
| Gsec C-STRIPS Mat 15-Jun-2023         | 1.03%         |
| Gsec C-STRIPS Mat 15-Dec-2023         | 0.83%         |
| <b>Total</b>                          | <b>62.18%</b> |

|   |              |
|---|--------------|
| <b>Deposits, Money Mkt Securities and Net Current Assets.</b> | <b>4.34%</b> |
|---|--------------|

|                    |                |
|--------------------|----------------|
| <b>Grand Total</b> | <b>100.00%</b> |
|--------------------|----------------|

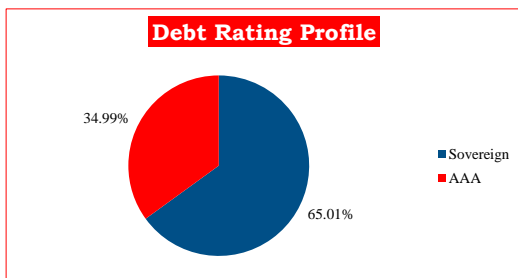
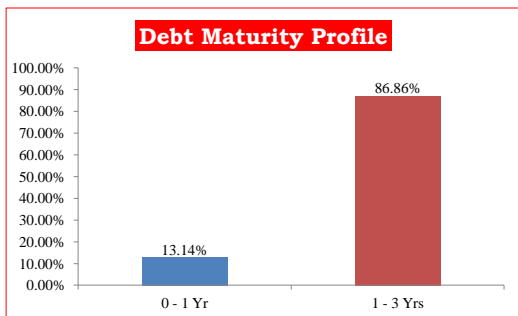
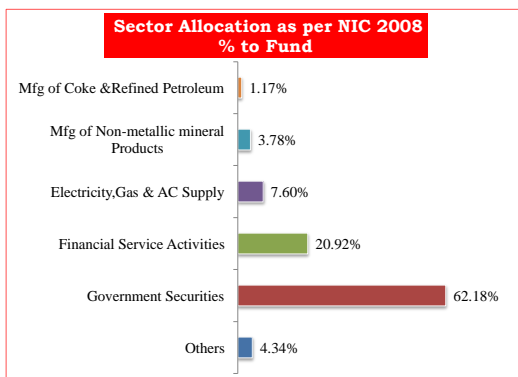
| Debt Parameters              |       |
|------------------------------|-------|
| Portfolio Yield (%)          | 7.15% |
| Avg Maturity (In Months)     | 13.49 |
| Modified Duration (In Years) | 1.03  |

**AUM ( in Lakhs)**

| Equity | Debt     | MMI & Others | Total    |
|--------|----------|--------------|----------|
| -      | 8,093.82 | 367.41       | 8,461.23 |

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



## Balanced Managed Fund - Life Group - II as on December 31, 2022

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

|                       |                                 |
|-----------------------|---------------------------------|
| <b>SFIN Code</b>      | : U LGF04020/02/12BalncdMFII101 |
| <b>Inception Date</b> | : 20 Feb 2008                   |
| <b>NAV</b>            | : 32.3027                       |

| Fund V/s Benchmark Performance |             |                         |
|--------------------------------|-------------|-------------------------|
| Period                         | Returns (%) | Benchmark Returns (%)/# |
| Inception                      | 8.77%       | 7.96%                   |
| 10 Years                       | 9.90%       | 9.68%                   |
| 7 Years                        | 9.48%       | 9.69%                   |
| 5 Years                        | 7.94%       | 8.66%                   |
| 3 Years                        | 9.63%       | 9.87%                   |
| 2 Years                        | 7.22%       | 8.07%                   |
| 1 Year                         | 2.52%       | 3.42%                   |
| 6 Months                       | 8.22%       | 9.02%                   |
| 1 Month                        | -1.32%      | -1.30%                  |

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

| Portfolio                         |               |
|-----------------------------------|---------------|
| Equity                            | % to Fund     |
| Reliance Industries Limited       | 3.76%         |
| HDFC Bank Limited                 | 3.46%         |
| ICICI Bank Limited                | 3.04%         |
| Infosys Limited                   | 2.89%         |
| Axis Bank Limited                 | 1.65%         |
| Housing Dev Finance Corpn Limited | 1.50%         |
| Tata Consultancy Services Limited | 1.34%         |
| Kotak Nifty Bank ETF              | 1.34%         |
| ITC Limited                       | 1.25%         |
| Larsen & Toubro Limited           | 1.23%         |
| Bharti Airtel Ltd                 | 1.06%         |
| State Bank of India               | 1.03%         |
| Hindustan Unilever Limited        | 0.98%         |
| Kotak Mahindra Bank Limited       | 0.94%         |
| Mahindra & Mahindra Ltd.          | 0.86%         |
| UltraTech Cement Limited          | 0.76%         |
| Bajaj Finance Ltd                 | 0.65%         |
| Manuti Suzuki India Ltd           | 0.58%         |
| HCL Technologies Limited          | 0.55%         |
| Nippon India ETF Nifty Bank BeES  | 0.52%         |
| Others                            | 10.16%        |
| <b>Total</b>                      | <b>39.56%</b> |

| Debentures / Bonds                                | % to Fund     |
|---|---------------|
| Housing Development Finance Corporation Ltd       | 4.95%         |
| Cholamandalam Investment & Finance Company Ltd    | 1.97%         |
| Sikka Ports And Terminals                         | 1.47%         |
| State Bank of India                               | 1.11%         |
| REC Limited                                       | 1.01%         |
| Power Finance Corporation Ltd                     | 0.96%         |
| Mahindra & Mahindra Ltd                           | 0.90%         |
| LIC Housing Finance Ltd                           | 0.73%         |
| National Bank For Agriculture & Rural Development | 0.70%         |
| NHPC Ltd  | 0.67%         |
| Others  | 3.05%         |
| <b>Total</b>                                      | <b>17.52%</b> |

| Government Securities                             | % to Fund     |
|---|---------------|
| 7.26% GOI Mat 22-Aug-2032                         | 8.01%         |
| 7.17% GOI Mat 08-Jan-2028                         | 6.60%         |
| 7.54% GOI Mat 23-May-2036                         | 5.07%         |
| 7.41% GOI Mat 19-Dec-2036                         | 1.87%         |
| 6.45% GOI Mat 07-Oct-2029                         | 1.82%         |
| 7.38% GOI Mat 20-Jun-2027                         | 1.45%         |
| 7.33% Maharashtra SDL Mat 13-Sep-2027             | 0.71%         |
| 7.64% Food Corp of India Bond GOI Mat 12-Dec-2029 | 0.61%         |
| 7.36% GOI Mat 12-Sep-2052                         | 0.57%         |
| 7.20% Maharashtra SDL Mat 09-Aug-2027             | 0.53%         |
| Others  | 5.35%         |
| <b>Total</b>                                      | <b>32.59%</b> |

**Deposits, Money Mkt Securities and Net Current Assets. 10.33%**

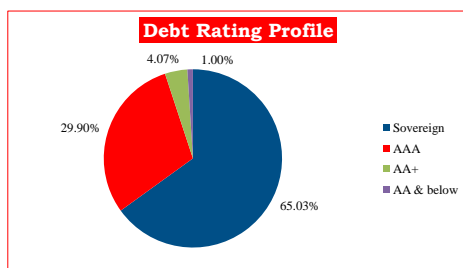
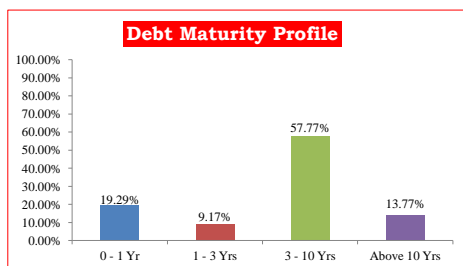
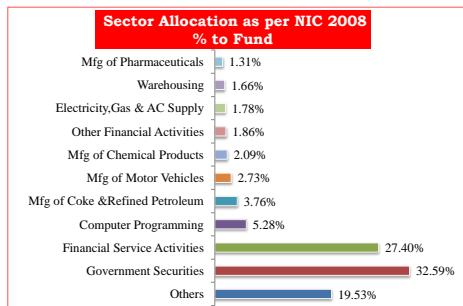
**Grand Total 100.00%**

| Debt Parameters              |       |
|------------------------------|-------|
| Portfolio Yield (%)          | 7.28% |
| Avg Maturity (In Months)     | 72.52 |
| Modified Duration (In Years) | 4.16  |

| AUM ( in Lakhs) |           |              |           |
|-----------------|-----------|--------------|-----------|
| Equity          | Debt      | MMI & Others | Total     |
| 17,618.45       | 22,318.30 | 4,602.40     | 44,539.16 |

| 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%   | 9.41%       |
| Public Deposits    |             |             |
| Govt. Securities   | 20% to 70%  | 50.11%      |
| Corporate Bonds    |             |             |
| Equity             | 30% to 60%  | 39.56%      |
| Net Current Assets | -           | 0.93%       |



## Defensive Managed Fund - Life Group - II as on December 31, 2022

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

|                       |                                |
|-----------------------|--------------------------------|
| <b>SFIN Code</b>      | : UJGF03920/02/12DefnsvFdII101 |
| <b>Inception Date</b> | : 20 Feb 2008                  |
| <b>NAV</b>            | : 32.1572                      |

| Fund V/s Benchmark Performance |             |                        |
|--------------------------------|-------------|------------------------|
| Period                         | Returns (%) | Benchmark Returns (%)# |
| Inception                      | 8.40%       | 7.72%                  |
| 10 Years                       | 8.48%       | 8.76%                  |
| 7 Years                        | 8.11%       | 8.56%                  |
| 5 Years                        | 6.95%       | 7.78%                  |
| 3 Years                        | 7.57%       | 7.93%                  |
| 2 Years                        | 4.53%       | 5.52%                  |
| 1 Year                         | 1.83%       | 2.96%                  |
| 6 Months                       | 5.58%       | 6.55%                  |
| 1 Month                        | -0.55%      | -0.43%                 |

# 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        | 1.99%         |
| ICICI Bank Limited                 | 1.61%         |
| HDFC Bank Limited                  | 1.58%         |
| Infosys Limited                    | 1.55%         |
| Axis Bank Limited                  | 0.87%         |
| Housing Devt Finance Corpn Limited | 0.79%         |
| Tata Consultancy Services Limited  | 0.73%         |
| Kotak Nifty Bank ETF               | 0.71%         |
| ITC Limited                        | 0.66%         |
| Larsen & Toubro Limited            | 0.65%         |
| Bharti Airtel Ltd                  | 0.56%         |
| State Bank of India                | 0.55%         |
| Hindustan Unilever Limited         | 0.52%         |
| Others                             | 7.95%         |
| <b>Total</b>                       | <b>20.73%</b> |

| Debentures / Bonds                          | % to Fund     |
|---|---------------|
| Housing Development Finance Corporation Ltd | 6.84%         |
| LIC Housing Finance Ltd                     | 4.54%         |
| Larsen & Toubro Ltd                         | 1.37%         |
| National Highway Authority Of India         | 1.35%         |
| State Bank of India                         | 1.24%         |
| AXIS Bank Limited                           | 1.14%         |
| NHPC Ltd                                    | 1.03%         |
| Ultratech Cement Ltd                        | 0.99%         |
| IDFC First Bank Limited                     | 0.95%         |
| Sikka Ports And Terminals                   | 0.61%         |
| Others                                      | 3.94%         |
| <b>Total</b>                                | <b>24.02%</b> |

| Government Securities                             | % to Fund     |
|---|---------------|
| 7.26% GOI Mat 22-Aug-2032                         | 12.23%        |
| 7.54% GOI Mat 23-May-2036                         | 10.22%        |
| 7.17% GOI Mat 08-Jan-2028                         | 4.47%         |
| 7.38% GOI Mat 20-Jun-2027                         | 3.41%         |
| 7.41% GOI Mat 19-Dec-2036                         | 2.80%         |
| 6.45% GOI Mat 07-Oct-2029                         | 2.33%         |
| 7.33% Maharashtra SDL Mat 13-Sep-2027             | 2.30%         |
| 7.64% Food Corp of India Bond GOI Mat 12-Dec-2029 | 1.02%         |
| 7.74% Karnataka SDL Mat 23-Nov-2037               | 0.90%         |
| 7.38% Karnataka SDL Mat 27-Sep-2027               | 0.87%         |
| Others  | 8.83%         |
| <b>Total</b>                                      | <b>49.39%</b> |

|   |              |
|---|--------------|
| <b>Deposits, Money Mkt Securities and Net Current Assets.</b> | <b>5.86%</b> |
|---|--------------|

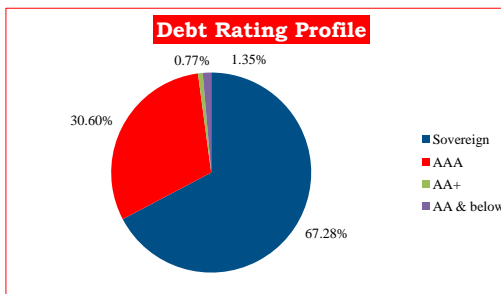
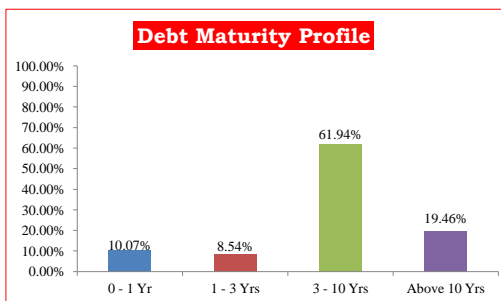
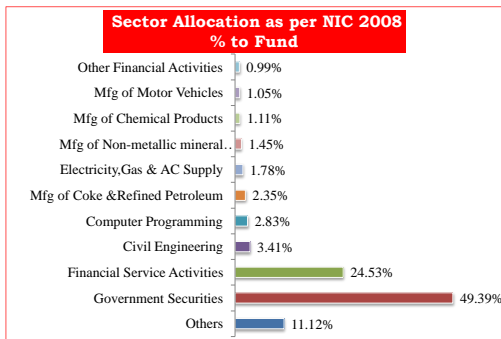
|                    |                |
|--------------------|----------------|
| <b>Grand Total</b> | <b>100.00%</b> |
|--------------------|----------------|

| Debt Parameters              |       |
|------------------------------|-------|
| Portfolio Yield (%)          | 7.37% |
| Avg Maturity (In Months)     | 86.35 |
| Modified Duration (In Years) | 4.90  |

| AUM ( in Lakhs) |            |              |            |
|-----------------|------------|--------------|------------|
| Equity          | Debt       | MMI & Others | Total      |
| 41,894.20       | 148,329.60 | 11,849.96    | 202,073.77 |

| 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%   | 4.58%       |
| Public Deposits    |             |             |
| Govt. Securities   | 50% to 85%  | 73.40%      |
| Corporate Bonds    |             |             |
| Equity             | 15% to 30%  | 20.73%      |
| Net Current Assets | -           | 1.28%       |



## Liquid Fund - Life Group - II as on December 31, 2022

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

|                       |                                |
|-----------------------|--------------------------------|
| <b>SFIN Code</b>      | : ULGF03620/02/12LiquidFdIII01 |
| <b>Inception Date</b> | : 20 Feb 2008                  |
| <b>NAV</b>            | : 24.8096                      |

| Fund V/s Benchmark Performance |             |                        |
|--------------------------------|-------------|------------------------|
| Period                         | Returns (%) | Benchmark Returns (%)# |
| Inception                      | 6.24%       | 6.89%                  |
| 10 Years                       | 5.30%       | 6.82%                  |
| 7 Years                        | 4.33%       | 5.97%                  |
| 5 Years                        | 3.82%       | 5.54%                  |
| 3 Years                        | 2.92%       | 4.43%                  |
| 2 Years                        | 2.63%       | 4.34%                  |
| 1 Year                         | 3.06%       | 5.08%                  |
| 6 Months                       | 1.80%       | 3.01%                  |
| 1 Month                        | 0.40%       | 0.57%                  |

# 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> |

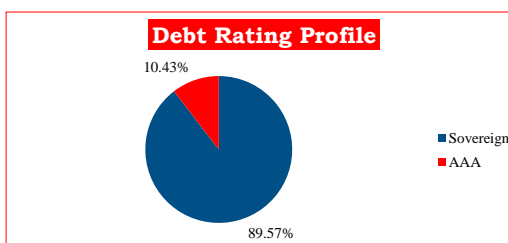
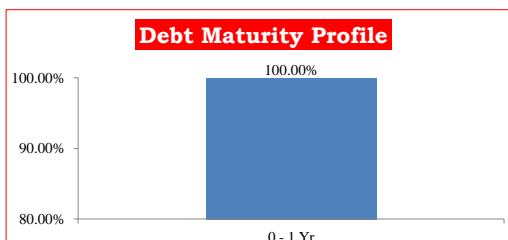
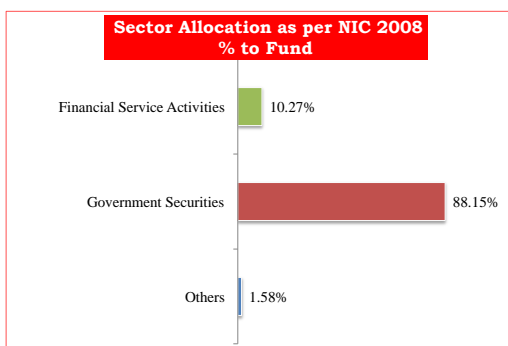
| Debt Parameters              |       |
|------------------------------|-------|
| Portfolio Yield (%)          | 6.24% |
| Avg Maturity (In Months)     | 5.44  |
| Modified Duration (In Years) | 0.45  |

**AUM (₹ in Lakhs)**

| Equity | Debt | MMI & Others | Total    |
|--------|------|--------------|----------|
| -      | -    | 3,330.61     | 3,330.61 |

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



## Secured Managed Fund - Life Group - II as on December 31, 2022

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

|                       |                                |
|-----------------------|--------------------------------|
| <b>SFIN Code</b>      | : ULGF03820/02/12SecureMFII101 |
| <b>Inception Date</b> | : 20 Feb 2008                  |
| <b>NAV</b>            | : 30.1439                      |

| Fund V/s Benchmark Performance |             |                        |
|--------------------------------|-------------|------------------------|
| Period                         | Returns (%) | Benchmark Returns (%)# |
| Inception                      | 7.67%       | 7.48%                  |
| 10 Years                       | 7.42%       | 7.84%                  |
| 7 Years                        | 6.91%       | 7.43%                  |
| 5 Years                        | 6.20%       | 6.90%                  |
| 3 Years                        | 5.02%       | 5.99%                  |
| 2 Years                        | 2.27%       | 2.97%                  |
| 1 Year                         | 1.87%       | 2.51%                  |
| 6 Months                       | 3.49%       | 4.08%                  |
| 1 Month                        | 0.33%       | 0.45%                  |

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

| Portfolio   |               |
|---|---------------|
| Debentures / Bonds                                | % to Fund     |
| Housing Development Finance Corporation Ltd       | 8.22%         |
| IDFC First Bank Limited                           | 6.65%         |
| Bajaj Finance Ltd                                 | 4.75%         |
| State Bank of India                               | 3.57%         |
| Sikka Ports And Terminals                         | 3.52%         |
| National Bank For Agriculture & Rural Development | 2.45%         |
| LIC Housing Finance Ltd                           | 2.30%         |
| Hdfc Credila Financial Services Limited           | 1.83%         |
| Power Finance Corporation Ltd                     | 1.64%         |
| Mahindra & Mahindra Ltd                           | 1.58%         |
| Others  | 7.24%         |
| <b>Total</b>                                      | <b>43.75%</b> |

| Government Securities                             | % to Fund     |
|---|---------------|
| 7.26% GOI Mat 22-Aug-2032                         | 12.81%        |
| 7.40% GOI Mat 19-Sep-2062                         | 6.51%         |
| 7.84% Tamil Nadu SDL Mat 13-Jul-2026              | 3.96%         |
| 7.61% GOI Mat 09-May-2030                         | 3.74%         |
| 7.54% GOI Mat 23-May-2036                         | 3.46%         |
| 7.64% Food Corp of India Bond GOI Mat 12-Dec-2029 | 3.19%         |
| 7.17% GOI Mat 08-Jan-2028                         | 2.93%         |
| 7.60% Food Corp of India Bond GOI Mat 09-Jan-2030 | 2.00%         |
| 5.74% GOI Mat 15-Nov-2026                         | 1.97%         |
| 7.41% GOI Mat 19-Dec-2036                         | 1.77%         |
| Others  | 10.94%        |
| <b>Total</b>                                      | <b>53.28%</b> |

|   |              |
|---|--------------|
| <b>Deposits, Money Mkt Securities and Net Current Assets.</b> | <b>2.97%</b> |
|---|--------------|

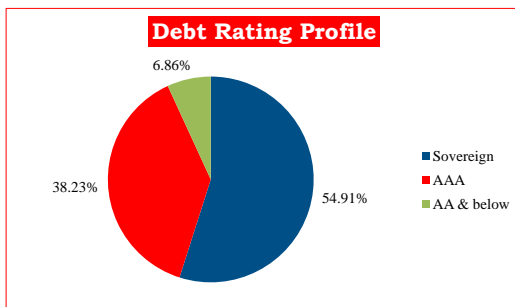
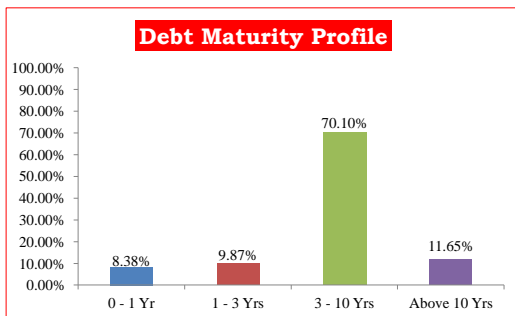
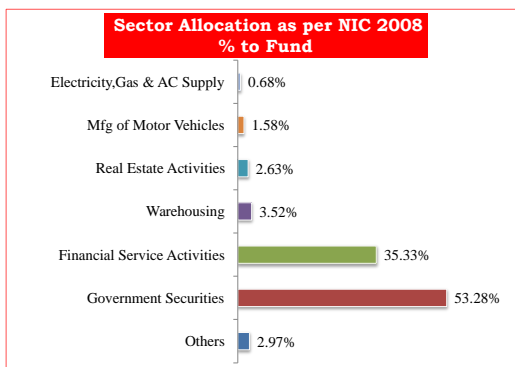
|                    |                |
|--------------------|----------------|
| <b>Grand Total</b> | <b>100.00%</b> |
|--------------------|----------------|

| Debt Parameters              |       |
|------------------------------|-------|
| Portfolio Yield (%)          | 7.45% |
| Avg Maturity (In Months)     | 94.79 |
| Modified Duration (In Years) | 4.72  |

| AUM (₹ in Lakhs) |           |              |            |
|------------------|-----------|--------------|------------|
| Equity           | Debt      | MMI & Others | Total      |
| -                | 99,736.82 | 3,055.89     | 102,792.72 |

| 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 Instns | 0% to 25%   | 3.79%       |
| Public Deposits     |             |             |
| Govt. Securities    | 75% to 100% | 97.03%      |
| Corporate Bonds     |             |             |
| Equity              | 0%          | 0.00%       |
| Net Current Assets  | -           | -0.81%      |



## Stable Managed Fund - Life Group - II as on December 31, 2022

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

|                       |                                |
|-----------------------|--------------------------------|
| <b>SFIN Code</b>      | : ULGF03720/02/12StableMFIII01 |
| <b>Inception Date</b> | : 20 Feb 2008                  |
| <b>NAV</b>            | : 25.5626                      |

| Fund V/s Benchmark Performance |             |                        |
|--------------------------------|-------------|------------------------|
| Period                         | Returns (%) | Benchmark Returns (%)# |
| Inception                      | 6.48%       | 7.31%                  |
| 10 Years                       | 5.92%       | 7.65%                  |
| 7 Years                        | 5.17%       | 6.95%                  |
| 5 Years                        | 4.97%       | 6.57%                  |
| 3 Years                        | 3.83%       | 5.54%                  |
| 2 Years                        | 2.79%       | 4.58%                  |
| 1 Year                         | 3.03%       | 4.94%                  |
| 6 Months                       | 1.83%       | 3.17%                  |
| 1 Month                        | 0.34%       | 0.61%                  |

# 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     |
|---|---------------|
| Kotak Mahindra Prime Ltd.                         | 7.84%         |
| LIC Housing Finance Ltd                           | 4.93%         |
| Housing Development Finance Corporation Ltd       | 4.63%         |
| Ultratech Cement Ltd                              | 4.61%         |
| Power Grid Corporation of India Ltd               | 2.47%         |
| National Bank For Agriculture & Rural Development | 1.20%         |
| <b>Total</b>                                      | <b>25.69%</b> |

| Government Securities                 | % to Fund     |
|---------------------------------------|---------------|
| 8.94% Gujarat SDL Mat 24-Sep-2024     | 11.68%        |
| 5.39% Gujrat SDL Mat 31-Mar-2024      | 7.52%         |
| 7.32% GOI Mat 28-Jan-2024             | 6.17%         |
| 9.35% Maharashtra SDL Mat 30-Jan-2024 | 5.50%         |
| <b>Total</b>                          | <b>30.88%</b> |

|   |               |
|---|---------------|
| <b>Deposits, Money Mkt Securities and Net Current Assets.</b> | <b>43.43%</b> |
|---|---------------|

|                    |                |
|--------------------|----------------|
| <b>Grand Total</b> | <b>100.00%</b> |
|--------------------|----------------|

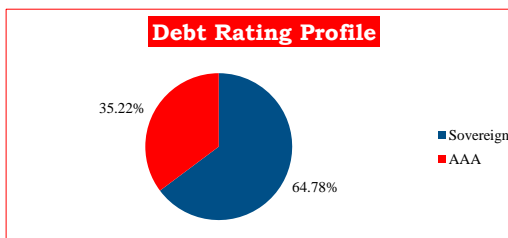
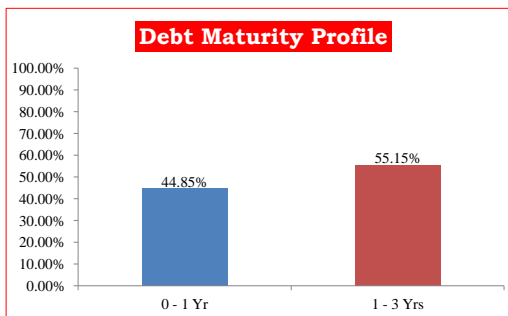
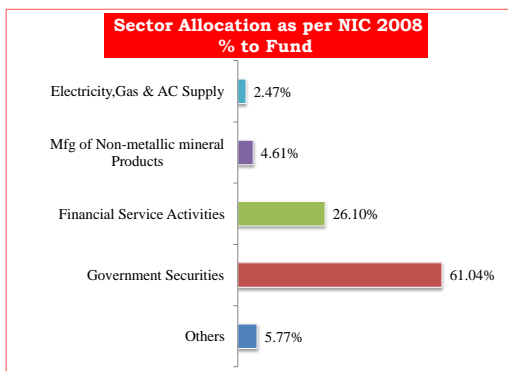
| Debt Parameters              |       |
|------------------------------|-------|
| Portfolio Yield (%)          | 6.20% |
| Avg Maturity (In Months)     | 9.61  |
| Modified Duration (In Years) | 0.72  |

**AUM ( in Lakhs)**

| Equity | Debt     | MMI & Others | Total    |
|--------|----------|--------------|----------|
| -      | 1,840.06 | 1,412.80     | 3,252.86 |

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



## Balanced Managed Fund - Pension Group - II as on December 31, 2022

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

|                       |                                |
|-----------------------|--------------------------------|
| <b>SFIN Code</b>      | : ULGF04611/02/12BalnedMFII101 |
| <b>Inception Date</b> | : 08 Oct 2008                  |
| <b>NAV</b>            | : 43.5745                      |

| Fund V/s Benchmark Performance |             |                        |
|--------------------------------|-------------|------------------------|
| Period                         | Returns (%) | Benchmark Returns (%)# |
| Inception                      | 11.21%      | 9.98%                  |
| 10 Years                       | 9.94%       | 9.68%                  |
| 7 Years                        | 9.69%       | 9.69%                  |
| 5 Years                        | 8.13%       | 8.66%                  |
| 3 Years                        | 9.63%       | 9.87%                  |
| 2 Years                        | 7.08%       | 8.07%                  |
| 1 Year                         | 2.31%       | 3.42%                  |
| 6 Months                       | 8.17%       | 9.02%                  |
| 1 Month                        | -1.36%      | -1.30%                 |

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

| Portfolio                          |               |
|------------------------------------|---------------|
| Equity                             | % to Fund     |
| Reliance Industries Limited        | 4.16%         |
| ICICI Bank Limited                 | 3.36%         |
| HDFC Bank Limited                  | 3.30%         |
| Infosys Limited                    | 3.25%         |
| Axis Bank Limited                  | 1.82%         |
| Housing Devt Finance Corpn Limited | 1.66%         |
| Tata Consultancy Services Limited  | 1.52%         |
| Kotak Nifty Bank ETF               | 1.49%         |
| ITC Limited                        | 1.39%         |
| Larsen & Toubro Limited            | 1.36%         |
| Bharti Airtel Ltd                  | 1.18%         |
| State Bank of India                | 1.14%         |
| Hindustan Unilever Limited         | 1.09%         |
| Kotak Mahindra Bank Limited        | 1.04%         |
| Mahindra & Mahindra Ltd.           | 0.96%         |
| UltraTech Cement Limited           | 0.84%         |
| Bajaj Finance Ltd                  | 0.73%         |
| Maruti Suzuki India Ltd            | 0.64%         |
| HCL Technologies Limited           | 0.61%         |
| Nippon India ETF Nifty Bank BeES   | 0.57%         |
| Dr Reddys Laboratories Limited     | 0.51%         |
| Others                             | 10.78%        |
| <b>Total</b>                       | <b>43.40%</b> |

| Debentures / Bonds                             | % to Fund     |
|--|---------------|
| Housing Development Finance Corporation Ltd    | 7.93%         |
| State Bank of India                            | 3.18%         |
| Mahindra & Mahindra Ltd                        | 3.15%         |
| Cholamandalam Investment & Finance Company Ltd | 3.14%         |
| LIC Housing Finance Ltd                        | 1.60%         |
| Sikka Ports And Terminals                      | 1.54%         |
| <b>Total</b>                                   | <b>20.54%</b> |

| Government Securities                 | % to Fund     |
|---------------------------------------|---------------|
| 7.26% GOI Mat 22-Aug-2032             | 8.75%         |
| 7.54% GOI Mat 23-May-2036             | 4.29%         |
| 7.41% GOI Mat 19-Dec-2036             | 2.05%         |
| 7.38% Karnataka SDL Mat 27-Sep-2027   | 1.89%         |
| 7.33% Maharashtra SDL Mat 13-Sep-2027 | 1.68%         |
| 6.45% GOI Mat 07-Oct-2029             | 1.64%         |
| 7.59% GOI Mat 20-Mar-2029             | 1.60%         |
| 7.38% GOI Mat 20-Jun-2027             | 1.59%         |
| 7.20% Maharashtra SDL Mat 09-Aug-2027 | 1.56%         |
| 7.65% Tamil Nadu SDL Mat 06-Dec-2027  | 0.87%         |
| Others                                | 6.08%         |
| <b>Total</b>                          | <b>32.00%</b> |

|   |              |
|---|--------------|
| <b>Deposits, Money Mkt Securities and Net Current Assets.</b> | <b>4.06%</b> |
|---|--------------|

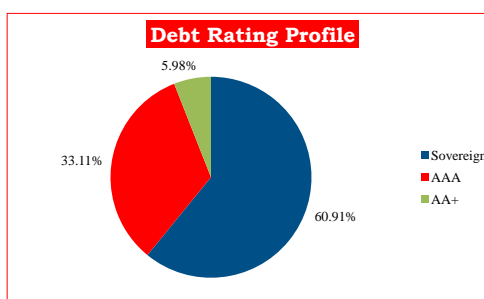
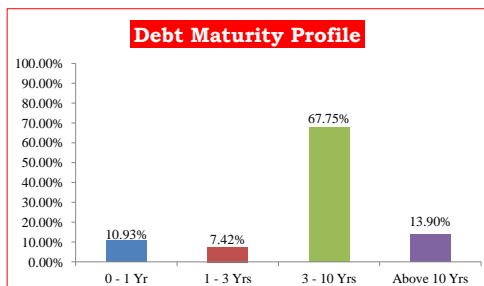
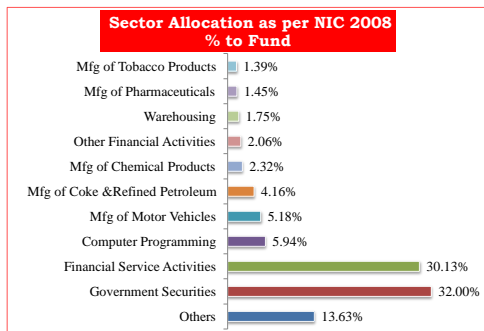
|                    |                |
|--------------------|----------------|
| <b>Grand Total</b> | <b>100.00%</b> |
|--------------------|----------------|

| Debt Parameters              |       |
|------------------------------|-------|
| Portfolio Yield (%)          | 7.41% |
| Avg Maturity (In Months)     | 80.07 |
| Modified Duration (In Years) | 4.61  |

| AUM ( ₹ in Lakhs) |        |              |        |
|-------------------|--------|--------------|--------|
| Equity            | Debt   | MMI & Others | Total  |
| 275.33            | 333.30 | 25.75        | 634.37 |

| 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%   | 2.92%       |
| Public Deposits    |             |             |
| Govt. Securities   | 20% to 70%  | 52.54%      |
| Corporate Bonds    |             |             |
| Equity             | 30% to 60%  | 43.40%      |
| Net Current Assets | -           | 1.14%       |



## Defensive Managed Fund - Pension Group - II as on December 31, 2022

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

|                       |                                |
|-----------------------|--------------------------------|
| <b>SFIN Code</b>      | : ULGF04511/02/12DefnsvFdII101 |
| <b>Inception Date</b> | : 08 Oct 2008                  |
| <b>NAV</b>            | : 34.9047                      |

| Fund V/s Benchmark Performance |             |                        |
|--------------------------------|-------------|------------------------|
| Period                         | Returns (%) | Benchmark Returns (%)# |
| Inception                      | 9.27%       | 8.90%                  |
| 10 Years                       | 8.46%       | 8.76%                  |
| 7 Years                        | 8.19%       | 8.56%                  |
| 5 Years                        | 6.99%       | 7.78%                  |
| 3 Years                        | 7.62%       | 7.93%                  |
| 2 Years                        | 4.63%       | 5.52%                  |
| 1 Year                         | 1.89%       | 2.96%                  |
| 6 Months                       | 5.52%       | 6.55%                  |
| 1 Month                        | -0.56%      | -0.43%                 |

# 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        | 2.06%         |
| ICICI Bank Limited                 | 1.67%         |
| HDFC Bank Limited                  | 1.64%         |
| Infosys Limited                    | 1.61%         |
| Axis Bank Limited                  | 0.90%         |
| Housing Devt Finance Corpn Limited | 0.82%         |
| Tata Consultancy Services Limited  | 0.75%         |
| Kotak Nifty Bank ETF               | 0.74%         |
| ITC Limited                        | 0.69%         |
| Larsen & Toubro Limited            | 0.67%         |
| Bharti Airtel Ltd                  | 0.58%         |
| State Bank of India                | 0.57%         |
| Hindustan Unilever Limited         | 0.54%         |
| Kotak Mahindra Bank Limited        | 0.51%         |
| Others                             | 7.72%         |
| <b>Total</b>                       | <b>21.47%</b> |

| Debentures / Bonds                                | % to Fund     |
|---|---------------|
| Housing Development Finance Corporation Ltd       | 8.91%         |
| Bajaj Finance Ltd                                 | 2.64%         |
| Sikka Ports And Terminals                         | 1.89%         |
| Cholamandalam Investment & Finance Company Ltd    | 1.74%         |
| LIC Housing Finance Ltd                           | 1.28%         |
| State Bank of India                               | 1.22%         |
| National Highway Authority Of India               | 0.99%         |
| National Bank For Agriculture & Rural Development | 0.83%         |
| Mahindra and Mahindra Financial Services Ltd      | 0.73%         |
| Larsen & Toubro Ltd                               | 0.65%         |
| Others  | 2.84%         |
| <b>Total</b>                                      | <b>23.72%</b> |

| Government Securities                 | % to Fund     |
|---------------------------------------|---------------|
| 7.54% GOI Mat 23-May-2036             | 10.99%        |
| 7.26% GOI Mat 22-Aug-2032             | 10.65%        |
| 7.17% GOI Mat 08-Jan-2028             | 5.24%         |
| 6.45% GOI Mat 07-Oct-2029             | 2.57%         |
| 7.41% GOI Mat 19-Dec-2036             | 2.49%         |
| 7.38% GOI Mat 20-Jun-2027             | 1.93%         |
| 7.20% Maharashtra SDL Mat 09-Aug-2027 | 1.77%         |
| 7.33% Maharashtra SDL Mat 13-Sep-2027 | 1.14%         |
| 7.65% Tamil Nadu SDL Mat 06-Dec-2027  | 0.82%         |
| 7.36% GOI Mat 12-Sep-2052             | 0.76%         |
| Others                                | 9.33%         |
| <b>Total</b>                          | <b>47.68%</b> |

|   |              |
|---|--------------|
| <b>Deposits, Money Mkt Securities and Net Current Assets.</b> | <b>7.13%</b> |
|---|--------------|

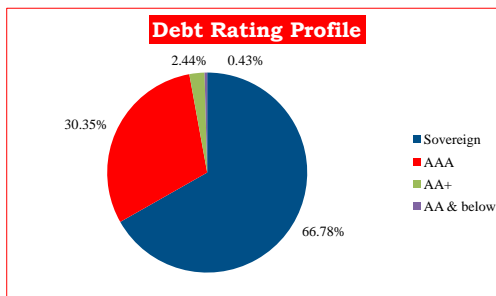
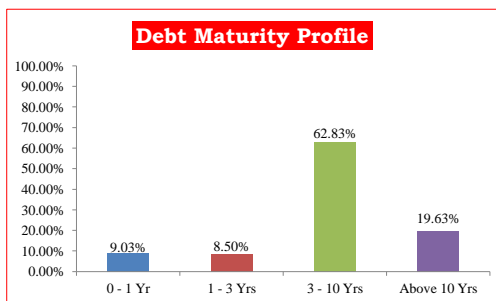
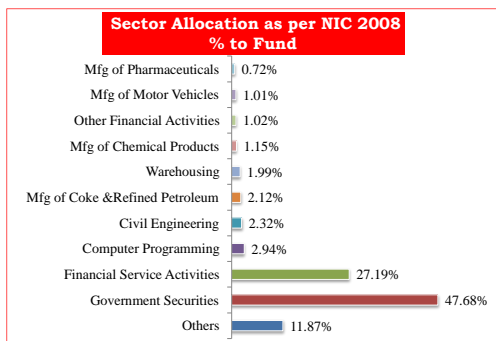
|                    |                |
|--------------------|----------------|
| <b>Grand Total</b> | <b>100.00%</b> |
|--------------------|----------------|

| Debt Parameters              |       |
|------------------------------|-------|
| Portfolio Yield (%)          | 7.36% |
| Avg Maturity (In Months)     | 85.80 |
| Modified Duration (In Years) | 4.87  |

| AUM ( in Lakhs) |           |              |           |
|-----------------|-----------|--------------|-----------|
| Equity          | Debt      | MMI & Others | Total     |
| 9,938.59        | 33,045.40 | 3,299.27     | 46,283.26 |

| 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%   | 5.78%       |
| Public Deposits    | 50% to 85%  | 71.40%      |
| Govt. Securities   | 15% to 30%  | 21.47%      |
| Equity             | -           | 1.35%       |
| Net Current Assets | -           | 1.35%       |



## Liquid Fund - Pension Group - II as on December 31, 2022

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

|                       |                                |
|-----------------------|--------------------------------|
| <b>SFIN Code</b>      | : ULGF04311/02/12LiquidFdIII01 |
| <b>Inception Date</b> | : 08 Oct 2008                  |
| <b>NAV</b>            | : 23.3497                      |

| Fund V/s Benchmark Performance |             |                        |
|--------------------------------|-------------|------------------------|
| Period                         | Returns (%) | Benchmark Returns (%)# |
| Inception                      | 6.12%       | 6.84%                  |
| 10 Years                       | 5.24%       | 6.82%                  |
| 7 Years                        | 4.26%       | 5.97%                  |
| 5 Years                        | 3.77%       | 5.54%                  |
| 3 Years                        | 2.88%       | 4.43%                  |
| 2 Years                        | 2.59%       | 4.34%                  |
| 1 Year                         | 3.03%       | 5.08%                  |
| 6 Months                       | 1.79%       | 3.01%                  |
| 1 Month                        | 0.39%       | 0.57%                  |

# CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

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

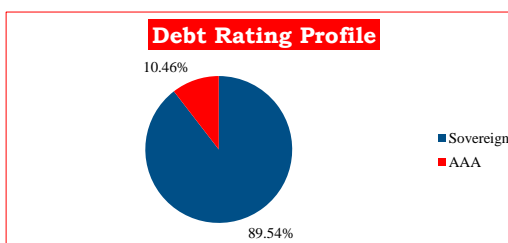
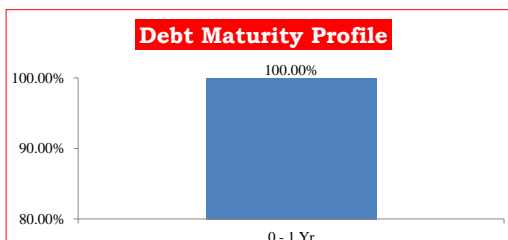
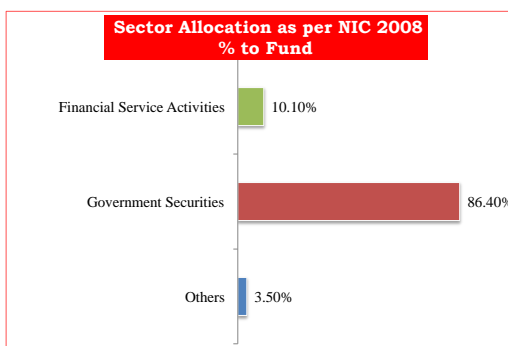
| Debt Parameters              |       |
|------------------------------|-------|
| Portfolio Yield (%)          | 6.09% |
| Avg Maturity (In Months)     | 5.34  |
| Modified Duration (In Years) | 0.44  |

**AUM (₹ in Lakhs)**

| Equity | Debt | MMI & Others | Total    |
|--------|------|--------------|----------|
| -      | -    | 1,711.83     | 1,711.83 |

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



## Secure Managed Fund - Pension Group - II as on December 31, 2022

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

|                       |                                |
|-----------------------|--------------------------------|
| <b>SFIN Code</b>      | : ULGF04411/02/12SecureMFII101 |
| <b>Inception Date</b> | : 08 Oct 2008                  |
| <b>NAV</b>            | : 29.4823                      |

| Fund V/s Benchmark Performance |             |                        |
|--------------------------------|-------------|------------------------|
| Period                         | Returns (%) | Benchmark Returns (%)# |
| Inception                      | 7.82%       | 7.82%                  |
| 10 Years                       | 7.32%       | 7.84%                  |
| 7 Years                        | 6.78%       | 7.43%                  |
| 5 Years                        | 6.01%       | 6.90%                  |
| 3 Years                        | 4.77%       | 5.99%                  |
| 2 Years                        | 1.86%       | 2.97%                  |
| 1 Year                         | 1.28%       | 2.51%                  |
| 6 Months                       | 3.12%       | 4.08%                  |
| 1 Month                        | 0.21%       | 0.45%                  |

# CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

### Portfolio

| Debentures / Bonds                                | % to Fund     |
|---|---------------|
| Housing Development Finance Corporation Ltd       | 8.50%         |
| Bajaj Finance Ltd                                 | 6.42%         |
| National Bank For Agriculture & Rural Development | 3.59%         |
| State Bank of India                               | 2.96%         |
| Sundaram Finance Ltd                              | 2.91%         |
| Power Finance Corporation Ltd                     | 2.46%         |
| India Grid Trust                                  | 2.46%         |
| AXIS Bank Limited                                 | 2.44%         |
| LIC Housing Finance Ltd                           | 2.26%         |
| Mahindra and Mahindra Financial Services Ltd      | 2.24%         |
| Others  | 6.66%         |
| <b>Total</b>                                      | <b>42.89%</b> |

| Government Securities                             | % to Fund     |
|---|---------------|
| 7.26% GOI Mat 22-Aug-2032                         | 12.87%        |
| 7.17% GOI Mat 08-Jan-2028                         | 6.92%         |
| 7.40% GOI Mat 19-Sep-2062                         | 6.47%         |
| 7.61% GOI Mat 09-May-2030                         | 4.01%         |
| 7.54% GOI Mat 23-May-2036                         | 3.49%         |
| 7.84% Tamil Nadu SDL Mat 13-Jul-2026              | 2.97%         |
| 7.64% Food Corp of India Bond GOI Mat 12-Dec-2029 | 2.70%         |
| 7.60% Food Corp of India Bond GOI Mat 09-Jan-2030 | 1.96%         |
| 7.41% GOI Mat 19-Dec-2036                         | 1.76%         |
| 8.08% Karnataka SDL Mat 26-Dec-2028               | 1.31%         |
| Others  | 5.52%         |
| <b>Total</b>                                      | <b>49.99%</b> |

|   |              |
|---|--------------|
| <b>Deposits, Money Mkt Securities and Net Current Assets.</b> | <b>7.12%</b> |
|---|--------------|

|                    |                |
|--------------------|----------------|
| <b>Grand Total</b> | <b>100.00%</b> |
|--------------------|----------------|

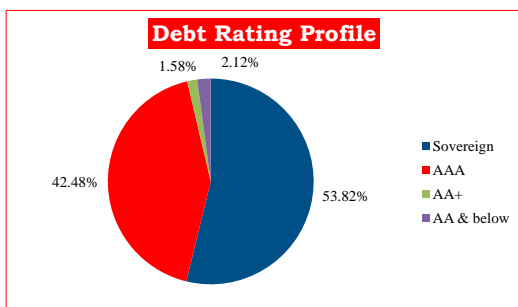
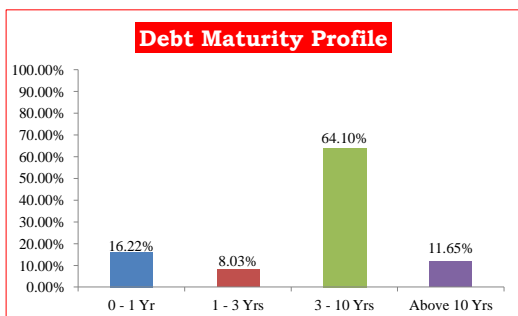
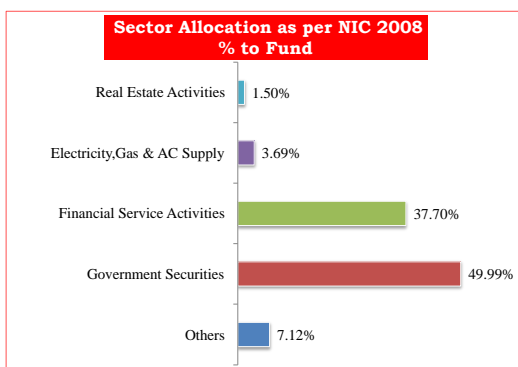
| Debt Parameters              |       |
|------------------------------|-------|
| Portfolio Yield (%)          | 7.37% |
| Avg Maturity (In Months)     | 92.40 |
| Modified Duration (In Years) | 4.52  |

**AUM (₹ in Lakhs)**

| Equity | Debt     | MMI & Others | Total    |
|--------|----------|--------------|----------|
| -      | 3,805.50 | 291.73       | 4,097.22 |

| 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 Instns | 0% to 25%   | 7.75%       |
| Public Deposits     |             |             |
| Govt. Securities    | 75% to 100% | 92.88%      |
| Corporate Bonds     |             |             |
| Equity              | 0%          | 0.00%       |
| Net Current Assets  | -           | -0.63%      |



## Stable Managed Fund - Pension Group - II as on December 31, 2022

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

|                       |                                |
|-----------------------|--------------------------------|
| <b>SFIN Code</b>      | : ULGF04811/02/12StableMFII101 |
| <b>Inception Date</b> | : 08 Oct 2008                  |
| <b>NAV</b>            | : 24.4376                      |

| Fund V/s Benchmark Performance |             |                        |
|--------------------------------|-------------|------------------------|
| Period                         | Returns (%) | Benchmark Returns (%)# |
| Inception                      | 6.46%       | 7.32%                  |
| 10 Years                       | 5.92%       | 7.65%                  |
| 7 Years                        | 5.18%       | 6.95%                  |
| 5 Years                        | 5.04%       | 6.57%                  |
| 3 Years                        | 3.84%       | 5.54%                  |
| 2 Years                        | 2.79%       | 4.58%                  |
| 1 Year                         | 2.99%       | 4.94%                  |
| 6 Months                       | 1.93%       | 3.17%                  |
| 1 Month                        | 0.36%       | 0.61%                  |

# 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     |
|---|---------------|
| Kotak Mahindra Prime Ltd.                         | 7.93%         |
| Power Grid Corporation of India Ltd               | 5.54%         |
| Housing Development Finance Corporation Ltd       | 3.32%         |
| LIC Housing Finance Ltd                           | 3.31%         |
| Ultratech Cement Ltd                              | 2.94%         |
| National Bank For Agriculture & Rural Development | 1.43%         |
| <b>Total</b>                                      | <b>24.48%</b> |

| Government Securities                 | % to Fund     |
|---------------------------------------|---------------|
| 7.32% GOI Mat 28-Jan-2024             | 13.28%        |
| 8.94% Gujarat SDL Mat 24-Sep-2024     | 13.21%        |
| 5.39% Gujrat SDL Mat 31-Mar-2024      | 7.19%         |
| 9.35% Maharashtra SDL Mat 30-Jan-2024 | 1.50%         |
| <b>Total</b>                          | <b>35.18%</b> |

|   |               |
|---|---------------|
| <b>Deposits, Money Mkt Securities and Net Current Assets.</b> | <b>40.34%</b> |
|---|---------------|

|                    |                |
|--------------------|----------------|
| <b>Grand Total</b> | <b>100.00%</b> |
|--------------------|----------------|

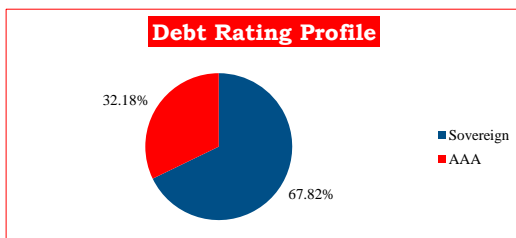
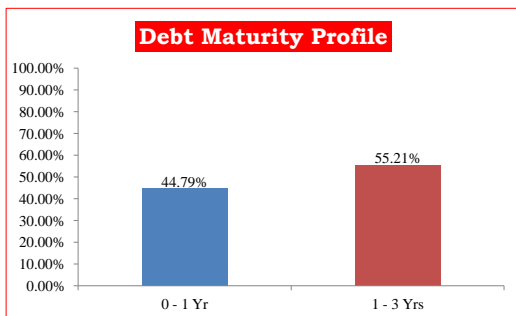
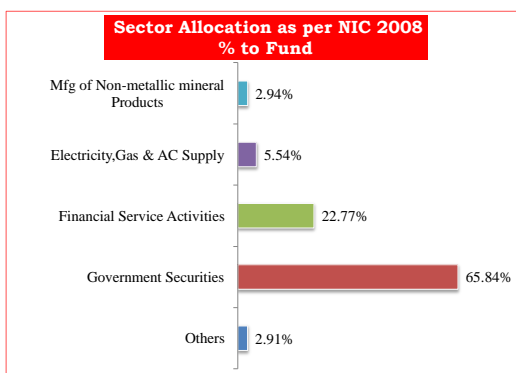
| Debt Parameters              |       |
|------------------------------|-------|
| Portfolio Yield (%)          | 6.38% |
| Avg Maturity (In Months)     | 10.21 |
| Modified Duration (In Years) | 0.77  |

**AUM ( in Lakhs)**

| Equity | Debt     | MMI & Others | Total    |
|--------|----------|--------------|----------|
| -      | 1,623.87 | 1,097.98     | 2,721.85 |

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



## Balanced Managed Fund - Defined Benefit Group as on December 31, 2022

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

|                       |                                |
|-----------------------|--------------------------------|
| <b>SFIN Code</b>      | : ULGF01128/03/05BalancedMF101 |
| <b>Inception Date</b> | : 28 Mar 2005                  |
| <b>NAV</b>            | : 150.8752                     |

| Fund V/s Benchmark Performance |             |                         |
|--------------------------------|-------------|-------------------------|
| Period                         | Returns (%) | Benchmark Returns (%)/# |
| Inception                      | 12.18%      | 9.87%                   |
| 10 Years                       | 10.72%      | 9.68%                   |
| 7 Years                        | 10.63%      | 9.69%                   |
| 5 Years                        | 9.15%       | 8.66%                   |
| 3 Years                        | 10.85%      | 9.87%                   |
| 2 Years                        | 7.90%       | 8.07%                   |
| 1 Year                         | 3.49%       | 3.42%                   |
| 6 Months                       | 8.19%       | 9.02%                   |
| 1 Month                        | -1.27%      | -1.30%                  |

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

### Portfolio

| Equity                             | % to Fund     |
|------------------------------------|---------------|
| Reliance Industries Limited        | 4.15%         |
| ICICI Bank Limited                 | 3.36%         |
| HDFC Bank Limited                  | 3.29%         |
| Infosys Limited                    | 3.22%         |
| Axis Bank Limited                  | 1.82%         |
| Housing Devt Finance Corpn Limited | 1.66%         |
| Tata Consultancy Services Limited  | 1.51%         |
| Kotak Nifty Bank ETF               | 1.48%         |
| ITC Limited                        | 1.38%         |
| Larsen & Toubro Limited            | 1.36%         |
| Bharti Airtel Ltd                  | 1.18%         |
| State Bank of India                | 1.14%         |
| Hindustan Unilever Limited         | 1.09%         |
| Kotak Mahindra Bank Limited        | 1.04%         |
| Mahindra & Mahindra Ltd.           | 0.95%         |
| UltraTech Cement Limited           | 0.84%         |
| Bajaj Finance Ltd                  | 0.72%         |
| Maruti Suzuki India Ltd            | 0.65%         |
| HCL Technologies Limited           | 0.61%         |
| Nippon India ETF Nifty Bank BeES   | 0.57%         |
| Dr Reddys Laboratories Limited     | 0.51%         |
| Others                             | 10.71%        |
| <b>Total</b>                       | <b>43.23%</b> |

| Debentures / Bonds                     | % to Fund     |
|--|---------------|
| Nuclear Power Corporation of India Ltd | 3.53%         |
| IOT Utkal Energy Services Limited      | 3.49%         |
| State Bank of India                    | 3.36%         |
| Power Finance Corporation Ltd          | 2.27%         |
| Sikka Ports And Terminals              | 2.25%         |
| LIC Housing Finance Ltd                | 1.13%         |
| Power Grid Corporation of India Ltd    | 1.12%         |
| <b>Total</b>                           | <b>17.14%</b> |

| Government Securities               | % to Fund     |
|-------------------------------------|---------------|
| 7.72% GOI Mat 25-May-2025           | 7.91%         |
| 7.59% GOI Mat 20-Mar-2029           | 6.88%         |
| 7.98% Karnataka SDL Mat 14-Oct-2025 | 4.75%         |
| 7.40% GOI Mat 09-Sep-2035           | 4.65%         |
| Gsec C-STRIPS Mat 26-Oct-2023       | 4.22%         |
| 7.37% GOI Mat 16-April-2023         | 3.35%         |
| 8.15% GOI Mat 24-Nov-2026           | 1.11%         |
| 6.45% GOI Mat 07-Oct-2029           | 0.74%         |
| 7.16% GOI Mat 20-May-2023           | 0.22%         |
| 7.26% GOI Mat 14-Jan-2029           | 0.03%         |
| <b>Total</b>                        | <b>33.88%</b> |

|   |              |
|---|--------------|
| <b>Deposits, Money Mkt Securities and Net Current Assets.</b> | <b>5.75%</b> |
|---|--------------|

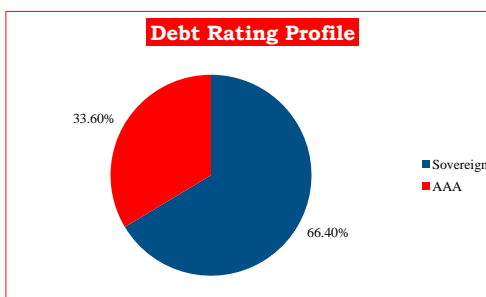
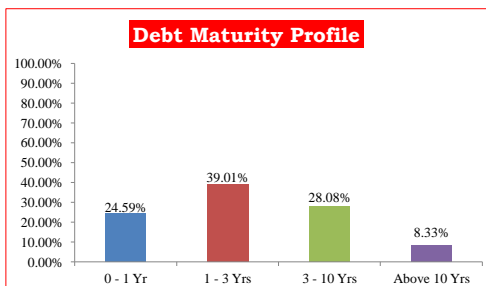
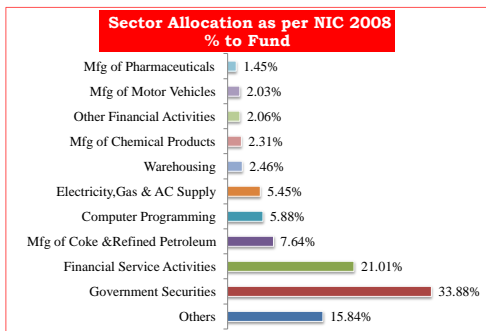
|                    |                |
|--------------------|----------------|
| <b>Grand Total</b> | <b>100.00%</b> |
|--------------------|----------------|

| Debt Parameters              |       |
|------------------------------|-------|
| Portfolio Yield (%)          | 7.19% |
| Avg Maturity (In Months)     | 44.00 |
| Modified Duration (In Years) | 2.78  |

| AUM ( ` in Lakhs) |        |              |        |
|-------------------|--------|--------------|--------|
| Equity            | Debt   | MMI & Others | Total  |
| 388.22            | 458.15 | 51.62        | 898.00 |

| 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%    | 4.82%       |
| Public Deposits    | 0% to 15%   | 0.00%       |
| Govt. Securities   | 20% to 70%  | 51.02%      |
| Corporate Bonds    |             | 43.23%      |
| Equity             | 30% to 60%  | 0.93%       |
| Net Current Assets | -           | -           |



## Defensive Managed Fund - Defined Benefit Group as on December 31, 2022

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

|                       |                                |
|-----------------------|--------------------------------|
| <b>SFIN Code</b>      | : ULGF01028/03/05DefensiveF101 |
| <b>Inception Date</b> | : 28 Mar 2005                  |
| <b>NAV</b>            | : 105.3776                     |

| Fund V/s Benchmark Performance |             |                        |
|--------------------------------|-------------|------------------------|
| Period                         | Returns (%) | Benchmark Returns (%)# |
| Inception                      | 9.86%       | 8.48%                  |
| 10 Years                       | 9.24%       | 8.76%                  |
| 7 Years                        | 9.08%       | 8.56%                  |
| 5 Years                        | 8.03%       | 7.78%                  |
| 3 Years                        | 8.84%       | 7.93%                  |
| 2 Years                        | 6.01%       | 5.52%                  |
| 1 Year                         | 3.72%       | 2.96%                  |
| 6 Months                       | 5.94%       | 6.55%                  |
| 1 Month                        | -0.58%      | -0.43%                 |

# 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                  | 2.38%         |
| Reliance Industries Limited         | 2.30%         |
| HDFC Bank Limited                   | 2.25%         |
| Infosys Limited                     | 1.93%         |
| Axis Bank Limited                   | 1.03%         |
| ITC Limited                         | 0.99%         |
| Bajaj Finance Ltd                   | 0.93%         |
| Tata Consultancy Services Limited   | 0.92%         |
| Larsen & Toubro Limited             | 0.90%         |
| Kotak Mahindra Bank Limited         | 0.83%         |
| Bharti Airtel Ltd                   | 0.73%         |
| Mahindra & Mahindra Ltd.            | 0.67%         |
| Hindustan Unilever Limited          | 0.62%         |
| Apollo Hospitals Enterprise Limited | 0.53%         |
| Others                              | 6.96%         |
| <b>Total</b>                        | <b>23.97%</b> |

| Debentures / Bonds                     | % to Fund     |
|--|---------------|
| Hindustan Petroleum Corporation Ltd    | 5.62%         |
| National Thermal Power Corporation Ltd | 4.32%         |
| International Finance Corporation      | 1.80%         |
| <b>Total</b>                           | <b>11.74%</b> |

| Government Securities               | % to Fund     |
|-------------------------------------|---------------|
| 7.98% Karnataka SDL Mat 14-Oct-2025 | 15.57%        |
| Gsec C-STRIPS Mat 09-Mar-2023       | 8.42%         |
| 7.72% GOI Mat 25-May-2025           | 6.22%         |
| 6.79% GOI Mat 26-Dec-2029           | 4.04%         |
| Gsec C-STRIPS Mat 15-Jun-2023       | 3.86%         |
| 6.45% GOI Mat 07-Oct-2029           | 3.79%         |
| 7.26% GOI Mat 14-Jan-2029           | 3.40%         |
| 7.59% GOI Mat 20-Mar-2029           | 3.17%         |
| 8.60% GOI Mat 02-Jun-2028           | 3.00%         |
| 7.40% GOI Mat 09-Sep-2035           | 1.76%         |
| Others                              | 6.41%         |
| <b>Total</b>                        | <b>59.64%</b> |

|   |              |
|---|--------------|
| <b>Deposits, Money Mkt Securities and Net Current Assets.</b> | <b>4.65%</b> |
|---|--------------|

|                    |                |
|--------------------|----------------|
| <b>Grand Total</b> | <b>100.00%</b> |
|--------------------|----------------|

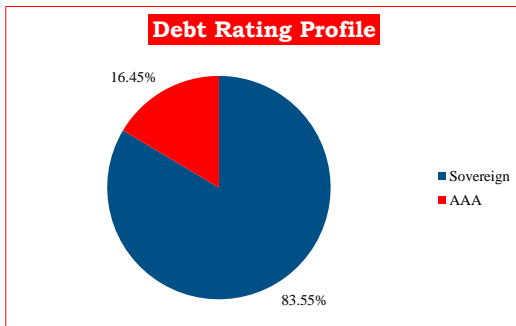
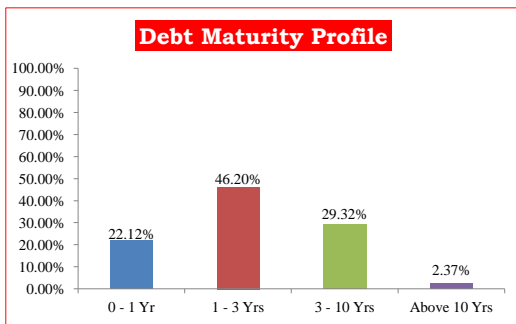
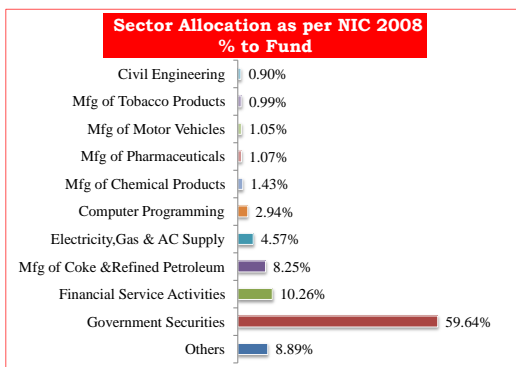
| Debt Parameters              |       |
|------------------------------|-------|
| Portfolio Yield (%)          | 7.12% |
| Avg Maturity (In Months)     | 38.17 |
| Modified Duration (In Years) | 2.51  |

**AUM (₹ in Lakhs)**

| Equity | Debt   | MMI & Others | Total  |
|--------|--------|--------------|--------|
| 42.24  | 125.79 | 8.19         | 176.23 |

| 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%    | 2.87%       |
| Public Deposits    | 0% to 15%   | 0.00%       |
| Govt. Securities   | 50% to 85%  | 71.38%      |
| Corporate Bonds    |             |             |
| Equity             | 15% to 30%  | 23.97%      |
| Net Current Assets | -           | 1.78%       |



## Secured Managed Fund - Defined Benefit Group as on December 31, 2022

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

|                       |                                |
|-----------------------|--------------------------------|
| <b>SFIN Code</b>      | : ULGF00928/03/05SecureMgtF101 |
| <b>Inception Date</b> | : 28 Mar 2005                  |
| <b>NAV</b>            | : 162.2939                     |

| Fund V/s Benchmark Performance |             |                        |
|--------------------------------|-------------|------------------------|
| Period                         | Returns (%) | Benchmark Returns (%)# |
| Inception                      | 12.49%      | 7.10%                  |
| 10 Years                       | 8.00%       | 7.84%                  |
| 7 Years                        | 6.28%       | 7.43%                  |
| 5 Years                        | 5.22%       | 6.90%                  |
| 3 Years                        | 4.18%       | 5.99%                  |
| 2 Years                        | 2.12%       | 2.97%                  |
| 1 Year                         | 1.76%       | 2.51%                  |
| 6 Months                       | 3.18%       | 4.08%                  |
| 1 Month                        | 0.34%       | 0.45%                  |

# 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       | 28.58%        |
| Gsec C-STRIPS Mat 16-Jun-2023   | 22.84%        |
| 5.77% GOI Mat 03-AUG-2030       | 19.73%        |
| 7.59% GOI Mat 20-Mar-2029       | 18.65%        |
| 8.42% Tamil Nadu SDL 25-07-2023 | 3.79%         |
| 9.20% GOI Mat 30-Sep-2030       | 2.08%         |
| <b>Total</b>                    | <b>95.68%</b> |

|   |              |
|---|--------------|
| <b>Deposits, Money Mkt Securities and Net Current Assets.</b> | <b>4.32%</b> |
|---|--------------|

|                    |                |
|--------------------|----------------|
| <b>Grand Total</b> | <b>100.00%</b> |
|--------------------|----------------|

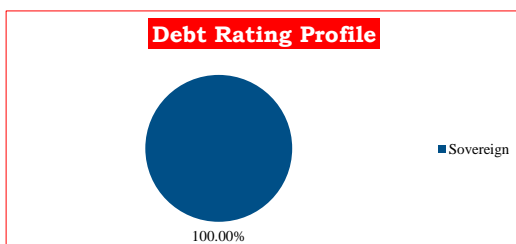
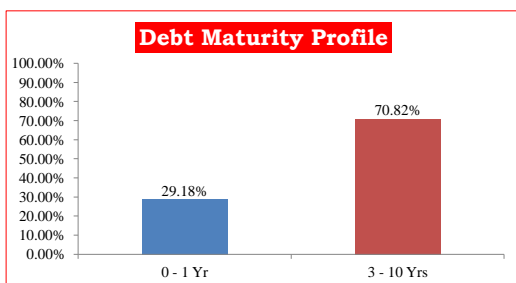
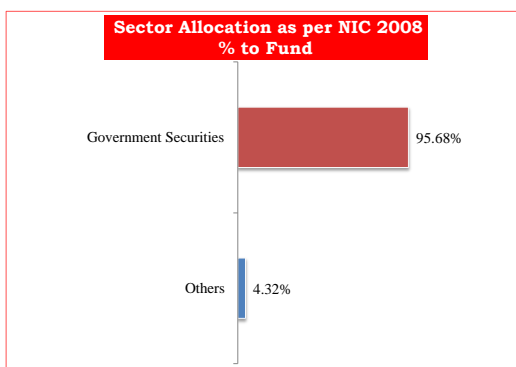
| Debt Parameters              |  |       |
|------------------------------|--|-------|
| Portfolio Yield (%)          |  | 7.14% |
| Avg Maturity (In Months)     |  | 57.53 |
| Modified Duration (In Years) |  | 3.70  |

### AUM (₹ in Lakhs)

| Equity | Debt  | MMI & Others | Total |
|--------|-------|--------------|-------|
| -      | 10.16 | 0.46         | 10.62 |

| 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%    | 1.81%       |
| Public Deposits    | 0% to 20%   | 0.00%       |
| Govt. Securities   | 75% to 100% | 95.68%      |
| Corporate Bonds    |             |             |
| Equity             | 0%          | 0.00%       |
| Net Current Assets | -           | 2.51%       |



## Group Balanced Fund as on December 31, 2022

**Fund Objective :** The fund seeks to achieve long term capital growth through an investment mix of upto 40% equity and the balance in high quality bonds and money market instruments.

|                       |                                      |
|-----------------------|--------------------------------------|
| <b>SFIN Code</b>      | <b>: ULGF00124/08/04EBBALANCE101</b> |
| <b>Inception Date</b> | <b>: 03 Dec 2004</b>                 |
| <b>NAV</b>            | <b>: 45.5176</b>                     |

| Fund V/s Benchmark Performance |             |                        |
|--------------------------------|-------------|------------------------|
| Period                         | Returns (%) | Benchmark Returns (%)# |
| Inception                      | 8.74%       | 8.87%                  |
| 10 Years                       | 7.87%       | 9.05%                  |
| 7 Years                        | 7.25%       | 8.94%                  |
| 5 Years                        | 7.05%       | 8.27%                  |
| 3 Years                        | 7.22%       | 8.44%                  |
| 2 Years                        | 5.04%       | 6.22%                  |
| 1 Year                         | 2.92%       | 3.05%                  |
| 6 Months                       | 5.90%       | 7.27%                  |
| 1 Month                        | -1.14%      | -0.73%                 |

# Crisil Composite Bond Index(70%) and Nifty 50 (30%)  
Note: Returns over 1 year have been annualized.

### Portfolio

| Equity                             | % to Fund     |
|------------------------------------|---------------|
| Reliance Industries Limited        | 5.18%         |
| HDFC Bank Limited                  | 4.03%         |
| Infosys Limited                    | 3.33%         |
| ICICI Bank Limited                 | 2.87%         |
| Housing Devt Finance Corpn Limited | 2.45%         |
| Tata Consultancy Services Limited  | 2.01%         |
| ITC Limited                        | 1.73%         |
| Larsen & Toubro Limited            | 1.66%         |
| State Bank of India                | 1.19%         |
| Hindustan Unilever Limited         | 1.13%         |
| Kotak Mahindra Bank Limited        | 0.97%         |
| Bharti Airtel Ltd                  | 0.89%         |
| Mahindra & Mahindra Ltd.           | 0.77%         |
| Maruti Suzuki India Ltd            | 0.74%         |
| HCL Technologies Limited           | 0.73%         |
| Others                             | 2.06%         |
| <b>Total</b>                       | <b>31.76%</b> |

| Government Securities          | % to Fund     |
|--------------------------------|---------------|
| 6.01% GOI Mat 25-Mar-2028      | 32.98%        |
| 8.24% GOI Mat 10-November-2033 | 17.84%        |
| <b>Total</b>                   | <b>50.82%</b> |

|   |               |
|---|---------------|
| <b>Deposits, Money Mkt Securities and Net Current Assets.</b> | <b>17.43%</b> |
|---|---------------|

|                    |                |
|--------------------|----------------|
| <b>Grand Total</b> | <b>100.00%</b> |
|--------------------|----------------|

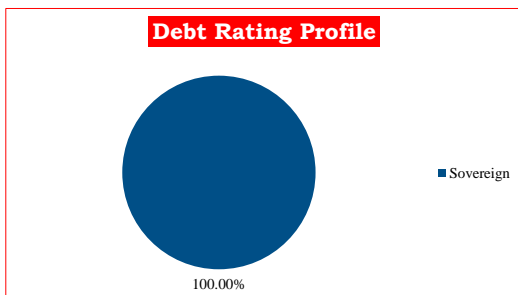
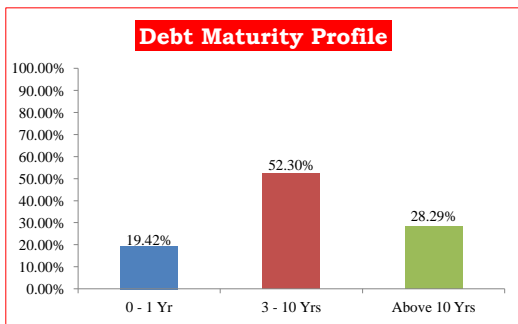
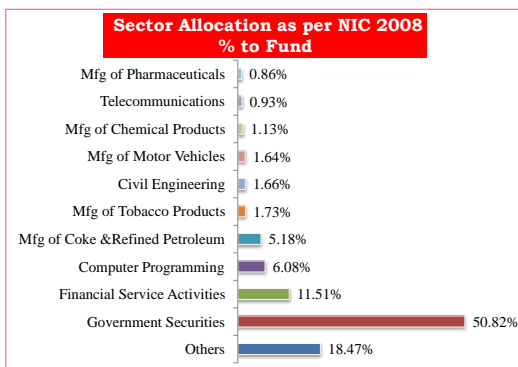
| Debt Parameters              |       |
|------------------------------|-------|
| Portfolio Yield (%)          | 7.16% |
| Avg Maturity (In Months)     | 69.76 |
| Modified Duration (In Years) | 4.28  |

### AUM (₹ in Lakhs)

| Equity | Debt  | MMI & Others | Total |
|--------|-------|--------------|-------|
| 7.19   | 11.50 | 3.94         | 22.63 |

| Fund Manager      | No. Of Funds Managed |           |             |
|-------------------|----------------------|-----------|-------------|
|                   | Equity Fund          | Debt Fund | Hybrid Fund |
| Mr Pranav Parekh  | -                    | 6         | 9           |
| Mr Sumeet Hinduja | 7                    | -         | 9           |

| Asset Category      | F&U Mandate | % of Actual |
|---------------------|-------------|-------------|
| Money Market Instns | 0% to 20%   | 12.24%      |
| Public Deposits     |             |             |
| Govt. Securities    | 0% to 80%   | 50.82%      |
| Corporate Bonds     |             |             |
| Equity              | 20% to 40%  | 31.76%      |
| Net Current Assets  | -           | 5.18%       |



## Group Debt Fund as on December 31, 2022

**Fund Objective :** The fund seeks to generate income through an investment mix of high quality bonds and money market instruments.

|                       |                            |
|-----------------------|----------------------------|
| <b>SFIN Code</b>      | : ULGF00224/08/04EBDEBT101 |
| <b>Inception Date</b> | : 03 Dec 2004              |
| <b>NAV</b>            | : 38.3296                  |

| Fund V/s Benchmark Performance |             |                        |
|--------------------------------|-------------|------------------------|
| Period                         | Returns (%) | Benchmark Returns (%)# |
| Inception                      | 7.71%       | 7.11%                  |
| 10 Years                       | 7.81%       | 7.84%                  |
| 7 Years                        | 7.20%       | 7.43%                  |
| 5 Years                        | 6.79%       | 6.90%                  |
| 3 Years                        | 5.32%       | 5.99%                  |
| 2 Years                        | 2.49%       | 2.97%                  |
| 1 Year                         | 2.08%       | 2.51%                  |
| 6 Months                       | 3.24%       | 4.08%                  |
| 1 Month                        | 0.32%       | 0.45%                  |

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

| Portfolio   |               |
|---|---------------|
| Debentures / Bonds                                | % to Fund     |
| National Bank For Agriculture & Rural Development | 4.79%         |
| Indian Railway Finance Corporation Ltd            | 4.22%         |
| REC Limited                                       | 4.16%         |
| Export and Import Bank of India                   | 2.93%         |
| Power Grid Corporation of India Ltd               | 1.44%         |
| Housing & Urban Development Corporation Limited   | 1.22%         |
| <b>Total</b>                                      | <b>18.77%</b> |

| Government Securities           | % to Fund     |
|---------------------------------|---------------|
| 9.20% GOI Mat 30-Sep-2030       | 9.22%         |
| 7.54% GOI Mat 23-May-2036       | 7.24%         |
| 7.10% GOI Mat 18-Apr-2029       | 6.25%         |
| 7.35% GOI Mat 22-Jun-2024       | 5.77%         |
| 5.63% GOI Mat 12-Apr-2026       | 5.49%         |
| 6.54% GOI Mat 17-Jan-2032       | 4.35%         |
| 7.08% Karnataka SDL 14-Dec-2026 | 3.42%         |
| 7.26% GOI Mat 22-Aug-2032       | 3.14%         |
| 6.79% GOI Mat 15-May-2027       | 2.94%         |
| 7.72% GOI Mat 25-May-2025       | 2.92%         |
| Others                          | 15.39%        |
| <b>Total</b>                    | <b>66.13%</b> |

|   |               |
|---|---------------|
| <b>Deposits, Money Mkt Securities and Net Current Assets.</b> | <b>15.11%</b> |
|---|---------------|

|                    |                |
|--------------------|----------------|
| <b>Grand Total</b> | <b>100.00%</b> |
|--------------------|----------------|

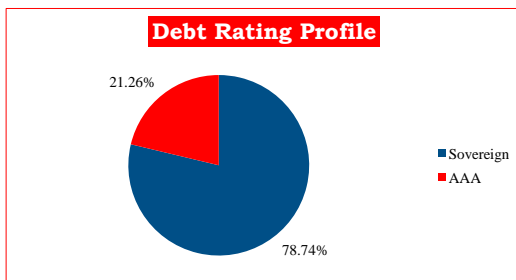
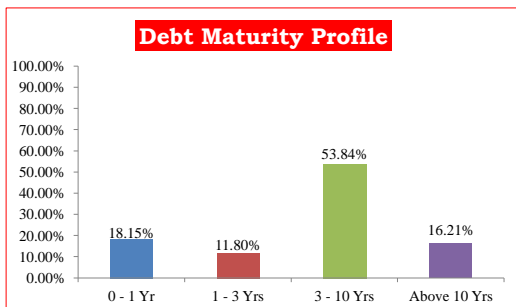
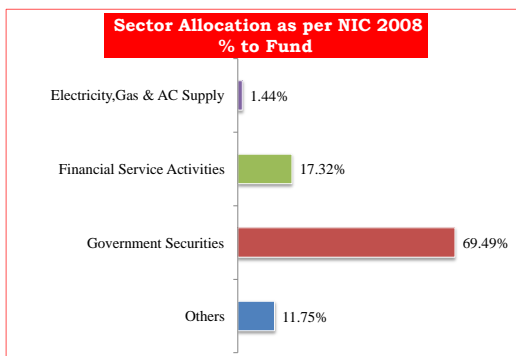
| Debt Parameters              |       |
|------------------------------|-------|
| Portfolio Yield (%)          | 7.19% |
| Avg Maturity (In Months)     | 82.03 |
| Modified Duration (In Years) | 4.30  |

**AUM (₹ in Lakhs)**

| Equity | Debt     | MMI & Others | Total    |
|--------|----------|--------------|----------|
| -      | 1,477.80 | 262.96       | 1,740.76 |

| Fund Manager     | No. Of Funds Managed |           |             |
|------------------|----------------------|-----------|-------------|
|                  | Equity Fund          | Debt Fund | Hybrid Fund |
| Mr Pranav Parekh | -                    | 6         | 9           |

| Asset Category      | F&U Mandate | % of Actual |
|---------------------|-------------|-------------|
| Money Market Instns | 0% to 60%   | 13.52%      |
| Public Deposits     |             |             |
| Govt. Securities    | 40% to 100% | 84.89%      |
| Corporate Bonds     |             |             |
| Equity              | 0%          | 0.00%       |
| Net Current Assets  | -           | 1.58%       |



## Group Growth Fund as on December 31, 2022

**Fund Objective :** The fund seeks to achieve long term accelerated capital growth through an investment mix of upto 60% equity and the balance in high quality bonds and money market instruments.

|                       |                              |
|-----------------------|------------------------------|
| <b>SFIN Code</b>      | : ULGF00324/08/04EBGROWTH101 |
| <b>Inception Date</b> | : 03 Dec 2004                |
| <b>NAV</b>            | : 65.693                     |

| Fund V/s Benchmark Performance |             |                        |
|--------------------------------|-------------|------------------------|
| Period                         | Returns (%) | Benchmark Returns (%)# |
| Inception                      | 10.97%      | 10.04%                 |
| 10 Years                       | 10.31%      | 9.85%                  |
| 7 Years                        | 10.55%      | 9.96%                  |
| 5 Years                        | 9.09%       | 9.17%                  |
| 3 Years                        | 10.50%      | 10.07%                 |
| 2 Years                        | 7.98%       | 8.38%                  |
| 1 Year                         | 3.65%       | 3.42%                  |
| 6 Months                       | 8.82%       | 9.41%                  |
| 1 Month                        | -2.20%      | -1.52%                 |

# Crisil Composite Bond Index (50%) and Nifty 50 (50%)  
Note: Returns over 1 year have been annualized.

| Portfolio                              |               |
|--|---------------|
| Equity                                 | % to Fund     |
| Reliance Industries Limited            | 8.01%         |
| HDFC Bank Limited                      | 6.02%         |
| Infosys Limited                        | 5.30%         |
| ICICI Bank Limited                     | 5.03%         |
| Housing Devt Finance Corpn Limited     | 4.15%         |
| Tata Consultancy Services Limited      | 3.62%         |
| Larsen & Toubro Limited                | 2.89%         |
| ITC Limited                            | 2.39%         |
| State Bank of India                    | 1.99%         |
| Hindustan Unilever Limited             | 1.90%         |
| Kotak Mahindra Bank Limited            | 1.69%         |
| Axis Bank Limited                      | 1.55%         |
| Maruti Suzuki India Ltd                | 1.55%         |
| Bharti Airtel Ltd                      | 1.49%         |
| Bajaj Finserv Ltd                      | 1.43%         |
| Mahindra & Mahindra Ltd.               | 1.39%         |
| Bajaj Finance Ltd                      | 1.22%         |
| HCL Technologies Limited               | 1.15%         |
| Asian Paints (India) Ltd               | 0.86%         |
| Dr Reddys Laboratories Limited         | 0.78%         |
| Sun Pharmaceuticals Industries Limited | 0.74%         |
| Hindalco Industries Limited            | 0.70%         |
| UltraTech Cement Limited               | 0.64%         |
| Hero Motocorp Limited                  | 0.51%         |
| Others                                 | 0.58%         |
| <b>Total</b>                           | <b>57.59%</b> |

| Government Securities          | % to Fund     |
|--------------------------------|---------------|
| 6.01% GOI Mat 25-Mar-2028      | 27.97%        |
| 8.24% GOI Mat 10-November-2033 | 2.95%         |
| <b>Total</b>                   | <b>30.91%</b> |

|   |               |
|---|---------------|
| <b>Deposits, Money Mkt Securities and Net Current Assets.</b> | <b>11.50%</b> |
|---|---------------|

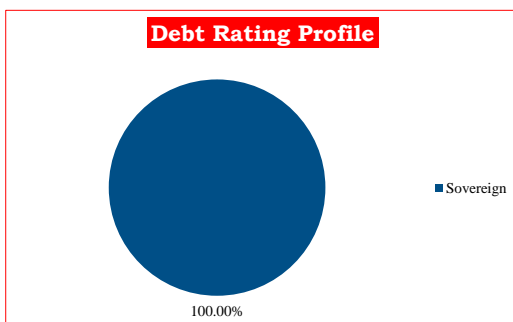
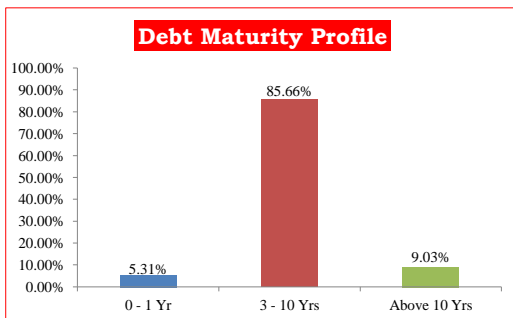
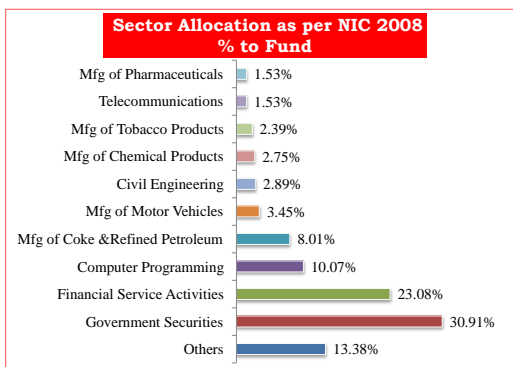
|                    |                |
|--------------------|----------------|
| <b>Grand Total</b> | <b>100.00%</b> |
|--------------------|----------------|

| Debt Parameters              |       |
|------------------------------|-------|
| Portfolio Yield (%)          | 7.26% |
| Avg Maturity (In Months)     | 65.60 |
| Modified Duration (In Years) | 4.34  |

| AUM ( in Lakhs) |      |              |       |
|-----------------|------|--------------|-------|
| Equity          | Debt | MMI & Others | Total |
| 6.23            | 3.34 | 1.24         | 10.81 |

| Fund Manager      | No. Of Funds Managed |           |             |
|-------------------|----------------------|-----------|-------------|
|                   | Equity Fund          | Debt Fund | Hybrid Fund |
| Mr Pranav Parekh  | -                    | 6         | 9           |
| Mr Sumeet Hinduja | 7                    | -         | 9           |

| Asset Category     | F&U Mandate | % of Actual |
|--------------------|-------------|-------------|
| Money Market Insts | 0% to 20%   | 1.73%       |
| Public Deposits    |             |             |
| Govt. Securities   | 0% to 60%   | 30.91%      |
| Corporate Bonds    |             |             |
| Equity             | 40% to 60%  | 57.59%      |
| Net Current Assets | -           | 9.76%       |



## Group Secure Fund as on December 31, 2022

**Fund Objective :** The fund seeks to achieve long term moderate capital growth through an investment mix of upto 20% equity and the balance in high quality bonds and money market instruments.

|                       |                              |
|-----------------------|------------------------------|
| <b>SFIN Code</b>      | : ULGF00524/08/04EBSECURE101 |
| <b>Inception Date</b> | : 03 Dec 2004                |
| <b>NAV</b>            | : 42.9863                    |

| Fund V/s Benchmark Performance |             |                        |
|--------------------------------|-------------|------------------------|
| Period                         | Returns (%) | Benchmark Returns (%)# |
| Inception                      | 8.39%       | 7.99%                  |
| 10 Years                       | 8.44%       | 8.45%                  |
| 7 Years                        | 8.23%       | 8.19%                  |
| 5 Years                        | 7.65%       | 7.58%                  |
| 3 Years                        | 7.20%       | 7.21%                  |
| 2 Years                        | 4.23%       | 4.59%                  |
| 1 Year                         | 2.31%       | 2.78%                  |
| 6 Months                       | 4.56%       | 5.68%                  |
| 1 Month                        | -0.24%      | -0.14%                 |

# Crisil Composite Bond Index (85%) and Nifty 50 (15%)  
Note: Returns over 1 year have been annualized.

| Portfolio                          |               |
|------------------------------------|---------------|
| Equity                             | % to Fund     |
| ICICI Bank Limited                 | 1.10%         |
| Reliance Industries Limited        | 1.08%         |
| Infosys Limited                    | 1.02%         |
| HDFC Bank Limited                  | 0.90%         |
| Housing Devt Finance Corpn Limited | 0.86%         |
| Nippon India ETF Nifty Bank BeES   | 0.66%         |
| Larsen & Toubro Limited            | 0.58%         |
| State Bank of India                | 0.50%         |
| Others                             | 7.48%         |
| <b>Total</b>                       | <b>14.19%</b> |

| Debentures / Bonds                                | % to Fund     |
|---|---------------|
| Indian Railway Finance Corporation Ltd            | 4.29%         |
| REC Limited                                       | 2.73%         |
| National Bank For Agriculture & Rural Development | 2.44%         |
| Power Grid Corporation of India Ltd               | 2.12%         |
| <b>Total</b>                                      | <b>11.59%</b> |

| Government Securities     | % to Fund     |
|---------------------------|---------------|
| 7.72% GOI Mat 25-May-2025 | 11.35%        |
| 7.54% GOI Mat 23-May-2036 | 10.75%        |
| 5.63% GOI Mat 12-Apr-2026 | 7.02%         |
| 7.26% GOI Mat 22-Aug-2032 | 6.15%         |
| 7.10% GOI Mat 18-Apr-2029 | 5.79%         |
| 6.79% GOI Mat 15-May-2027 | 4.51%         |
| 7.68% GOI Mat 15-Dec-2023 | 4.46%         |
| 6.54% GOI Mat 17-Jan-2032 | 4.14%         |
| 7.35% GOI Mat 22-Jun-2024 | 2.44%         |
| 7.36% GOI Mat 12-Sep-2052 | 2.14%         |
| Others                    | 6.16%         |
| <b>Total</b>              | <b>64.92%</b> |

|   |              |
|---|--------------|
| <b>Deposits, Money Mkt Securities and Net Current Assets.</b> | <b>9.30%</b> |
|---|--------------|

|                    |                |
|--------------------|----------------|
| <b>Grand Total</b> | <b>100.00%</b> |
|--------------------|----------------|

| Debt Parameters              |       |
|------------------------------|-------|
| Portfolio Yield (%)          | 7.15% |
| Avg Maturity (In Months)     | 78.94 |
| Modified Duration (In Years) | 4.30  |

**AUM (₹ in Lakhs)**

| Equity   | Debt     | MMI & Others | Total    |
|----------|----------|--------------|----------|
| 1,344.77 | 7,248.71 | 880.99       | 9,474.47 |

| Fund Manager      | No. Of Funds Managed |           |             |
|-------------------|----------------------|-----------|-------------|
|                   | Equity Fund          | Debt Fund | Hybrid Fund |
| Mr Pranav Parekh  | -                    | 6         | 9           |
| Mr Sumeet Hinduja | 7                    | -         | 9           |

| Asset Category      | F&U Mandate | % of Actual |
|---------------------|-------------|-------------|
| Money Market Instns | 0% to 20%   | 8.07%       |
| Public Deposits     |             |             |
| Govt. Securities    | 0% to 90%   | 76.51%      |
| Corporate Bonds     |             |             |
| Equity              | 10% to 20%  | 14.19%      |
| Net Current Assets  | -           | 1.23%       |

