

MONTHLY UPDATE

FEBRUARY 2023



Sar utha ke jiyo!

Group Fund Fact Sheet

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Balanced Managed Fund - Old Group as on February 28, 2023

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

SFIN Code	: ULGF00411/08/03BalancedMF101
Inception Date	: 23 Jul 2003
NAV	: 205.4075

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	12.59%	10.65%
10 Years	10.55%	9.60%
7 Years	11.13%	10.32%
5 Years	8.86%	8.51%
3 Years	10.82%	9.98%
2 Years	6.98%	6.51%
1 Year	3.42%	2.93%
6 Months	0.21%	-0.39%
1 Month	-0.48%	-0.85%

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

Portfolio

Equity	% to Fund
Reliance Industries Limited	3.97%
ICICI Bank Limited	3.43%
HDFC Bank Limited	3.40%
Infosys Limited	3.33%
Housing Devt Finance Corpn Limited	1.85%
Axis Bank Limited	1.72%
ITC Limited	1.65%
Tata Consultancy Services Limited	1.61%
Larsen & Toubro Limited	1.48%
Kotak Nifty Bank ETF	1.45%
Bharti Airtel Ltd	1.10%
Hindustan Unilever Limited	1.09%
Kotak Mahindra Bank Limited	1.01%
Mahindra & Mahindra Ltd.	0.97%
UltraTech Cement Limited	0.94%
State Bank of India	0.91%
Maruti Suzuki India Ltd	0.70%
Bajaj Finance Ltd	0.66%
HCL Technologies Limited	0.66%
Dr Reddys Laboratories Limited	0.55%
Asian Paints (India) Ltd	0.51%
Tata Steel Limited	0.50%
Others	10.21%
Total	43.72%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	5.47%
LIC Housing Finance Ltd	1.42%
Sikka Ports And Terminals	1.32%
Mahindra and Mahindra Financial Services Ltd	1.23%
State Bank of India	1.03%
HDB Financial Services Ltd	0.98%
Power Finance Corporation Ltd	0.95%
IDFC First Bank Limited	0.88%
Cholamandalam Investment & Finance Company Ltd	0.74%
Sundaram Finance Ltd	0.69%
Others	3.06%
Total	17.79%

Government Securities	% to Fund
7.26% GOI Mat 22-Aug-2032	5.80%
7.41% GOI Mat 19-Dec-2036	4.66%
7.17% GOI Mat 08-Jan-2028	3.16%
7.54% GOI Mat 23-May-2036	2.54%
7.38% GOI Mat 20-Jun-2027	2.32%
7.33% Maharashtra SDL Mat 13-Sep-2027	1.94%
6.45% GOI Mat 07-Oct-2029	1.77%
7.10% GOI Mat 18-Apr-2029	1.74%
7.26% GOI Mat 06-Feb-2033	1.52%
8.15% Maharashtra SDL Mat 26-Nov-2025	1.36%
Others	9.18%
Total	35.97%

Deposits, Money Mkt Securities and Net Current Assets.	2.52%
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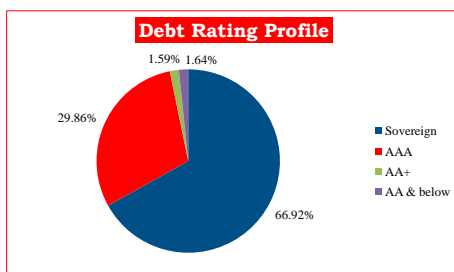
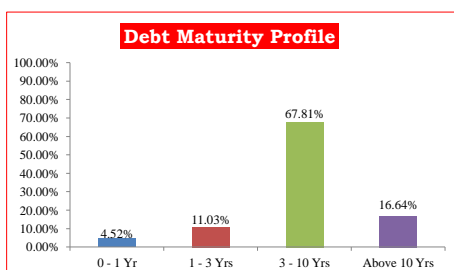
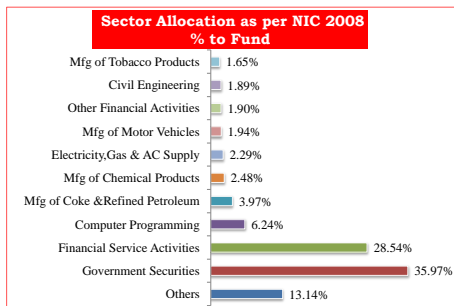
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	7.56%
Avg Maturity (In Months)	84.84
Modified Duration (In Years)	4.89

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
42,098.97	51,764.70	2,424.18	96,287.84

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%	1.09%
Public Deposits	0% to 15%	0.00%
Govt. Securities		53.76%
Corporate Bonds	20% to 70%	
Equity	30% to 60%	43.72%
Net Current Assets	-	1.43%



Defensive Managed Fund - Old Group as on February 28, 2023

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

SFIN Code	: ULGF00311/08/03DefensiveF101
Inception Date	: 23 Jul 2003
NAV	: 127.2548

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.87%	8.68%
10 Years	9.09%	8.68%
7 Years	9.33%	8.88%
5 Years	7.91%	7.88%
3 Years	8.01%	7.59%
2 Years	5.53%	5.44%
1 Year	2.85%	2.94%
6 Months	0.98%	0.98%
1 Month	-0.09%	-0.29%

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	2.28%
HDFC Bank Limited	2.07%
Reliance Industries Limited	2.00%
Infosys Limited	1.76%
Tata Consultancy Services Limited	0.93%
TTC Limited	0.86%
Larsen & Toubro Limited	0.85%
Bajaj Finance Ltd	0.81%
Axis Bank Limited	0.71%
Housing Devt Finance Corpn Limited	0.66%
Kotak Mahindra Bank Limited	0.63%
Bharti Airtel Ltd	0.63%
Hindustan Unilever Limited	0.56%
Mahindra & Mahindra Ltd.	0.56%
Others	5.65%
Total	20.97%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	8.05%
Sikka Ports And Terminals	2.90%
LIC Housing Finance Ltd	2.65%
Cholamandalam Investment & Finance Company Ltd	1.85%
State Bank of India	1.47%
Bajaj Finance Ltd	1.24%
Nuclear Power Corporation of India Ltd	1.21%
Power Finance Corporation Ltd	0.76%
National Highway Authority Of India	0.62%
Mahindra and Mahindra Financial Services Ltd	0.61%
Others	4.03%
Total	25.38%

Government Securities	% to Fund
7.26% GOI Mat 22-Aug-2032	8.65%
7.41% GOI Mat 19-Dec-2036	6.95%
7.38% GOI Mat 20-Jun-2027	3.47%
7.10% GOI Mat 18-Apr-2029	2.59%
6.45% GOI Mat 07-Oct-2029	2.48%
7.26% GOI Mat 06-Feb-2033	2.27%
7.65% Tamil Nadu SDL Mat 06-Dec-2027	2.11%
7.17% GOI Mat 08-Jan-2028	1.98%
7.36% GOI Mat 12-Sep-2052	1.71%
7.20% Maharashtra SDL Mat 09-Aug-2027	1.51%
Others	14.79%
Total	48.51%

Deposits, Money Mkt Securities and Net Current Assets. 5.14%

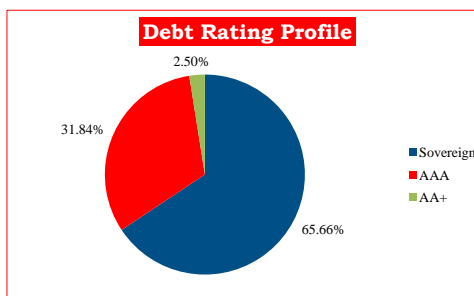
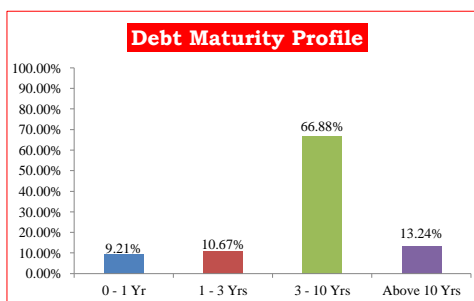
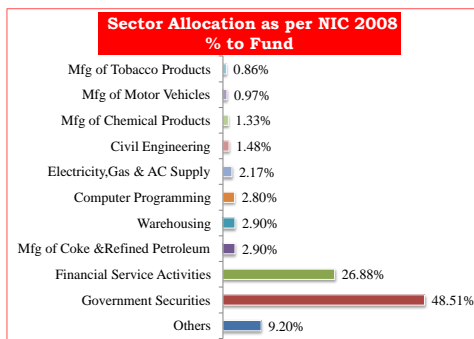
Grand Total 100.00%

Debt Parameters	
Portfolio Yield (%)	7.54%
Avg Maturity (In Months)	79.41
Modified Duration (In Years)	4.60

AUM (` in Lakhs)			
Equity	Debt	MMI & Others	Total
6,938.63	24,445.64	1,698.84	33,083.11

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%	3.25%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	73.89%
Corporate Bonds	15% to 30%	20.97%
Equity	-	1.89%
Net Current Assets	-	-



Liquid Fund - Old Group as on February 28, 2023

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

SFIN Code	: ULGF00111/08/03LiquidFund101
Inception Date	: 23 Jul 2003
NAV	: 70.4476

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.61%	6.54%
10 Years	5.88%	6.80%
7 Years	4.90%	5.96%
5 Years	4.42%	5.53%
3 Years	3.50%	4.49%
2 Years	3.42%	4.60%
1 Year	4.03%	5.54%
6 Months	2.45%	3.17%
1 Month	0.45%	0.49%

CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

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

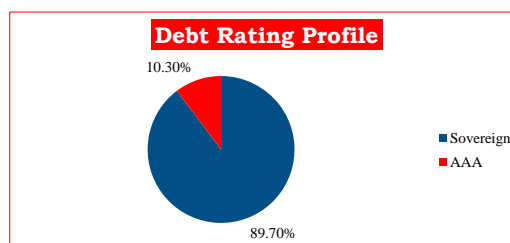
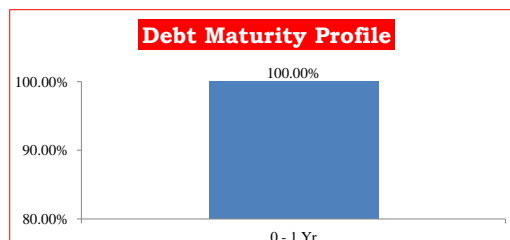
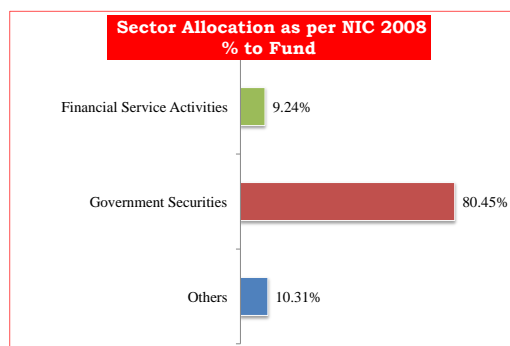
Debt Parameters	
Portfolio Yield (%)	6.89%
Avg Maturity (In Months)	9.04
Modified Duration (In Years)	0.75

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	304.34	304.34

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 February 28, 2023

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

SFIN Code	: ULGF00211/08/03SecureMgtF101
Inception Date	: 23 Jul 2003
NAV	: 77.3083

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.08%	6.70%
10 Years	7.63%	7.76%
7 Years	7.20%	7.44%
5 Years	6.80%	7.25%
3 Years	4.63%	5.21%
2 Years	3.83%	4.36%
1 Year	2.77%	2.96%
6 Months	1.96%	2.36%
1 Month	0.32%	0.26%

CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	9.95%
National Bank For Agriculture & Rural Development	8.00%
State Bank of India	6.15%
Bajaj Finance Ltd	4.31%
LIC Housing Finance Ltd	2.40%
AXIS Bank Limited	2.25%
Mahindra and Mahindra Financial Services Ltd	2.18%
Cholamandalam Investment & Finance Company Ltd	1.54%
Sikka Ports And Terminals	1.33%
REC Limited	1.29%
Others	6.52%
Total	45.93%

Government Securities	% to Fund
7.26% GOI Mat 06-Feb-2033	9.95%
7.17% GOI Mat 08-Jan-2028	6.47%
7.38% GOI Mat 20-Jun-2027	6.08%
7.61% GOI Mat 09-May-2030	5.11%
Gsec C-STRIPS Mat 22-Aug-2023	3.74%
7.41% GOI Mat 19-Dec-2036	2.71%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	2.56%
7.60% Food Corp of India Bond GOI Mat 09-Jan-2030	2.37%
5.74% GOI Mat 15-Nov-2026	1.61%
8.08% Karnataka SDL Mat 26-Dec-2028	1.08%
Others	6.01%
Total	47.68%

Deposits, Money Mkt Securities and Net Current Assets.	6.39%
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Grand Total	100.00%
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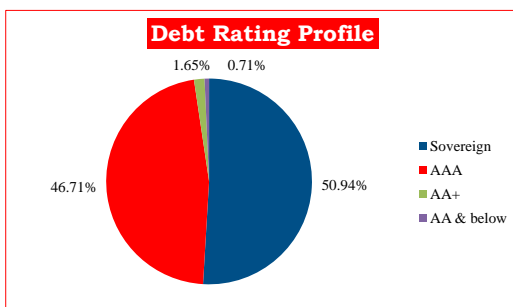
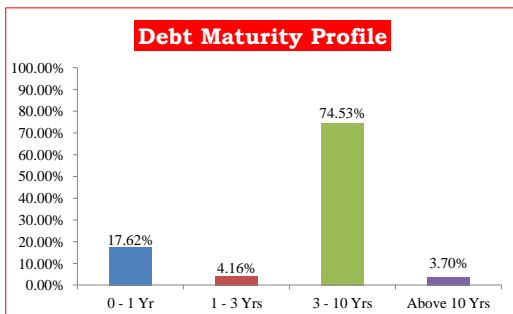
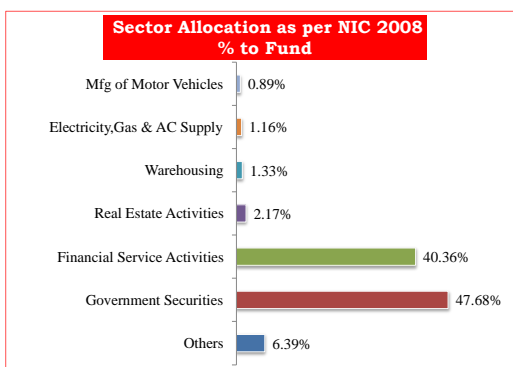
Debt Parameters	
Portfolio Yield (%)	7.57%
Avg Maturity (In Months)	63.67
Modified Duration (In Years)	4.12

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	14,536.22	992.71	15,528.93

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%	4.08%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	93.61%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	2.31%



Balanced Managed Fund - Life Group as on February 28, 2023

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

SFIN Code	: ULGF02525/02/12BalancedMF101
Inception Date	: 02 Jan 2004
NAV	: 163.9425

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.33%	9.23%
10 Years	10.57%	9.60%
7 Years	10.86%	10.32%
5 Years	8.72%	8.51%
3 Years	11.05%	9.98%
2 Years	6.98%	6.51%
1 Year	3.38%	2.93%
6 Months	0.25%	-0.39%
1 Month	-0.46%	-0.85%

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

Portfolio

Equity	% to Fund
Reliance Industries Limited	3.92%
ICICI Bank Limited	3.31%
HDFC Bank Limited	3.28%
Infosys Limited	3.27%
Housing Devt Finance Corpn Limited	1.79%
Axis Bank Limited	1.66%
ITC Limited	1.62%
Tata Consultancy Services Limited	1.55%
Larsen & Toubro Limited	1.46%
Kotak Nifty Bank ETF	1.40%
Bharti Airtel Ltd	1.08%
Hindustan Unilever Limited	1.06%
Kotak Mahindra Bank Limited	0.98%
Mahindra & Mahindra Ltd.	0.95%
UltraTech Cement Limited	0.90%
State Bank of India	0.89%
Maruti Suzuki India Ltd	0.69%
Bajaj Finance Ltd	0.64%
HCL Technologies Limited	0.63%
Dr Reddys Laboratories Limited	0.53%
Asian Paints (India) Ltd	0.51%
Others	10.39%
Total	42.55%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	5.57%
Cholamandalam Investment & Finance Company Ltd	2.23%
State Bank of India	2.13%
HDB Financial Services Ltd	1.72%
LIC Housing Finance Ltd	1.32%
Sundaram Finance Ltd	1.07%
Mahindra and Mahindra Financial Services Ltd	0.95%
Sikka Ports And Terminals	0.67%
Larsen & Toubro Ltd	0.62%
AXIS Bank Limited	0.58%
Others	1.64%
Total	18.50%

Government Securities	% to Fund
7.26% GOI Mat 22-Aug-2032	6.36%
7.41% GOI Mat 19-Dec-2036	5.11%
6.45% GOI Mat 07-Oct-2029	2.65%
7.38% GOI Mat 20-Jun-2027	2.55%
7.17% GOI Mat 08-Jan-2028	2.54%
7.10% GOI Mat 18-Apr-2029	1.90%
7.26% GOI Mat 06-Feb-2033	1.67%
7.33% Maharashtra SDL Mat 13-Sep-2027	1.62%
7.36% GOI Mat 12-Sep-2052	1.26%
7.65% Tamil Nadu SDL Mat 06-Dec-2027	0.59%
Others	7.38%
Total	33.63%

Deposits, Money Mkt Securities and Net Current Assets.	5.32%
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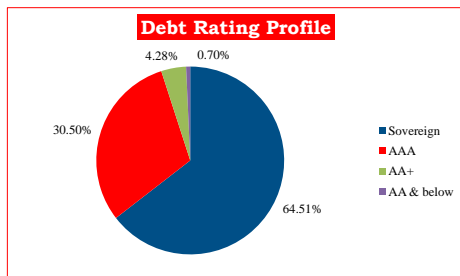
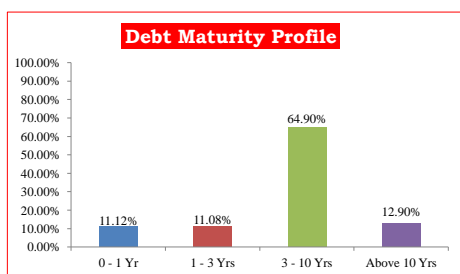
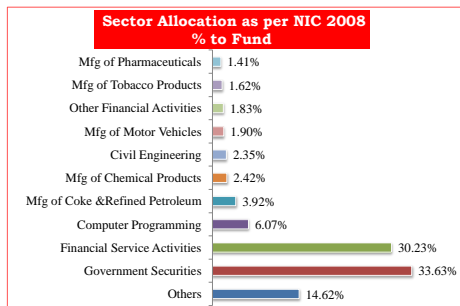
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	7.53%
Avg Maturity (In Months)	78.12
Modified Duration (In Years)	4.58

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
8,156.26	9,992.87	1,019.56	19,168.70

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%	3.96%
Public Deposits	0% to 15%	0.00%
Govt. Securities		52.13%
Corporate Bonds	20% to 70%	
Equity	30% to 60%	42.55%
Net Current Assets	-	1.36%



Balanced Managed Fund - Pension Group as on February 28, 2023

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

SFIN Code	: ULGF03218/02/12BalancedMF101
Inception Date	: 02 Jan 2004
NAV	: 155.3431

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)/#
Inception	11.01%	9.23%
10 Years	10.46%	9.60%
7 Years	10.78%	10.32%
5 Years	8.63%	8.51%
3 Years	10.79%	9.98%
2 Years	6.90%	6.51%
1 Year	3.25%	2.93%
6 Months	0.19%	-0.39%
1 Month	-0.47%	-0.85%

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

Portfolio

Equity	% to Fund
Reliance Industries Limited	3.92%
ICICI Bank Limited	3.39%
HDFC Bank Limited	3.36%
Infosys Limited	3.30%
Housing Devt Finance Corpn Limited	1.83%
Axis Bank Limited	1.70%
ITC Limited	1.62%
Tata Consultancy Services Limited	1.58%
Larsen & Toubro Limited	1.47%
Kotak Nifty Bank ETF	1.44%
Bharti Airtel Ltd	1.09%
Hindustan Unilever Limited	1.08%
Kotak Mahindra Bank Limited	0.99%
Mahindra & Mahindra Ltd.	0.96%
UltraTech Cement Limited	0.93%
State Bank of India	0.90%
Maruti Suzuki India Ltd	0.69%
HCL Technologies Limited	0.65%
Bajaj Finance Ltd	0.65%
Dr Reddys Laboratories Limited	0.54%
Asian Paints (India) Ltd	0.51%
Others	10.56%
Total	43.14%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	5.98%
Cholamandalam Investment & Finance Company Ltd	2.30%
LIC Housing Finance Ltd	2.19%
Sikka Ports And Terminals	1.44%
IDFC First Bank Limited	1.16%
HDB Financial Services Ltd	0.96%
Mahindra & Mahindra Ltd	0.85%
Mahindra and Mahindra Financial Services Ltd	0.77%
State Bank of India	0.66%
Larsen & Toubro Ltd	0.52%
Others	1.44%
Total	18.27%

Government Securities	% to Fund
7.26% GOI Mat 22-Aug-2032	6.54%
7.41% GOI Mat 19-Dec-2036	5.26%
7.38% GOI Mat 20-Jun-2027	2.62%
7.33% Maharashtra SDL Mat 13-Sep-2027	2.53%
7.17% GOI Mat 08-Jan-2028	2.29%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	2.01%
7.10% GOI Mat 18-Apr-2029	1.96%
7.26% GOI Mat 06-Feb-2033	1.72%
7.36% GOI Mat 12-Sep-2052	1.29%
6.45% GOI Mat 07-Oct-2029	1.18%
Others	8.67%
Total	36.06%

Deposits, Money Mkt Securities and Net Current Assets.	2.52%
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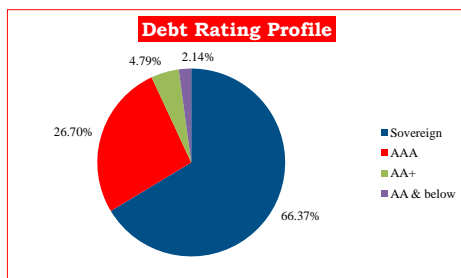
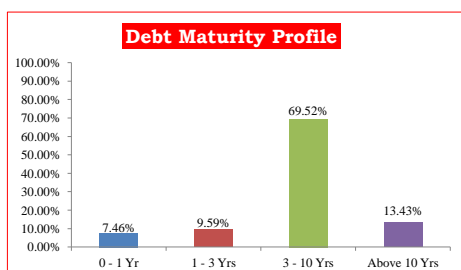
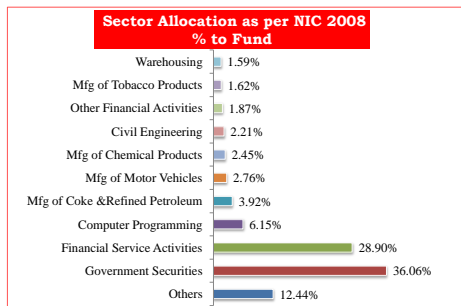
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	7.60%
Avg Maturity (In Months)	81.56
Modified Duration (In Years)	4.70

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
11,554.05	14,552.42	675.53	26,782.00

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%	1.16%
Public Deposits	0% to 15%	0.00%
Govt. Securities		54.34%
Corporate Bonds	20% to 70%	43.14%
Equity	30% to 60%	43.14%
Net Current Assets	-	1.36%



Defensive Managed Fund - Life Group as on February 28, 2023

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

SFIN Code	: ULGF02425/02/12DefensiveF101
Inception Date	: 02 Jan 2004
NAV	: 111.8827

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.22%	7.94%
10 Years	9.00%	8.68%
7 Years	9.07%	8.88%
5 Years	7.78%	7.88%
3 Years	7.84%	7.59%
2 Years	5.41%	5.44%
1 Year	2.86%	2.94%
6 Months	1.04%	0.98%
1 Month	-0.10%	-0.29%

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

Portfolio

Equity	% to Fund
Reliance Industries Limited	1.96%
ICICI Bank Limited	1.70%
HDFC Bank Limited	1.69%
Infosys Limited	1.64%
Housing Devt Finance Corpn Limited	0.92%
Axis Bank Limited	0.85%
ITC Limited	0.81%
Tata Consultancy Services Limited	0.80%
Larsen & Toubro Limited	0.73%
Kotak Nifty Bank ETF	0.72%
Hindustan Unilever Limited	0.54%
Bharti Airtel Ltd	0.54%
Others	8.71%
Total	21.61%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	5.67%
State Bank of India	4.38%
LIC Housing Finance Ltd	3.55%
Power Grid Corporation of India Ltd	1.33%
AXIS Bank Limited	1.29%
Bajaj Finance Ltd	1.09%
HDB Financial Services Ltd	1.07%
National Bank For Agriculture & Rural Development	0.87%
Sikka Ports And Terminals	0.84%
Larsen & Toubro Ltd	0.71%
Others	4.57%
Total	25.36%

Government Securities	% to Fund
7.26% GOI Mat 22-Aug-2032	8.68%
7.41% GOI Mat 19-Dec-2036	6.97%
7.17% GOI Mat 08-Jan-2028	3.86%
7.38% GOI Mat 20-Jun-2027	3.48%
7.10% GOI Mat 18-Apr-2029	2.60%
7.33% Maharashtra SDL Mat 13-Sep-2027	2.52%
6.45% GOI Mat 07-Oct-2029	2.32%
7.26% GOI Mat 06-Feb-2033	2.28%
7.36% GOI Mat 12-Sep-2052	2.03%
7.65% Tamil Nadu SDL Mat 06-Dec-2027	1.64%
Others	12.79%
Total	49.17%

Deposits, Money Mkt Securities and Net Current Assets.	3.87%
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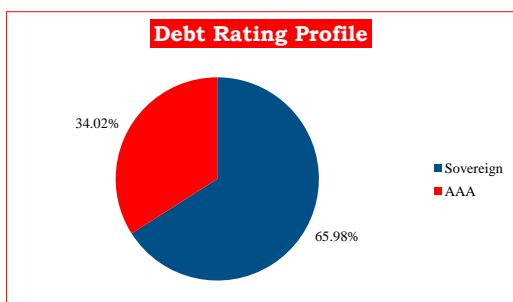
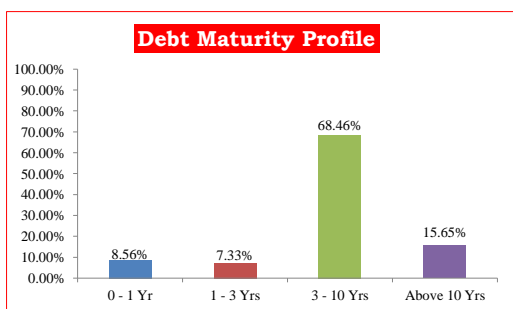
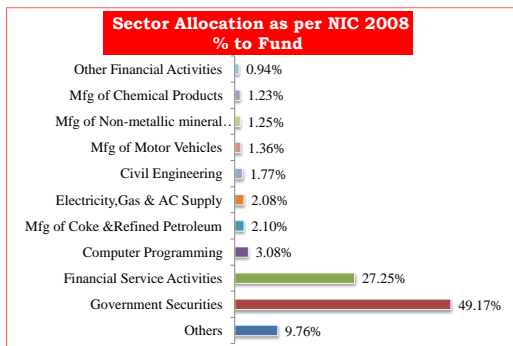
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	7.54%
Avg Maturity (In Months)	85.17
Modified Duration (In Years)	4.93

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
33,655.89	116,075.75	6,023.82	155,755.46

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%	2.23%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	74.52%
Corporate Bonds	15% to 30%	21.61%
Equity	-	1.63%
Net Current Assets	-	-



Defensive Managed Fund - Pension Group as on February 28, 2023

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

SFIN Code	: ULGF03118/02/12DefensiveF101
Inception Date	: 02 Jan 2004
NAV	: 100.6501

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.62%	7.94%
10 Years	8.94%	8.68%
7 Years	9.07%	8.88%
5 Years	7.71%	7.88%
3 Years	7.54%	7.59%
2 Years	5.24%	5.44%
1 Year	2.73%	2.94%
6 Months	0.89%	0.98%
1 Month	-0.19%	-0.29%

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	1.93%
ICICI Bank Limited	1.64%
HDFC Bank Limited	1.63%
Infosys Limited	1.62%
Housing Devt Finance Corpn Limited	0.89%
Axis Bank Limited	0.82%
ITC Limited	0.80%
Tata Consultancy Services Limited	0.77%
Larsen & Toubro Limited	0.72%
Kotak Nifty Bank ETF	0.70%
Bharti Airtel Ltd	0.54%
Hindustan Unilever Limited	0.52%
Others	8.48%
Total	21.05%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	6.53%
Sikka Ports And Terminals	1.89%
Cholamandalam Investment & Finance Company Ltd	1.71%
NHPC Ltd	1.70%
State Bank of India	1.27%
Mahindra & Mahindra Ltd	1.27%
LIC Housing Finance Ltd	1.24%
HDB Financial Services Ltd	1.12%
Bajaj Finance Ltd	1.10%
Power Finance Corporation Ltd	1.08%
Others	6.36%
Total	25.27%

Government Securities	% to Fund
7.26% GOI Mat 22-Aug-2032	8.72%
7.41% GOI Mat 19-Dec-2036	7.01%
7.17% GOI Mat 08-Jan-2028	3.55%
7.38% GOI Mat 20-Jun-2027	3.50%
7.10% GOI Mat 18-Apr-2029	2.61%
6.45% GOI Mat 07-Oct-2029	2.60%
7.33% Maharashtra SDL Mat 13-Sep-2027	2.34%
7.26% GOI Mat 06-Feb-2033	2.29%
7.36% GOI Mat 12-Sep-2052	1.72%
7.98% Karnataka SDL Mat 14-Oct-2025	1.52%
Others	13.56%
Total	49.42%

Deposits, Money Mkt Securities and Net Current Assets.	4.26%
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Grand Total	100.00%
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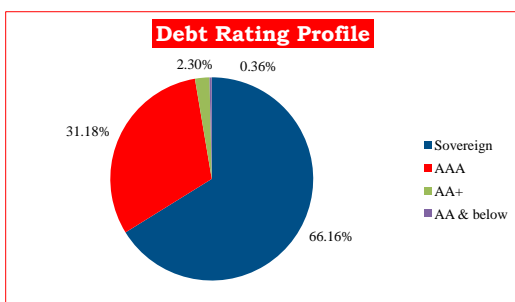
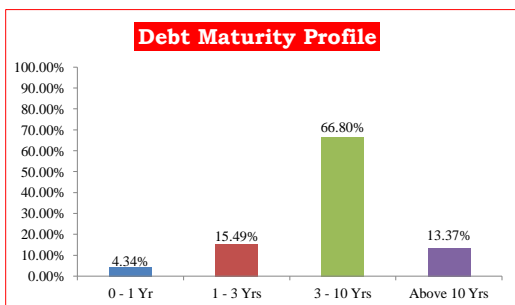
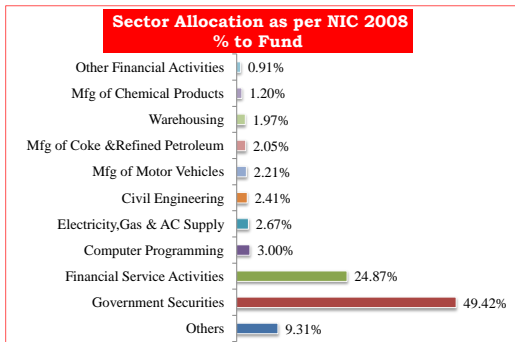
Debt Parameters	
Portfolio Yield (%)	7.57%
Avg Maturity (In Months)	80.89
Modified Duration (In Years)	4.69

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
3,943.90	13,993.32	798.90	18,736.12

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%	2.29%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	74.69%
Corporate Bonds		
Equity	15% to 30%	21.05%
Net Current Assets	-	1.97%



Growth Fund - Pension Group as on February 28, 2023

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

SFIN Code	: ULGF03318/02/12GrowthFund101
Inception Date	: 02 Jan 2004
NAV	: 282.5789

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	14.20%	12.36%
10 Years	13.77%	11.86%
7 Years	16.23%	13.85%
5 Years	11.28%	10.05%
3 Years	20.06%	15.81%
2 Years	11.88%	9.14%
1 Year	2.40%	2.90%
6 Months	-2.66%	-3.75%
1 Month	-3.36%	-2.22%

BSE-100

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
UltraTech Cement Limited	7.41%
State Bank of India	5.83%
Larsen & Toubro Limited	5.01%
Bharti Airtel Ltd	4.86%
Reliance Industries Limited	4.85%
Infosys Limited	4.66%
MRF Ltd.	4.05%
Tata Steel Limited	3.50%
Axis Bank Limited	3.47%
Mahindra & Mahindra Ltd.	3.47%
Dr Reddys Laboratories Limited	3.07%
Tata Motors Limited	3.06%
Godrej Consumer Products Limited	2.61%
Tech Mahindra Limited	2.48%
ICICI Bank Limited	2.29%
Hindalco Industries Limited	2.26%
HDFC Bank Limited	2.20%
Vedanta Ltd	1.93%
Bajaj Auto Ltd.	1.91%
Adani Port & Special Economic Zone Ltd	1.80%
Cipla Limited	1.79%
SKF India Ltd	1.69%
Maruti Suzuki India Ltd	1.64%
Bajaj Finserv Ltd	1.58%
Eicher Motors Limited	1.47%
Tata Power Co. Ltd	1.42%
Marico Limited.	1.40%
Oil & Natural Gas Corporation Ltd.	1.35%
Nestle India Limited	1.33%
Sun Pharmaceuticals Industries Limited	1.25%
Power Grid Corporation of India Ltd	1.16%
IndusInd Bank Limited	1.13%
Gas Authority of India Limited	1.02%
Asian Paints (India) Ltd	1.01%
Ambuja Cements Ltd.	0.97%
Bharat Petroleum Corporation Ltd	0.96%
Bosch Ltd	0.85%
Grasim Industries Limited	0.75%
Associated Cement Co Ltd.	0.58%
Colgate Palmolive (India) Ltd	0.56%
Indian Oil Corporation Ltd	0.53%
Others	1.46%
Total	96.64%

Deposits, Money Mkt Securities and Net Current Assets.	3.36%
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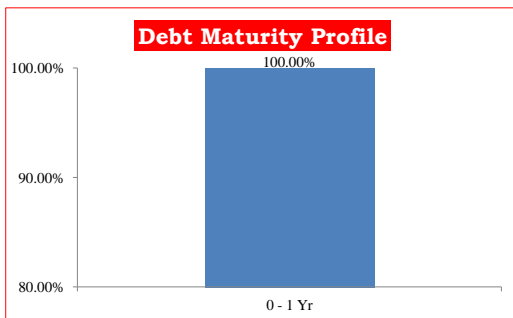
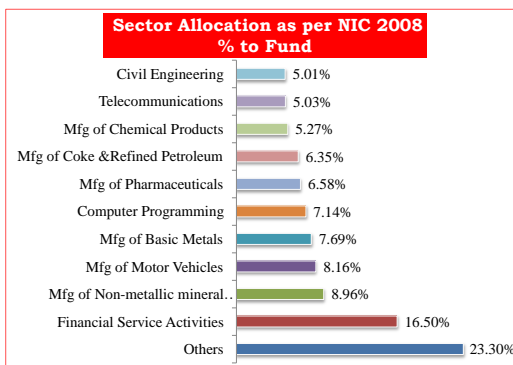
Grand Total	100.00%
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AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
40.71	-	1.42	42.13

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%	0.92%
Public Deposits	0%	0.00%
Govt. Securities	0%	0.00%
Corporate Bonds		
Equity	95% to 100%	96.64%
Net Current Assets	-	2.44%



Liquid Fund - Life Group as on February 28, 2023

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

SFIN Code	: ULGF02225/02/12LiquidFund101
Inception Date	: 02 Jan 2004
NAV	: 69.8181

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.72%	6.60%
10 Years	5.91%	6.80%
7 Years	4.94%	5.96%
5 Years	4.48%	5.53%
3 Years	3.59%	4.49%
2 Years	3.53%	4.60%
1 Year	4.10%	5.54%
6 Months	2.55%	3.17%
1 Month	0.45%	0.49%

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

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

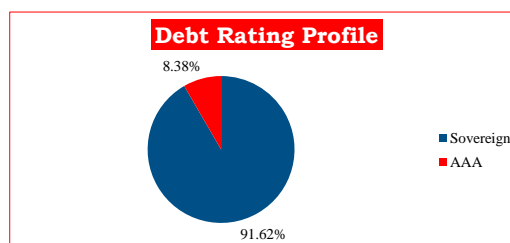
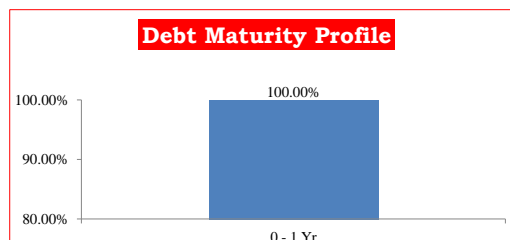
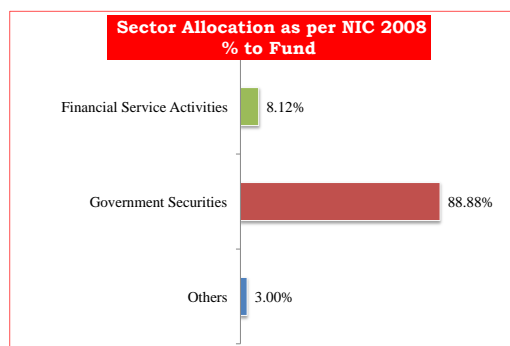
Debt Parameters	
Portfolio Yield (%)	6.82%
Avg Maturity (In Months)	7.51
Modified Duration (In Years)	0.63

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	2,654.13	2,654.13

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

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



Liquid Fund - Pension Group as on February 28, 2023

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

SFIN Code	: ULGF02918/02/12LiquidFund101
Inception Date	: 02 Jan 2004
NAV	: 69.7426

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.72%	6.60%
10 Years	5.82%	6.80%
7 Years	4.82%	5.96%
5 Years	4.35%	5.53%
3 Years	3.45%	4.49%
2 Years	3.35%	4.60%
1 Year	3.95%	5.54%
6 Months	2.38%	3.17%
1 Month	0.45%	0.49%

CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

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

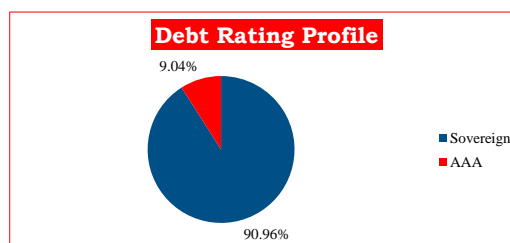
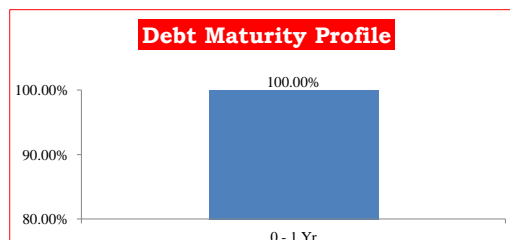
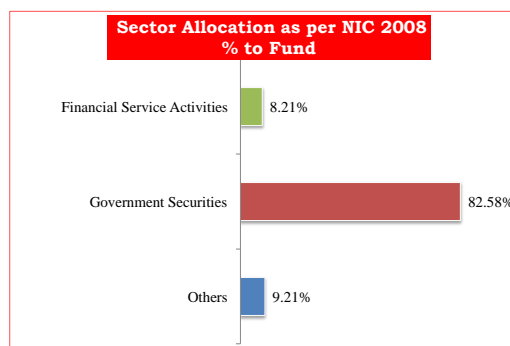
Portfolio Yield (%)	6.83%
Avg Maturity (In Months)	7.60
Modified Duration (In Years)	0.63

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	799.82	799.82

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

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



Secured Managed Fund - Life Group as on February 28, 2023

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

SFIN Code	: ULGF02325/02/12SecureMgtF101
Inception Date	: 02 Jan 2004
NAV	: 78.5287

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.34%	6.66%
10 Years	7.74%	7.76%
7 Years	7.44%	7.44%
5 Years	7.02%	7.25%
3 Years	4.75%	5.21%
2 Years	4.12%	4.36%
1 Year	3.00%	2.96%
6 Months	1.88%	2.36%
1 Month	0.31%	0.26%

CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures / Bonds	% to Fund
National Bank For Agriculture & Rural Development	6.65%
Housing Development Finance Corporation Ltd	5.56%
State Bank of India	5.36%
Power Finance Corporation Ltd	3.46%
LIC Housing Finance Ltd	3.18%
Hdfc Credila Financial Services Limited	3.16%
Sikka Ports And Terminals	2.99%
AXIS Bank Limited	2.52%
Bajaj Finance Ltd	2.20%
REC Limited	2.14%
Others	10.68%
Total	47.91%

Government Securities	% to Fund
7.26% GOI Mat 06-Feb-2033	9.94%
7.38% GOI Mat 20-Jun-2027	6.27%
Gsec C-STRIPS Mat 22-Aug-2023	4.16%
7.17% GOI Mat 08-Jan-2028	3.65%
7.61% GOI Mat 09-May-2030	3.63%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	3.36%
7.26% GOI Mat 22-Aug-2032	2.92%
7.41% GOI Mat 19-Dec-2036	2.70%
5.74% GOI Mat 15-Nov-2026	1.94%
8.08% Tamil Nadu SDL Mat 26-Dec-2028	1.29%
Others	5.77%
Total	45.64%

Deposits, Money Mkt Securities and Net Current Assets.	6.45%
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Grand Total	100.00%
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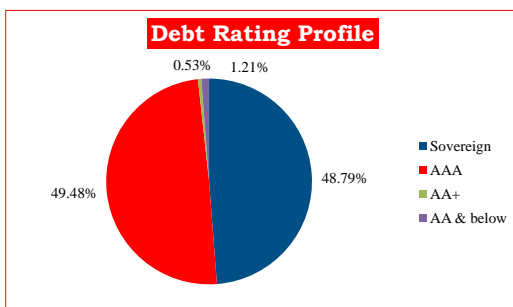
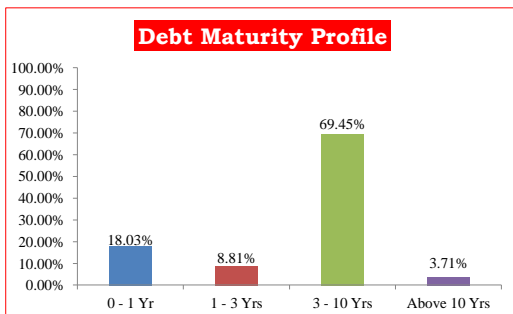
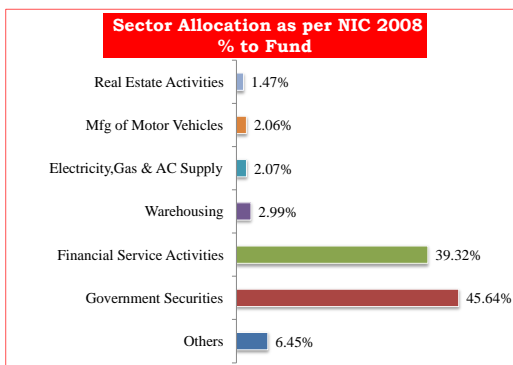
Debt Parameters	
Portfolio Yield (%)	7.55%
Avg Maturity (In Months)	62.37
Modified Duration (In Years)	4.01

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	26,084.45	1,797.29	27,881.74

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%	4.33%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	93.55%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	2.12%



Secured Managed Fund - Pension Group as on February 28, 2023

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

SFIN Code	: ULGF03018/02/12SecureMgtF101
Inception Date	: 02 Jan 2004
NAV	: 76.6595

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.21%	6.66%
10 Years	7.64%	7.76%
7 Years	7.30%	7.44%
5 Years	6.83%	7.25%
3 Years	4.43%	5.21%
2 Years	3.70%	4.36%
1 Year	2.49%	2.96%
6 Months	1.67%	2.36%
1 Month	0.21%	0.26%

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

Portfolio	
Debentures / Bonds	% to Fund
National Bank For Agriculture & Rural Development	9.43%
Housing Development Finance Corporation Ltd	7.22%
IDFC First Bank Limited	4.93%
Power Finance Corporation Ltd	4.54%
Sikka Ports And Terminals	4.30%
State Bank of India	3.95%
LIC Housing Finance Ltd	3.42%
Bajaj Finance Ltd	2.75%
Mahindra & Mahindra Ltd	2.19%
Hdfc Credila Financial Services Limited	1.71%
Others	5.72%
Total	50.18%

Government Securities	% to Fund
7.26% GOI Mat 06-Feb-2033	9.94%
7.61% GOI Mat 09-May-2030	6.21%
7.17% GOI Mat 08-Jan-2028	6.02%
7.38% GOI Mat 20-Jun-2027	5.92%
7.41% GOI Mat 19-Dec-2036	2.71%
5.74% GOI Mat 15-Nov-2026	1.70%
8.00% Oil Bond Mat 23-Mar-2026	1.59%
7.60% Food Corp of India Bond GOI Mat 09-Jan-2030	1.27%
7.59% GOI Mat 20-Mar-2029	1.23%
7.26% GOI Mat 22-Aug-2032	1.17%
Others	5.45%
Total	43.21%

Deposits, Money Mkt Securities and Net Current Assets. 6.61%

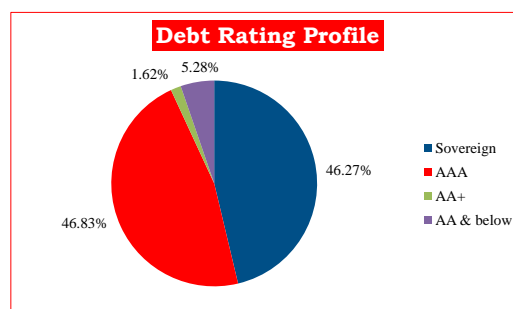
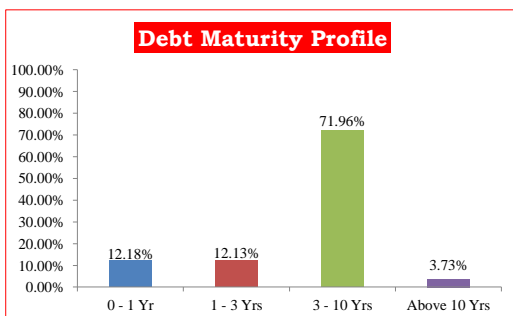
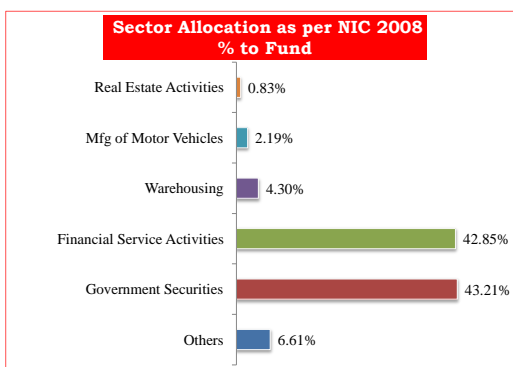
Grand Total 100.00%

Debt Parameters	
Portfolio Yield (%)	7.56%
Avg Maturity (In Months)	63.70
Modified Duration (In Years)	4.03

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
-	8,020.69	567.93	8,588.62

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%	4.13%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	93.39%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	2.48%



Stable Managed Fund - Old Group as on February 28, 2023

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

SFIN Code	: ULGF00620/06/07StableMgFd101
Inception Date	: 20 Jun 2007
NAV	: 69.438

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.86%	7.33%
10 Years	6.41%	7.64%
7 Years	5.72%	6.95%
5 Years	5.54%	6.61%
3 Years	4.24%	5.41%
2 Years	3.65%	4.93%
1 Year	3.33%	5.24%
6 Months	2.22%	3.08%
1 Month	0.18%	0.46%

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	4.45%
Ultratech Cement Ltd	4.43%
National Bank For Agriculture & Rural Development	4.32%
Sundaram Finance Ltd	2.22%
LIC Housing Finance Ltd	2.22%
Hindustan Petroleum Corporation Ltd	2.20%
Total	19.83%

Government Securities	% to Fund
6.69% GOI Mat 27-Jun-2024	53.24%
Gsec C-STRIPS Mat 19-Mar-2024	12.36%
Gsec C-STRIPS Mat 19-Sep-2024	3.38%
5.39% Gujrat SDL Mat 31-Mar-2024	2.18%
Total	71.16%

Deposits, Money Mkt Securities and Net Current Assets.	9.01%
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Grand Total	100.00%
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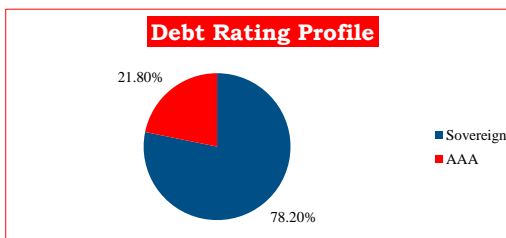
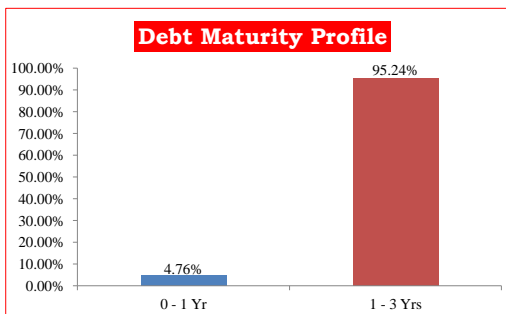
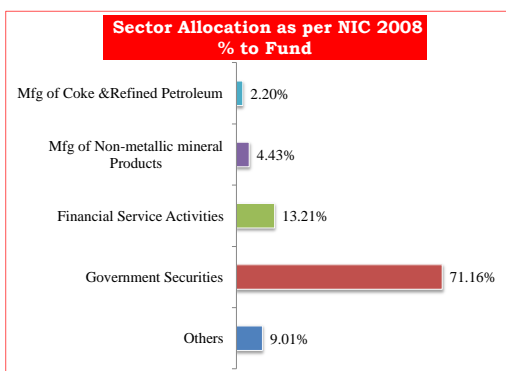
Debt Parameters	
Portfolio Yield (%)	7.39%
Avg Maturity (In Months)	14.88
Modified Duration (In Years)	1.14

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	409.57	40.56	450.13

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

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



Sovereign Fund - Life as on February 28, 2023

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

SFIN Code	: ULGF01620/06/07SovereignF101
Inception Date	: 20 Jun 2007
NAV	: 65.3956

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.18%	8.09%
10 Years	7.32%	8.00%
7 Years	7.27%	7.56%
5 Years	7.11%	7.42%
3 Years	4.47%	5.29%
2 Years	3.70%	4.32%
1 Year	2.89%	2.78%
6 Months	1.73%	2.14%
1 Month	0.01%	0.05%

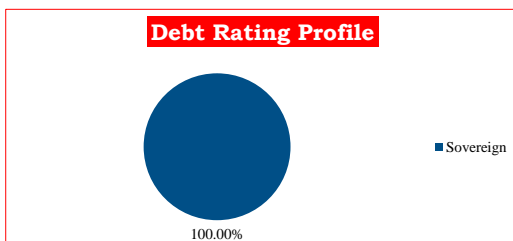
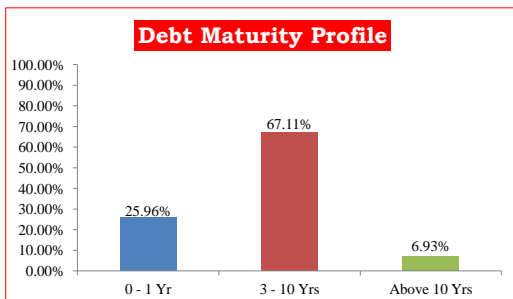
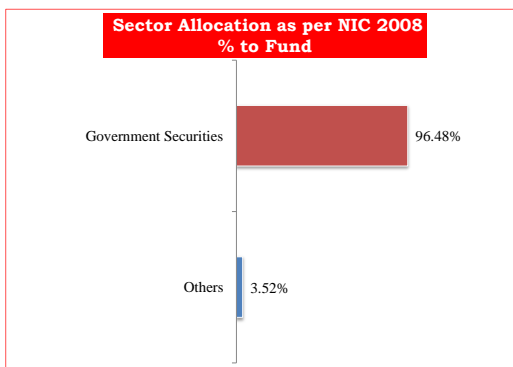
Mi-BEX
Note: Returns over 1 year have been annualized.

Portfolio	
Government Securities	% to Fund
8.32% GOI Mat 02-Aug-2032	33.37%
8.15% GOI Mat 24-Nov-2026	13.51%
Gsec C-STRIPS Mat 15-Jun-2023	11.83%
7.88% GOI Mat 19-Mar-2030	8.35%
Gsec C-STRIPS Mat 26-Oct-2023	7.85%
7.54% GOI Mat 23-May-2036	5.43%
8.60% GOI Mat 02-Jun-2028	4.15%
7.37% GOI Mat 16-April-2023	3.84%
7.59% GOI Mat 20-Mar-2029	2.49%
8.28% GOI Mat 21-Sep-2027	1.65%
Others	4.02%
Total	96.48%
Deposits, Money Mkt Securities and Net Current Assets.	3.52%
Grand Total	100.00%
Debt Parameters	
Portfolio Yield (%)	7.30%
Avg Maturity (In Months)	72.70
Modified Duration (In Years)	4.23

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
-	352.14	12.83	364.97

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%	2.07%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	96.48%
Corporate Bonds	0%	0.00%
Equity	0%	0.00%
Net Current Assets	-	1.45%



Sovereign Fund - Pension as on February 28, 2023

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

SFIN Code	: ULGF01520/06/07SovereignF101
Inception Date	: 20 Jun 2007
NAV	: 60.6687

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.67%	8.09%
10 Years	6.56%	8.00%
7 Years	6.08%	7.56%
5 Years	5.38%	7.42%
3 Years	3.92%	5.29%
2 Years	3.50%	4.32%
1 Year	4.07%	2.78%
6 Months	2.54%	2.14%
1 Month	0.39%	0.05%

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

Portfolio

Government Securities	% to Fund
Gsec C-STRIPS Mat 15-Jun-2023	82.78%
8.15% GOI Mat 24-Nov-2026	5.25%
7.37% GOI Mat 16-April-2023	3.21%
7.54% GOI Mat 23-May-2036	1.61%
6.35% Oil Bond Mat 23-Dec-2024	1.57%
Gsec C-STRIPS Mat 26-Oct-2023	1.23%
Total	95.64%

Deposits, Money Mkt Securities and Net Current Assets. 4.36%

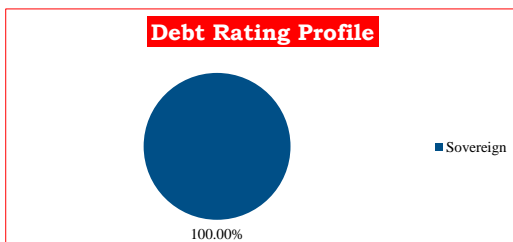
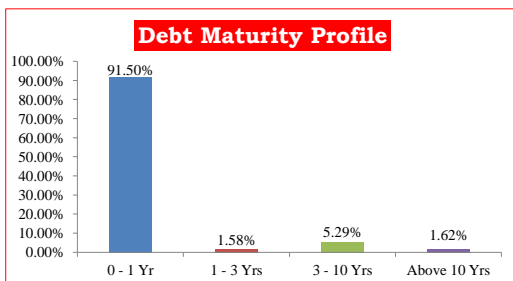
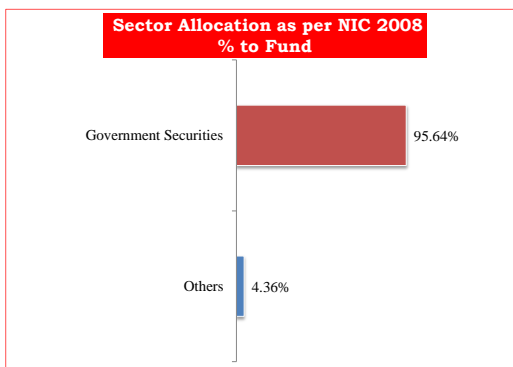
Grand Total 100.00%

Debt Parameters	
Portfolio Yield (%)	6.72%
Avg Maturity (In Months)	8.39
Modified Duration (In Years)	0.57

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%	3.54%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	95.64%
Corporate Bonds	0%	0.00%
Equity	0%	0.00%
Net Current Assets	-	0.82%



Stable Managed Fund - Life Group as on February 28, 2023

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

SFIN Code	: ULGF02825/02/12StableMgFd101
Inception Date	: 20 Jun 2007
NAV	: 71.7791

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.08%	7.33%
10 Years	6.42%	7.64%
7 Years	5.70%	6.95%
5 Years	5.55%	6.61%
3 Years	4.25%	5.41%
2 Years	3.67%	4.93%
1 Year	3.44%	5.24%
6 Months	2.13%	3.08%
1 Month	0.20%	0.46%

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	9.48%
Housing Development Finance Corporation Ltd	9.14%
Ultratech Cement Ltd	6.42%
Hindustan Petroleum Corporation Ltd	5.74%
LIC Housing Finance Ltd	4.14%
Sundaram Finance Ltd	2.49%
Total	37.42%

Government Securities	% to Fund
6.69% GOI Mat 27-Jun-2024	37.58%
Gsec C-STRIPS Mat 19-Mar-2024	10.49%
Gsec C-STRIPS Mat 19-Sep-2024	3.42%
5.39% Gujrat SDL Mat 31-Mar-2024	2.03%
7.91% Tamil Nadu Uday Mat 22-Mar-2024	1.25%
Total	54.77%

Deposits, Money Mkt Securities and Net Current Assets.	7.81%
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Grand Total	100.00%
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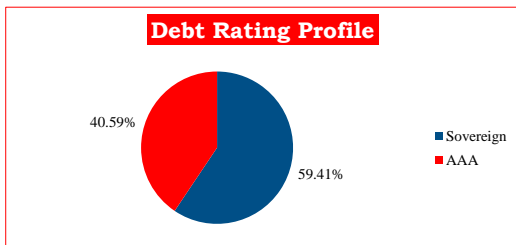
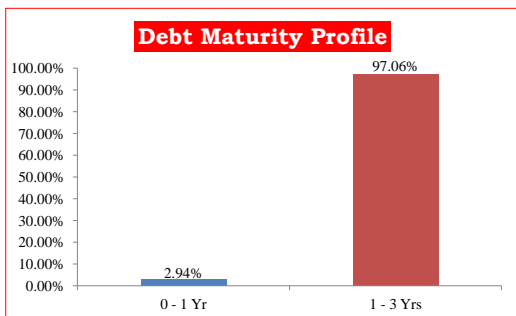
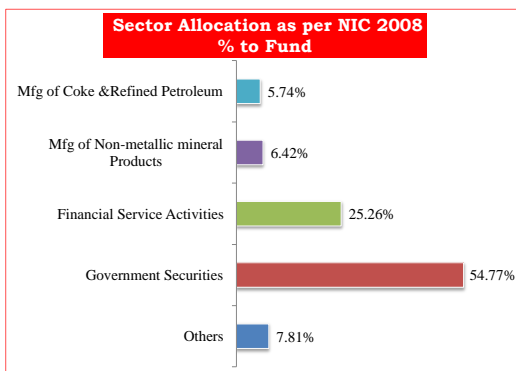
Debt Parameters	
Portfolio Yield (%)	7.50%
Avg Maturity (In Months)	15.19
Modified Duration (In Years)	1.15

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	4,442.03	376.41	4,818.44

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



Stable Managed Fund - Pension Group as on February 28, 2023

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

SFIN Code	: ULGF03518/02/12StableMgFd101
Inception Date	: 20 Jun 2007
NAV	: 71.6759

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.07%	7.33%
10 Years	6.41%	7.64%
7 Years	5.70%	6.95%
5 Years	5.50%	6.61%
3 Years	4.19%	5.41%
2 Years	3.56%	4.93%
1 Year	3.34%	5.24%
6 Months	2.15%	3.08%
1 Month	0.18%	0.46%

CRISIL Low Duration Debt Index

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

Portfolio

Debentures / Bonds	% to Fund
National Bank For Agriculture & Rural Development	8.98%
Housing Development Finance Corporation Ltd	5.27%
Ultratech Cement Ltd	5.13%
Sundaram Finance Ltd	2.34%
LIC Housing Finance Ltd	2.33%
Hindustan Petroleum Corporation Ltd	2.31%
REC Limited	1.77%
Total	28.13%

Government Securities	% to Fund
6.69% GOI Mat 27-Jun-2024	40.70%
Gsec C-STRIPS Mat 19-Mar-2024	12.90%
Gsec C-STRIPS Mat 12-Jun-2024	4.26%
Gsec C-STRIPS Mat 19-Sep-2024	3.40%
7.91% Tamil Nadu Uday Mat 22-Mar-2024	2.79%
5.39% Gujrat SDL Mat 31-Mar-2024	1.14%
Total	65.19%

Deposits, Money Mkt Securities and Net Current Assets.	6.68%
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Grand Total	100.00%
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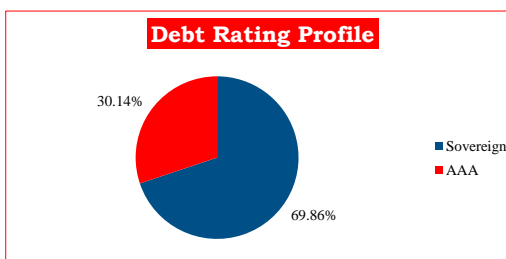
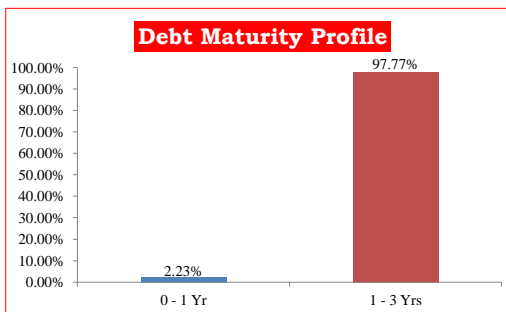
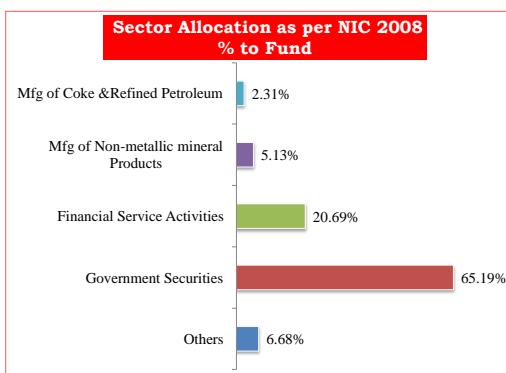
Debt Parameters	
Portfolio Yield (%)	7.46%
Avg Maturity (In Months)	15.20
Modified Duration (In Years)	1.16

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	7,983.33	571.32	8,554.65

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



Balanced Managed Fund - Life Group - II as on February 28, 2023

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

SFIN Code	: ULGFO4020/02/12BalncdMFII101
Inception Date	: 20 Feb 2008
NAV	: 31.8631

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.57%	7.74%
10 Years	9.99%	9.60%
7 Years	10.02%	10.32%
5 Years	7.94%	8.51%
3 Years	9.84%	9.98%
2 Years	6.40%	6.51%
1 Year	2.90%	2.93%
6 Months	0.01%	-0.39%
1 Month	-0.52%	-0.85%

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

Portfolio

Equity	% to Fund
Reliance Industries Limited	3.90%
HDFC Bank Limited	3.53%
ICICI Bank Limited	3.34%
Infosys Limited	3.26%
Housing Devt Finance Corpn Limited	1.80%
Axis Bank Limited	1.67%
ITC Limited	1.62%
Tata Consultancy Services Limited	1.57%
Larsen & Toubro Limited	1.45%
Kotak Nifty Bank ETF	1.41%
Bharti Airtel Ltd	1.08%
Hindustan Unilever Limited	1.06%
Kotak Mahindra Bank Limited	0.98%
Mahindra & Mahindra Ltd.	0.95%
UltraTech Cement Limited	0.91%
State Bank of India	0.89%
Maruti Suzuki India Ltd	0.69%
Bajaj Finance Ltd	0.64%
HCL Technologies Limited	0.64%
Dr Reddys Laboratories Limited	0.53%
Asian Paints (India) Ltd	0.51%
Others	10.43%
Total	42.87%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	5.09%
Cholamandalam Investment & Finance Company Ltd	1.95%
Sikka Ports And Terminals	1.45%
State Bank of India	1.12%
REC Limited	0.99%
National Bank For Agriculture & Rural Development	0.98%
Power Finance Corporation Ltd	0.94%
Mahindra & Mahindra Ltd	0.88%
LIC Housing Finance Ltd	0.72%
NHPC Ltd	0.66%
Others	2.94%
Total	17.73%

Government Securities	% to Fund
7.17% GOI Mat 08-Jan-2028	6.25%
7.26% GOI Mat 22-Aug-2032	5.88%
7.41% GOI Mat 19-Dec-2036	4.44%
8.15% Maharashtra SDL Mat 26-Nov-2025	2.96%
7.54% GOI Mat 23-May-2036	2.29%
7.38% GOI Mat 20-Jun-2027	2.07%
6.45% GOI Mat 07-Oct-2029	1.79%
7.10% GOI Mat 18-Apr-2029	1.55%
7.26% GOI Mat 06-Feb-2033	1.36%
7.36% GOI Mat 12-Sep-2052	1.02%
Others	7.11%
Total	36.73%

Deposits, Money Mkt Securities and Net Current Assets.	2.67%
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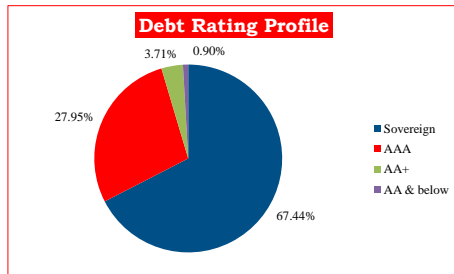
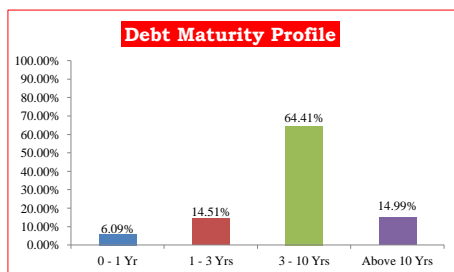
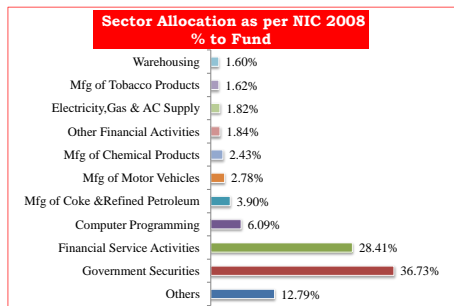
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	7.57%
Avg Maturity (In Months)	80.38
Modified Duration (In Years)	4.70

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
19,237.48	24,439.22	1,199.82	44,876.52

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%	1.39%
Public Deposits		
Govt. Securities	20% to 70%	54.46%
Corporate Bonds		
Equity	30% to 60%	42.87%
Net Current Assets	-	1.29%



Defensive Managed Fund - Life Group - II as on February 28, 2023

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

SFIN Code	: ULGF03920/02/12DefnsvFdII101
Inception Date	: 20 Feb 2008
NAV	: 32.0102

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.28%	7.59%
10 Years	8.45%	8.68%
7 Years	8.49%	8.88%
5 Years	7.20%	7.88%
3 Years	7.18%	7.59%
2 Years	4.79%	5.44%
1 Year	2.24%	2.94%
6 Months	0.74%	0.98%
1 Month	-0.20%	-0.29%

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

Portfolio	
Equity	% to Fund
Reliance Industries Limited	1.95%
ICICI Bank Limited	1.71%
HDFC Bank Limited	1.70%
Infosys Limited	1.61%
Housing Devt Finance Corpn Limited	0.92%
Axis Bank Limited	0.86%
Tata Consultancy Services Limited	0.80%
ITC Limited	0.80%
Kotak Nifty Bank ETF	0.72%
Larsen & Toubro Limited	0.72%
Hindustan Unilever Limited	0.54%
Bharti Airtel Ltd	0.53%
Kotak Mahindra Bank Limited	0.50%
Others	8.22%
Total	21.59%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	7.04%
LIC Housing Finance Ltd	4.59%
State Bank of India	2.55%
Larsen & Toubro Ltd	1.38%
NHPC Ltd	1.29%
Ultratech Cement Ltd	1.21%
AXIS Bank Limited	1.15%
National Thermal Power Corporation Ltd	0.80%
Cholamandalam Investment & Finance Company Ltd	0.73%
National Bank For Agriculture & Rural Development	0.68%
Others	4.04%
Total	25.45%

Government Securities	% to Fund
7.26% GOI Mat 22-Aug-2032	7.98%
7.41% GOI Mat 19-Dec-2036	6.27%
7.38% GOI Mat 20-Jun-2027	4.66%
7.17% GOI Mat 08-Jan-2028	4.11%
7.10% GOI Mat 18-Apr-2029	2.36%
6.45% GOI Mat 07-Oct-2029	2.34%
7.33% Maharashtra SDL Mat 13-Sep-2027	2.32%
7.26% GOI Mat 06-Feb-2033	2.07%
7.54% GOI Mat 23-May-2036	1.63%
7.36% GOI Mat 12-Sep-2052	1.56%
Others	14.44%
Total	49.75%

Deposits, Money Mkt Securities and Net Current Assets.	3.22%
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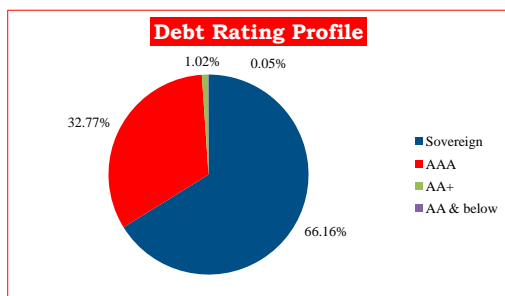
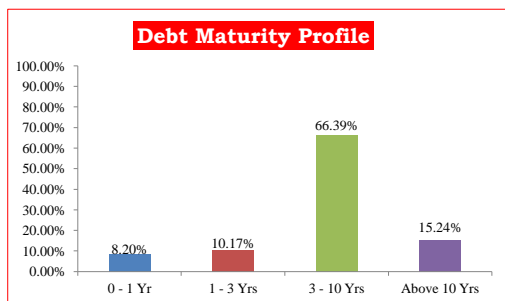
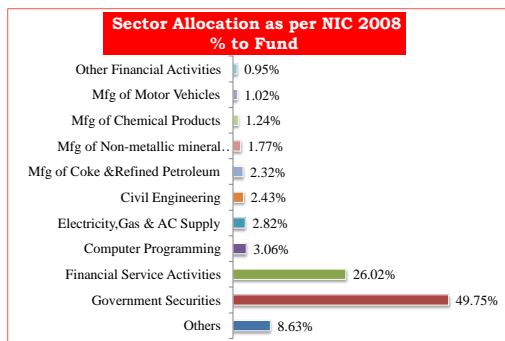
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	7.54%
Avg Maturity (In Months)	80.80
Modified Duration (In Years)	4.69

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
43,093.78	150,087.49	6,427.80	199,609.07

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	3.16%
Public Deposits		
Govt. Securities	50% to 85%	75.19%
Corporate Bonds		
Equity	15% to 30%	21.59%
Net Current Assets	-	0.06%



Liquid Fund - Life Group - II as on February 28, 2023

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

SFIN Code	: ULGF03620/02/12LiquidFdIII01
Inception Date	: 20 Feb 2008
NAV	: 25.0138

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.23%	6.89%
10 Years	5.25%	6.80%
7 Years	4.30%	5.96%
5 Years	3.84%	5.53%
3 Years	2.95%	4.49%
2 Years	2.88%	4.60%
1 Year	3.50%	5.54%
6 Months	2.18%	3.17%
1 Month	0.40%	0.49%

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

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

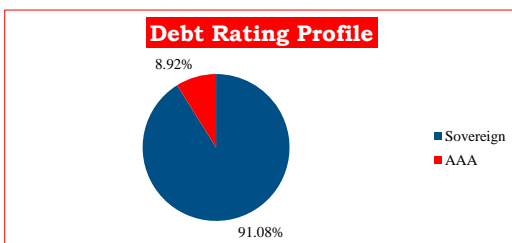
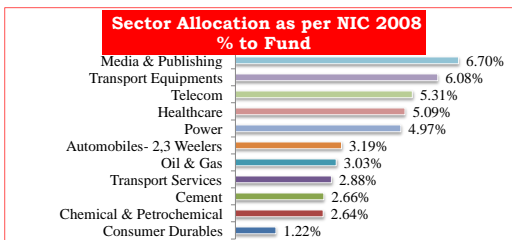
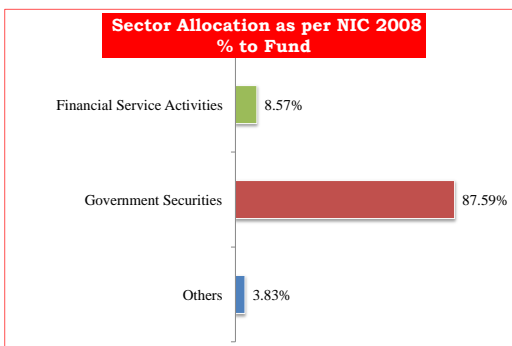
Debt Parameters	
Portfolio Yield (%)	6.91%
Avg Maturity (In Months)	10.10
Modified Duration (In Years)	0.84

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	2,304.45	2,304.45

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

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



Secured Managed Fund - Life Group - II as on February 28, 2023

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

SFIN Code	: ULGF03820/02/12SecureMFII101
Inception Date	: 20 Feb 2008
NAV	: 30.3151

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.63%	7.45%
10 Years	7.30%	7.76%
7 Years	6.99%	7.44%
5 Years	6.51%	7.25%
3 Years	4.21%	5.21%
2 Years	3.58%	4.36%
1 Year	2.41%	2.96%
6 Months	1.62%	2.36%
1 Month	0.28%	0.26%

CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	8.81%
National Bank For Agriculture & Rural Development	6.45%
LIC Housing Finance Ltd	5.61%
State Bank of India	4.81%
Bajaj Finance Ltd	4.79%
Sikka Ports And Terminals	3.57%
IDFC First Bank Limited	2.43%
Power Finance Corporation Ltd	1.91%
Hdfc Credila Financial Services Limited	1.85%
REC Limited	1.65%
Others	7.79%
Total	49.65%

Government Securities	% to Fund
7.26% GOI Mat 06-Feb-2033	9.88%
7.38% GOI Mat 20-Jun-2027	5.96%
7.61% GOI Mat 09-May-2030	3.69%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	3.22%
7.26% GOI Mat 22-Aug-2032	3.03%
7.17% GOI Mat 08-Jan-2028	2.77%
7.41% GOI Mat 19-Dec-2036	2.69%
7.60% Food Corp of India Bond GOI Mat 09-Jan-2030	2.01%
5.74% GOI Mat 15-Nov-2026	1.99%
8.08% Karnataka SDL Mat 26-Dec-2028	1.57%
Others	5.91%
Total	42.72%

Deposits, Money Mkt Securities and Net Current Assets.	7.64%
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Grand Total	100.00%
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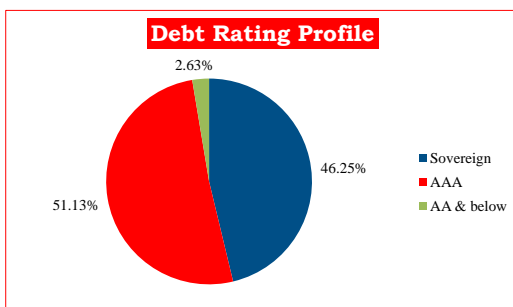
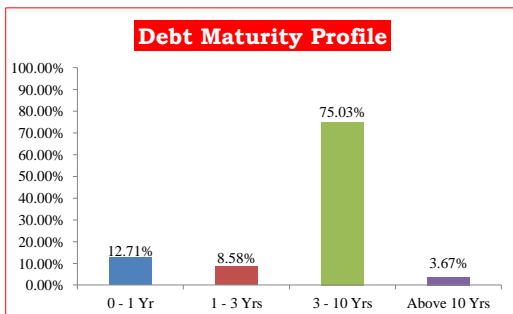
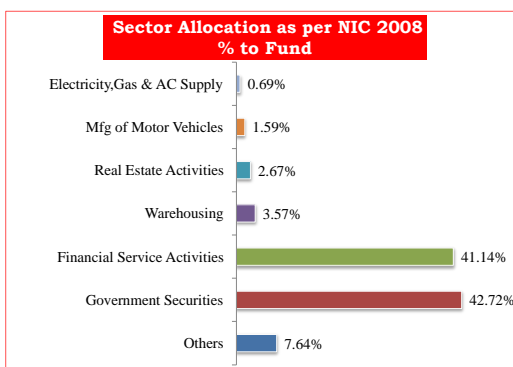
Debt Parameters	
Portfolio Yield (%)	7.60%
Avg Maturity (In Months)	64.04
Modified Duration (In Years)	4.12

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	93,130.79	7,698.57	100,829.36

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 25%	5.46%
Public Deposits		92.36%
Govt. Securities	75% to 100%	0.00%
Corporate Bonds		2.17%
Equity	0%	-
Net Current Assets		-



Stable Managed Fund - Life Group - II as on February 28, 2023

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

SFIN Code	: ULGF03720/02/12StableMFIII01
Inception Date	: 20 Feb 2008
NAV	: 25.7455

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.46%	7.30%
10 Years	5.91%	7.64%
7 Years	5.14%	6.95%
5 Years	4.98%	6.61%
3 Years	3.71%	5.41%
2 Years	3.24%	4.93%
1 Year	3.20%	5.24%
6 Months	1.94%	3.08%
1 Month	0.25%	0.46%

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
Sundaram Finance Ltd	8.00%
National Bank For Agriculture & Rural Development	7.21%
LIC Housing Finance Ltd	4.91%
Housing Development Finance Corporation Ltd	4.62%
Ultratech Cement Ltd	4.60%
Total	29.34%

Government Securities	% to Fund
Gsec C-STRIPS Mat 19-Sep-2024	23.52%
8.94% Gujarat SDL Mat 24-Sep-2024	12.88%
5.39% Gujrat SDL Mat 31-Mar-2024	7.53%
Gsec C-STRIPS Mat 19-Mar-2024	3.99%
Gsec C-STRIPS Mat 12-Jun-2024	0.84%
Total	48.77%

Deposits, Money Mkt Securities and Net Current Assets.	21.89%
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Grand Total	100.00%
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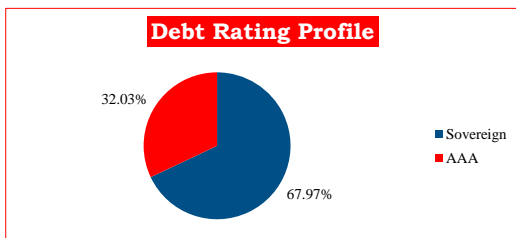
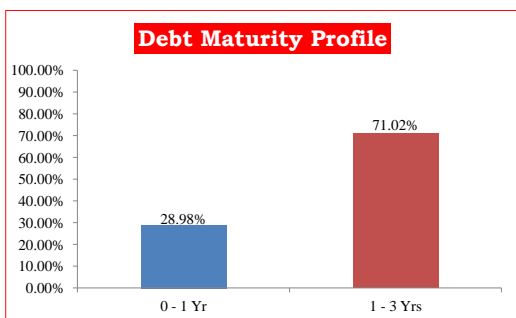
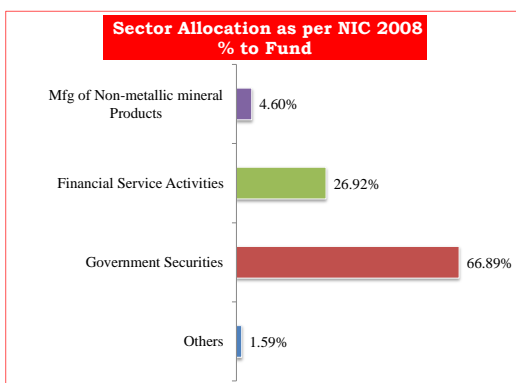
Debt Parameters	
Portfolio Yield (%)	7.39%
Avg Maturity (In Months)	15.24
Modified Duration (In Years)	1.18

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	2,540.00	711.86	3,251.86

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

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



Balanced Managed Fund - Pension Group - II as on February 28, 2023

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

SFIN Code	: ULGF04611/02/12BalncdMFH101
Inception Date	: 08 Oct 2008
NAV	: 43.0148

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	10.98%	9.72%
10 Years	9.98%	9.60%
7 Years	10.40%	10.32%
5 Years	8.21%	8.51%
3 Years	9.94%	9.98%
2 Years	6.24%	6.51%
1 Year	2.78%	2.93%
6 Months	0.12%	-0.39%
1 Month	-0.43%	-0.85%

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

Portfolio	
Equity	% to Fund
Reliance Industries Limited	3.91%
ICICI Bank Limited	3.28%
HDFC Bank Limited	3.25%
Infosys Limited	3.25%
Housing Devt Finance Corpn Limited	1.77%
Axis Bank Limited	1.65%
ITC Limited	1.62%
Tata Consultancy Services Limited	1.55%
Larsen & Toubro Limited	1.44%
Kotak Nifty Bank ETF	1.39%
Bharti Airtel Ltd	1.07%
Hindustan Unilever Limited	1.05%
Kotak Mahindra Bank Limited	0.97%
Mahindra & Mahindra Ltd.	0.95%
UltraTech Cement Limited	0.89%
State Bank of India	0.89%
Maruti Suzuki India Ltd	0.69%
Bajaj Finance Ltd	0.63%
HCL Technologies Limited	0.63%
Dr Reddys Laboratories Limited	0.52%
Asian Paints (India) Ltd	0.51%
Others	10.25%
Total	42.16%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	7.82%
State Bank of India	3.25%
Cholamandalam Investment & Finance Company Ltd	3.13%
LIC Housing Finance Ltd	1.59%
National Bank For Agriculture & Rural Development	1.56%
Sikka Ports And Terminals	1.53%
Total	18.87%

Government Securities	% to Fund
7.26% GOI Mat 22-Aug-2032	6.46%
7.41% GOI Mat 19-Dec-2036	4.88%
7.38% GOI Mat 20-Jun-2027	2.28%
7.38% Karnataka SDL Mat 27-Sep-2027	1.87%
7.10% GOI Mat 18-Apr-2029	1.70%
7.59% GOI Mat 20-Mar-2029	1.68%
7.33% Maharashtra SDL Mat 13-Sep-2027	1.67%
6.45% GOI Mat 07-Oct-2029	1.63%
7.20% Maharashtra SDL Mat 09-Aug-2027	1.55%
7.26% GOI Mat 06-Feb-2033	1.49%
Others	8.75%
Total	33.95%

Deposits, Money Mkt Securities and Net Current Assets.	5.02%
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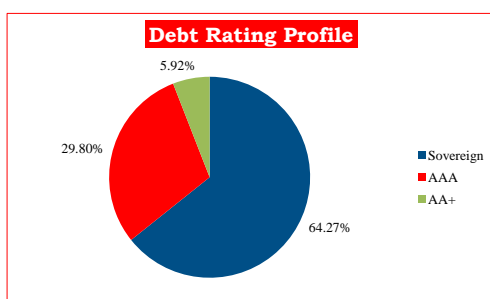
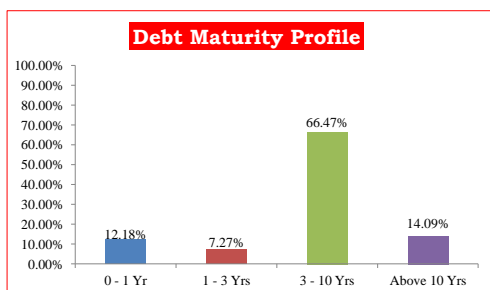
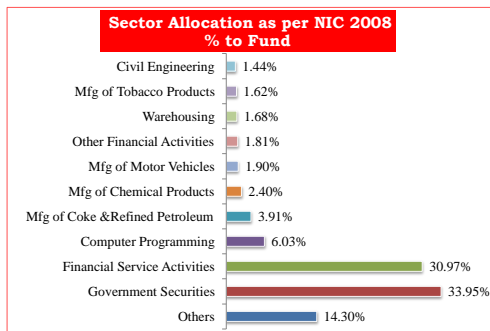
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	7.55%
Avg Maturity (In Months)	79.42
Modified Duration (In Years)	4.76

AUM (₹ in Lakhs)			
Equity	Debt	MMI & Others	Total
268.00	335.81	31.90	635.71

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%	3.68%
Public Deposits		
Govt. Securities	20% to 70%	52.82%
Corporate Bonds		
Equity	30% to 60%	42.16%
Net Current Assets	-	1.34%



Defensive Managed Fund - Pension Group - II as on February 28, 2023

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

SFIN Code	: U.LGF04511/02/12DefnsyFdII101
Inception Date	: 08 Oct 2008
NAV	: 34.7278

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.12%	8.75%
10 Years	8.43%	8.68%
7 Years	8.52%	8.88%
5 Years	7.25%	7.88%
3 Years	7.20%	7.59%
2 Years	4.88%	5.44%
1 Year	2.25%	2.94%
6 Months	0.76%	0.98%
1 Month	-0.22%	-0.29%

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	1.93%
ICICI Bank Limited	1.68%
HDFC Bank Limited	1.66%
Infosys Limited	1.62%
Housing Devt Finance Corpn Limited	0.90%
Axis Bank Limited	0.84%
ITC Limited	0.80%
Tata Consultancy Services Limited	0.79%
Larsen & Toubro Limited	0.72%
Kotak Nifty Bank ETF	0.71%
Hindustan Unilever Limited	0.53%
Bharti Airtel Ltd	0.53%
Others	8.60%
Total	21.32%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	8.35%
Bajaj Finance Ltd	2.48%
Sikka Ports And Terminals	1.78%
Cholamandalam Investment & Finance Company Ltd	1.64%
LIC Housing Finance Ltd	1.20%
State Bank of India	1.18%
National Bank For Agriculture & Rural Development	1.13%
Mahindra and Mahindra Financial Services Ltd	0.69%
Larsen & Toubro Ltd	0.61%
Sundaram Finance Ltd	0.59%
Others	2.20%
Total	21.86%

Government Securities	% to Fund
7.26% GOI Mat 22-Aug-2032	6.57%
7.41% GOI Mat 19-Dec-2036	5.28%
7.17% GOI Mat 08-Jan-2028	4.61%
7.54% GOI Mat 23-May-2036	3.78%
8.15% Maharashtra SDL Mat 26-Nov-2025	3.33%
7.38% GOI Mat 20-Jun-2027	2.63%
6.45% GOI Mat 07-Oct-2029	2.42%
7.33% Maharashtra SDL Mat 13-Sep-2027	2.13%
7.10% GOI Mat 18-Apr-2029	1.97%
7.26% GOI Mat 06-Feb-2033	1.72%
Others	12.55%
Total	46.98%

Deposits, Money Mkt Securities and Net Current Assets.	9.84%
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Grand Total	100.00%
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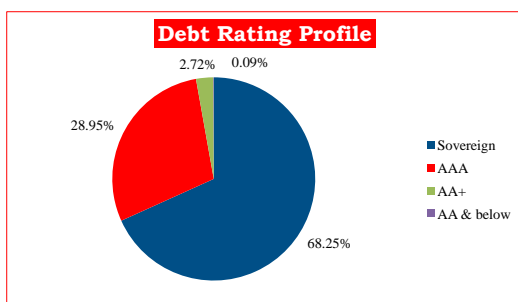
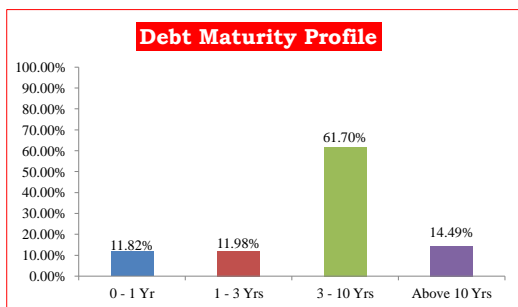
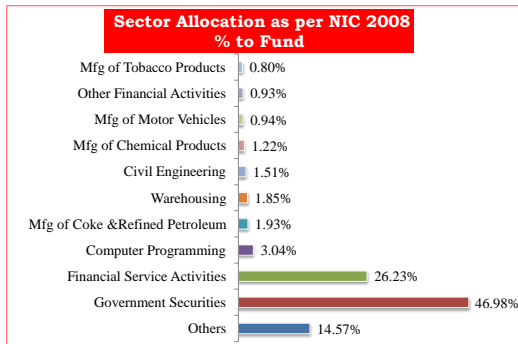
Debt Parameters	
Portfolio Yield (%)	7.49%
Avg Maturity (In Months)	75.66
Modified Duration (In Years)	4.39

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
10,408.26	33,608.17	4,806.11	48,822.54

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	7.99%
Public Deposits		
Govt. Securities	50% to 85%	68.84%
Corporate Bonds		
Equity	15% to 30%	21.32%
Net Current Assets	-	1.86%



Liquid Fund - Pension Group - II as on February 28, 2023

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

SFIN Code	: ULGF04311/02/12LiquidFdIII01
Inception Date	: 08 Oct 2008
NAV	: 23.5359

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.11%	6.83%
10 Years	5.20%	6.80%
7 Years	4.24%	5.96%
5 Years	3.78%	5.53%
3 Years	2.90%	4.49%
2 Years	2.83%	4.60%
1 Year	3.45%	5.54%
6 Months	2.15%	3.17%
1 Month	0.40%	0.49%

CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

Portfolio	
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Deposits, Money Mkt Securities and Net Current Assets.	100.00%
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Grand Total	100.00%
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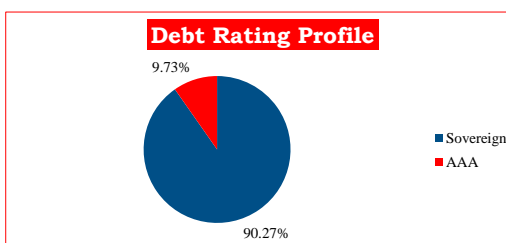
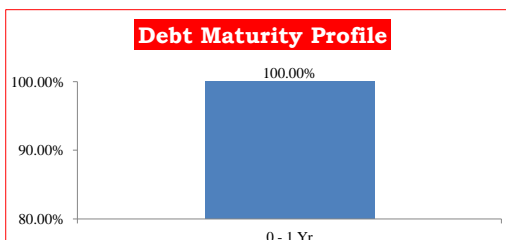
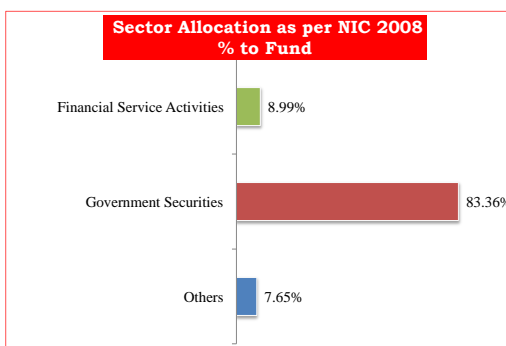
Debt Parameters	
Portfolio Yield (%)	6.87%
Avg Maturity (In Months)	8.73
Modified Duration (In Years)	0.73

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	1,783.73	1,783.73

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



Secure Managed Fund - Pension Group - II as on February 28, 2023

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

SFIN Code	: ULGF04411/02/12SecureMFII101
Inception Date	: 08 Oct 2008
NAV	: 29.6145

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.76%	7.78%
10 Years	7.19%	7.76%
7 Years	6.84%	7.44%
5 Years	6.29%	7.25%
3 Years	3.92%	5.21%
2 Years	3.13%	4.36%
1 Year	1.91%	2.96%
6 Months	1.37%	2.36%
1 Month	0.16%	0.26%

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

Portfolio

Debentures / Bonds	% to Fund
National Bank For Agriculture & Rural Development	8.00%
Housing Development Finance Corporation Ltd	6.64%
Bajaj Finance Ltd	5.02%
IDFC First Bank Limited	3.88%
State Bank of India	3.20%
Sundaram Finance Ltd	2.27%
Power Finance Corporation Ltd	1.93%
India Grid Trust	1.92%
AXIS Bank Limited	1.92%
LIC Housing Finance Ltd	1.77%
Others	4.47%
Total	41.02%

Government Securities	% to Fund
7.26% GOI Mat 06-Feb-2033	12.61%
7.17% GOI Mat 08-Jan-2028	9.24%
7.38% GOI Mat 20-Jun-2027	7.12%
7.61% GOI Mat 09-May-2030	5.09%
7.26% GOI Mat 22-Aug-2032	3.29%
Gsec C-STRIPS Mat 15-Dec-2023	3.10%
7.41% GOI Mat 19-Dec-2036	2.72%
8.42% Tamil Nadu SDL 25-07-2023	2.65%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	2.11%
7.60% Food Corp of India Bond GOI Mat 09-Jan-2030	1.53%
Others	5.09%
Total	54.54%

Deposits, Money Mkt Securities and Net Current Assets.	4.44%
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Grand Total	100.00%
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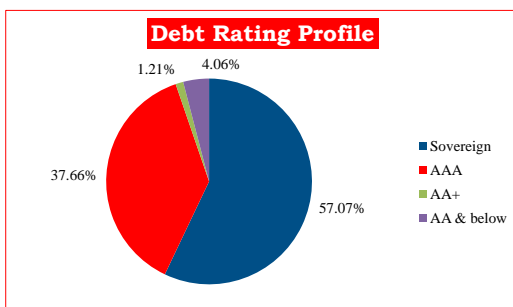
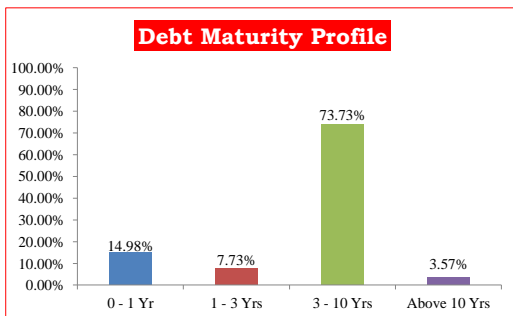
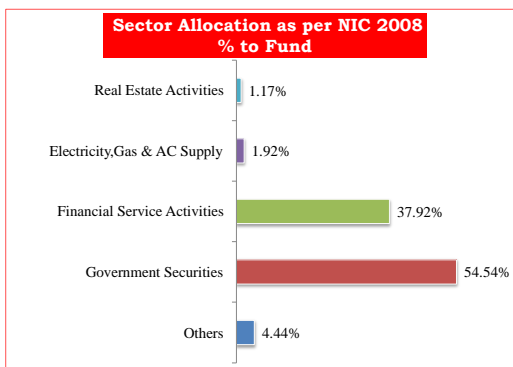
Debt Parameters	
Portfolio Yield (%)	7.57%
Avg Maturity (In Months)	65.84
Modified Duration (In Years)	4.14

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	4,960.94	230.69	5,191.63

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 25%	2.27%
Public Deposits		95.56%
Govt. Securities	75% to 100%	0.00%
Corporate Bonds		2.17%
Equity	0%	-
Net Current Assets	-	-



Stable Managed Fund - Pension Group - II as on February 28, 2023

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

SFIN Code	: ULGF04811/02/12StableMFIII01
Inception Date	: 08 Oct 2008
NAV	: 24.6122

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.44%	7.31%
10 Years	5.90%	7.64%
7 Years	5.15%	6.95%
5 Years	5.06%	6.61%
3 Years	3.72%	5.41%
2 Years	3.23%	4.93%
1 Year	3.17%	5.24%
6 Months	2.01%	3.08%
1 Month	0.23%	0.46%

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
Sundaram Finance Ltd	8.27%
Housing Development Finance Corporation Ltd	3.38%
LIC Housing Finance Ltd	3.37%
Ultratech Cement Ltd	3.00%
National Bank For Agriculture & Rural Development	1.46%
Total	19.48%

Government Securities	% to Fund
Gsec C-STRIPS Mat 19-Sep-2024	24.59%
8.94% Gujarat SDL Mat 24-Sep-2024	13.43%
5.39% Gujrat SDL Mat 31-Mar-2024	7.36%
Total	45.38%

Deposits, Money Mkt Securities and Net Current Assets.	35.14%
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Grand Total	100.00%
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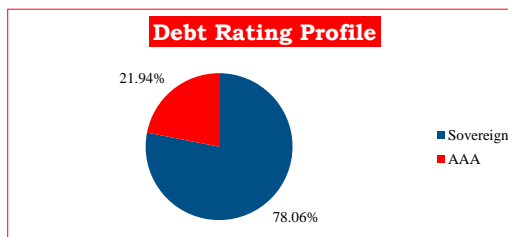
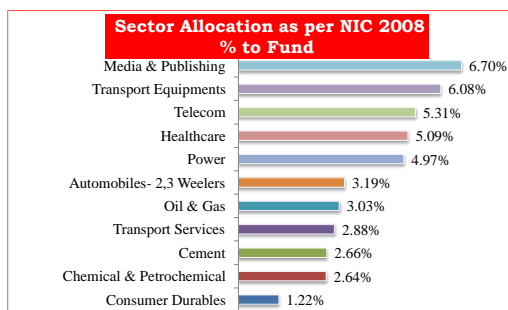
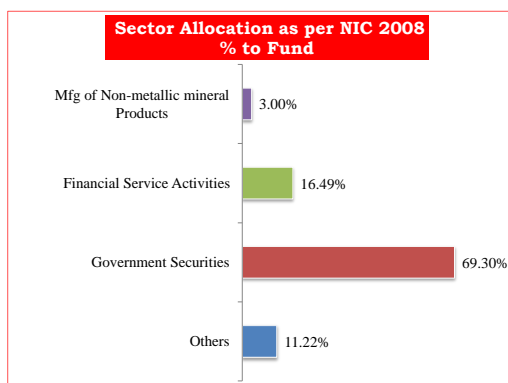
Debt Parameters	
Portfolio Yield (%)	7.30%
Avg Maturity (In Months)	15.40
Modified Duration (In Years)	1.19

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	1,727.10	935.53	2,662.63

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



Balanced Managed Fund - Defined Benefit Group as on February 28, 2023

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

SFIN Code	: ULGF01128/03/05BalancedMF101
Inception Date	: 28 Mar 2005
NAV	: 149.1358

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.99%	9.66%
10 Years	10.80%	9.60%
7 Years	11.46%	10.32%
5 Years	9.21%	8.51%
3 Years	11.25%	9.98%
2 Years	6.94%	6.51%
1 Year	3.65%	2.93%
6 Months	0.38%	-0.39%
1 Month	-0.41%	-0.85%

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

Portfolio	
Equity	% to Fund
Reliance Industries Limited	3.91%
ICICI Bank Limited	3.27%
Infosys Limited	3.27%
HDFC Bank Limited	3.24%
Housing Devt Finance Corpn Limited	1.77%
Axis Bank Limited	1.64%
ITC Limited	1.62%
Tata Consultancy Services Limited	1.53%
Larsen & Toubro Limited	1.45%
Kotak Nifty Bank ETF	1.39%
Bharti Airtel Ltd	1.08%
Hindustan Unilever Limited	1.04%
Kotak Mahindra Bank Limited	0.97%
Mahindra & Mahindra Ltd.	0.95%
State Bank of India	0.89%
UltraTech Cement Limited	0.89%
Maruti Suzuki India Ltd	0.69%
Bajaj Finance Ltd	0.64%
HCL Technologies Limited	0.63%
Dr Reddys Laboratories Limited	0.52%
Asian Paints (India) Ltd	0.51%
Others	10.26%
Total	42.17%

Debentures / Bonds	% to Fund
Power Finance Corporation Ltd	6.70%
Nuclear Power Corporation of India Ltd	3.48%
IOT Utkal Energy Services Limited	3.46%
State Bank of India	3.38%
Sikka Ports And Terminals	2.23%
LIC Housing Finance Ltd	1.12%
Total	20.37%

Government Securities	% to Fund
7.72% GOI Mat 25-May-2025	7.84%
7.59% GOI Mat 20-Mar-2029	6.84%
7.98% Karnataka SDL Mat 14-Oct-2025	4.72%
7.40% GOI Mat 09-Sep-2035	4.62%
Gsec C-STRIPS Mat 26-Oct-2023	4.25%
7.37% GOI Mat 16-April-2023	3.34%
8.15% GOI Mat 24-Nov-2026	1.10%
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%
Total	33.70%

Deposits, Money Mkt Securities and Net Current Assets.	3.76%
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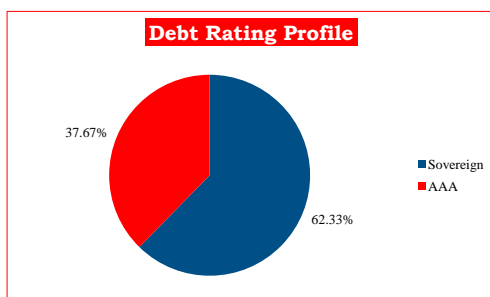
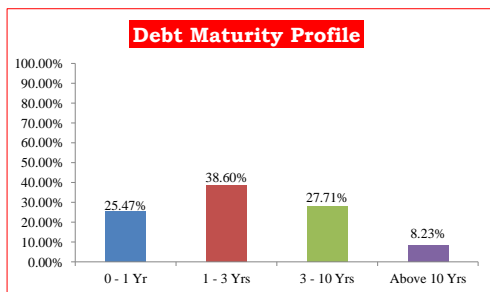
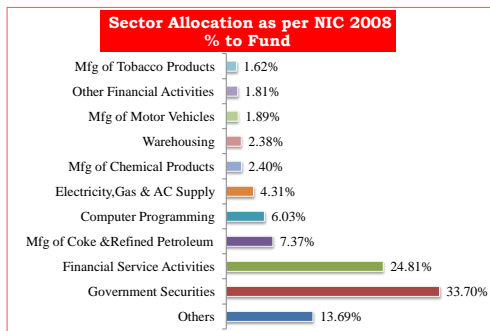
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	7.34%
Avg Maturity (In Months)	41.63
Modified Duration (In Years)	2.80

AUM (₹ in Lakhs)			
Equity	Debt	MMI & Others	Total
379.30	486.25	33.86	899.41

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%	2.03%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	54.06%
Corporate Bonds		
Equity	30% to 60%	42.17%
Net Current Assets	-	1.73%



Defensive Managed Fund - Defined Benefit Group as on February 28, 2023

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

SFIN Code	: ULGF01028/03/05DefensiveF101
Inception Date	: 28 Mar 2005
NAV	: 105.2431

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.76%	8.37%
10 Years	9.24%	8.68%
7 Years	9.49%	8.88%
5 Years	8.15%	7.88%
3 Years	8.77%	7.59%
2 Years	6.22%	5.44%
1 Year	3.89%	2.94%
6 Months	1.24%	0.98%
1 Month	0.05%	-0.29%

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	2.28%
HDFC Bank Limited	2.20%
Reliance Industries Limited	2.09%
Infosys Limited	1.90%
UNO Minda Limited	1.82%
ITC Limited	1.12%
Tata Consultancy Services Limited	0.94%
Axis Bank Limited	0.93%
Larsen & Toubro Limited	0.91%
Bajaj Finance Ltd	0.87%
Kotak Mahindra Bank Limited	0.78%
Mahindra & Mahindra Ltd.	0.68%
Bharti Airtel Ltd	0.67%
Hindustan Unilever Limited	0.60%
Apollo Hospitals Enterprise Limited	0.52%
Others	6.75%
Total	25.05%

Debentures / Bonds	% to Fund
Hindustan Petroleum Corporation Ltd	5.60%
National Thermal Power Corporation Ltd	4.29%
International Finance Corporation	1.78%
Total	11.67%

Government Securities	% to Fund
7.98% Karnataka SDL Mat 14-Oct-2025	15.45%
Gsec C-STRIPS Mat 09-Mar-2023	8.48%
7.59% GOI Mat 20-Mar-2029	7.33%
7.72% GOI Mat 25-May-2025	6.17%
Gsec C-STRIPS Mat 15-Jun-2023	3.89%
6.45% GOI Mat 07-Oct-2029	3.76%
7.26% GOI Mat 14-Jan-2029	3.37%
8.60% GOI Mat 02-Jun-2028	2.97%
7.40% GOI Mat 09-Sep-2035	1.74%
8.02% Tamil Nadu Uday Mat 22-Mar-2025	1.28%
Others	5.09%
Total	59.53%

Deposits, Money Mkt Securities and Net Current Assets.	3.74%
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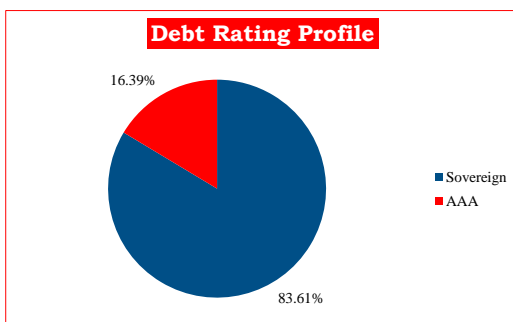
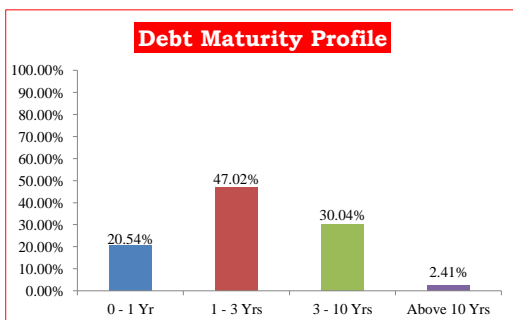
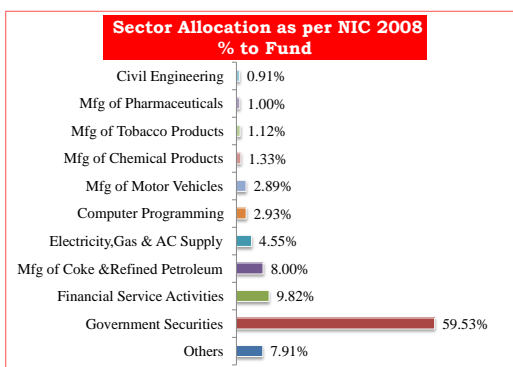
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	7.28%
Avg Maturity (In Months)	36.58
Modified Duration (In Years)	2.38

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
44.24	125.73	6.61	176.58

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%	1.23%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	71.20%
Corporate Bonds		
Equity	15% to 30%	25.05%
Net Current Assets	-	2.51%



Secured Managed Fund - Defined Benefit Group as on February 28, 2023

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

SFIN Code	: ULGF00928/03/05SecureMgtF101
Inception Date	: 28 Mar 2005
NAV	: 163.2362

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	12.40%	7.08%
10 Years	7.87%	7.76%
7 Years	6.39%	7.44%
5 Years	5.37%	7.25%
3 Years	3.82%	5.21%
2 Years	3.37%	4.36%
1 Year	2.74%	2.96%
6 Months	1.91%	2.36%
1 Month	0.11%	0.26%

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	28.20%
Gsec C-STRIPS Mat 16-Jun-2023	22.95%
5.77% GOI Mat 03-AUG-2030	19.51%
7.59% GOI Mat 20-Mar-2029	18.46%
8.42% Tamil Nadu SDL 25-07-2023	3.77%
9.20% GOI Mat 30-Sep-2030	2.06%
Total	94.95%

Deposits, Money Mkt Securities and Net Current Assets.	5.05%
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Grand Total	100.00%
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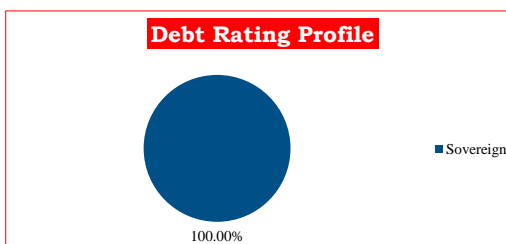
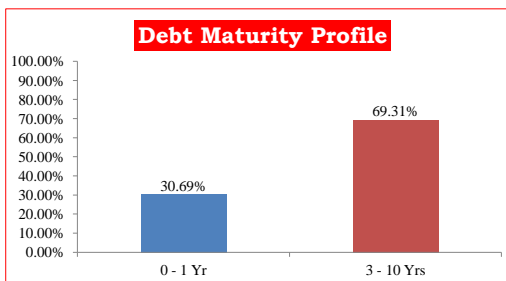
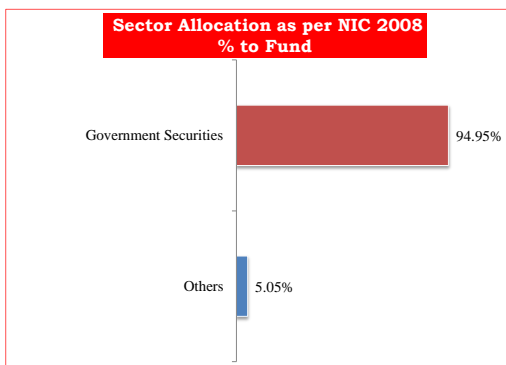
Debt Parameters		
Portfolio Yield (%)		7.20%
Avg Maturity (In Months)		54.46
Modified Duration (In Years)		3.55

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	10.15	0.54	10.68

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%	3.50%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	94.95%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	1.55%



Group Balanced Fund as on February 28, 2023

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.

SFIN Code	: ULGF00124/08/04EBBALANCE101
Inception Date	: 03 Dec 2004
NAV	: 45.331

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.63%	8.73%
10 Years	7.82%	8.96%
7 Years	7.68%	9.35%
5 Years	7.13%	8.23%
3 Years	7.21%	8.33%
2 Years	5.16%	5.79%
1 Year	3.60%	2.98%
6 Months	1.00%	0.88%
1 Month	-0.36%	-0.42%

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

Portfolio

Equity	% to Fund
Reliance Industries Limited	4.74%
HDFC Bank Limited	3.97%
Infosys Limited	3.30%
ICICI Bank Limited	2.77%
Housing Devt Finance Corpn Limited	2.43%
Tata Consultancy Services Limited	2.06%
ITC Limited	1.97%
Larsen & Toubro Limited	1.68%
Hindustan Unilever Limited	1.09%
State Bank of India	1.02%
Kotak Mahindra Bank Limited	0.92%
Bharti Airtel Ltd	0.82%
Mahindra & Mahindra Ltd.	0.79%
Maruti Suzuki India Ltd	0.77%
HCL Technologies Limited	0.76%
Others	2.00%
Total	31.10%

Government Securities	% to Fund
6.01% GOI Mat 25-Mar-2028	32.89%
8.24% GOI Mat 10-November-2033	17.86%
Total	50.74%

Deposits, Money Mkt Securities and Net Current Assets.	18.15%
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Grand Total	100.00%
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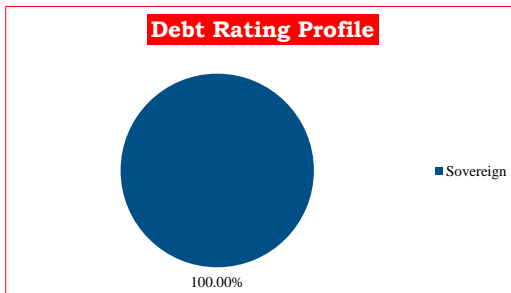
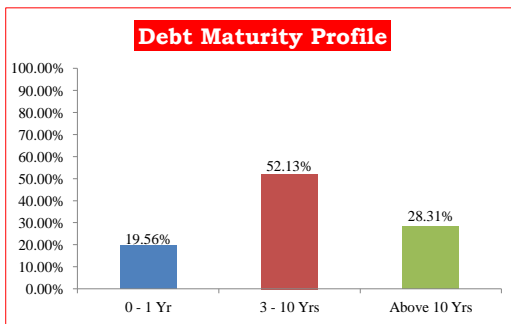
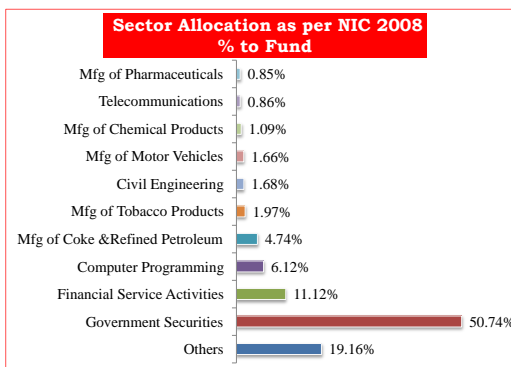
Debt Parameters	
Portfolio Yield (%)	7.31%
Avg Maturity (In Months)	68.12
Modified Duration (In Years)	4.14

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
7.01	11.44	4.09	22.54

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%	12.34%
Public Deposits		
Govt. Securities	0% to 80%	50.74%
Corporate Bonds		
Equity	20% to 40%	31.10%
Net Current Assets	-	5.81%



Group Debt Fund as on February 28, 2023

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

SFIN Code	: ULGF00224/08/04EBDEBT101
Inception Date	: 03 Dec 2004
NAV	: 38.5354

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.67%	7.09%
10 Years	7.74%	7.76%
7 Years	7.20%	7.44%
5 Years	7.14%	7.25%
3 Years	4.58%	5.21%
2 Years	3.80%	4.36%
1 Year	2.64%	2.96%
6 Months	1.89%	2.36%
1 Month	0.13%	0.26%

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

Portfolio	
Debentures / Bonds	% to Fund
Indian Railway Finance Corporation Ltd	7.28%
National Bank For Agriculture & Rural Development	4.91%
Export and Import Bank of India	3.01%
REC Limited	2.95%
Power Grid Corporation of India Ltd	1.49%
Housing & Urban Development Corporation Limited	1.24%
Total	20.88%

Government Securities	% to Fund
7.10% GOI Mat 18-Apr-2029	10.81%
9.20% GOI Mat 30-Sep-2030	9.48%
5.63% GOI Mat 12-Apr-2026	5.66%
7.38% GOI Mat 20-Jun-2027	5.34%
7.54% GOI Mat 23-May-2036	5.07%
6.54% GOI Mat 17-Jan-2032	4.48%
7.26% GOI Mat 06-Feb-2033	4.11%
7.57% Gujarat SDL Mat 09-Nov-2026	3.56%
6.79% GOI Mat 15-May-2027	3.02%
7.72% GOI Mat 25-May-2025	3.00%
Others	8.58%
Total	63.12%

Deposits, Money Mkt Securities and Net Current Assets.	16.00%
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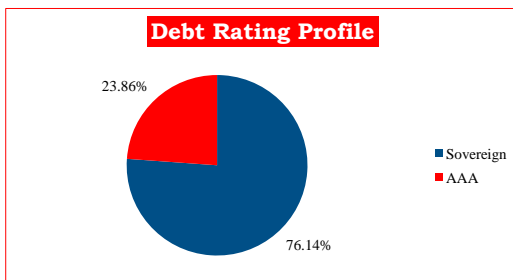
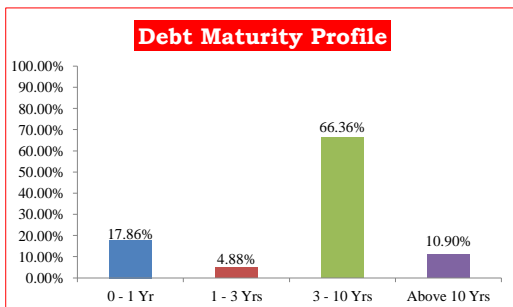
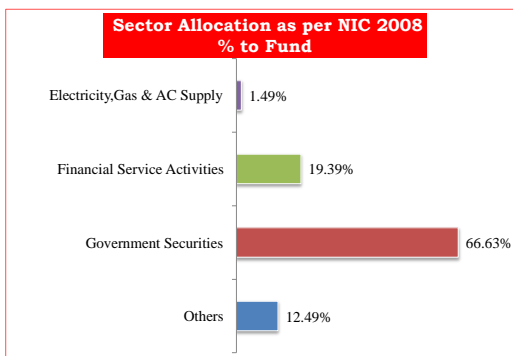
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	7.37%
Avg Maturity (In Months)	68.59
Modified Duration (In Years)	4.12

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
-	1,412.95	269.20	1,682.15

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 Insts	0% to 60%	12.78%
Public Deposits		
Govt. Securities	40% to 100%	84.00%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	3.22%



Group Growth Fund as on February 28, 2023

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.

SFIN Code	: ULGF00324/08/04EBGROWTH101
Inception Date	: 03 Dec 2004
NAV	: 64.7424

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	10.78%	9.83%
10 Years	10.25%	9.76%
7 Years	11.24%	10.63%
5 Years	8.91%	8.89%
3 Years	10.86%	10.40%
2 Years	6.81%	6.75%
1 Year	3.86%	3.00%
6 Months	-0.02%	-0.10%
1 Month	-0.64%	-0.88%

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

Portfolio

Equity	% to Fund
Reliance Industries Limited	5.23%
ICICI Bank Limited	4.89%
HDFC Bank Limited	4.50%
Infosys Limited	3.91%
Tata Consultancy Services Limited	3.73%
Larsen & Toubro Limited	2.97%
ITC Limited	2.76%
Hindustan Unilever Limited	1.85%
State Bank of India	1.72%
Housing Devt Finance Corpn Limited	1.71%
Kotak Mahindra Bank Limited	1.62%
Maruti Suzuki India Ltd	1.62%
Mahindra & Mahindra Ltd.	1.43%
Axis Bank Limited	1.43%
Bharti Airtel Ltd	1.39%
Bajaj Finserv Ltd	1.25%
HCL Technologies Limited	1.21%
Bajaj Finance Ltd	1.15%
Dr Reddys Laboratories Limited	0.81%
Asian Paints (India) Ltd	0.80%
Sun Pharmaceuticals Industries Limited	0.72%
UltraTech Cement Limited	0.68%
Hindalco Industries Limited	0.60%
Others	1.06%
Total	49.05%

Government Securities	% to Fund
6.01% GOI Mat 25-Mar-2028	28.18%
8.24% GOI Mat 10-November-2033	2.98%
Total	31.16%

Deposits, Money Mkt Securities and Net Current Assets.	19.79%
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Grand Total	100.00%
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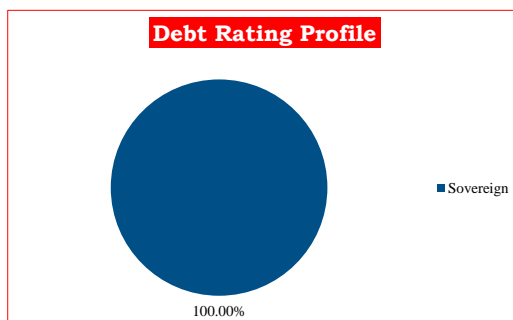
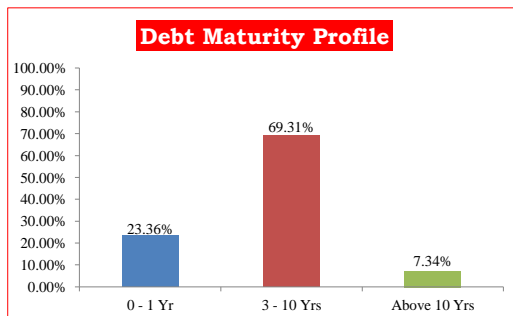
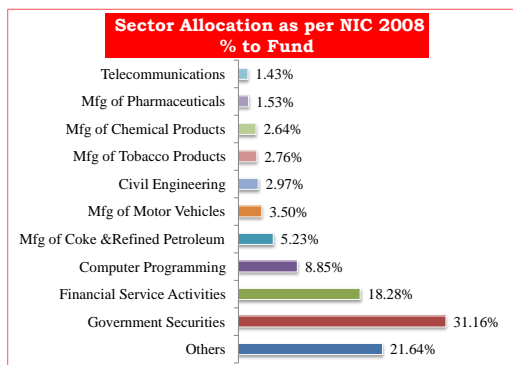
Debt Parameters	
Portfolio Yield (%)	7.29%
Avg Maturity (In Months)	51.63
Modified Duration (In Years)	3.39

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
5.23	3.32	2.11	10.65

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%	9.50%
Public Deposits		
Govt. Securities	0% to 60%	31.16%
Corporate Bonds		
Equity	40% to 60%	49.05%
Net Current Assets	-	10.29%



Group Secure Fund as on February 28, 2023

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.

SFIN Code	: ULGF00524/08/04EBSECURE101
Inception Date	: 03 Dec 2004
NAV	: 42.9268

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.31%	7.91%
10 Years	8.36%	8.36%
7 Years	8.46%	8.39%
5 Years	7.85%	7.74%
3 Years	6.62%	6.77%
2 Years	4.73%	5.08%
1 Year	2.48%	2.97%
6 Months	1.14%	1.62%
1 Month	-0.17%	-0.08%

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

Portfolio	
Equity	% to Fund
ICICI Bank Limited	1.02%
Infosys Limited	0.98%
Reliance Industries Limited	0.96%
HDFC Bank Limited	0.86%
Housing Devt Finance Corpn Limited	0.83%
Nippon India ETF Nifty Bank BeES	0.60%
Larsen & Toubro Limited	0.57%
ITC Limited	0.54%
Others	7.03%
Total	13.38%

Debentures / Bonds	% to Fund
Indian Railway Finance Corporation Ltd	6.95%
National Bank For Agriculture & Rural Development	3.35%
Power Grid Corporation of India Ltd	2.05%
REC Limited	1.07%
Total	13.41%

Government Securities	% to Fund
7.10% GOI Mat 18-Apr-2029	11.15%
7.72% GOI Mat 25-May-2025	10.91%
7.54% GOI Mat 23-May-2036	8.10%
5.63% GOI Mat 12-Apr-2026	6.76%
7.38% GOI Mat 20-Jun-2027	4.49%
6.79% GOI Mat 15-May-2027	4.34%
6.54% GOI Mat 17-Jan-2032	3.99%
7.26% GOI Mat 06-Feb-2033	3.38%
7.26% GOI Mat 22-Aug-2032	2.77%
7.65% Tamil Nadu SDL Mat 25-Jan-2033	2.04%
Others	4.25%
Total	62.17%

Deposits, Money Mkt Securities and Net Current Assets.	11.04%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	7.33%
Avg Maturity (In Months)	69.42
Modified Duration (In Years)	4.17

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
1,309.83	7,400.58	1,080.91	9,791.32

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%	8.24%
Public Deposits		
Govt. Securities	0% to 90%	75.58%
Corporate Bonds		
Equity	10% to 20%	13.38%
Net Current Assets	-	2.80%

