

MONTHLY UPDATE

OCTOBER 2022



Group Fund Fact Sheet

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Balanced Managed Fund - Old Group as on October 31, 2022

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

SFIN Code	: ULCF00411/08/03BalancedMF101
Inception Date	: 23 Jul 2003
NAV	: 206.6234

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	12.85%	10.90%
10 Years	10.89%	9.97%
7 Years	10.04%	9.50%
5 Years	8.95%	8.60%
3 Years	10.74%	10.02%
2 Years	12.53%	12.84%
1 Year	2.20%	2.00%
6 Months	3.75%	2.79%
1 Month	2.46%	2.26%

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

Portfolio

Equity	% to Fund
Reliance Industries Limited	4.20%
ICICI Bank Limited	3.54%
Infosys Limited	3.32%
HDFC Bank Limited	3.04%
Axis Bank Limited	1.77%
Bharti Airtel Ltd	1.57%
ITC Limited	1.51%
Tata Consultancy Services Limited	1.51%
Kotak Nifty Bank ETF	1.45%
Housing Devt Finance Corpn Limited	1.33%
Larsen & Toubro Limited	1.33%
Hindustan Unilever Limited	1.13%
Kotak Mahindra Bank Limited	1.12%
Mahindra & Mahindra Ltd.	1.06%
State Bank of India	1.05%
Bajaj Finance Ltd	0.85%
UltraTech Cement Limited	0.78%
Maruti Suzuki India Ltd	0.77%
Dr Reddys Laboratories Limited	0.62%
HCL Technologies Limited	0.61%
Nippon India ETF Nifty Bank BeES	0.55%
Bajaj Finserv Ltd	0.54%
Asian Paints (India) Ltd	0.52%
Others	10.56%
Total	44.74%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	4.92%
LIC Housing Finance Ltd	1.80%
State Bank of India	1.71%
Mahindra and Mahindra Financial Services Ltd	1.39%
HDB Financial Services Ltd	1.10%
IDFC First Bank Limited	0.99%
Sundaram Finance Ltd	0.78%
NHPC Ltd	0.75%
Nuclear Power Corporation of India Ltd	0.53%
Indian Railway Finance Corporation Ltd	0.46%
Others	2.30%
Total	16.72%

Government Securities	% to Fund
6.54% GOI Mat 17-Jan-2032	4.89%
7.54% GOI Mat 23-May-2036	4.54%
7.17% GOI Mat 08-Jan-2028	3.66%
Gsec C-STRIPS Mat 17-Dec-2022	3.07%
6.68% Gujarat SDL 23-Nov-2022	2.97%
7.38% GOI Mat 20-Jun-2027	2.32%
7.26% GOI Mat 22-Aug-2032	2.15%
7.33% Maharashtra SDL Mat 13-Sep-2027	2.14%
6.45% GOI Mat 07-Oct-2029	1.93%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	0.77%
Others	8.09%
Total	36.54%

Deposits, Money Mkt Securities and Net Current Assets.	2.00%
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Grand Total	100.00%
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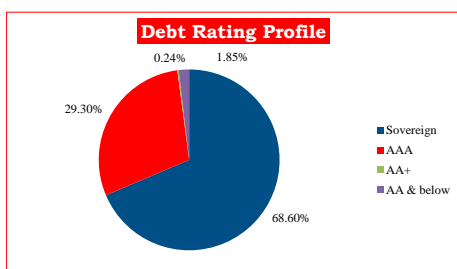
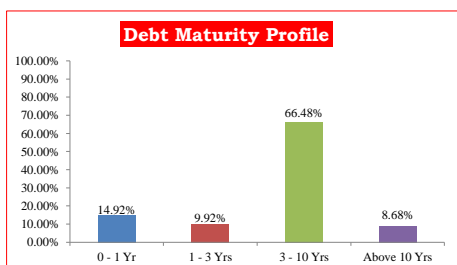
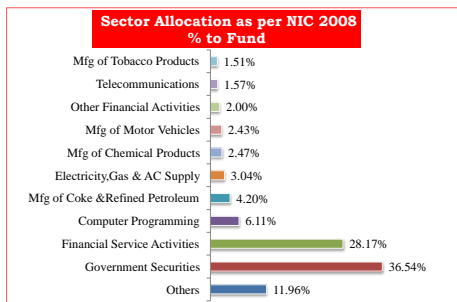
Debt Parameters	
Portfolio Yield (%)	7.28%
Avg Maturity (In Months)	68.39
Modified Duration (In Years)	4.12

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
38,689.87	46,056.72	1,727.00	86,473.58

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.32%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	53.26%
Corporate Bonds	30% to 60%	44.74%
Equity	30% to 60%	44.74%
Net Current Assets	-	1.68%



Defensive Managed Fund - Old Group as on October 31, 2022

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

SFIN Code	: ULGF00311/08/03DefensiveF101
Inception Date	: 23 Jul 2003
NAV	: 126.3908

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	10.00%	8.79%
10 Years	9.32%	8.89%
7 Years	8.67%	8.38%
5 Years	7.53%	7.50%
3 Years	8.29%	7.85%
2 Years	7.49%	7.74%
1 Year	1.58%	1.72%
6 Months	2.36%	2.00%
1 Month	1.30%	1.25%

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	2.49%
Reliance Industries Limited	2.25%
HDFC Bank Limited	1.99%
Infosys Limited	1.87%
Bajaj Finance Ltd	0.98%
Tata Consultancy Services Limited	0.92%
Larsen & Toubro Limited	0.84%
ITC Limited	0.82%
Axis Bank Limited	0.78%
Bharti Airtel Ltd	0.73%
Kotak Mahindra Bank Limited	0.72%
Housing Devt Finance Corpn Limited	0.65%
Mahindra & Mahindra Ltd.	0.61%
Hindustan Unilever Limited	0.60%
Others	6.13%
Total	22.38%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	8.31%
Sikka Ports And Terminals	2.99%
LIC Housing Finance Ltd	2.15%
Bajaj Finance Ltd	1.29%
Nuclear Power Corporation of India Ltd	1.25%
National Highway Authority Of India	1.01%
State Bank of India	0.98%
Power Grid Corporation of India Ltd	0.96%
Power Finance Corporation Ltd	0.79%
IDFC First Bank Limited	0.78%
Others	4.82%
Total	25.32%

Government Securities	% to Fund
6.54% GOI Mat 17-Jan-2032	6.71%
7.54% GOI Mat 23-May-2036	6.26%
7.17% GOI Mat 08-Jan-2028	3.22%
7.38% GOI Mat 20-Jun-2027	3.20%
Gsec C-STRIPS Mat 17-Dec-2022	3.07%
7.26% GOI Mat 22-Aug-2032	2.97%
6.45% GOI Mat 07-Oct-2029	2.55%
6.84% GOI Mat 19-Dec-2022	2.54%
Gsec C-STRIPS Mat 12-Dec-2022	2.47%
7.20% Maharashtra SDL Mat 09-Aug-2027	2.11%
Others	14.65%
Total	49.74%

Deposits, Money Mkt Securities and Net Current Assets. 2.57%

Grand Total 100.00%

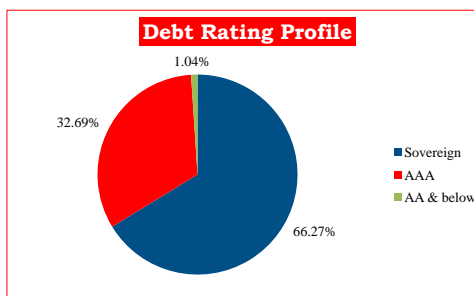
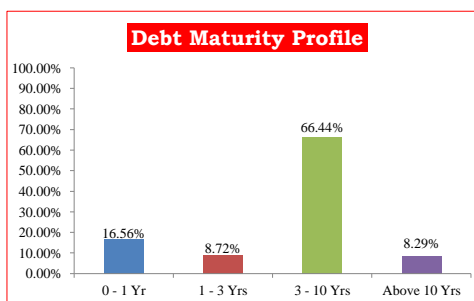
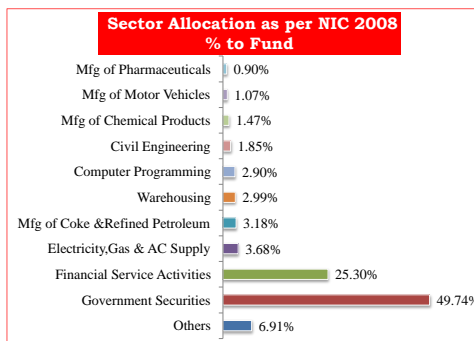
Debt Parameters	
Portfolio Yield (%)	7.29%
Avg Maturity (In Months)	67.16
Modified Duration (In Years)	4.05

AUM (` in Lakhs)

Equity	Debt	MMI & Others	Total
7,201.57	24,156.13	826.06	32,183.77

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%	0.49%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	75.06%
Corporate Bonds	15% to 30%	22.38%
Equity	-	2.07%
Net Current Assets	-	2.07%



Liquid Fund - Old Group as on October 31, 2022

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

SFIN Code	: ULGF00111/08/03LiquidFund101
Inception Date	: 23 Jul 2003
NAV	: 69.2341

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.63%	6.53%
10 Years	5.98%	6.84%
7 Years	4.98%	5.99%
5 Years	4.41%	5.52%
3 Years	3.52%	4.37%
2 Years	2.99%	4.07%
1 Year	3.23%	4.60%
6 Months	1.74%	2.63%
1 Month	0.39%	0.52%

CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

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

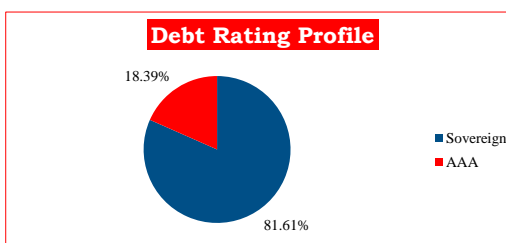
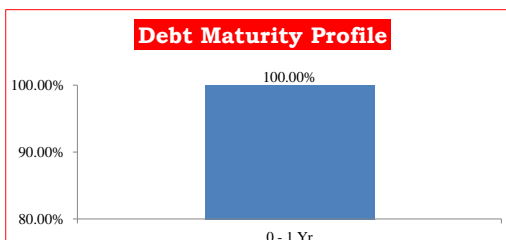
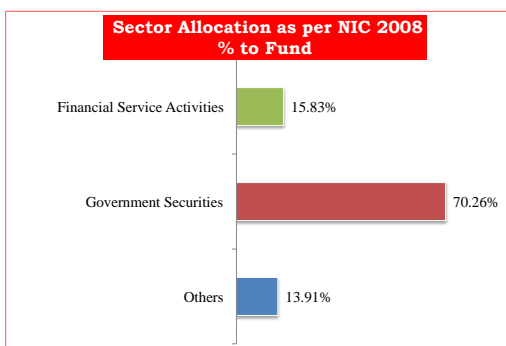
Portfolio Yield (%)	5.57%
Avg Maturity (In Months)	4.71
Modified Duration (In Years)	0.39

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	311.68	311.68

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



Secured Managed Fund - Old Group as on October 31, 2022

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

SFIN Code	: ULGF00211/08/03SecureMgtF101
Inception Date	: 23 Jul 2003
NAV	: 75.6638

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.08%	6.68%
10 Years	7.77%	7.82%
7 Years	6.89%	7.25%
5 Years	6.04%	6.40%
3 Years	5.09%	5.68%
2 Years	2.32%	2.64%
1 Year	1.01%	1.43%
6 Months	1.15%	1.20%
1 Month	0.30%	0.24%

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

Portfolio

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	9.54%
IDFC First Bank Limited	4.92%
National Bank For Agriculture & Rural Development	4.51%
Power Finance Corporation Ltd	4.33%
Bajaj Finance Ltd	4.13%
LIC Housing Finance Ltd	2.30%
Mahindra and Mahindra Financial Services Ltd	2.10%
State Bank of India	1.45%
Sikka Ports And Terminals	1.28%
Embassy Office Parks REIT	1.20%
Others	5.58%
Total	41.33%

Government Securities	% to Fund
7.26% GOI Mat 22-Aug-2032	11.50%
6.84% GOI Mat 19-Dec-2022	6.89%
7.17% GOI Mat 08-Jan-2028	6.17%
6.68% Gujarat SDL 23-Nov-2022	5.38%
7.61% GOI Mat 09-May-2030	4.88%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	2.45%
7.84% Tamil Nadu SDL Mat 13-Jul-2026	2.34%
7.60% Food Corp of India Bond GOI Mat 09-Jan-2030	2.26%
Gsec C-STRIPS Mat 17-Dec-2022	1.83%
5.63% GOI Mat 12-Apr-2026	1.58%
Others	8.97%
Total	54.26%

Deposits, Money Mkt Securities and Net Current Assets.	4.41%
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Grand Total	100.00%
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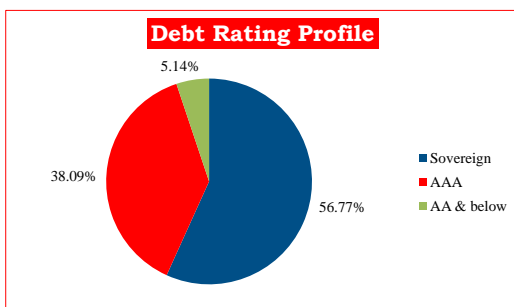
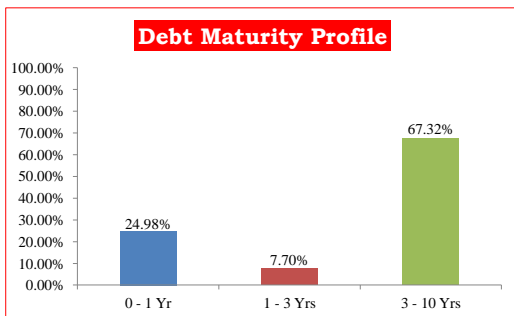
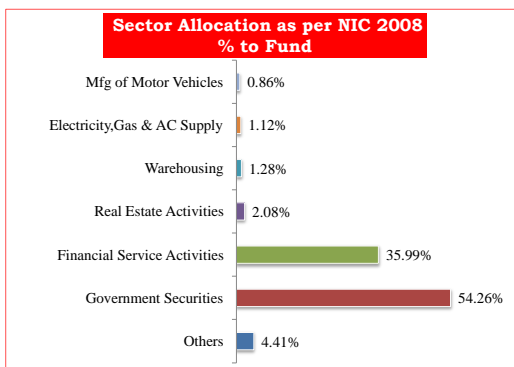
Debt Parameters	
Portfolio Yield (%)	7.23%
Avg Maturity (In Months)	56.30
Modified Duration (In Years)	3.47

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	15,566.10	718.83	16,284.93

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%	1.69%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	95.59%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	2.73%



Balanced Managed Fund - Life Group as on October 31, 2022

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

SFIN Code	: ULGFO2525/02/12BalancedMF101
Inception Date	: 02 Jan 2004
NAV	: 164.8366

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.57%	9.45%
10 Years	10.85%	9.97%
7 Years	9.83%	9.50%
5 Years	8.71%	8.60%
3 Years	10.85%	10.02%
2 Years	12.34%	12.84%
1 Year	1.69%	2.00%
6 Months	3.62%	2.79%
1 Month	2.47%	2.26%

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

Portfolio

Equity	% to Fund
Reliance Industries Limited	4.20%
ICICI Bank Limited	3.56%
Infosys Limited	3.34%
HDFC Bank Limited	3.04%
Axis Bank Limited	1.77%
Bharti Airtel Ltd	1.56%
Tata Consultancy Services Limited	1.52%
ITC Limited	1.51%
Kotak Nifty Bank ETF	1.44%
Housing Devt Finance Corpn Limited	1.34%
Larsen & Toubro Limited	1.33%
Hindustan Unilever Limited	1.13%
Kotak Mahindra Bank Limited	1.13%
Mahindra & Mahindra Ltd.	1.06%
State Bank of India	1.05%
Bajaj Finance Ltd	0.85%
UltraTech Cement Limited	0.78%
Maruti Suzuki India Ltd	0.77%
Dr Reddys Laboratories Limited	0.62%
HCL Technologies Limited	0.61%
Nippon India ETF Nifty Bank BeES	0.56%
Bajaj Finserv Ltd	0.54%
Asian Paints (India) Ltd	0.52%
Others	10.55%
Total	44.77%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	7.48%
State Bank of India	2.94%
LIC Housing Finance Ltd	2.17%
Sundaram Finance Ltd	1.08%
Mahindra and Mahindra Financial Services Ltd	0.96%
HDB Financial Services Ltd	0.76%
Sikka Ports And Terminals	0.68%
Larsen & Toubro Ltd	0.63%
AXIS Bank Limited	0.59%
NHPC Ltd	0.42%
Others	0.91%
Total	18.60%

Government Securities	% to Fund
6.54% GOI Mat 17-Jan-2032	4.86%
7.54% GOI Mat 23-May-2036	4.48%
6.68% Gujarat SDL 23-Nov-2022	3.06%
7.17% GOI Mat 08-Jan-2028	2.86%
6.45% GOI Mat 07-Oct-2029	2.65%
Gsec C-STRIPS Mat 17-Dec-2022	2.65%
7.38% GOI Mat 20-Jun-2027	2.29%
7.26% GOI Mat 22-Aug-2032	2.12%
7.33% Maharashtra SDL Mat 13-Sep-2027	1.63%
Gsec C-STRIPS Mat 10-Feb-2023	0.96%
Others	6.84%
Total	34.40%

Deposits, Money Mkt Securities and Net Current Assets.	2.23%
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Grand Total	100.00%
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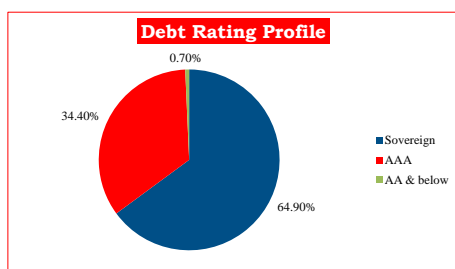
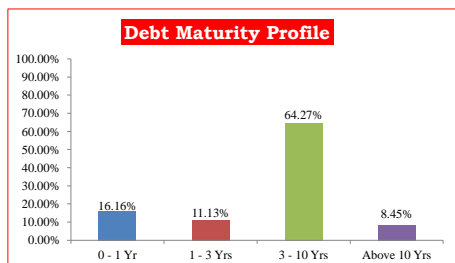
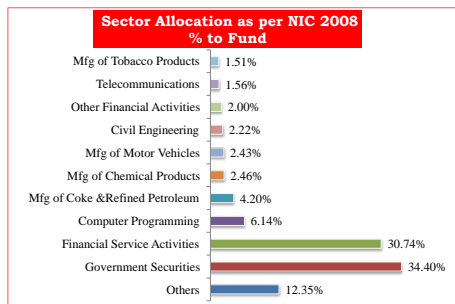
Debt Parameters	
Portfolio Yield (%)	7.29%
Avg Maturity (In Months)	68.07
Modified Duration (In Years)	4.10

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
8,565.04	10,139.90	426.76	19,131.70

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%	0.02%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	53.00%
Corporate Bonds	30% to 60%	44.77%
Equity	-	2.21%
Net Current Assets	-	-



Balanced Managed Fund - Pension Group as on October 31, 2022

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

SFIN Code	: ULGFO3218/02/12BalancedMF101
Inception Date	: 02 Jan 2004
NAV	: 156.2903

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.25%	9.45%
10 Years	10.78%	9.97%
7 Years	9.83%	9.50%
5 Years	8.65%	8.60%
3 Years	10.62%	10.02%
2 Years	12.13%	12.84%
1 Year	1.80%	2.00%
6 Months	3.62%	2.79%
1 Month	2.45%	2.26%

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

Portfolio

Equity	% to Fund
Reliance Industries Limited	4.16%
ICICI Bank Limited	3.51%
Infosys Limited	3.28%
HDFC Bank Limited	3.01%
Axis Bank Limited	1.77%
Bharti Airtel Ltd	1.55%
ITC Limited	1.49%
Tata Consultancy Services Limited	1.49%
Kotak Nifty Bank ETF	1.43%
Housing Devt Finance Corpn Limited	1.32%
Larsen & Toubro Limited	1.31%
Hindustan Unilever Limited	1.12%
Kotak Mahindra Bank Limited	1.11%
Mahindra & Mahindra Ltd.	1.05%
State Bank of India	1.04%
Bajaj Finance Ltd	0.85%
UltraTech Cement Limited	0.77%
Maruti Suzuki India Ltd	0.76%
Dr Reddys Laboratories Limited	0.61%
HCL Technologies Limited	0.60%
Nippon India ETF Nifty Bank BeES	0.55%
Bajaj Finserv Ltd	0.54%
Asian Paints (India) Ltd	0.51%
Others	10.44%
Total	44.29%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	6.13%
LIC Housing Finance Ltd	2.38%
Sikka Ports And Terminals	1.41%
IDFC First Bank Limited	1.14%
State Bank of India	1.13%
National Bank For Agriculture & Rural Development	1.09%
HDB Financial Services Ltd	0.95%
Mahindra & Mahindra Ltd	0.84%
Reliance Industries Ltd	0.77%
Mahindra and Mahindra Financial Services Ltd	0.76%
Others	1.66%
Total	18.24%

Government Securities	% to Fund
6.54% GOI Mat 17-Jan-2032	4.80%
7.54% GOI Mat 23-May-2036	4.49%
7.17% GOI Mat 08-Jan-2028	3.09%
6.68% Gujarat SDL 23-Nov-2022	2.93%
7.33% Maharashtra SDL Mat 13-Sep-2027	2.48%
7.38% GOI Mat 20-Jun-2027	2.30%
7.26% GOI Mat 22-Aug-2032	2.13%
Gsec C-STRIPS Mat 07-Dec-2022	1.38%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	1.24%
6.45% GOI Mat 07-Oct-2029	1.16%
Others	8.74%
Total	34.74%

Deposits, Money Mkt Securities and Net Current Assets.	2.73%
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Grand Total	100.00%
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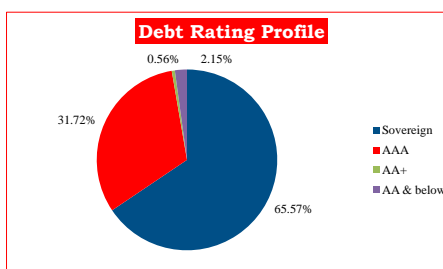
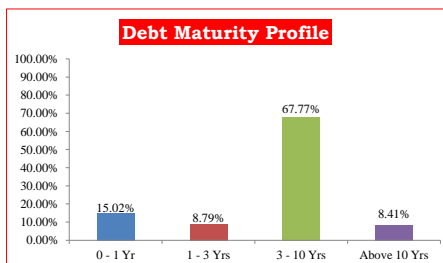
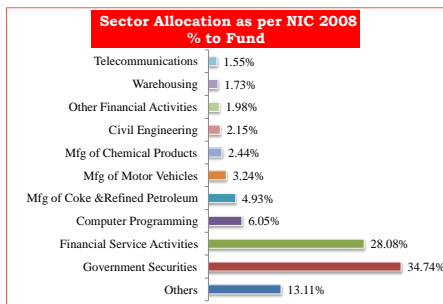
Debt Parameters	
Portfolio Yield (%)	7.32%
Avg Maturity (In Months)	67.99
Modified Duration (In Years)	4.10

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
12,139.80	14,522.94	747.59	27,410.33

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.43%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	52.98%
Corporate Bonds		
Equity	30% to 60%	44.29%
Net Current Assets	-	2.30%



Defensive Managed Fund - Life Group as on October 31, 2022

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

SFIN Code	: ULGF02425/02/12DefensiveF101
Inception Date	: 02 Jan 2004
NAV	: 111.0786

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.35%	8.05%
10 Years	9.25%	8.89%
7 Years	8.38%	8.38%
5 Years	7.38%	7.50%
3 Years	8.19%	7.85%
2 Years	7.13%	7.74%
1 Year	1.38%	1.72%
6 Months	2.37%	2.00%
1 Month	1.35%	1.25%

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

Portfolio	
Equity	% to Fund
Reliance Industries Limited	2.08%
ICICI Bank Limited	1.78%
Infosys Limited	1.67%
HDFC Bank Limited	1.52%
Axis Bank Limited	0.89%
Bharti Airtel Ltd	0.78%
ITC Limited	0.75%
Tata Consultancy Services Limited	0.75%
Kotak Nifty Bank ETF	0.72%
Larsen & Toubro Limited	0.66%
Housing Devt Finance Corpn Limited	0.66%
Kotak Mahindra Bank Limited	0.56%
Hindustan Unilever Limited	0.56%
State Bank of India	0.53%
Mahindra & Mahindra Ltd.	0.52%
Others	7.88%
Total	22.30%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	6.41%
LIC Housing Finance Ltd	3.82%
ICICI Bank Ltd	1.94%
Power Grid Corporation of India Ltd	1.69%
State Bank of India	1.58%
AXIS Bank Limited	1.31%
Bajaj Finance Ltd	1.11%
HDB Financial Services Ltd	1.09%
IDFC First Bank Limited	0.98%
National Highway Authority Of India	0.87%
Others	6.86%
Total	27.68%

Government Securities	% to Fund
6.54% GOI Mat 17-Jan-2032	6.89%
7.54% GOI Mat 23-May-2036	6.22%
7.17% GOI Mat 08-Jan-2028	4.59%
7.38% GOI Mat 20-Jun-2027	3.16%
7.26% GOI Mat 22-Aug-2032	2.93%
Gsec C-STRIPS Mat 17-Dec-2022	2.88%
7.33% Maharashtra SDL Mat 13-Sep-2027	2.57%
6.45% GOI Mat 07-Oct-2029	2.35%
6.84% GOI Mat 19-Dec-2022	2.34%
7.65% Tamil Nadu SDL Mat 06-Dec-2027	1.67%
Others	12.01%
Total	47.63%

Deposits, Money Mkt Securities and Net Current Assets.	2.38%
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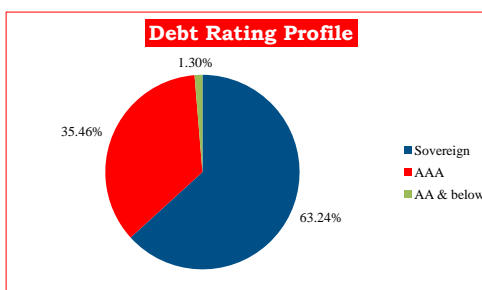
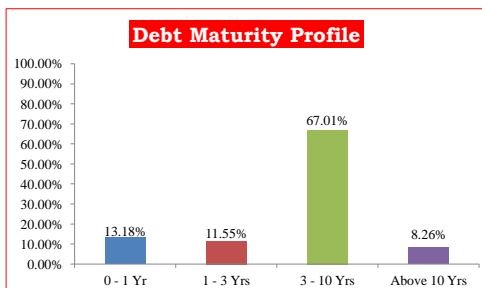
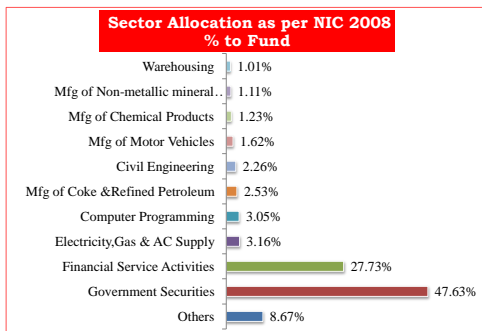
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	7.37%
Avg Maturity (In Months)	68.85
Modified Duration (In Years)	4.15

AUM (₹ in Lakhs)			
Equity	Debt	MMI & Others	Total
34,285.46	115,763.56	3,665.82	153,714.84

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%	0.03%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	75.31%
Corporate Bonds		
Equity	15% to 30%	22.30%
Net Current Assets	-	2.36%



Defensive Managed Fund - Pension Group as on October 31, 2022

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

SFIN Code	: ULGF03118/02/12DefensiveF101
Inception Date	: 02 Jan 2004
NAV	: 100.0231

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.74%	8.05%
10 Years	9.18%	8.89%
7 Years	8.41%	8.38%
5 Years	7.35%	7.50%
3 Years	7.89%	7.85%
2 Years	7.20%	7.74%
1 Year	1.24%	1.72%
6 Months	2.15%	2.00%
1 Month	1.34%	1.25%

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

Portfolio	
Equity	% to Fund
Reliance Industries Limited	2.07%
ICICI Bank Limited	1.77%
Infosys Limited	1.66%
HDFC Bank Limited	1.51%
Axis Bank Limited	0.89%
Bharti Airtel Ltd	0.78%
ITC Limited	0.75%
Tata Consultancy Services Limited	0.74%
Kotak Nifty Bank ETF	0.72%
Larsen & Toubro Limited	0.66%
Housing Devt Finance Corpn Limited	0.66%
Kotak Mahindra Bank Limited	0.56%
Hindustan Unilever Limited	0.56%
State Bank of India	0.52%
Mahindra & Mahindra Ltd.	0.52%
Others	7.87%
Total	22.24%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	6.61%
Power Finance Corporation Ltd	3.39%
National Highway Authority Of India	2.02%
Sikka Ports And Terminals	1.92%
NHPC Ltd	1.72%
Mahindra & Mahindra Ltd	1.29%
State Bank of India	1.16%
HDB Financial Services Ltd	1.14%
Bajaj Finance Ltd	1.12%
Reliance Industries Ltd	1.08%
Others	6.00%
Total	27.44%

Government Securities	% to Fund
6.54% GOI Mat 17-Jan-2032	6.67%
7.54% GOI Mat 23-May-2036	6.18%
7.17% GOI Mat 08-Jan-2028	4.01%
7.38% GOI Mat 20-Jun-2027	3.16%
6.84% GOI Mat 19-Dec-2022	3.13%
7.26% GOI Mat 22-Aug-2032	2.93%
6.45% GOI Mat 07-Oct-2029	2.62%
7.33% Maharashtra SDL Mat 13-Sep-2027	2.36%
Gsec C-STRIPS Mat 17-Dec-2022	2.35%
7.65% Tamil Nadu SDL Mat 06-Dec-2027	1.70%
Others	12.88%
Total	48.00%

Deposits, Money Mkt Securities and Net Current Assets.	2.32%
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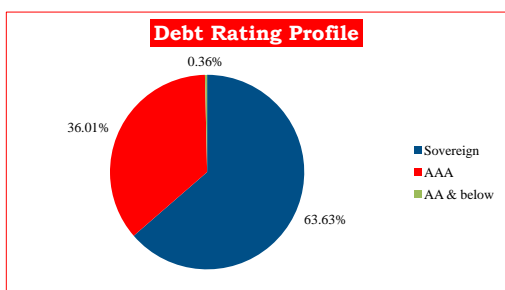
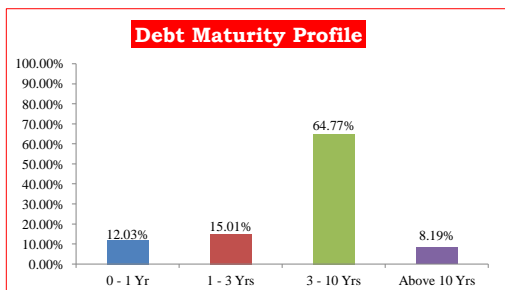
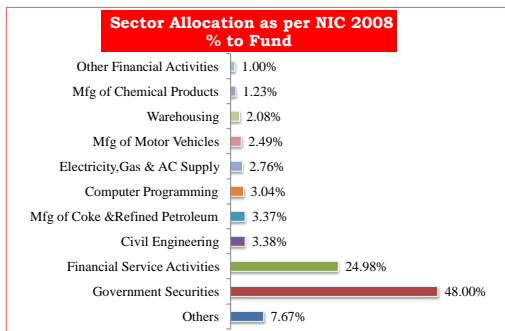
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	7.33%
Avg Maturity (In Months)	67.47
Modified Duration (In Years)	4.08

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
4,133.85	14,021.25	431.66	18,586.76

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.04%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	75.44%
Corporate Bonds		
Equity	15% to 30%	22.24%
Net Current Assets	-	2.29%



Growth Fund - Pension Group as on October 31, 2022

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

SFIN Code	: ULGF03318/02/12GrowthFund101
Inception Date	: 02 Jan 2004
NAV	: 295.815

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	14.74%	12.88%
10 Years	14.45%	12.59%
7 Years	14.25%	12.26%
5 Years	12.55%	11.30%
3 Years	18.71%	15.33%
2 Years	29.48%	25.31%
1 Year	3.80%	2.70%
6 Months	4.91%	4.73%
1 Month	4.72%	4.73%

BSE-100

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
UltraTech Cement Limited	6.55%
State Bank of India	6.12%
Bharti Airtel Ltd	5.21%
Reliance Industries Limited	5.09%
Infosys Limited	4.60%
Larsen & Toubro Limited	4.59%
Sun Pharmaceuticals Industries Limited	4.15%
Axis Bank Limited	3.55%
Mahindra & Mahindra Ltd.	3.52%
Tata Steel Limited	3.27%
Dr Reddys Laboratories Limited	3.02%
Tata Motors Limited	2.86%
Adani Port & Special Economic Zone Ltd	2.39%
Tech Mahindra Limited	2.29%
Godrej Consumer Products Limited	2.24%
Cipla Limited	2.20%
Hindalco Industries Limited	2.19%
HDFC Bank Limited	1.97%
Vedanta Ltd	1.93%
Bajaj Finserv Ltd	1.91%
Bajaj Auto Ltd.	1.83%
Eicher Motors Limited	1.75%
Maruti Suzuki India Ltd	1.73%
SKF India Ltd	1.60%
Tata Power Co. Ltd	1.52%
Ambuja Cements Ltd.	1.45%
Marico Limited.	1.43%
Nestle India Limited	1.39%
Coal India Limited	1.19%
IndusInd Bank Limited	1.14%
Power Grid Corporation of India Ltd	1.14%
Oil & Natural Gas Corporation Ltd.	1.14%
Asian Paints (India) Ltd	1.06%
Bharat Petroleum Corporation Ltd	0.88%
Gas Authority of India Limited	0.87%
Grasim Industries Limited	0.78%
Associated Cement Co Ltd.	0.76%
Bosch Ltd	0.75%
Colgate Palmolive (India) Ltd	0.59%
Others	2.95%
Total	95.55%

Deposits, Money Mkt Securities and Net Current Assets.	4.45%
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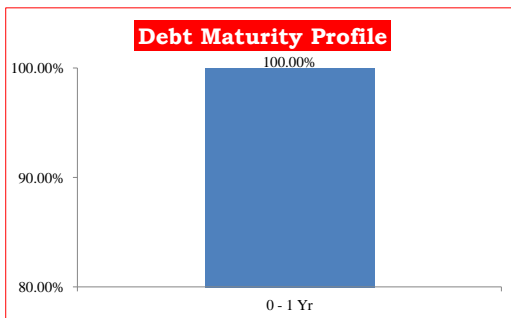
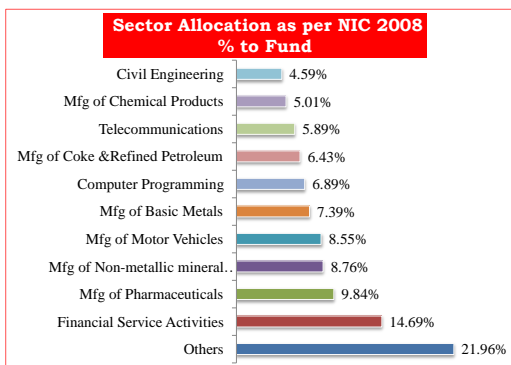
Grand Total	100.00%
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AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
42.14	-	1.96	44.10

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	2.12%
Public Deposits	0%	0.00%
Govt. Securities	0%	0.00%
Corporate Bonds		
Equity	95% to 100%	95.55%
Net Current Assets	-	2.33%



Liquid Fund - Life Group as on October 31, 2022

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

SFIN Code	: ULGF02225/02/12LiquidFund101
Inception Date	: 02 Jan 2004
NAV	: 68.5832

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.74%	6.59%
10 Years	6.01%	6.84%
7 Years	5.01%	5.99%
5 Years	4.46%	5.52%
3 Years	3.58%	4.37%
2 Years	3.08%	4.07%
1 Year	3.24%	4.60%
6 Months	1.75%	2.63%
1 Month	0.43%	0.52%

CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

Portfolio	
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Deposits, Money Mkt Securities and Net Current Assets.	100.00%
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Grand Total	100.00%
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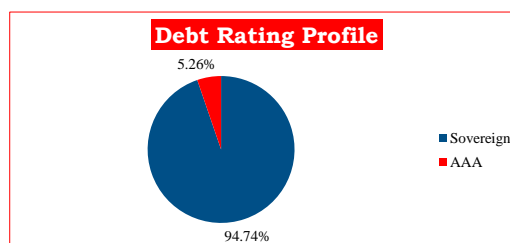
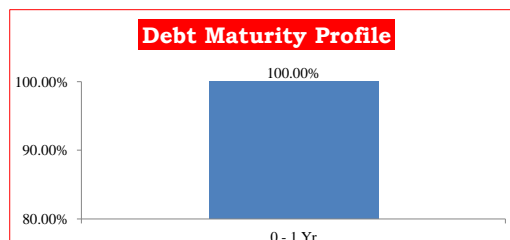
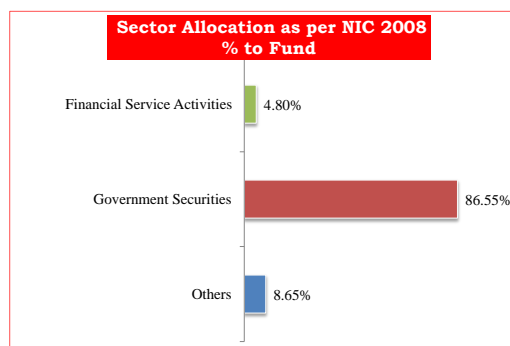
Debt Parameters	
Portfolio Yield (%)	5.94%
Avg Maturity (In Months)	6.37
Modified Duration (In Years)	0.53

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	2,251.89	2,251.89

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

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



Liquid Fund - Pension Group as on October 31, 2022

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

SFIN Code	: ULGF02918/02/12LiquidFund101
Inception Date	: 02 Jan 2004
NAV	: 68.5592

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.74%	6.59%
10 Years	5.93%	6.84%
7 Years	4.90%	5.99%
5 Years	4.34%	5.52%
3 Years	3.46%	4.37%
2 Years	2.93%	4.07%
1 Year	3.16%	4.60%
6 Months	1.69%	2.63%
1 Month	0.36%	0.52%

CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

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

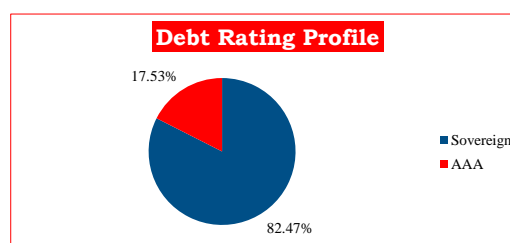
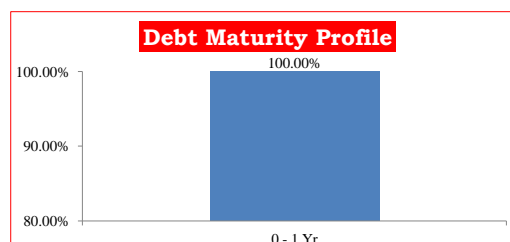
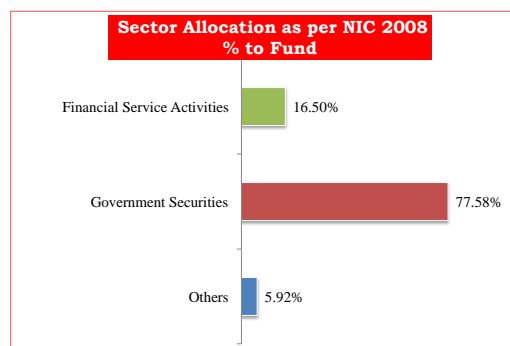
Debt Parameters	
Portfolio Yield (%)	5.13%
Avg Maturity (In Months)	3.89
Modified Duration (In Years)	0.32

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	780.21	780.21

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 October 31, 2022

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

SFIN Code	: ULGF02325/02/12SecureMgtF101
Inception Date	: 02 Jan 2004
NAV	: 76.8807

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.36%	6.64%
10 Years	7.89%	7.82%
7 Years	7.11%	7.25%
5 Years	6.26%	6.40%
3 Years	5.21%	5.68%
2 Years	2.50%	2.64%
1 Year	1.25%	1.43%
6 Months	1.52%	1.20%
1 Month	0.30%	0.24%

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

Portfolio	
Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	6.47%
National Bank For Agriculture & Rural Development	3.83%
LIC Housing Finance Ltd	3.10%
Hdfc Credila Financial Services Limited	3.07%
State Bank of India	2.93%
Sikka Ports And Terminals	2.91%
IDFC First Bank Limited	2.60%
Power Finance Corporation Ltd	2.42%
Bajaj Finance Ltd	2.14%
REC Limited	2.08%
Others	11.92%
Total	43.48%

Government Securities	% to Fund
7.26% GOI Mat 22-Aug-2032	11.08%
6.84% GOI Mat 19-Dec-2022	7.41%
7.61% GOI Mat 09-May-2030	4.58%
8.63% Tamil Nadu SDL Mat 09-Jan-2023	3.49%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	3.26%
6.68% Gujarat SDL 23-Nov-2022	2.80%
7.84% Tamil Nadu SDL Mat 13-Jul-2026	2.55%
7.17% GOI Mat 08-Jan-2028	2.29%
5.74% GOI Mat 15-Nov-2026	1.88%
7.88% GOI Mat 19-Mar-2030	1.69%
Others	9.03%
Total	50.05%

Deposits, Money Mkt Securities and Net Current Assets.	6.48%
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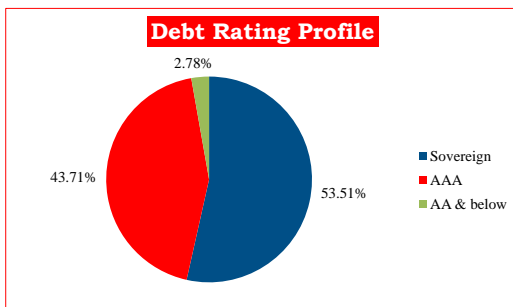
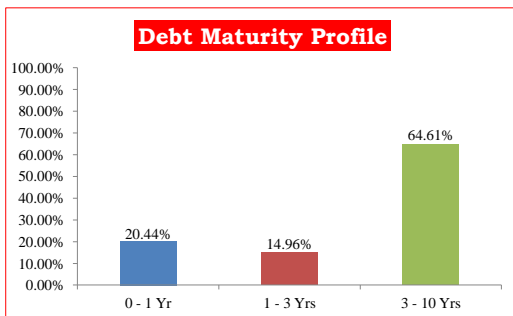
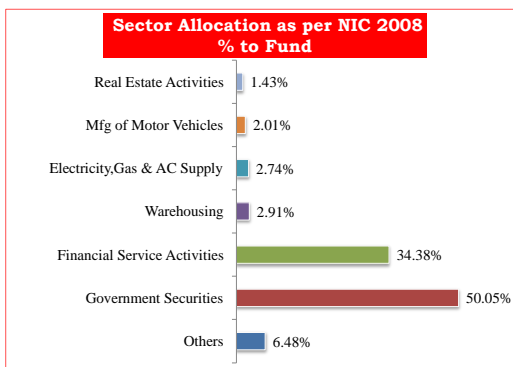
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	7.31%
Avg Maturity (In Months)	55.71
Modified Duration (In Years)	3.45

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
-	26,920.03	1,864.20	28,784.23

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	3.23%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	93.52%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	3.25%



Secured Managed Fund - Pension Group as on October 31, 2022

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

SFIN Code	: ULGF03018/02/12SecureMgtF101
Inception Date	: 02 Jan 2004
NAV	: 75.2108

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.23%	6.64%
10 Years	7.81%	7.82%
7 Years	7.01%	7.25%
5 Years	6.12%	6.40%
3 Years	4.97%	5.68%
2 Years	2.23%	2.64%
1 Year	0.90%	1.43%
6 Months	1.34%	1.20%
1 Month	0.30%	0.24%

CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	7.46%
Sikka Ports And Terminals	4.45%
National Bank For Agriculture & Rural Development	4.28%
LIC Housing Finance Ltd	3.53%
IDFC First Bank Limited	3.28%
Bajaj Finance Ltd	2.85%
ICICI Bank Ltd	2.61%
State Bank of India	2.35%
Mahindra & Mahindra Ltd	2.27%
Power Finance Corporation Ltd	1.78%
Others	7.12%
Total	42.00%

Government Securities	% to Fund
6.84% GOI Mat 19-Dec-2022	11.58%
7.26% GOI Mat 22-Aug-2032	11.36%
7.17% GOI Mat 08-Jan-2028	5.01%
7.61% GOI Mat 09-May-2030	3.97%
7.84% Tamil Nadu SDL Mat 13-Jul-2026	2.47%
6.68% Gujarat SDL 23-Nov-2022	2.40%
5.74% GOI Mat 15-Nov-2026	1.75%
8.00% Oil Bond Mat 23-Mar-2026	1.65%
5.63% GOI Mat 12-Apr-2026	1.60%
7.88% GOI Mat 19-Mar-2030	1.53%
Others	8.37%
Total	51.69%

Deposits, Money Mkt Securities and Net Current Assets.	6.31%
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Grand Total	100.00%
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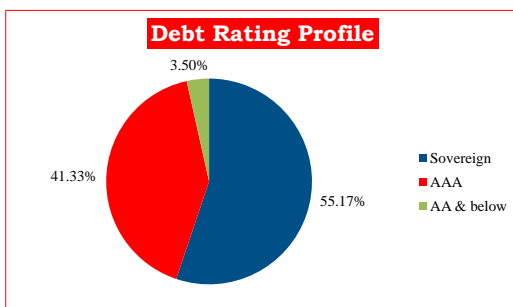
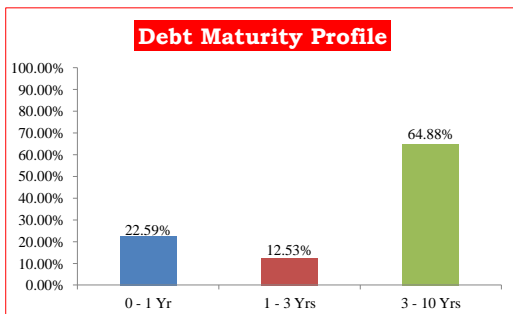
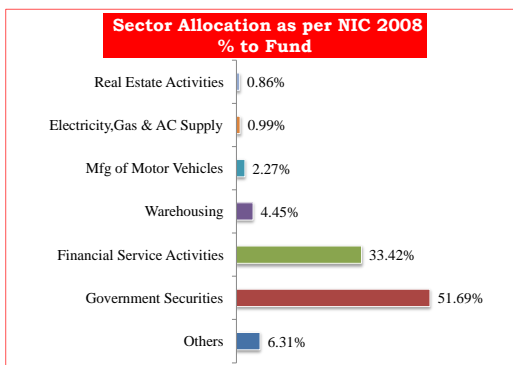
Debt Parameters	
Portfolio Yield (%)	7.26%
Avg Maturity (In Months)	56.13
Modified Duration (In Years)	3.46

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	7,816.21	526.42	8,342.63

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 5%	3.27%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	93.69%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	3.04%



Stable Managed Fund - Old Group as on October 31, 2022

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

SFIN Code	: ULGF00620/06/07StableMgFd101
Inception Date	: 20 Jun 2007
NAV	: 68.2215

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.89%	7.33%
10 Years	6.46%	7.65%
7 Years	5.78%	6.94%
5 Years	5.43%	6.46%
3 Years	4.32%	5.41%
2 Years	3.05%	4.39%
1 Year	2.66%	4.39%
6 Months	1.18%	2.22%
1 Month	0.43%	0.44%

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	4.48%
National Bank For Agriculture & Rural Development	4.33%
Power Grid Corporation of India Ltd	2.24%
Hindustan Petroleum Corporation Ltd	2.21%
Total	13.26%

Government Securities	% to Fund
7.68% GOI Mat 15-Dec-2023	31.72%
9.36% Maharashtra SDL Mat 06-Nov-2023	19.31%
9.49% Tamil Nadu SDL Mat 18-Dec-2023	13.68%
9.51% Maharashtra SDL Mat 11-Sep-2023	6.80%
7.32% GOI Mat 28-Jan-2024	5.58%
9.39% Maharashtra SDL Mat 20-Nov-2023	0.91%
Total	77.99%

Deposits, Money Mkt Securities and Net Current Assets.	8.75%
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Grand Total	100.00%
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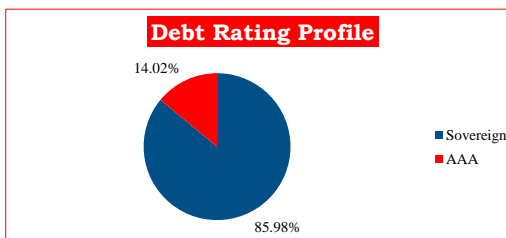
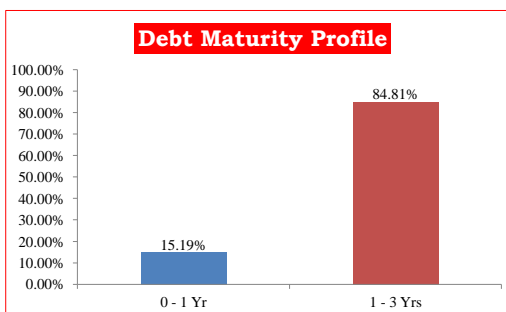
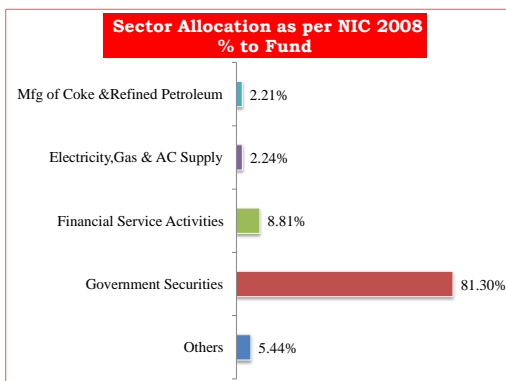
Debt Parameters	
Portfolio Yield (%)	7.08%
Avg Maturity (In Months)	12.85
Modified Duration (In Years)	0.98

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	409.84	39.29	449.13

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	100%	100.00%
Corporate Bonds		
Equity	0%	0.00%



Sovereign Fund - Life as on October 31, 2022

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

SFIN Code	: ULGF01620/06/07SovereignF101
Inception Date	: 20 Jun 2007
NAV	: 64.073

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.20%	8.10%
10 Years	7.65%	8.18%
7 Years	6.87%	7.56%
5 Years	6.02%	6.80%
3 Years	5.04%	5.63%
2 Years	2.09%	2.79%
1 Year	1.29%	1.23%
6 Months	1.59%	1.28%
1 Month	0.20%	0.23%

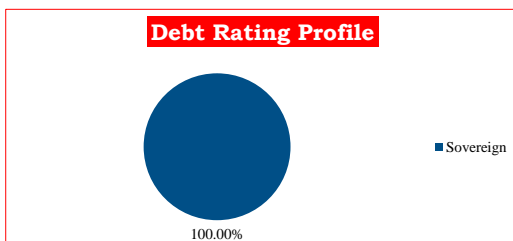
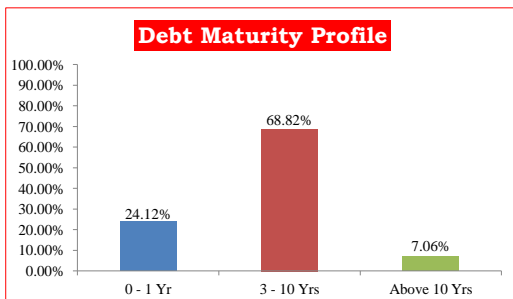
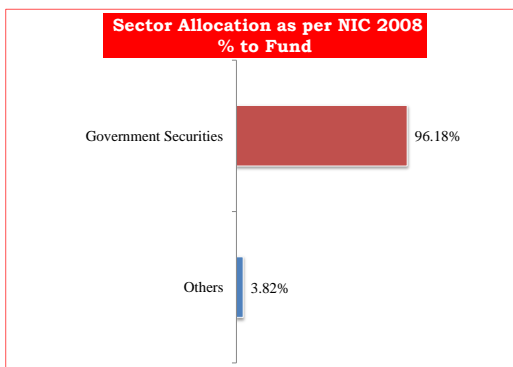
MI-BEX
Note: Returns over 1 year have been annualized.

Portfolio	
Government Securities	% to Fund
8.32% GOI Mat 02-Aug-2032	33.92%
8.15% GOI Mat 24-Nov-2026	13.77%
7.88% GOI Mat 19-Mar-2030	8.50%
Gsec C-STRIPS Mat 12-Dec-2022	6.92%
6.84% GOI Mat 19-Dec-2022	5.57%
8.86% Tamil Nadu SDL Mat 07-Nov-2022	5.57%
7.54% GOI Mat 23-May-2036	5.50%
8.60% GOI Mat 02-Jun-2028	4.23%
7.37% GOI Mat 16-April-2023	3.91%
7.59% GOI Mat 20-Mar-2029	2.53%
Others	5.76%
Total	96.18%
Deposits, Money Mkt Securities and Net Current Assets.	3.82%
Grand Total	100.00%
Debt Parameters	
Portfolio Yield (%)	7.10%
Avg Maturity (In Months)	76.71
Modified Duration (In Years)	4.38

AUM (` in Lakhs)			
Equity	Debt	MMI & Others	Total
-	345.52	13.74	359.26

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%	1.63%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	96.18%
Corporate Bonds	0%	0.00%
Equity	0%	0.00%
Net Current Assets	-	2.19%



Sovereign Fund - Pension as on October 31, 2022

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

SFIN Code	: ULGF01520/06/07SovereignF101
Inception Date	: 20 Jun 2007
NAV	: 59.584

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.69%	8.10%
10 Years	6.87%	8.18%
7 Years	5.73%	7.56%
5 Years	4.34%	6.80%
3 Years	3.95%	5.63%
2 Years	2.94%	2.79%
1 Year	3.22%	1.23%
6 Months	1.88%	1.28%
1 Month	0.37%	0.23%

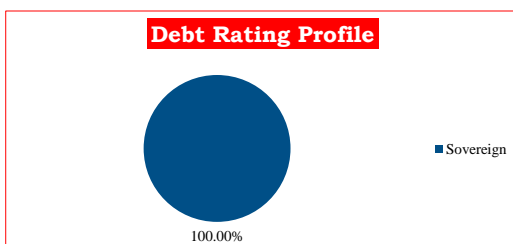
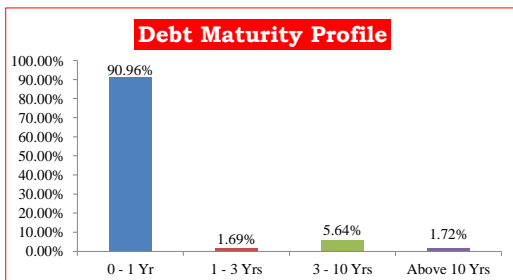
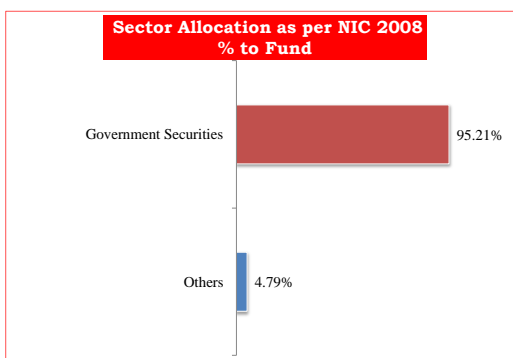
MI-BEX
Note: Returns over 1 year have been annualized.

Portfolio	
Government Securities	
% to Fund	
8.86% Tamil Nadu SDL Mat 07-Nov-2022	75.17%
6.84% GOI Mat 19-Dec-2022	7.19%
8.15% GOI Mat 24-Nov-2026	5.37%
7.37% GOI Mat 16-April-2023	3.27%
7.54% GOI Mat 23-May-2036	1.63%
6.35% Oil Bond Mat 23-Dec-2024	1.61%
Gsec C-STRIPS Mat 12-Dec-2022	0.97%
Total	95.21%
Deposits, Money Mkt Securities and Net Current Assets.	
4.79%	
Grand Total	
100.00%	
Debt Parameters	
Portfolio Yield (%)	5.92%
Avg Maturity (In Months)	6.49
Modified Duration (In Years)	0.40

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
-	0.29	0.01	0.31

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.00%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	95.21%
Corporate Bonds	0%	0.00%
Equity	0%	0.00%
Net Current Assets	-	4.79%



Stable Managed Fund - Life Group as on October 31, 2022

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

SFIN Code	: ULGF02825/02/12StableMgFd101
Inception Date	: 20 Jun 2007
NAV	: 70.5599

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.12%	7.33%
10 Years	6.47%	7.65%
7 Years	5.76%	6.94%
5 Years	5.45%	6.46%
3 Years	4.36%	5.41%
2 Years	3.13%	4.39%
1 Year	2.84%	4.39%
6 Months	1.30%	2.22%
1 Month	0.38%	0.44%

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	8.81%
Housing Development Finance Corporation Ltd	8.53%
Hindustan Petroleum Corporation Ltd	4.77%
Power Grid Corporation of India Ltd	4.27%
Total	26.38%

Government Securities	% to Fund
7.68% GOI Mat 15-Dec-2023	34.73%
9.36% Maharashtra SDL Mat 06-Nov-2023	9.14%
9.49% Tamil Nadu SDL Mat 18-Dec-2023	2.37%
9.39% Maharashtra SDL Mat 20-Nov-2023	1.97%
Gsec C-STRIPS Mat 15-Dec-2023	0.54%
7.32% GOI Mat 28-Jan-2024	0.48%
7.91% Tamil Nadu Uday Mat 22-Mar-2024	0.19%
Total	49.42%

Deposits, Money Mkt Securities and Net Current Assets.	24.20%
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Grand Total	100.00%
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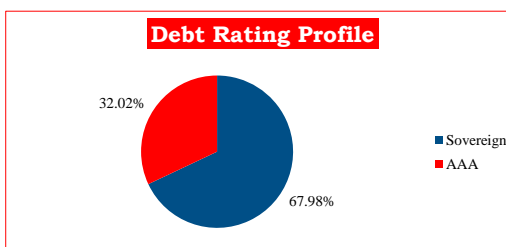
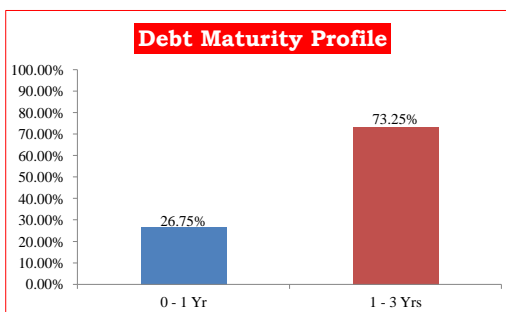
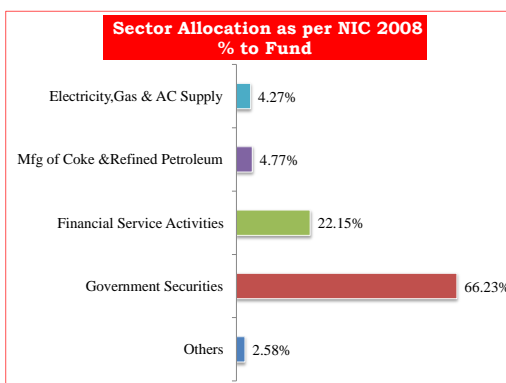
Debt Parameters	
Portfolio Yield (%)	6.69%
Avg Maturity (In Months)	12.02
Modified Duration (In Years)	0.91

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	3,933.07	1,255.37	5,188.44

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



Stable Managed Fund - Pension Group as on October 31, 2022

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

SFIN Code	: ULGF03518/02/12StableMgFd101
Inception Date	: 20 Jun 2007
NAV	: 70.4598

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.11%	7.33%
10 Years	6.45%	7.65%
7 Years	5.75%	6.94%
5 Years	5.39%	6.46%
3 Years	4.29%	5.41%
2 Years	3.06%	4.39%
1 Year	2.72%	4.39%
6 Months	1.20%	2.22%
1 Month	0.40%	0.44%

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	9.18%
Power Grid Corporation of India Ltd	7.70%
Housing Development Finance Corporation Ltd	5.41%
REC Limited	1.80%
Hindustan Petroleum Corporation Ltd	1.18%
Total	25.28%

Government Securities	% to Fund
7.68% GOI Mat 15-Dec-2023	37.63%
9.36% Maharashtra SDL Mat 06-Nov-2023	10.85%
Gsec C-STRIPS Mat 12-Dec-2023	5.87%
7.91% Tamil Nadu Uday Mat 22-Mar-2024	2.86%
9.49% Tamil Nadu SDL Mat 18-Dec-2023	2.45%
9.39% Maharashtra SDL Mat 20-Nov-2023	1.10%
Gsec C-STRIPS Mat 15-Jun-2023	1.03%
Gsec C-STRIPS Mat 15-Dec-2023	0.83%
Total	62.63%

Deposits, Money Mkt Securities and Net Current Assets.	12.09%
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Grand Total	100.00%
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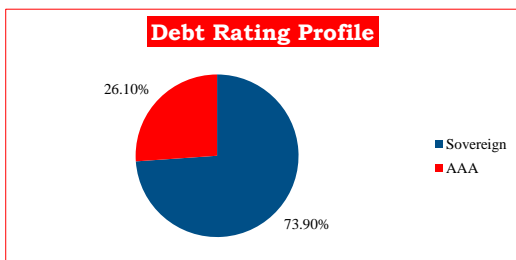
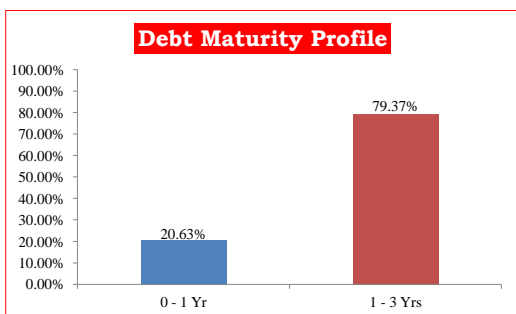
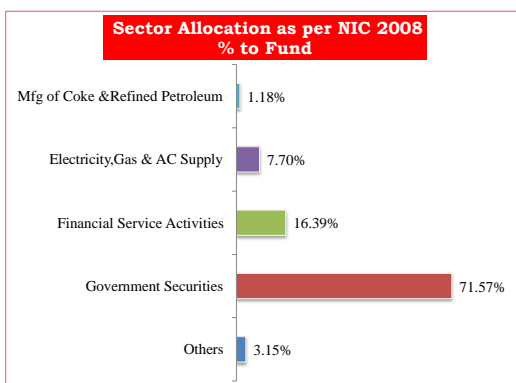
Debt Parameters	
Portfolio Yield (%)	6.98%
Avg Maturity (In Months)	12.51
Modified Duration (In Years)	0.95

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	7,352.40	1,011.37	8,363.78

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	100%	100.00%
Corporate Bonds		
Equity	0%	0.00%



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

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

SFIN Code	: ULGF04020/02/12BalncdMFII101
Inception Date	: 20 Feb 2008
NAV	: 32.0845

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.82%	7.98%
10 Years	10.27%	9.97%
7 Years	9.18%	9.50%
5 Years	8.00%	8.60%
3 Years	9.67%	10.02%
2 Years	11.25%	12.84%
1 Year	1.35%	2.00%
6 Months	3.53%	2.79%
1 Month	2.36%	2.26%

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

Portfolio

Equity	% to Fund
Reliance Industries Limited	4.10%
ICICI Bank Limited	3.46%
Infosys Limited	3.24%
HDFC Bank Limited	2.93%
Axis Bank Limited	1.77%
Bharti Airtel Ltd	1.48%
Tata Consultancy Services Limited	1.47%
ITC Limited	1.43%
Kotak Nifty Bank ETF	1.37%
Housing Devt Finance Corpn Limited	1.30%
Larsen & Toubro Limited	1.26%
Hindustan Unilever Limited	1.10%
Kotak Mahindra Bank Limited	1.10%
Mahindra & Mahindra Ltd.	1.03%
State Bank of India	1.02%
Bajaj Finance Ltd	0.85%
Maruti Suzuki India Ltd	0.74%
UltraTech Cement Limited	0.73%
Dr Reddys Laboratories Limited	0.61%
HCL Technologies Limited	0.58%
Nippon India ETF Nifty Bank BeES	0.54%
Bajaj Finserv Ltd	0.54%
Others	10.60%
Total	43.24%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	5.08%
Sikka Ports And Terminals	1.67%
State Bank of India	1.64%
REC Limited	1.14%
Mahindra & Mahindra Ltd	1.02%
LIC Housing Finance Ltd	0.83%
National Bank For Agriculture & Rural Development	0.79%
NHPC Ltd	0.76%
National Thermal Power Corporation Ltd	0.75%
Mahindra and Mahindra Financial Services Ltd	0.71%
Others	2.43%
Total	16.83%

Government Securities	% to Fund
6.54% GOI Mat 17-Jan-2032	5.22%
7.54% GOI Mat 23-May-2036	4.17%
7.17% GOI Mat 08-Jan-2028	3.82%
7.38% GOI Mat 20-Jun-2027	2.13%
6.45% GOI Mat 07-Oct-2029	2.05%
7.26% GOI Mat 22-Aug-2032	1.98%
7.33% Maharashtra SDL Mat 13-Sep-2027	1.26%
7.39% Maharashtra SDL Mat 09-Nov-2026	0.97%
Gsec C-STRIPS Mat 17-Dec-2022	0.69%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	0.69%
Others	6.88%
Total	29.86%

Deposits, Money Mkt Securities and Net Current Assets.	10.08%
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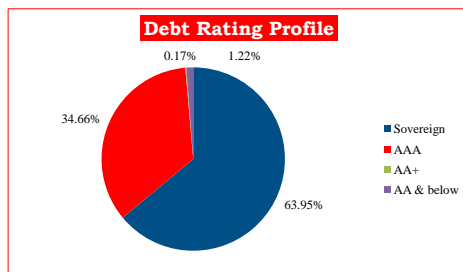
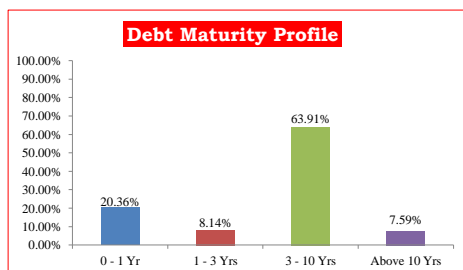
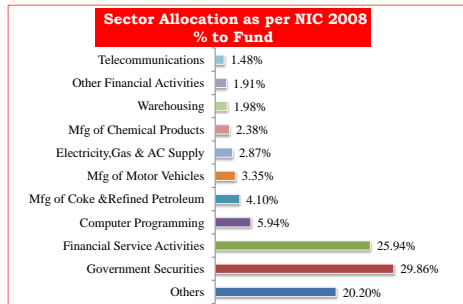
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	7.27%
Avg Maturity (In Months)	63.86
Modified Duration (In Years)	3.86

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
16,936.18	18,286.03	3,946.68	39,168.90

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%	8.27%
Public Deposits		
Govt. Securities	20% to 70%	46.69%
Corporate Bonds		
Equity	30% to 60%	43.24%
Net Current Assets	-	1.80%



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

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

SFIN Code	: ULGF03920/02/12DefnsvFdIII01
Inception Date	: 20 Feb 2008
NAV	: 31.8445

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.43%	7.71%
10 Years	8.69%	8.89%
7 Years	7.85%	8.38%
5 Years	6.81%	7.50%
3 Years	7.51%	7.85%
2 Years	6.65%	7.74%
1 Year	0.84%	1.72%
6 Months	2.09%	2.00%
1 Month	1.30%	1.25%

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

Portfolio	
Equity	% to Fund
Reliance Industries Limited	2.04%
ICICI Bank Limited	1.76%
Infosys Limited	1.63%
HDFC Bank Limited	1.48%
Axis Bank Limited	0.89%
Bharti Airtel Ltd	0.76%
Tata Consultancy Services Limited	0.74%
ITC Limited	0.73%
Housing Devt Finance Corpn Limited	0.70%
Kotak Nifty Bank ETF	0.67%
Larsen & Toubro Limited	0.64%
Kotak Mahindra Bank Limited	0.55%
Hindustan Unilever Limited	0.55%
Mahindra & Mahindra Ltd.	0.51%
State Bank of India	0.51%
Others	7.67%
Total	21.85%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	7.31%
LIC Housing Finance Ltd	4.74%
State Bank of India	1.94%
AXIS Bank Limited	1.20%
NHPC Ltd	1.09%
IDFC First Bank Limited	1.04%
Ultratech Cement Ltd	1.04%
National Highway Authority Of India	0.99%
Sikka Ports And Terminals	0.87%
Reliance Industries Ltd	0.62%
Others	4.30%
Total	25.14%

Government Securities	% to Fund
6.54% GOI Mat 17-Jan-2032	6.74%
7.54% GOI Mat 23-May-2036	6.29%
7.38% GOI Mat 20-Jun-2027	4.25%
7.17% GOI Mat 08-Jan-2028	3.74%
7.26% GOI Mat 22-Aug-2032	2.73%
7.33% Maharashtra SDL Mat 13-Sep-2027	2.58%
6.45% GOI Mat 07-Oct-2029	2.44%
6.84% GOI Mat 19-Dec-2022	1.51%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	1.05%
6.68% Gujarat SDL 23-Nov-2022	0.92%
Others	9.72%
Total	41.98%

Deposits, Money Mkt Securities and Net Current Assets.	11.04%
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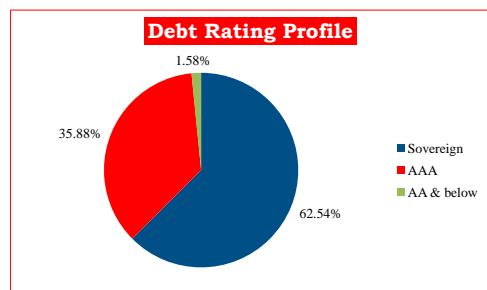
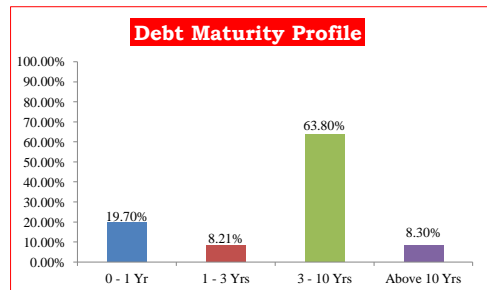
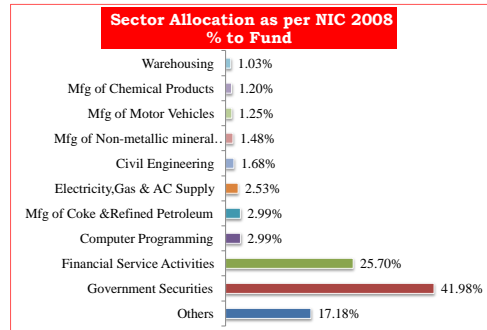
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	7.29%
Avg Maturity (In Months)	64.82
Modified Duration (In Years)	3.90

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
41,962.16	128,918.61	21,198.02	192,078.79

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	9.00%
Public Deposits		
Govt. Securities	50% to 85%	67.12%
Corporate Bonds		
Equity	15% to 30%	21.85%
Net Current Assets	-	2.04%



Liquid Fund - Life Group - II as on October 31, 2022

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

SFIN Code	: ULGF03620/02/12LiquidFdIII01
Inception Date	: 20 Feb 2008
NAV	: 24.6255

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.26%	6.89%
10 Years	5.36%	6.84%
7 Years	4.38%	5.99%
5 Years	3.82%	5.52%
3 Years	2.96%	4.37%
2 Years	2.44%	4.07%
1 Year	2.71%	4.60%
6 Months	1.48%	2.63%
1 Month	0.35%	0.52%

CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

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

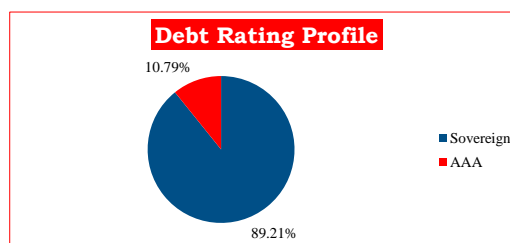
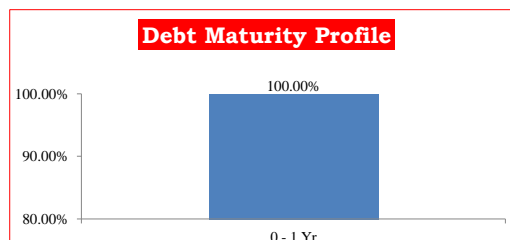
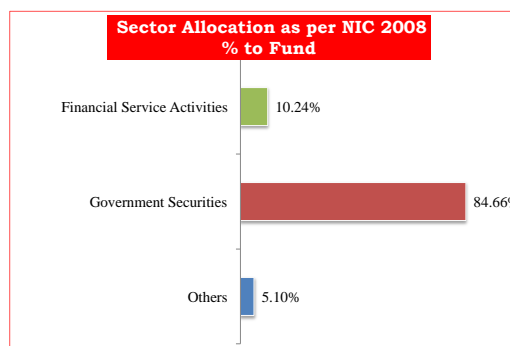
Debt Parameters	
Portfolio Yield (%)	5.62%
Avg Maturity (In Months)	5.86
Modified Duration (In Years)	0.49

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	2,348.54	2,348.54

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 October 31, 2022

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

SFIN Code	: ULGF03820/02/12SecureMFII101
Inception Date	: 20 Feb 2008
NAV	: 29.7302

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.66%	7.44%
10 Years	7.45%	7.82%
7 Years	6.66%	7.25%
5 Years	5.76%	6.40%
3 Years	4.73%	5.68%
2 Years	2.03%	2.64%
1 Year	0.81%	1.43%
6 Months	1.24%	1.20%
1 Month	0.25%	0.24%

CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	9.67%
Bajaj Finance Ltd	4.82%
IDFC First Bank Limited	4.49%
Sikka Ports And Terminals	3.59%
LIC Housing Finance Ltd	2.32%
Hdfc Credila Financial Services Limited	1.85%
Power Finance Corporation Ltd	1.73%
State Bank of India	1.64%
Mahindra & Mahindra Ltd	1.60%
ICICI Bank Ltd	1.59%
Others	8.88%
Total	42.19%

Government Securities	% to Fund
7.26% GOI Mat 22-Aug-2032	13.22%
7.17% GOI Mat 08-Jan-2028	4.57%
6.68% Gujarat SDL 23-Nov-2022	3.44%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	3.23%
7.61% GOI Mat 09-May-2030	2.99%
7.84% Tamil Nadu SDL Mat 13-Jul-2026	2.51%
7.60% Food Corp of India Bond GOI Mat 09-Jan-2030	2.21%
5.74% GOI Mat 15-Nov-2026	1.99%
7.88% GOI Mat 19-Mar-2030	1.71%
5.63% GOI Mat 12-Apr-2026	1.63%
Others	7.32%
Total	44.82%

Deposits, Money Mkt Securities and Net Current Assets.	12.99%
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Grand Total	100.00%
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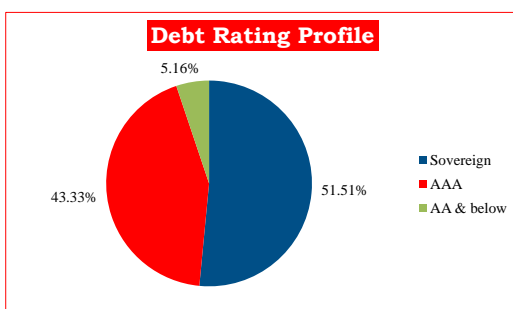
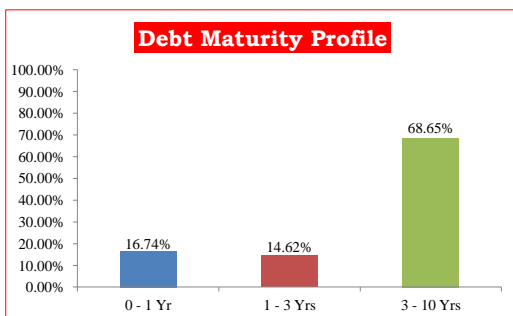
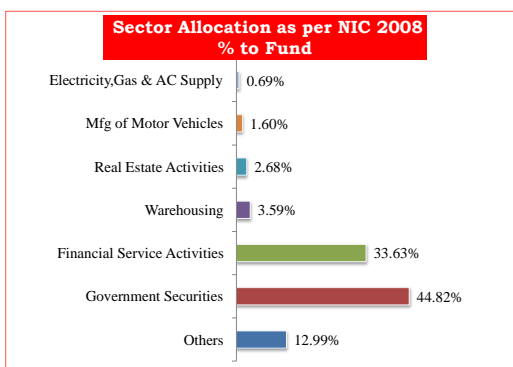
Debt Parameters	
Portfolio Yield (%)	7.34%
Avg Maturity (In Months)	57.47
Modified Duration (In Years)	3.57

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	87,766.62	13,107.11	100,873.73

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	0% to 25%	10.13%
Public Deposits		
Govt. Securities	75% to 100%	87.01%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	2.87%



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

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

SFIN Code	: ULGF03720/02/12StableMFIII01
Inception Date	: 20 Feb 2008
NAV	: 25.3778

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.51%	7.30%
10 Years	5.97%	7.65%
7 Years	5.21%	6.94%
5 Years	4.93%	6.46%
3 Years	3.85%	5.41%
2 Years	2.74%	4.39%
1 Year	2.65%	4.39%
6 Months	1.31%	2.22%
1 Month	0.30%	0.44%

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	4.44%
National Bank For Agriculture & Rural Development	1.14%
Power Grid Corporation of India Ltd	0.89%
Total	6.46%

Government Securities	% to Fund
7.68% GOI Mat 15-Dec-2023	16.12%
Gsec C-STRIPS Mat 17-Dec-2023	1.36%
9.39% Maharashtra SDL Mat 20-Nov-2023	1.05%
9.51% Maharashtra SDL Mat 11-Sep-2023	0.90%
Total	19.43%

Deposits, Money Mkt Securities and Net Current Assets.	74.11%
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Grand Total	100.00%
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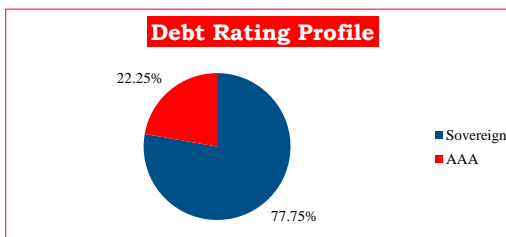
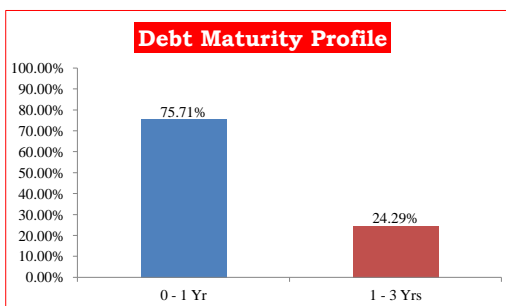
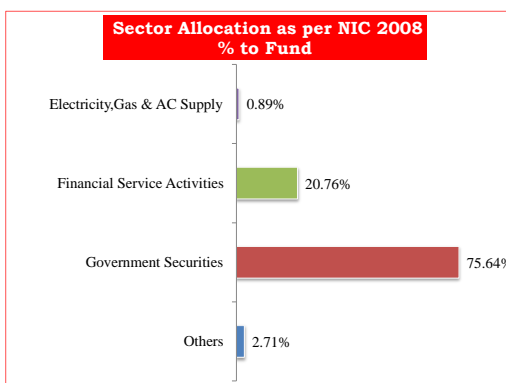
Debt Parameters	
Portfolio Yield (%)	5.20%
Avg Maturity (In Months)	5.78
Modified Duration (In Years)	0.45

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	881.30	2,522.14	3,403.44

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



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

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

SFIN Code	: ULGF04611/02/12BalncdMFII101
Inception Date	: 08 Oct 2008
NAV	: 43.3029

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.30%	10.03%
10 Years	10.31%	9.97%
7 Years	9.35%	9.50%
5 Years	8.22%	8.60%
3 Years	9.70%	10.02%
2 Years	11.40%	12.84%
1 Year	1.11%	2.00%
6 Months	3.32%	2.79%
1 Month	2.45%	2.26%

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

Portfolio

Equity	% to Fund
Reliance Industries Limited	4.21%
ICICI Bank Limited	3.50%
Infosys Limited	3.28%
HDFC Bank Limited	3.02%
Axis Bank Limited	1.77%
Bharti Airtel Ltd	1.56%
ITC Limited	1.51%
Tata Consultancy Services Limited	1.49%
Kotak Nifty Bank ETF	1.44%
Housing Devt Finance Corpn Limited	1.35%
Larsen & Toubro Limited	1.33%
Hindustan Unilever Limited	1.13%
Kotak Mahindra Bank Limited	1.11%
Mahindra & Mahindra Ltd.	1.06%
State Bank of India	1.05%
Bajaj Finance Ltd	0.84%
UltraTech Cement Limited	0.77%
Maruti Suzuki India Ltd	0.77%
HCL Technologies Limited	0.61%
Dr Reddys Laboratories Limited	0.61%
Nippon India ETF Nifty Bank BeES	0.55%
Bajaj Finserv Ltd	0.54%
Asian Paints (India) Ltd	0.51%
Others	10.53%
Total	44.55%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	3.19%
Mahindra & Mahindra Ltd	3.15%
State Bank of India	3.11%
LIC Housing Finance Ltd	1.60%
National Highway Authority Of India	1.56%
Sikka Ports And Terminals	1.54%
Total	14.13%

Government Securities	% to Fund
6.54% GOI Mat 17-Jan-2032	4.11%
7.54% GOI Mat 23-May-2036	4.00%
7.38% GOI Mat 20-Jun-2027	2.05%
7.26% GOI Mat 22-Aug-2032	1.90%
7.38% Karnataka SDL Mat 27-Sep-2027	1.88%
7.33% Maharashtra SDL Mat 13-Sep-2027	1.67%
6.45% GOI Mat 07-Oct-2029	1.63%
7.59% GOI Mat 20-Mar-2029	1.59%
7.20% Maharashtra SDL Mat 09-Aug-2027	1.56%
7.65% Tamil Nadu SDL Mat 06-Dec-2027	0.87%
Others	6.27%
Total	27.52%

Deposits, Money Mkt Securities and Net Current Assets.	13.79%
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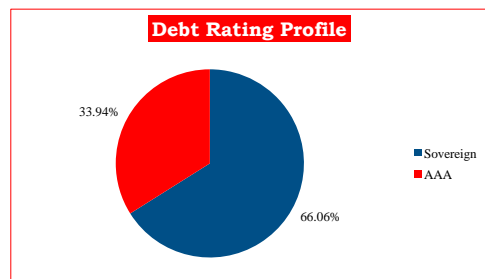
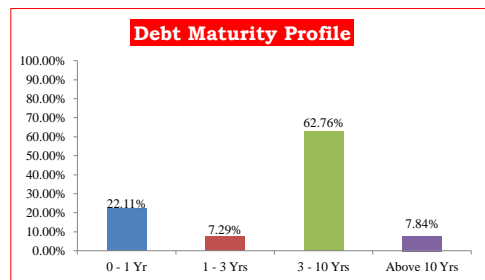
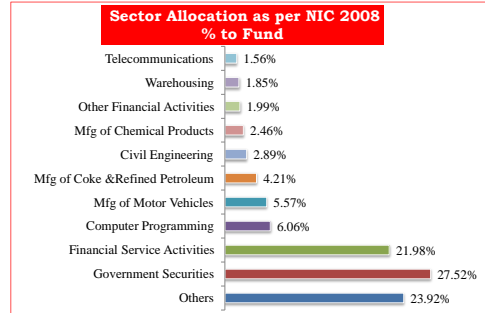
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	7.21%
Avg Maturity (In Months)	60.71
Modified Duration (In Years)	3.70

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
282.88	264.45	87.58	634.91

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	9.40%
Public Deposits		
Govt. Securities	20% to 70%	41.65%
Corporate Bonds		
Equity	30% to 60%	44.55%
Net Current Assets	-	4.40%



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

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

SFIN Code	: ULGF04511/02/12DefnsvFdIII01
Inception Date	: 08 Oct 2008
NAV	: 34.5588

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.31%	8.90%
10 Years	8.66%	8.89%
7 Years	7.90%	8.38%
5 Years	6.86%	7.50%
3 Years	7.55%	7.85%
2 Years	6.77%	7.74%
1 Year	0.83%	1.72%
6 Months	2.06%	2.00%
1 Month	1.34%	1.25%

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

Portfolio	
Equity	% to Fund
Reliance Industries Limited	2.09%
ICICI Bank Limited	1.79%
Infosys Limited	1.67%
HDFC Bank Limited	1.55%
Housing Devt Finance Corpn Limited	1.01%
Axis Bank Limited	0.88%
Bharti Airtel Ltd	0.78%
ITC Limited	0.76%
Tata Consultancy Services Limited	0.75%
Larsen & Toubro Limited	0.67%
Kotak Mahindra Bank Limited	0.57%
Hindustan Unilever Limited	0.56%
Kotak Nifty Bank ETF	0.56%
State Bank of India	0.54%
Mahindra & Mahindra Ltd.	0.53%
Others	7.85%
Total	22.56%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	8.87%
Bajaj Finance Ltd	2.65%
Sikka Ports And Terminals	1.89%
State Bank of India	1.84%
LIC Housing Finance Ltd	1.28%
National Highway Authority Of India	1.26%
National Bank For Agriculture & Rural Development	0.83%
Mahindra and Mahindra Financial Services Ltd	0.73%
Larsen & Toubro Ltd	0.65%
Sundaram Finance Ltd	0.63%
Others	2.55%
Total	23.18%

Government Securities	% to Fund
6.54% GOI Mat 17-Jan-2032	6.61%
7.54% GOI Mat 23-May-2036	6.28%
7.17% GOI Mat 08-Jan-2028	4.56%
6.84% GOI Mat 19-Dec-2022	2.94%
6.45% GOI Mat 07-Oct-2029	2.56%
7.38% GOI Mat 20-Jun-2027	2.50%
7.26% GOI Mat 22-Aug-2032	2.31%
7.20% Maharashtra SDL Mat 09-Aug-2027	1.77%
7.33% Maharashtra SDL Mat 13-Sep-2027	1.57%
Gsec C-STRIPS Mat 17-Dec-2022	1.53%
Others	9.96%
Total	42.60%

Deposits, Money Mkt Securities and Net Current Assets.	11.66%
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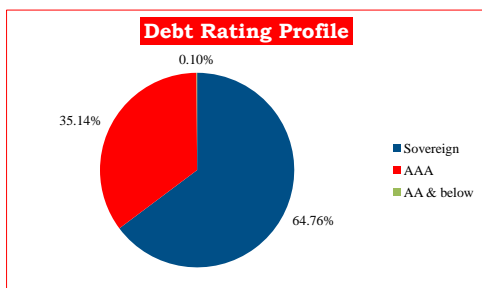
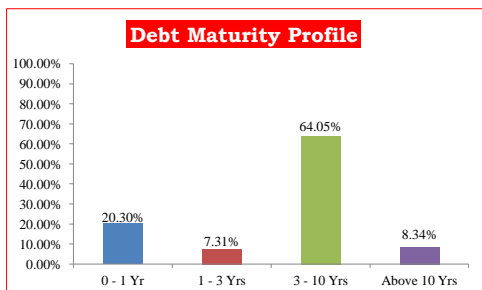
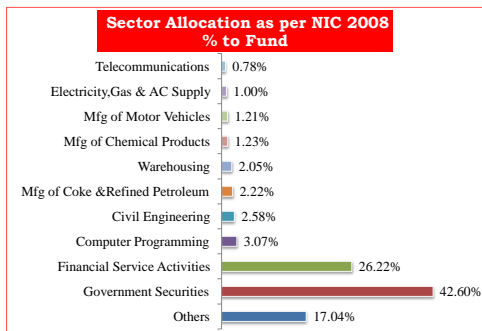
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	7.25%
Avg Maturity (In Months)	64.87
Modified Duration (In Years)	3.90

AUM (in Lakhs)			
Equity	Debt	MMI & Others	Total
10,418.25	30,376.14	5,385.84	46,180.23

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	9.62%
Public Deposits		
Govt. Securities	50% to 85%	65.78%
Corporate Bonds		
Equity	15% to 30%	22.56%
Net Current Assets	-	2.05%



Liquid Fund - Pension Group - II as on October 31, 2022

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

SFIN Code	: ULGF04311/02/12LiquidFdIII01
Inception Date	: 08 Oct 2008
NAV	: 23.1785

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.14%	6.83%
10 Years	5.30%	6.84%
7 Years	4.31%	5.99%
5 Years	3.77%	5.52%
3 Years	2.90%	4.37%
2 Years	2.40%	4.07%
1 Year	2.67%	4.60%
6 Months	1.48%	2.63%
1 Month	0.34%	0.52%

CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

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

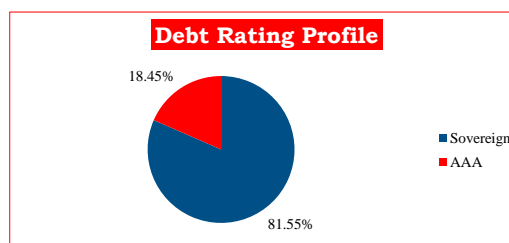
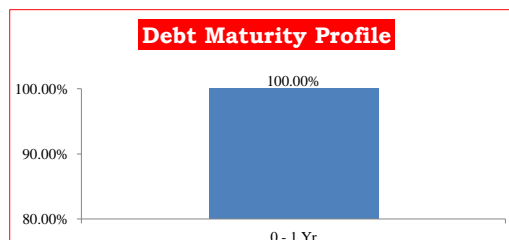
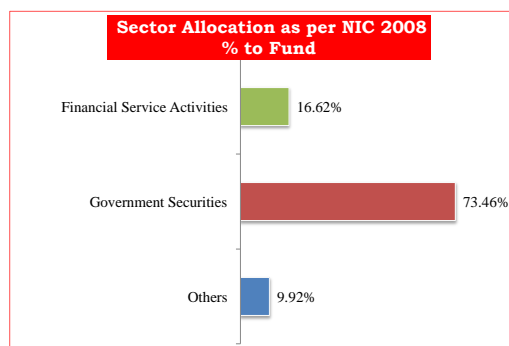
Debt Parameters	
Portfolio Yield (%)	5.47%
Avg Maturity (In Months)	4.71
Modified Duration (In Years)	0.39

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	1,692.33	1,692.33

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 October 31, 2022

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

SFIN Code	: ULGF04411/02/12SecureMFII101
Inception Date	: 08 Oct 2008
NAV	: 29.1145

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.82%	7.78%
10 Years	7.36%	7.82%
7 Years	6.55%	7.25%
5 Years	5.61%	6.40%
3 Years	4.50%	5.68%
2 Years	1.69%	2.64%
1 Year	0.32%	1.43%
6 Months	1.03%	1.20%
1 Month	0.24%	0.24%

CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	8.53%
Bajaj Finance Ltd	6.47%
Sundaram Finance Ltd	2.92%
Power Finance Corporation Ltd	2.49%
India Grid Trust	2.47%
AXIS Bank Limited	2.46%
National Bank For Agriculture & Rural Development	2.43%
LIC Housing Finance Ltd	2.27%
Mahindra and Mahindra Financial Services Ltd	2.25%
IDFC First Bank Limited	1.98%
Others	5.66%
Total	39.93%

Government Securities	% to Fund
7.26% GOI Mat 22-Aug-2032	12.47%
7.61% GOI Mat 09-May-2030	5.53%
7.17% GOI Mat 08-Jan-2028	4.50%
7.84% Tamil Nadu SDL Mat 13-Jul-2026	2.99%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	2.71%
7.60% Food Corp of India Bond GOI Mat 09-Jan-2030	1.96%
8.08% Karnataka SDL Mat 26-Dec-2028	1.32%
6.84% GOI Mat 19-Dec-2022	1.21%
8.08% Tamil Nadu SDL Mat 26-Dec-2028	0.91%
8.53% Gujarat SDL Mat 20-Nov-2028	0.79%
Others	3.20%
Total	37.58%

Deposits, Money Mkt Securities and Net Current Assets.	22.49%
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Grand Total	100.00%
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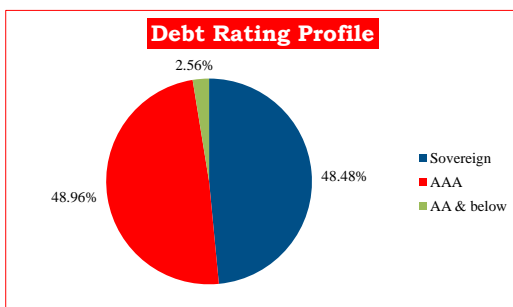
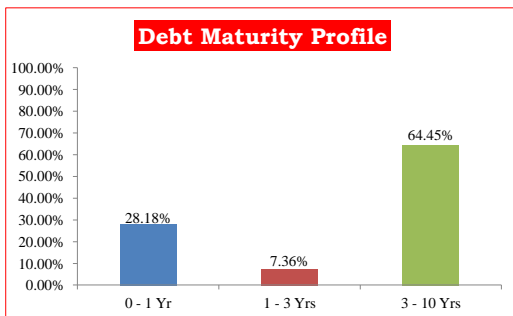
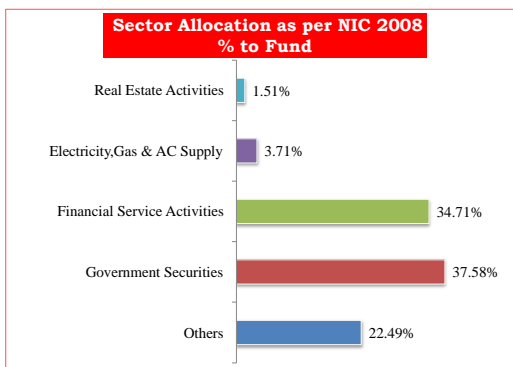
Debt Parameters	
Portfolio Yield (%)	7.24%
Avg Maturity (In Months)	55.71
Modified Duration (In Years)	3.40

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	3,146.58	913.03	4,059.61

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 25%	19.79%
Public Deposits		
Govt. Securities	75% to 100%	77.51%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	2.70%



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

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

SFIN Code	: ULGF04811/02/12StableMFIII01
Inception Date	: 08 Oct 2008
NAV	: 24.2541

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.48%	7.31%
10 Years	5.96%	7.65%
7 Years	5.21%	6.94%
5 Years	4.98%	6.46%
3 Years	3.87%	5.41%
2 Years	2.73%	4.39%
1 Year	2.57%	4.39%
6 Months	1.25%	2.22%
1 Month	0.34%	0.44%

CRISIL Low Duration Debt Index

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

Portfolio

Debentures / Bonds	% to Fund
HDB Financial Services Ltd	4.25%
Housing Development Finance Corporation Ltd	3.22%
National Bank For Agriculture & Rural Development	1.38%
Total	8.85%

Government Securities	% to Fund
7.68% GOI Mat 15-Dec-2023	24.86%
9.39% Maharashtra SDL Mat 20-Nov-2023	0.54%
Total	25.41%

Deposits, Money Mkt Securities and Net Current Assets.	65.74%
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Grand Total	100.00%
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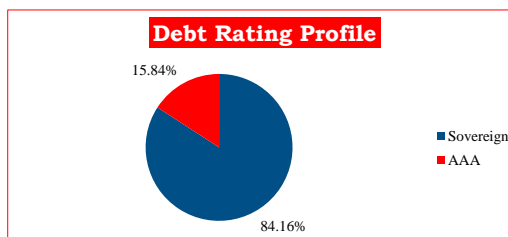
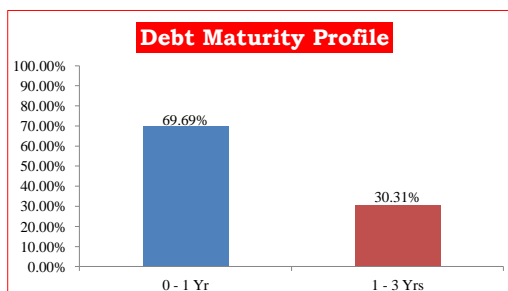
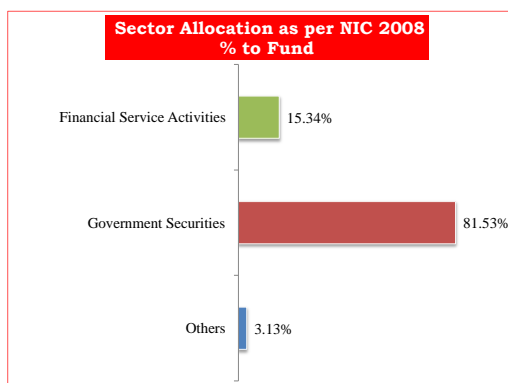
Debt Parameters	
Portfolio Yield (%)	5.60%
Avg Maturity (In Months)	7.07
Modified Duration (In Years)	0.56

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	964.14	1,850.26	2,814.40

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

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



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

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

SFIN Code	: ULGF01128/03/05BalancedMF101
Inception Date	: 28 Mar 2005
NAV	: 149.847

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	12.26%	9.90%
10 Years	11.10%	9.97%
7 Years	10.33%	9.50%
5 Years	9.30%	8.60%
3 Years	11.04%	10.02%
2 Years	12.48%	12.84%
1 Year	2.31%	2.00%
6 Months	3.71%	2.79%
1 Month	2.44%	2.26%

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

Portfolio

Equity	% to Fund
Reliance Industries Limited	4.11%
ICICI Bank Limited	3.48%
Infosys Limited	3.26%
HDFC Bank Limited	2.96%
Axis Bank Limited	1.77%
Bharti Airtel Ltd	1.51%
Tata Consultancy Services Limited	1.48%
ITC Limited	1.45%
Kotak Nifty Bank ETF	1.39%
Housing Devt Finance Corpn Limited	1.31%
Larsen & Toubro Limited	1.28%
Hindustan Unilever Limited	1.11%
Kotak Mahindra Bank Limited	1.10%
Mahindra & Mahindra Ltd.	1.03%
State Bank of India	1.03%
Bajaj Finance Ltd	0.84%
UltraTech Cement Limited	0.75%
Maruti Suzuki India Ltd	0.74%
Dr Reddys Laboratories Limited	0.61%
HCL Technologies Limited	0.59%
Nippon India ETF Nifty Bank BeES	0.54%
Bajaj Finserv Ltd	0.54%
Others	10.72%
Total	43.58%

Debentures / Bonds	% to Fund
IOT Utikal Energy Services Limited	3.54%
Nuclear Power Corporation of India Ltd	3.53%
State Bank of India	3.39%
Power Finance Corporation Ltd	2.30%
Sikka Ports And Terminals	2.27%
LIC Housing Finance Ltd	1.14%
Power Grid Corporation of India Ltd	1.13%
Total	17.30%

Government Securities	% to Fund
7.72% GOI Mat 25-May-2025	7.96%
7.59% GOI Mat 20-Mar-2029	6.92%
7.98% Karnataka SDL Mat 14-Oct-2025	4.78%
7.40% GOI Mat 09-Sep-2035	4.65%
7.37% GOI Mat 16-April-2023	3.38%
6.84% GOI Mat 19-Dec-2022	3.38%
Gsec C-STRIPS Mat 12-Dec-2022	2.24%
8.15% GOI Mat 24-Nov-2026	1.11%
6.45% GOI Mat 07-Oct-2029	0.75%
7.16% GOI Mat 20-May-2023	0.23%
Others	0.03%
Total	35.43%

Deposits, Money Mkt Securities and Net Current Assets.	3.69%
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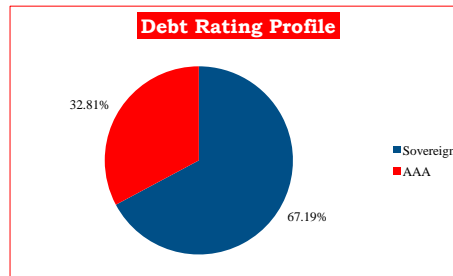
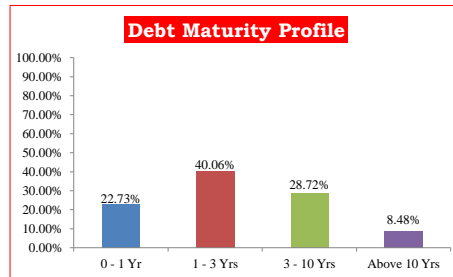
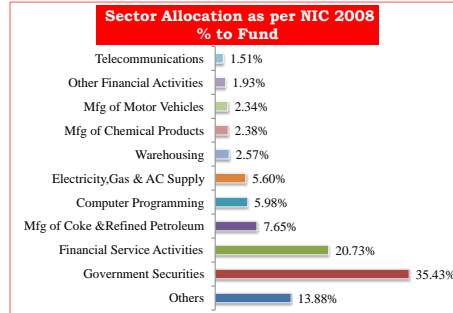
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	7.21%
Avg Maturity (In Months)	46.10
Modified Duration (In Years)	2.88

AUM (₹ in Lakhs)			
Equity	Debt	MMI & Others	Total
387.62	468.94	32.78	889.35

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	2.12%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	52.73%
Corporate Bonds	30% to 60%	43.58%
Net Current Assets	-	1.57%



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

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

SFIN Code	: ULGF01028/03/05DefensiveF101
Inception Date	: 28 Mar 2005
NAV	: 104.4062

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.90%	8.48%
10 Years	9.47%	8.89%
7 Years	8.95%	8.38%
5 Years	7.96%	7.50%
3 Years	8.75%	7.85%
2 Years	8.17%	7.74%
1 Year	2.87%	1.72%
6 Months	2.91%	2.00%
1 Month	1.42%	1.25%

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	2.45%
Reliance Industries Limited	2.33%
HDFC Bank Limited	2.09%
Infosys Limited	1.99%
ITC Limited	1.05%
Bajaj Finance Ltd	1.03%
Axis Bank Limited	1.02%
Tata Consultancy Services Limited	0.92%
Larsen & Toubro Limited	0.88%
Kotak Mahindra Bank Limited	0.87%
Bharti Airtel Ltd	0.76%
Mahindra & Mahindra Ltd.	0.74%
Hindustan Unilever Limited	0.63%
Apollo Hospitals Enterprise Limited	0.55%
Others	7.03%
Total	24.33%

Debentures / Bonds	% to Fund
Hindustan Petroleum Corporation Ltd	5.69%
National Thermal Power Corporation Ltd	4.38%
International Finance Corporation	1.82%
Total	11.89%

Government Securities	% to Fund
7.98% Karnataka SDL Mat 14-Oct-2025	15.71%
8.89% Tamil Nadu SDL Mat 05-Dec-2022	6.34%
7.72% GOI Mat 25-May-2025	6.28%
6.79% GOI Mat 26-Dec-2029	4.06%
6.45% GOI Mat 07-Oct-2029	3.81%
7.26% GOI Mat 14-Jan-2029	3.42%
7.59% GOI Mat 20-Mar-2029	3.20%
8.60% GOI Mat 02-Jun-2028	3.02%
6.84% GOI Mat 19-Dec-2022	2.88%
Gsec C-STRIPS Mat 17-Dec-2022	2.85%
Others	9.48%
Total	61.05%

Deposits, Money Mkt Securities and Net Current Assets.	2.72%
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Grand Total	100.00%
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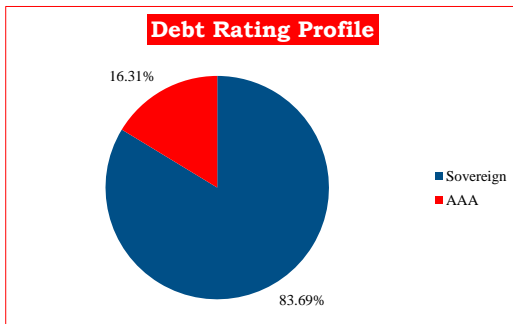
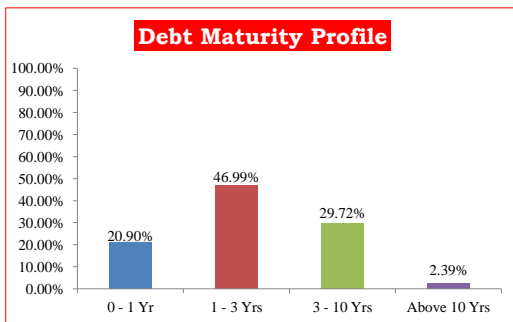
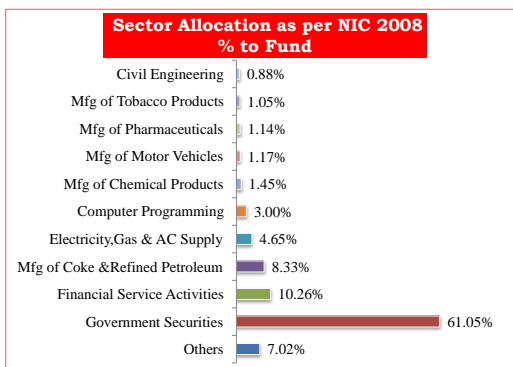
Debt Parameters	
Portfolio Yield (%)	7.15%
Avg Maturity (In Months)	40.03
Modified Duration (In Years)	2.63

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
42.35	126.95	4.74	174.03

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%	0.82%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	72.94%
Corporate Bonds		
Equity	15% to 30%	24.33%
Net Current Assets	-	1.91%



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

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

SFIN Code	: ULGF00928/03/05SecureMgtF101
Inception Date	: 28 Mar 2005
NAV	: 159.894

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	12.52%	7.07%
10 Years	8.02%	7.82%
7 Years	5.97%	7.25%
5 Years	4.89%	6.40%
3 Years	3.87%	5.68%
2 Years	1.80%	2.64%
1 Year	0.84%	1.43%
6 Months	1.39%	1.20%
1 Month	0.13%	0.24%

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	28.81%
6.68% Gujarat SDL 23-Nov-2022	22.94%
5.77% GOI Mat 03-AUG-2030	19.84%
7.59% GOI Mat 20-Mar-2029	18.84%
8.42% Tamil Nadu SDL 25-07-2023	3.86%
9.20% GOI Mat 30-Sep-2030	2.11%
Total	96.40%

Deposits, Money Mkt Securities and Net Current Assets.	3.60%
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Grand Total	100.00%
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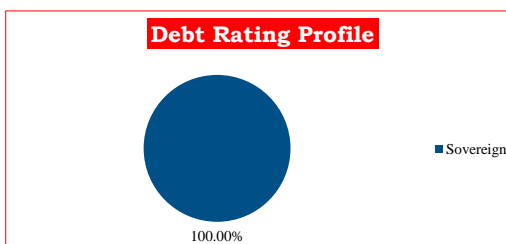
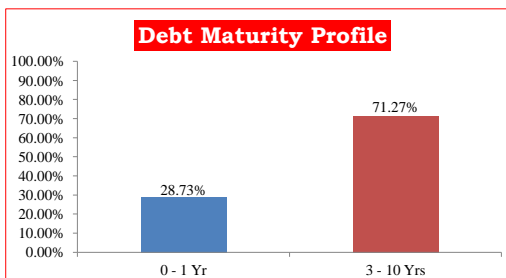
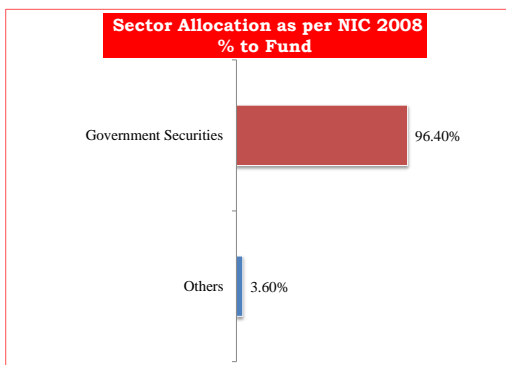
Debt Parameters		
Portfolio Yield (%)		7.04%
Avg Maturity (In Months)		58.28
Modified Duration (In Years)		3.75

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	10.09	0.38	10.47

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	1.26%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	96.40%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	2.34%



Group Balanced Fund as on October 31, 2022

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

SFIN Code	: ULGF00124/08/04EBBALANCE101
Inception Date	: 03 Dec 2004
NAV	: 45.01

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.76%	8.87%
10 Years	8.00%	9.18%
7 Years	7.04%	8.72%
5 Years	6.85%	8.00%
3 Years	7.06%	8.44%
2 Years	7.10%	9.16%
1 Year	1.80%	1.58%
6 Months	3.05%	2.44%
1 Month	2.01%	1.78%

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

Portfolio

Equity	% to Fund
Reliance Industries Limited	5.24%
HDFC Bank Limited	3.75%
Infosys Limited	3.44%
ICICI Bank Limited	2.96%
Housing Devt Finance Corpn Limited	2.32%
Tata Consultancy Services Limited	2.00%
ITC Limited	1.84%
Larsen & Toubro Limited	1.63%
Hindustan Unilever Limited	1.14%
State Bank of India	1.13%
Kotak Mahindra Bank Limited	1.02%
Bharti Airtel Ltd	0.93%
Maruti Suzuki India Ltd	0.85%
Mahindra & Mahindra Ltd.	0.84%
HCL Technologies Limited	0.74%
Others	2.06%
Total	31.88%

Government Securities	% to Fund
6.01% GOI Mat 25-Mar-2028	33.15%
8.24% GOI Mat 10-November-2033	17.90%
Total	51.05%

Deposits, Money Mkt Securities and Net Current Assets.	17.06%
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Grand Total	100.00%
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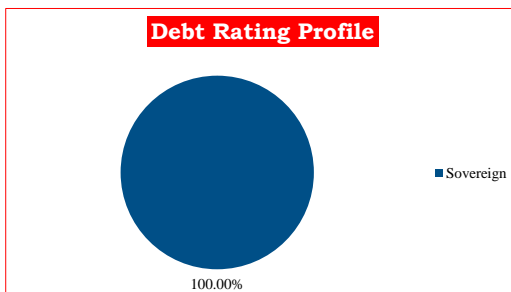
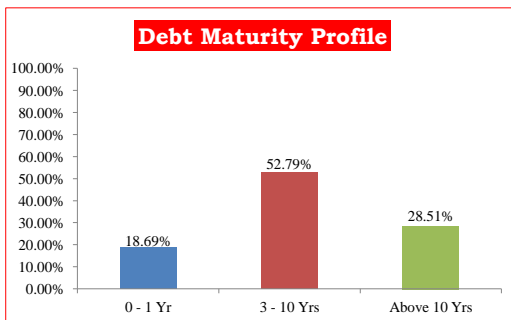
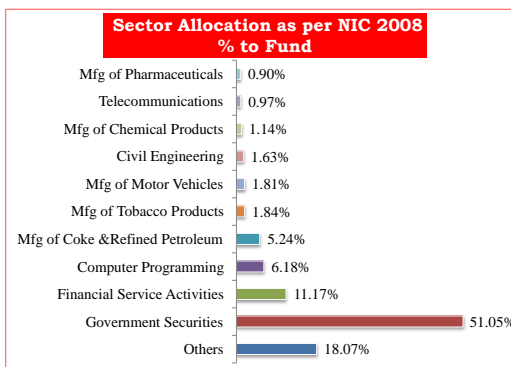
Debt Parameters	
Portfolio Yield (%)	7.20%
Avg Maturity (In Months)	71.99
Modified Duration (In Years)	4.36

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
7.14	11.43	3.82	22.38

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%	11.74%
Public Deposits		
Govt. Securities	0% to 80%	51.05%
Corporate Bonds		
Equity	20% to 40%	31.88%
Net Current Assets	-	5.33%



Group Debt Fund as on October 31, 2022

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	: 37.801

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.70%	7.07%
10 Years	7.80%	7.82%
7 Years	7.05%	7.25%
5 Years	6.31%	6.40%
3 Years	5.18%	5.68%
2 Years	2.35%	2.64%
1 Year	1.31%	1.43%
6 Months	1.25%	1.20%
1 Month	0.31%	0.24%

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

Portfolio	
Debentures / Bonds	% to Fund
National Bank For Agriculture & Rural Development	4.75%
Indian Railway Finance Corporation Ltd	4.19%
REC Limited	4.12%
Export and Import Bank of India	2.93%
Housing & Urban Development Corporation Limited	2.40%
Power Grid Corporation of India Ltd	1.44%
Total	19.83%

Government Securities	% to Fund
9.20% GOI Mat 30-Sep-2030	9.17%
7.10% GOI Mat 18-Apr-2029	8.45%
7.26% GOI Mat 22-Aug-2032	8.20%
7.35% GOI Mat 22-Jun-2024	5.75%
6.54% GOI Mat 17-Jan-2032	4.30%
7.08% Karnataka SDL 14-Dec-2026	3.39%
6.79% GOI Mat 15-May-2027	2.91%
7.72% GOI Mat 25-May-2025	2.90%
7.68% GOI Mat 15-Dec-2023	2.88%
5.63% GOI Mat 12-Apr-2026	2.45%
Others	8.17%
Total	58.55%

Deposits, Money Mkt Securities and Net Current Assets.	21.62%
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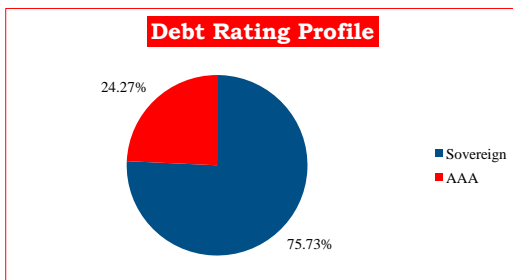
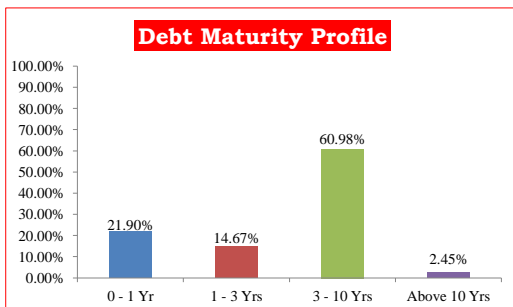
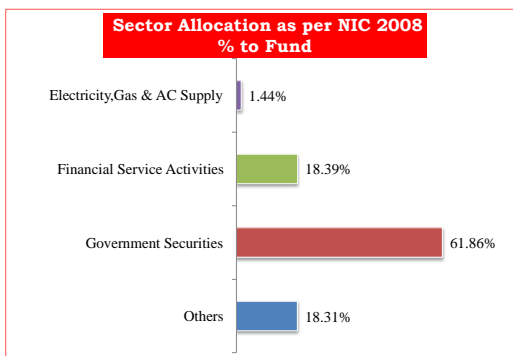
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	7.16%
Avg Maturity (In Months)	56.59
Modified Duration (In Years)	3.53

AUM (` in Lakhs)			
Equity	Debt	MMI & Others	Total
-	1,368.73	377.55	1,746.29

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%	20.13%
Public Deposits		
Govt. Securities	40% to 100%	78.38%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	1.49%



Group Growth Fund as on October 31, 2022

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

SFIN Code	: ULGF00324/08/04EBGROWTH101
Inception Date	: 03 Dec 2004
NAV	: 65.3402

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.04%	10.07%
10 Years	10.60%	10.08%
7 Years	10.20%	9.71%
5 Years	9.16%	9.07%
3 Years	10.66%	10.28%
2 Years	12.83%	13.51%
1 Year	2.29%	1.68%
6 Months	4.67%	3.26%
1 Month	3.44%	2.80%

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

Portfolio

Equity	% to Fund
Reliance Industries Limited	8.06%
HDFC Bank Limited	5.57%
Infosys Limited	5.43%
ICICI Bank Limited	5.16%
Housing Devt Finance Corpn Limited	3.90%
Tata Consultancy Services Limited	3.56%
Larsen & Toubro Limited	2.82%
ITC Limited	2.53%
Hindustan Unilever Limited	1.90%
State Bank of India	1.87%
Maruti Suzuki India Ltd	1.77%
Kotak Mahindra Bank Limited	1.77%
Bajaj Finserv Ltd	1.57%
Bharti Airtel Ltd	1.55%
Axis Bank Limited	1.52%
Mahindra & Mahindra Ltd.	1.51%
Bajaj Finance Ltd	1.33%
HCL Technologies Limited	1.16%
Asian Paints (India) Ltd	0.87%
Dr Reddys Laboratories Limited	0.82%
Sun Pharmaceuticals Industries Limited	0.76%
UltraTech Cement Limited	0.62%
Hindalco Industries Limited	0.60%
Others	1.11%
Total	57.76%

Government Securities	% to Fund
6.01% GOI Mat 25-Mar-2028	27.95%
8.24% GOI Mat 10-November-2033	2.94%
Total	30.89%

Deposits, Money Mkt Securities and Net Current Assets.	11.35%
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Grand Total	100.00%
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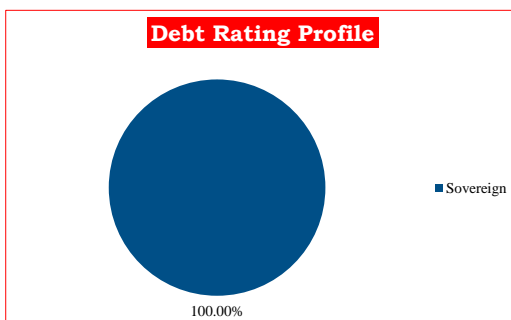
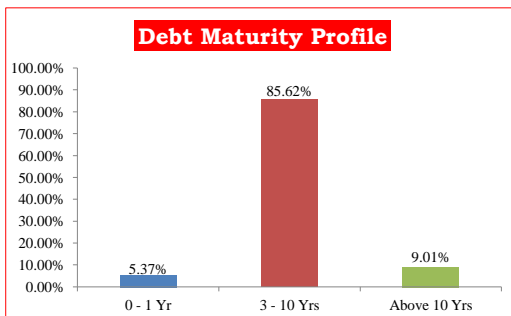
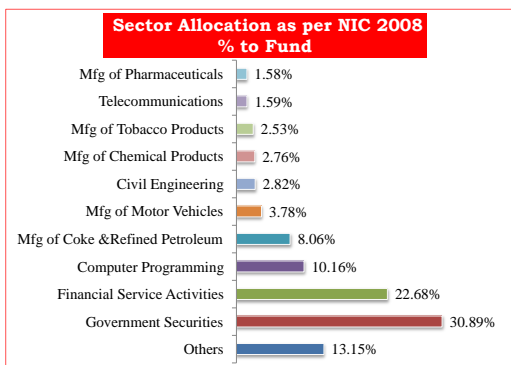
Debt Parameters	
Portfolio Yield (%)	7.34%
Avg Maturity (In Months)	67.45
Modified Duration (In Years)	4.46

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
6.21	3.32	1.22	10.75

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	1.75%
Public Deposits		
Govt. Securities	0% to 60%	30.89%
Corporate Bonds		
Equity	40% to 60%	57.76%
Net Current Assets	-	9.59%



Group Secure Fund as on October 31, 2022

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

SFIN Code	: ULGF00524/08/04EBSECURE101
Inception Date	: 03 Dec 2004
NAV	: 42.4733

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.40%	7.97%
10 Years	8.53%	8.50%
7 Years	8.04%	7.99%
5 Years	7.36%	7.20%
3 Years	7.00%	7.06%
2 Years	5.69%	5.90%
1 Year	1.41%	1.50%
6 Months	1.75%	1.82%
1 Month	0.81%	1.01%

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

Portfolio	
Equity	% to Fund
ICICI Bank Limited	1.12%
Reliance Industries Limited	1.08%
Infosys Limited	1.04%
Larsen & Toubro Limited	0.56%
Housing Devt Finance Corpn Limited	0.55%
ITC Limited	0.52%
HDFC Bank Limited	0.51%
Others	7.22%
Total	12.60%

Debentures / Bonds	% to Fund
Housing & Urban Development Corporation Limited	4.29%
Indian Railway Finance Corporation Ltd	4.26%
REC Limited	2.71%
National Bank For Agriculture & Rural Development	2.42%
Power Grid Corporation of India Ltd	2.13%
Total	15.81%

Government Securities	% to Fund
7.72% GOI Mat 25-May-2025	11.31%
7.10% GOI Mat 18-Apr-2029	8.40%
7.38% GOI Mat 20-Jun-2027	7.12%
7.26% GOI Mat 22-Aug-2032	5.73%
6.79% GOI Mat 15-May-2027	4.48%
7.68% GOI Mat 15-Dec-2023	4.46%
6.54% GOI Mat 17-Jan-2032	4.11%
7.35% GOI Mat 22-Jun-2024	2.43%
7.54% GOI Mat 23-May-2036	2.11%
7.59% GOI Mat 11-Jan-2026	2.02%
Others	5.60%
Total	57.76%

Deposits, Money Mkt Securities and Net Current Assets.	13.82%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	7.20%
Avg Maturity (In Months)	54.72
Modified Duration (In Years)	3.49

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
1,194.99	6,975.54	1,310.24	9,480.76

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%	12.33%
Public Deposits		
Govt. Securities	0% to 90%	73.58%
Corporate Bonds		
Equity	10% to 20%	12.60%
Net Current Assets	-	1.49%

