

MONTHLY UPDATE

AUGUST 2021



Sar utha ke jiyō!

INDEX



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Balanced Managed Fund - Old Group as on August 31, 2021

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

SFIN Code	: ULGF00411/08/03BalancedMF101
Inception Date	: 23 Jul 2003
NAV	: 198.8463

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	13.50%	11.42%
10 Years	11.48%	10.68%
7 Years	11.30%	10.23%
5 Years	11.09%	10.65%
3 Years	11.97%	11.31%
2 Years	16.93%	15.70%
1 Year	24.68%	26.15%
6 Months	10.79%	10.39%
1 Month	3.96%	4.04%

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

Portfolio

Equity	% to Fund
Infosys Limited	3.84%
HDFC Bank Limited	3.82%
Reliance Industries Limited	3.41%
ICICI Bank Limited	2.94%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	2.30%
Hindustan Unilever Limited	1.74%
Tata Consultancy Services Limited	1.68%
Nippon India ETF Bank Bees	1.43%
Bharti Airtel Ltd	1.40%
Larsen & Toubro Limited	1.28%
Axis Bank Limited	1.14%
Kotak Mahindra Bank Limited	1.04%
ICICI Prudential Private Banks ETF	1.04%
Bajaj Finance Ltd	0.99%
Asian Paints (India) Ltd	0.89%
ITC Limited	0.86%
UltraTech Cement Limited	0.78%
Mahindra & Mahindra Ltd.	0.72%
Maruti Suzuki India Ltd	0.70%
Tata Steel Limited	0.69%
ICICI Prudential IT ETF	0.68%
Dr Reddys Laboratories Limited	0.58%
Nestle India Limited	0.54%
HCL Technologies Limited	0.51%
Others	12.37%
Total	47.37%

Debentures / Bonds	% to Fund
LIC Housing Finance Ltd	3.33%
State Bank of India	2.06%
Indian Railway Finance Corporation Ltd	1.76%
Nuclear Power Corporation of India Ltd	1.68%
Mahindra and Mahindra Financial Services Ltd	1.66%
Power Grid Corporation of India Ltd	1.38%
Reliance Industries Ltd	1.36%
Housing Development Finance Corporation Ltd	1.34%
National Thermal Power Corporation Ltd	1.33%
National Bank For Agriculture & Rural Development	1.22%
Others	6.71%
Total	23.82%

Government Securities	% to Fund
6.64% GOI Mat 16-Jun-2035	6.52%
7.17% GOI Mat 08-Jan-2028	4.44%
7.27% GOI Mat 08-Apr-2026	3.55%
6.79% GOI Mat 15-May-2027	1.75%
GOI Floating Rate Bond Mat 22-Sep-2033	1.60%
6.45% GOI Mat 07-Oct-2029	1.20%
6.67% GOI Mat 17-Dec-2050	1.14%
7.26% GOI Mat 14-Jan-2029	1.03%
7.65% Karnataka SDL Mat 29 Nov 2027	0.55%
6.97% GOI Mat 06-Sep-2026	0.43%
Others	3.45%
Total	25.66%

Deposits, Money Mkt Securities and Net Current Assets.	3.15%
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Grand Total	100.00%
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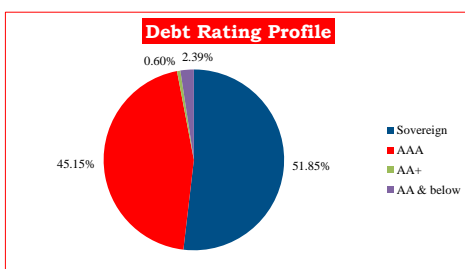
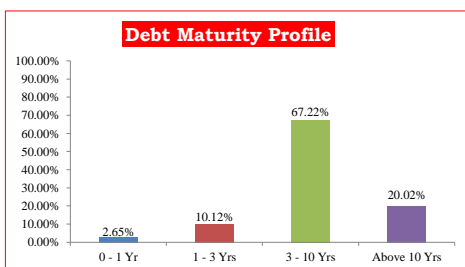
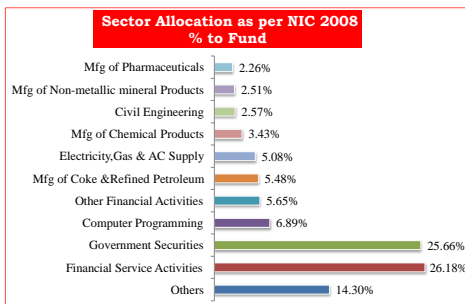
Debt Parameters	
Portfolio Yield (%)	5.92%
Avg Maturity (In Months)	84.33
Modified Duration (In Years)	4.65

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
36,791.13	38,429.14	2,443.56	77,663.82

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	-	13	25
Mr Shailesh Dhamanka	3	-	10

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	1.14%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	49.48%
Corporate Bonds	30% to 60%	47.37%
Equity	-	2.00%
Net Current Assets	-	-



Defensive Managed Fund - Old Group as on August 31, 2021

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

SFIN Code	: ULGF00311/08/03DefensiveF101
Inception Date	: 23 Jul 2003
NAV	: 123.1334

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	10.52%	9.21%
10 Years	9.97%	9.68%
7 Years	10.17%	9.63%
5 Years	9.59%	9.27%
3 Years	10.75%	10.59%
2 Years	12.64%	11.95%
1 Year	15.27%	15.85%
6 Months	7.77%	7.27%
1 Month	2.75%	2.47%

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

Portfolio	
Equity	% to Fund
Infosys Limited	2.36%
HDFC Bank Limited	2.33%
Reliance Industries Limited	2.25%
ICICI Bank Limited	2.20%
Tata Consultancy Services Limited	1.28%
Bajaj Finance Ltd	1.26%
Hindustan Unilever Limited	0.95%
Kotak Mahindra Bank Limited	0.88%
Larsen & Toubro Limited	0.81%
Axis Bank Limited	0.78%
Bharti Airtel Ltd	0.71%
Tata Steel Limited	0.60%
Asian Paints (India) Ltd	0.54%
ITC Limited	0.53%
Others	7.04%
Total	24.50%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	4.45%
National Bank For Agriculture & Rural Development	3.35%
Power Grid Corporation of India Ltd	3.27%
Indian Railway Finance Corporation Ltd	2.92%
National Thermal Power Corporation Ltd	2.11%
State Bank of India	2.04%
AXIS Bank Limited	1.80%
IDFC First Bank Limited	1.74%
Ultratech Cement Ltd	1.54%
Bajaj Finance Ltd	1.37%
Others	11.43%
Total	36.02%

Government Securities	% to Fund
6.64% GOI Mat 16-Jun-2035	8.14%
7.17% GOI Mat 08-Jan-2028	6.24%
7.27% GOI Mat 08-Apr-2026	4.38%
6.45% GOI Mat 07-Oct-2029	3.29%
6.79% GOI Mat 15-May-2027	2.38%
GOI Floating Rate Bond Mat 22-Sep-2033	2.17%
7.20% Maharashtra SDL Mat 09-Aug-2027	2.00%
6.67% GOI Mat 17-Dec-2050	1.55%
7.26% GOI Mat 14-Jan-2029	1.29%
7.65% Karnataka SDL Mat 29 Nov 2027	0.81%
Others	4.45%
Total	36.69%

Deposits, Money Mkt Securities and Net Current Assets. 2.79%

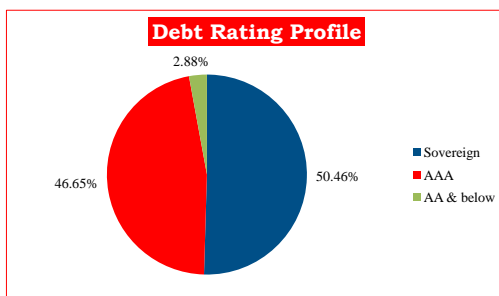
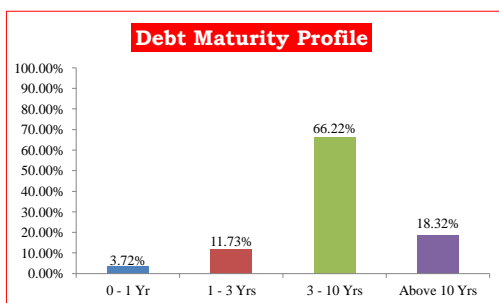
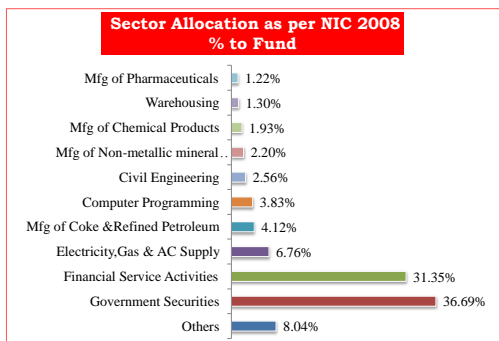
Grand Total **100.00%**

Debt Parameters	
Portfolio Yield (%)	5.92%
Avg Maturity (In Months)	82.58
Modified Duration (In Years)	4.58

AUM (₹ in Lakhs)			
Equity	Debt	MMI & Others	Total
7,962.30	23,632.20	907.41	32,501.91

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.52%
Public Deposits	0% to 15%	0.00%
Govt. Securities		72.71%
Corporate Bonds	50% to 85%	
Equity	15% to 30%	24.50%
Net Current Assets	-	2.27%



Liquid Fund - Old Group as on August 31, 2021

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

SFIN Code	: ULGF00111/08/03LiquidFund101
Inception Date	: 23 Jul 2003
NAV	: 66.7823

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.86%	6.67%
10 Years	6.50%	7.33%
7 Years	5.81%	6.68%
5 Years	5.06%	6.07%
3 Years	4.63%	5.49%
2 Years	3.93%	4.50%
1 Year	2.79%	3.64%
6 Months	1.39%	1.83%
1 Month	0.24%	0.31%

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

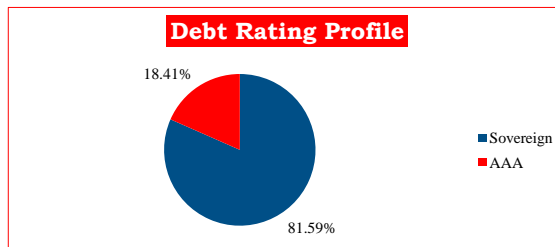
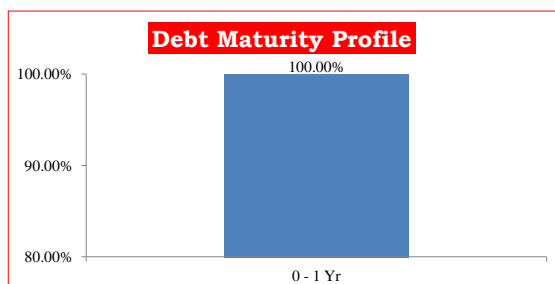
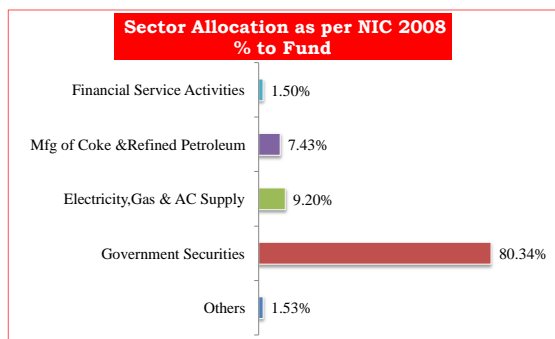
Portfolio Yield (%)	3.59%
Avg Maturity (In Months)	4.33
Modified Duration (In Years)	0.36

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	325.78	325.78

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

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



Secured Managed Fund - Old Group as on August 31, 2021

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	: 74.5443

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.47%	7.01%
10 Years	8.63%	8.68%
7 Years	8.88%	9.04%
5 Years	7.44%	7.90%
3 Years	9.46%	9.86%
2 Years	7.38%	8.19%
1 Year	5.57%	5.55%
6 Months	3.95%	4.15%
1 Month	0.97%	0.91%

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

Portfolio

Debentures / Bonds	% to Fund
IDFC First Bank Limited	5.54%
Bajaj Finance Ltd	3.52%
Housing Development Finance Corporation Ltd	2.83%
State Bank of India	2.18%
Sikka Ports And Terminals	2.11%
Power Finance Corporation Ltd	2.08%
Mahindra & Mahindra Ltd	1.99%
National Bank For Agriculture & Rural Development	1.73%
Mahindra and Mahindra Financial Services Ltd	1.66%
ICICI Bank Ltd	1.02%
Others	3.46%
Total	28.13%

Government Securities	% to Fund
6.79% GOI Mat 15-May-2027	11.46%
6.64% GOI Mat 16-Jun-2035	9.95%
7.26% GOI Mat 14-Jan-2029	6.25%
8.60% GOI Mat 02-Jun-2028	4.96%
GOI Floating Rate Bond Mat 22-Sep-2033	4.20%
6.97% GOI Mat 06-Sep-2026	3.79%
5.63% GOI Mat 12-Apr-2026	3.67%
7.27% GOI Mat 08-Apr-2026	3.65%
6.67% GOI Mat 17-Dec-2050	3.64%
7.59% GOI Mat 11-Jan-2026	2.91%
Others	14.45%
Total	68.92%

Deposits, Money Mkt Securities and Net Current Assets.	2.95%
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Grand Total	100.00%
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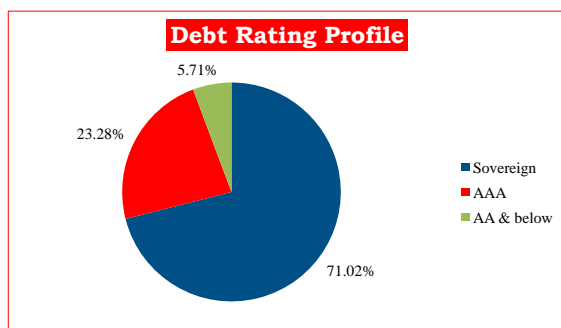
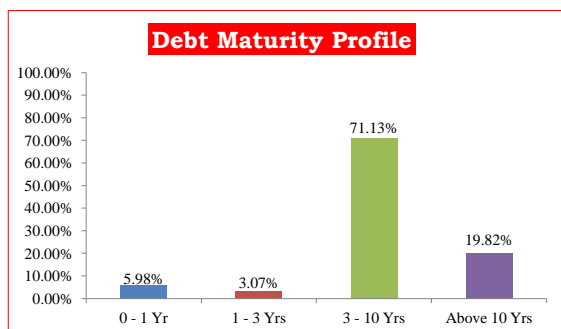
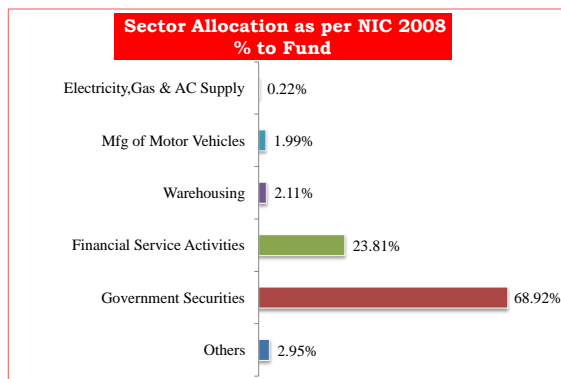
Debt Parameters	
Portfolio Yield (%)	5.90%
Avg Maturity (In Months)	88.25
Modified Duration (In Years)	4.74

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	15,055.46	458.16	15,513.63

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	1.44%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	97.05%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	1.52%



Balanced Managed Fund - Life Group as on August 31, 2021

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

SFIN Code	: ULGF02525/02/12BalancedMF101
Inception Date	: 02 Jan 2004
NAV	: 159.6055

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	12.17%	9.87%
10 Years	11.79%	10.68%
7 Years	11.32%	10.23%
5 Years	10.98%	10.65%
3 Years	11.96%	11.31%
2 Years	17.47%	15.70%
1 Year	25.50%	26.15%
6 Months	11.43%	10.39%
1 Month	4.22%	4.04%

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

Portfolio

Equity	% to Fund
HDFC Bank Limited	4.37%
Infosys Limited	4.08%
ICICI Bank Limited	4.04%
Reliance Industries Limited	3.42%
Axis Bank Limited	2.02%
Tata Consultancy Services Limited	1.81%
Hindustan Unilever Limited	1.80%
Kotak Mahindra Bank Limited	1.50%
Larsen & Toubro Limited	1.47%
Bharti Airtel Ltd	1.43%
Bajaj Finance Ltd	1.32%
State Bank of India	1.16%
UltraTech Cement Limited	0.93%
Maruti Suzuki India Ltd	0.90%
Asian Paints (India) Ltd	0.89%
HCL Technologies Limited	0.84%
ICICI Prudential IT ETF	0.83%
Tata Steel Limited	0.78%
Bajaj Finserv Ltd	0.75%
Mahindra & Mahindra Ltd.	0.71%
Tech Mahindra Limited	0.64%
ITC Limited	0.60%
Nestle India Limited	0.58%
Titan Company Limited	0.54%
IndusInd Bank Limited	0.52%
Dr Reddys Laboratories Limited	0.52%
Others	10.72%
Total	49.17%

Debentures / Bonds	% to Fund
Power Grid Corporation of India Ltd	3.22%
National Bank For Agriculture & Rural Development	2.93%
Indian Railway Finance Corporation Ltd	2.23%
State Bank of India	1.96%
LIC Housing Finance Ltd	1.68%
Housing Development Finance Corporation Ltd	1.50%
HDB Financial Services Ltd	1.48%
National Highway Authority Of India	1.43%
Sundaram Finance Ltd	1.28%
Mahindra and Mahindra Financial Services Ltd	1.03%
Others	3.83%
Total	22.57%

Government Securities	% to Fund
6.64% GOI Mat 16-Jun-2035	4.98%
7.17% GOI Mat 08-Jan-2028	4.08%
7.27% GOI Mat 08-Apr-2026	3.42%
6.45% GOI Mat 07-Oct-2029	2.53%
6.79% GOI Mat 15-May-2027	1.72%
GOI Floating Rate Bond Mat 22-Sep-2033	1.59%
6.67% GOI Mat 17-Dec-2050	1.14%
7.26% GOI Mat 14-Jan-2029	1.13%
6.97% GOI Mat 06-Sep-2026	0.62%
7.80% Karnataka SDL Mat 08-Apr-2030	0.56%
Others	3.21%
Total	24.98%

Deposits, Money Mkt Securities and Net Current Assets.	3.28%
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Grand Total	100.00%
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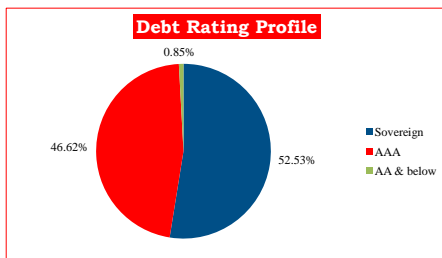
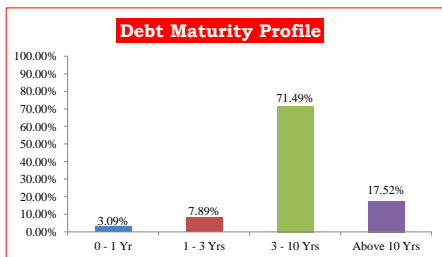
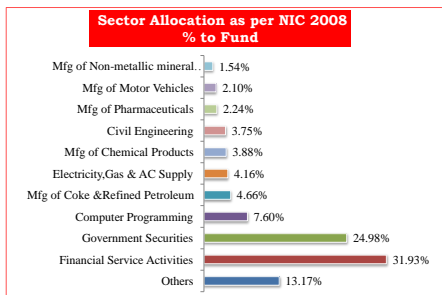
Debt Parameters	
Portfolio Yield (%)	5.93%
Avg Maturity (In Months)	83.06
Modified Duration (In Years)	4.58

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
9,312.16	9,004.00	621.34	18,937.49

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	-	13	25
Mr Abhishek Agarwa	-	-	8

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.63%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	47.55%
Corporate Bonds	30% to 60%	49.17%
Equity	-	2.66%
Net Current Assets	-	-



Balanced Managed Fund - Pension Group as on August 31, 2021

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

SFIN Code	: ULGF03218/02/12BalancedMF101
Inception Date	: 02 Jan 2004
NAV	: 151.2555

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.83%	9.87%
10 Years	11.62%	10.68%
7 Years	11.33%	10.23%
5 Years	10.93%	10.65%
3 Years	11.83%	11.31%
2 Years	17.17%	15.70%
1 Year	24.98%	26.15%
6 Months	11.27%	10.39%
1 Month	4.19%	4.04%

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

Portfolio

Equity	% to Fund
HDFC Bank Limited	4.28%
Infosys Limited	4.02%
ICICI Bank Limited	3.96%
Reliance Industries Limited	3.36%
Axis Bank Limited	1.99%
Tata Consultancy Services Limited	1.78%
Hindustan Unilever Limited	1.77%
Kotak Mahindra Bank Limited	1.50%
Larsen & Toubro Limited	1.44%
Bharti Airtel Ltd	1.41%
Bajaj Finance Ltd	1.30%
State Bank of India	1.14%
UltraTech Cement Limited	0.91%
Maruti Suzuki India Ltd	0.88%
Asian Paints (India) Ltd	0.88%
HCL Technologies Limited	0.82%
ICICI Prudential IT ETF	0.81%
Tata Steel Limited	0.77%
Bajaj Finserv Ltd	0.75%
Mahindra & Mahindra Ltd.	0.70%
Tech Mahindra Limited	0.62%
ITC Limited	0.60%
Nestle India Limited	0.57%
Titan Company Limited	0.54%
Dr Reddys Laboratories Limited	0.51%
IndusInd Bank Limited	0.51%
Others	10.56%
Total	48.37%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	3.59%
National Bank For Agriculture & Rural Development	3.30%
LIC Housing Finance Ltd	2.99%
Power Grid Corporation of India Ltd	2.58%
Indian Railway Finance Corporation Ltd	1.75%
State Bank of India	1.40%
IDFC First Bank Limited	1.29%
Hindustan Petroleum Corporation Ltd	1.25%
HDB Financial Services Ltd	1.07%
National Thermal Power Corporation Ltd	0.87%
Others	3.71%
Total	23.78%

Government Securities	% to Fund
6.64% GOI Mat 16-Jun-2035	6.67%
7.17% GOI Mat 08-Jan-2028	4.50%
7.27% GOI Mat 08-Apr-2026	3.02%
6.79% GOI Mat 15-May-2027	1.72%
GOI Floating Rate Bond Mat 22-Sep-2033	1.58%
6.45% GOI Mat 07-Oct-2029	1.51%
6.67% GOI Mat 17-Dec-2050	1.13%
7.65% Karnataka SDL Mat 29 Nov 2027	1.10%
7.26% GOI Mat 14-Jan-2029	0.91%
7.38% Karnataka SDL Mat 27-Sep-2027	0.76%
Others	2.71%
Total	25.61%

Deposits, Money Mkt Securities and Net Current Assets.	2.23%
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Grand Total	100.00%
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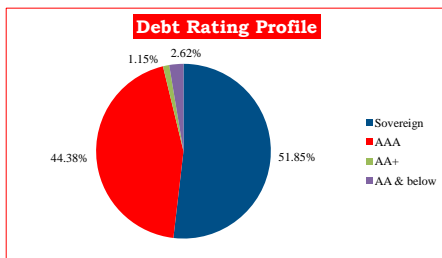
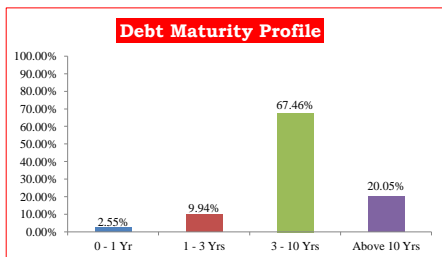
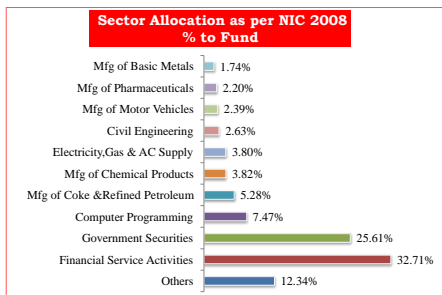
Debt Parameters	
Portfolio Yield (%)	5.96%
Avg Maturity (In Months)	85.39
Modified Duration (In Years)	4.70

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
12,579.46	12,845.38	581.01	26,005.85

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	-	13	25
Mr Abhishek Agarwal	-	-	8

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.80%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	49.39%
Corporate Bonds	30% to 60%	48.37%
Equity	-	1.43%
Net Current Assets	-	1.43%



Defensive Managed Fund - Life Group as on August 31, 2021

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

SFIN Code	: ULGF02425/02/12DefensiveF101
Inception Date	: 02 Jan 2004
NAV	: 108.4403

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.85%	8.42%
10 Years	10.18%	9.68%
7 Years	10.01%	9.63%
5 Years	9.26%	9.27%
3 Years	10.85%	10.59%
2 Years	12.57%	11.95%
1 Year	14.71%	15.85%
6 Months	7.70%	7.27%
1 Month	2.59%	2.47%

22.5% BSE -100 77.5% CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	2.23%
Infosys Limited	2.09%
ICICI Bank Limited	2.06%
Reliance Industries Limited	1.75%
Axis Bank Limited	1.03%
Tata Consultancy Services Limited	0.93%
Hindustan Unilever Limited	0.92%
Kotak Mahindra Bank Limited	0.77%
Larsen & Toubro Limited	0.75%
Bharti Airtel Ltd	0.73%
Bajaj Finance Ltd	0.68%
State Bank of India	0.59%
Others	10.61%
Total	25.15%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	3.08%
Power Grid Corporation of India Ltd	2.79%
LIC Housing Finance Ltd	2.66%
State Bank of India	2.51%
Hindustan Petroleum Corporation Ltd	2.33%
ICICI Bank Ltd	2.19%
National Highway Authority Of India	1.71%
National Bank For Agriculture & Rural Development	1.46%
Sikka Ports And Terminals	1.44%
Reliance Industries Ltd	1.40%
Others	12.92%
Total	34.48%

Government Securities	% to Fund
6.64% GOI Mat 16-Jun-2035	9.26%
7.17% GOI Mat 08-Jan-2028	6.45%
7.27% GOI Mat 08-Apr-2026	3.88%
6.45% GOI Mat 07-Oct-2029	2.84%
6.79% GOI Mat 15-May-2027	2.41%
GOI Floating Rate Bond Mat 22-Sep-2033	2.20%
7.26% GOI Mat 14-Jan-2029	1.65%
6.67% GOI Mat 17-Dec-2050	1.56%
7.20% Maharashtra SDL Mat 09-Aug-2027	1.21%
7.65% Karnataka SDL Mat 29 Nov 2027	0.97%
Others	4.43%
Total	36.86%

Deposits, Money Mkt Securities and Net Current Assets.	3.50%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	5.91%
Avg Maturity (In Months)	83.97
Modified Duration (In Years)	4.63

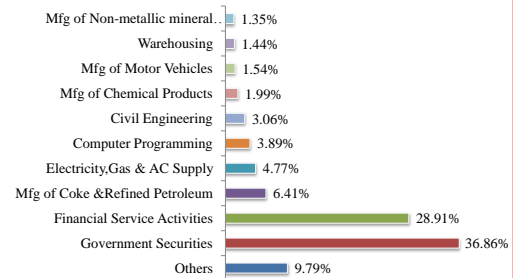
AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
36,658.71	103,981.00	5,106.39	145,746.10

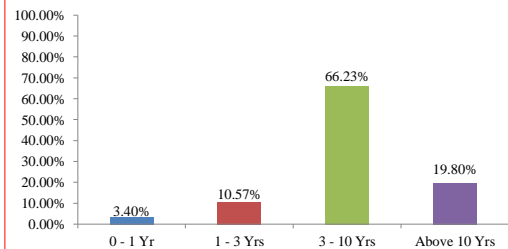
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	-	13	25
Mr Abhishek Agarwal	-	-	8

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	1.97%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	71.34%
Corporate Bonds	15% to 30%	25.15%
Equity	-	1.53%
Net Current Assets	-	-

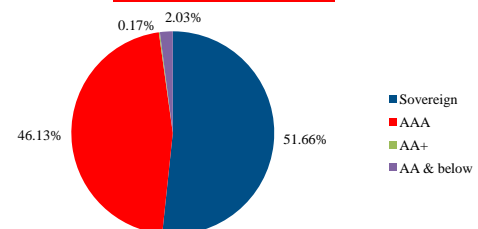
Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Debt Rating Profile



Defensive Managed Fund - Pension Group as on August 31, 2021

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

SFIN Code	: ULGF03118/02/12DefensiveF101
Inception Date	: 02 Jan 2004
NAV	: 97.7806

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.20%	8.42%
10 Years	10.16%	9.68%
7 Years	9.99%	9.63%
5 Years	9.31%	9.27%
3 Years	10.72%	10.59%
2 Years	12.21%	11.95%
1 Year	15.05%	15.85%
6 Months	7.60%	7.27%
1 Month	2.61%	2.47%

22.5% BSE -100 77.5% CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	2.29%
Infosys Limited	2.15%
ICICI Bank Limited	2.12%
Reliance Industries Limited	1.80%
Axis Bank Limited	1.06%
Tata Consultancy Services Limited	0.96%
Hindustan Unilever Limited	0.95%
Kotak Mahindra Bank Limited	0.80%
Larsen & Toubro Limited	0.77%
Bharti Airtel Ltd	0.76%
Bajaj Finance Ltd	0.70%
State Bank of India	0.61%
Others	10.94%
Total	25.90%

Debentures / Bonds	% to Fund
NHPC Ltd	5.14%
Housing Development Finance Corporation Ltd	4.39%
National Bank For Agriculture & Rural Development	2.81%
Ultratech Cement Ltd	2.29%
Power Finance Corporation Ltd	1.96%
Power Grid Corporation of India Ltd	1.56%
Reliance Industries Ltd	1.32%
Mahindra & Mahindra Ltd	1.29%
IDFC First Bank Limited	1.24%
State Bank of India	1.19%
Others	10.09%
Total	33.28%

Government Securities	% to Fund
7.17% GOI Mat 08-Jan-2028	7.85%
6.64% GOI Mat 16-Jun-2035	7.83%
6.45% GOI Mat 07-Oct-2029	3.77%
7.27% GOI Mat 08-Apr-2026	3.75%
6.79% GOI Mat 15-May-2027	2.46%
GOI Floating Rate Bond Mat 22-Sep-2033	2.26%
6.67% GOI Mat 17-Dec-2050	1.60%
7.65% Karnataka SDL Mat 29 Nov 2027	1.39%
7.26% GOI Mat 14-Jan-2029	1.32%
7.38% Karnataka SDL Mat 27-Sep-2027	1.14%
Others	4.59%
Total	37.96%

Deposits, Money Mkt Securities and Net Current Assets.	2.85%
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Grand Total	100.00%
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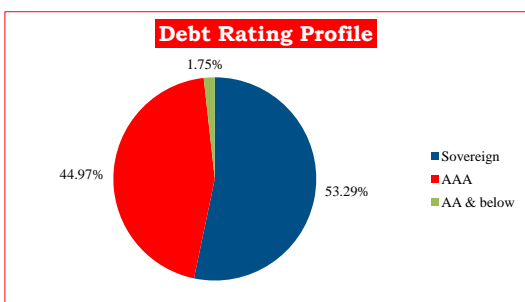
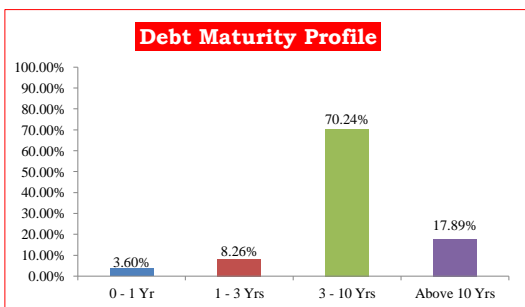
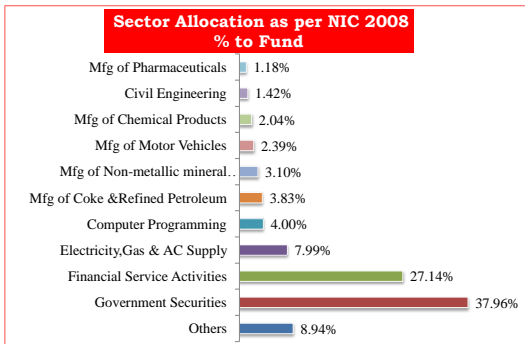
Debt Parameters	
Portfolio Yield (%)	5.97%
Avg Maturity (In Months)	84.75
Modified Duration (In Years)	4.69

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
4,926.72	13,554.10	542.78	19,023.60

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	-	13	25
Mr Abbashek Agarwal	-	-	8

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	1.27%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	71.25%
Corporate Bonds	15% to 30%	25.90%
Equity	-	1.58%
Net Current Assets	-	-



Growth Fund - Pension Group as on August 31, 2021

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	: 273.1427

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	15.27%	13.42%
10 Years	14.66%	13.13%
7 Years	14.24%	11.68%
5 Years	15.07%	14.01%
3 Years	13.68%	13.08%
2 Years	29.27%	24.89%
1 Year	57.73%	51.34%
6 Months	20.99%	18.01%
1 Month	4.88%	7.86%

BSE-100

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
UltraTech Cement Limited	8.27%
Infosys Limited	5.53%
Tata Steel Limited	5.06%
State Bank of India	4.92%
Bharti Airtel Ltd	4.50%
Larsen & Toubro Limited	4.11%
Reliance Industries Limited	4.10%
Sun Pharmaceuticals Industries Limited	3.51%
Dr Reddys Laboratories Limited	3.47%
Tech Mahindra Limited	3.38%
Axis Bank Limited	3.34%
Godrej Consumer Products Limited	3.21%
Hindalco Industries Limited	2.74%
Adani Port & Special Economic Zone Ltd	2.35%
Vedanta Ltd	2.25%
HDFC Bank Limited	2.25%
Mahindra & Mahindra Ltd.	2.24%
Tata Motors Limited	2.16%
Bajaj Finserv Ltd	2.11%
Bajaj Auto Ltd.	2.01%
Cipla Limited	1.93%
Marico Limited.	1.60%
Bharat Petroleum Corporation Ltd	1.48%
Nestle India Limited	1.43%
Maruti Suzuki India Ltd	1.34%
Eicher Motors Limited	1.32%
Ambuja Cements Ltd.	1.24%
SKF India Ltd	1.21%
Asian Paints (India) Ltd	1.18%
Oil & Natural Gas Corporation Ltd.	1.11%
IndusInd Bank Limited	1.07%
Gas Authority of India Limited	1.00%
Power Grid Corporation of India Ltd	0.95%
Tata Power Co. Ltd	0.94%
Associated Cement Co Ltd.	0.83%
Coal India Limited	0.76%
Grasim Industries Limited	0.74%
Lupin Limited	0.71%
Bosch Ltd	0.68%
Colgate Palmolive (India) Ltd	0.67%
Indus Towers Limited	0.61%
Reliance Industries Limited - Partly Paid	0.56%
Indian Oil Corporation Ltd	0.54%
Others	0.94%
Total	96.34%

Deposits, Money Mkt Securities and Net Current Assets.	3.66%
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Grand Total	100.00%
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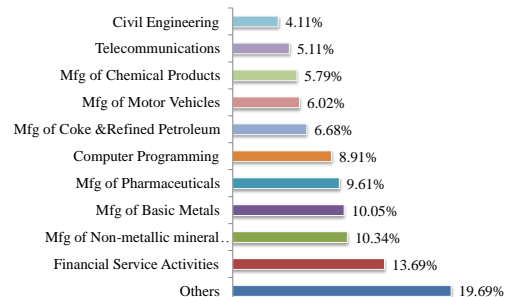
AUM (` in Lakhs)

Equity	Debt	MMI & Others	Total
39.23	-	1.49	40.72

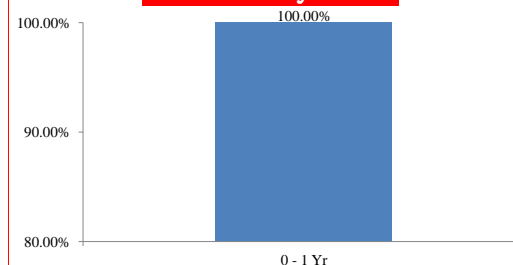
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Priyank Singhal	9	-	-

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	1.17%
Public Deposits	0%	0.00%
Govt. Securities	0%	0.00%
Corporate Bonds	0%	0.00%
Equity	95% to 100%	96.34%
Net Current Assets	-	2.49%

Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Liquid Fund - Life Group as on August 31, 2021

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

SFIN Code	: ULGF02225/02/12LiquidFund101
Inception Date	: 02 Jan 2004
NAV	: 66.1507

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.99%	6.74%
10 Years	6.73%	7.33%
7 Years	5.84%	6.68%
5 Years	5.10%	6.07%
3 Years	4.65%	5.49%
2 Years	4.01%	4.50%
1 Year	2.97%	3.64%
6 Months	1.56%	1.83%
1 Month	0.23%	0.31%

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

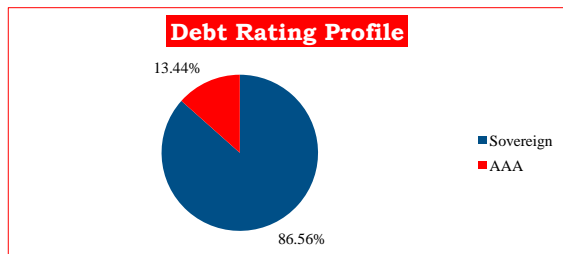
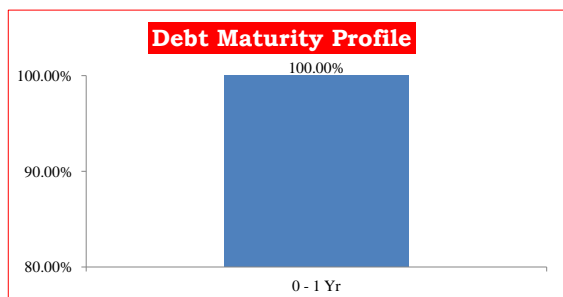
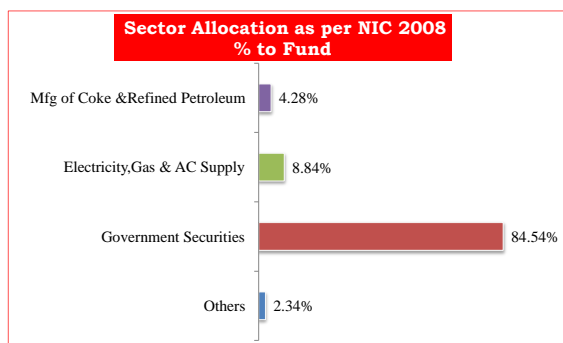
Portfolio Yield (%)	3.50%
Avg Maturity (In Months)	2.71
Modified Duration (In Years)	0.23

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	1,468.69	1,468.69

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

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



Liquid Fund - Pension Group as on August 31, 2021

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

SFIN Code	: ULGF02918/02/12LiquidFund101
Inception Date	: 02 Jan 2004
NAV	: 66.1845

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.99%	6.74%
10 Years	6.65%	7.33%
7 Years	5.75%	6.68%
5 Years	4.97%	6.07%
3 Years	4.56%	5.49%
2 Years	3.87%	4.50%
1 Year	2.75%	3.64%
6 Months	1.36%	1.83%
1 Month	0.23%	0.31%

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

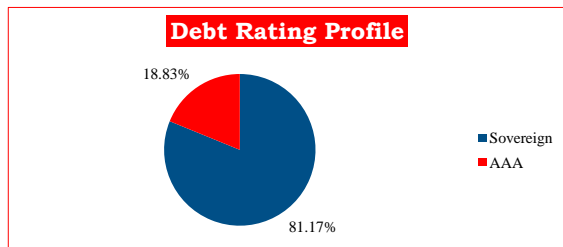
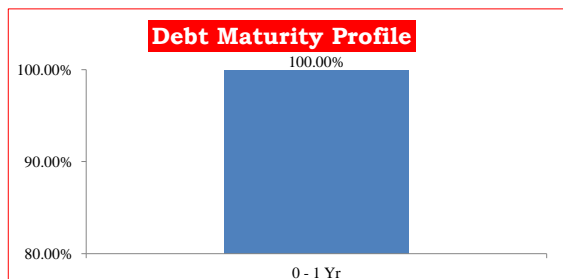
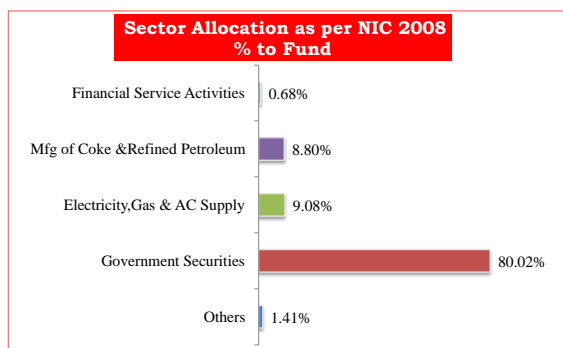
Portfolio Yield (%)	3.58%
Avg Maturity (In Months)	4.27
Modified Duration (In Years)	0.36

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	714.95	714.95

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

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



Secured Managed Fund - Life Group as on August 31, 2021

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	: 75.3433

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.74%	6.97%
10 Years	8.88%	8.68%
7 Years	8.94%	9.04%
5 Years	7.58%	7.90%
3 Years	9.69%	9.86%
2 Years	7.27%	8.19%
1 Year	5.38%	5.55%
6 Months	4.00%	4.15%
1 Month	0.97%	0.91%

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

Portfolio

Debentures / Bonds	% to Fund
State Bank of India	5.51%
Power Finance Corporation Ltd	3.51%
Sikka Ports And Terminals	3.00%
Power Grid Corporation of India Ltd	2.21%
IDFC First Bank Limited	2.19%
LIC Housing Finance Ltd	2.12%
Housing Development Finance Corporation Ltd	2.09%
Bajaj Finance Ltd	2.08%
Sundaram Finance Ltd	1.59%
HDB Financial Services Ltd	1.29%
Others	6.53%
Total	32.13%

Government Securities	% to Fund
6.64% GOI Mat 16-Jun-2035	9.42%
6.79% GOI Mat 15-May-2027	8.25%
7.26% GOI Mat 14-Jan-2029	5.82%
8.60% GOI Mat 02-Jun-2028	5.41%
5.63% GOI Mat 12-Apr-2026	4.67%
GOI Floating Rate Bond Mat 22-Sep-2033	4.39%
6.67% GOI Mat 17-Dec-2050	3.63%
7.17% GOI Mat 08-Jan-2028	3.56%
7.59% GOI Mat 11-Jan-2026	3.39%
7.27% GOI Mat 08-Apr-2026	2.59%
Others	14.25%
Total	65.38%

Deposits, Money Mkt Securities and Net Current Assets.	2.49%
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Grand Total	100.00%
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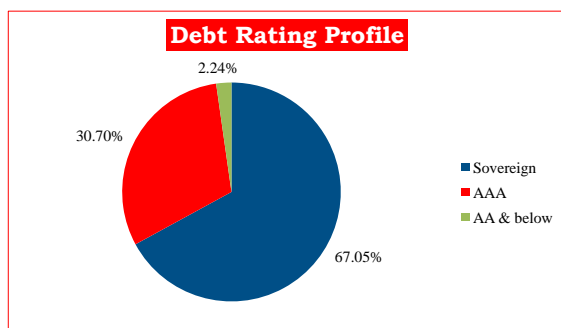
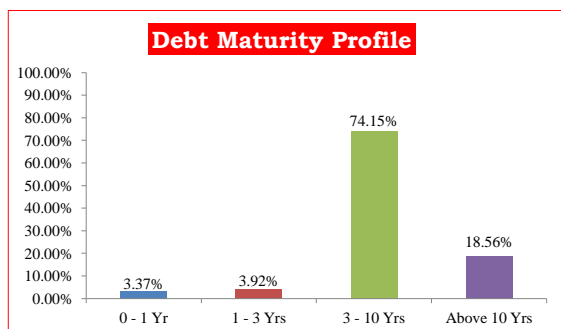
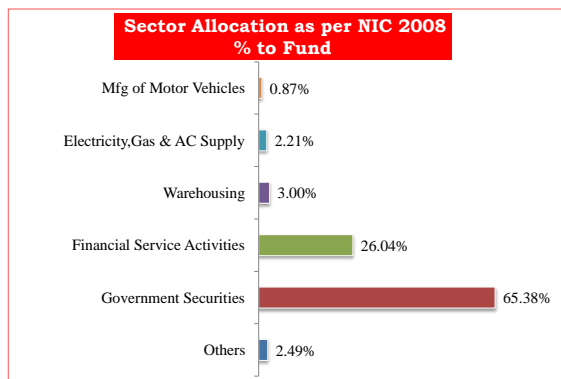
Debt Parameters	
Portfolio Yield (%)	5.94%
Avg Maturity (In Months)	88.31
Modified Duration (In Years)	4.73

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	35,819.00	914.53	36,733.53

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.81%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	97.51%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	1.68%



Secured Managed Fund - Pension Group as on August 31, 2021

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

SFIN Code	: ULGF03018/02/12SecureMgtF101
Inception Date	: 02 Jan 2004
NAV	: 74.137

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.64%	6.97%
10 Years	8.88%	8.68%
7 Years	8.94%	9.04%
5 Years	7.56%	7.90%
3 Years	9.66%	9.86%
2 Years	7.22%	8.19%
1 Year	5.33%	5.55%
6 Months	4.00%	4.15%
1 Month	0.98%	0.91%

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

Portfolio

Debentures / Bonds	% to Fund
State Bank of India	4.48%
Housing Development Finance Corporation Ltd	3.68%
IDFC First Bank Limited	3.51%
Sikka Ports And Terminals	2.78%
ICICI Bank Ltd	2.77%
Power Finance Corporation Ltd	2.25%
Bajaj Finance Ltd	1.83%
Mahindra & Mahindra Ltd	1.78%
National Bank For Agriculture & Rural Development	1.48%
LIC Housing Finance Ltd	1.47%
Others	4.27%
Total	30.29%

Government Securities	% to Fund
6.64% GOI Mat 16-Jun-2035	10.12%
6.79% GOI Mat 15-May-2027	7.67%
8.60% GOI Mat 02-Jun-2028	5.35%
5.63% GOI Mat 12-Apr-2026	5.28%
7.26% GOI Mat 14-Jan-2029	5.22%
GOI Floating Rate Bond Mat 22-Sep-2033	4.36%
7.17% GOI Mat 08-Jan-2028	4.15%
8.79% GOI Mat 08-Nov-2021	3.73%
6.67% GOI Mat 17-Dec-2050	3.64%
7.27% GOI Mat 08-Apr-2026	3.46%
Others	14.10%
Total	67.07%

Deposits, Money Mkt Securities and Net Current Assets.	2.65%
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Grand Total	100.00%
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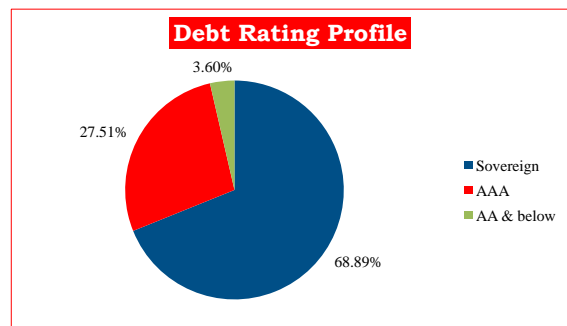
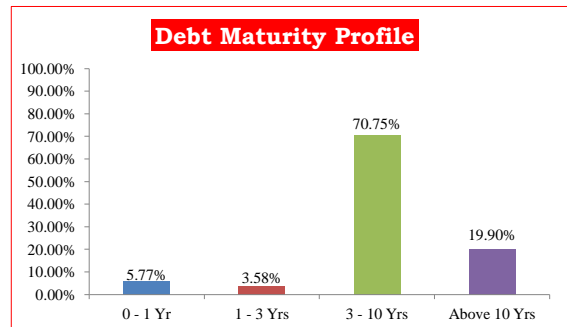
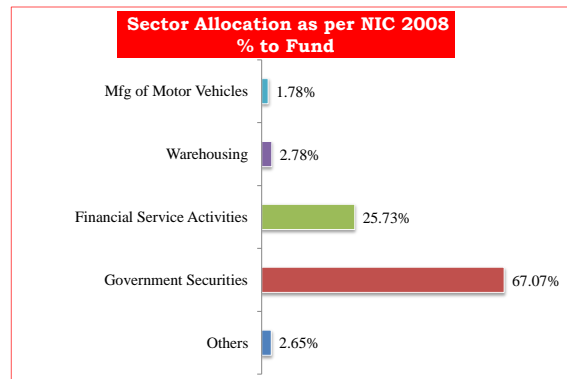
Debt Parameters	
Portfolio Yield (%)	5.87%
Avg Maturity (In Months)	87.61
Modified Duration (In Years)	4.68

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	8,168.76	221.99	8,390.75

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	1.08%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	97.35%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	1.56%



Stable Managed Fund - Old Group as on August 31, 2021

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

SFIN Code	: ULGF00620/06/07StableMgFd101
Inception Date	: 20 Jun 2007
NAV	: 66.2655

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.25%	7.60%
10 Years	6.80%	8.36%
7 Years	6.79%	7.84%
5 Years	6.30%	7.28%
3 Years	6.68%	7.30%
2 Years	5.66%	6.46%
1 Year	4.08%	4.92%
6 Months	2.52%	2.66%
1 Month	0.48%	0.45%

CRISIL Low Duration Debt Index

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

Portfolio

Debentures / Bonds	% to Fund
Reliance Industries Ltd	9.64%
National Thermal Power Corporation Ltd	9.58%
National Bank For Agriculture & Rural Development	7.22%
REC Limited	4.86%
Total	31.30%

Government Securities	% to Fund
8.80% Tamil Nadu SDL Mat 25-Oct-2022	45.82%
8.48% Karnataka SDL Mat 17 Oct 2022	19.60%
Total	65.42%

Deposits, Money Mkt Securities and Net Current Assets.	3.28%
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Grand Total	100.00%
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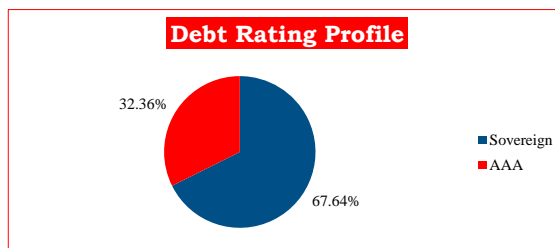
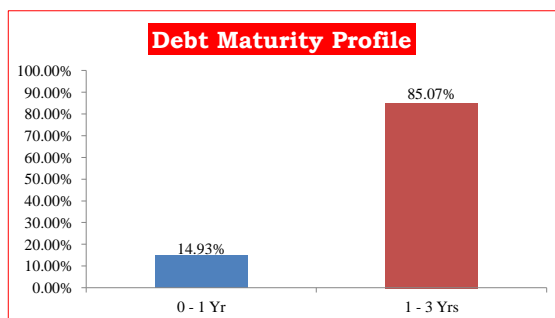
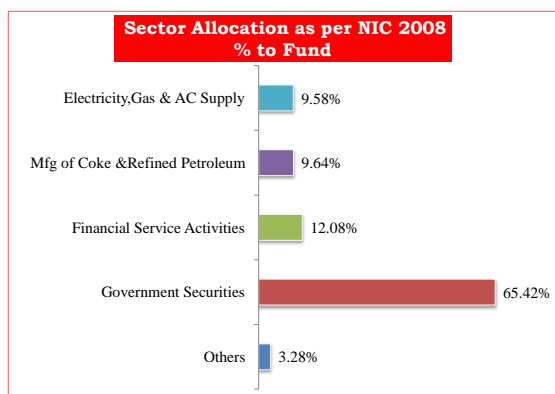
Debt Parameters	
Portfolio Yield (%)	4.04%
Avg Maturity (In Months)	12.92
Modified Duration (In Years)	1.00

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	413.97	14.06	428.03

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

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



Sovereign Fund - Life as on August 31, 2021

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

SFIN Code	: ULGF01620/06/07SovereignF101
Inception Date	: 20 Jun 2007
NAV	: 63.0329

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.69%	8.66%
10 Years	8.50%	9.17%
7 Years	8.96%	9.36%
5 Years	7.05%	8.32%
3 Years	10.03%	10.29%
2 Years	6.93%	8.20%
1 Year	5.06%	6.50%
6 Months	3.65%	4.39%
1 Month	1.04%	1.09%

Mi-BEX

Note: Returns over 1 year have been annualized.

Portfolio

Government Securities	% to Fund
8.32% GOI Mat 02-Aug-2032	37.17%
8.15% GOI Mat 24-Nov-2026	15.76%
7.88% GOI Mat 19-Mar-2030	9.34%
8.08% GOI Mat 02-Aug-2022	5.85%
8.60% GOI Mat 02-Jun-2028	4.66%
8.20% GOI Mat 15-Feb-2022	4.37%
7.37% GOI Mat 16-April-2023	4.19%
8.79% GOI Mat 08-Nov-2021	4.03%
7.59% GOI Mat 20-Mar-2029	2.77%
8.28% GOI Mat 21-Sep-2027	1.85%
Others	5.91%
Total	95.89%

Deposits, Money Mkt Securities and Net Current Assets.	4.11%
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Grand Total	100.00%
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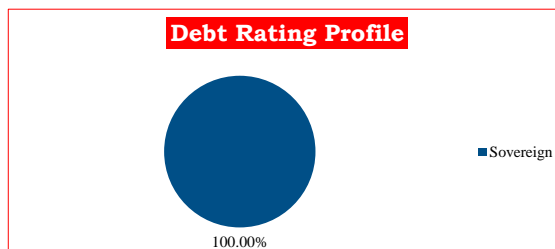
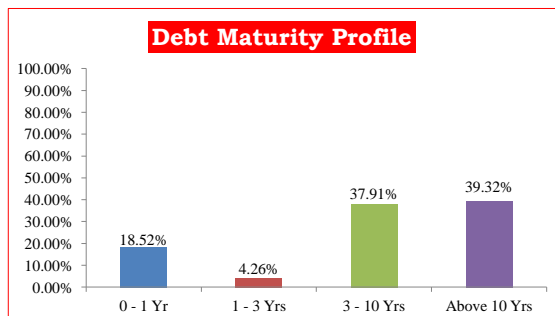
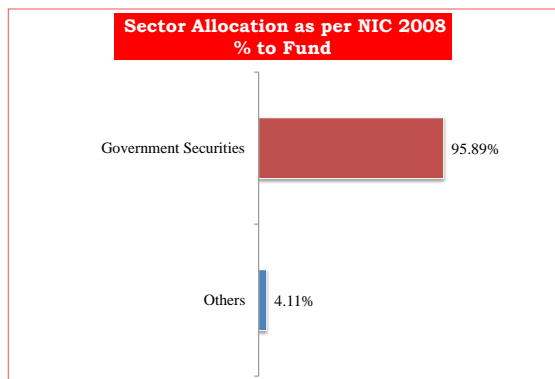
Debt Parameters	
Portfolio Yield (%)	5.76%
Avg Maturity (In Months)	86.20
Modified Duration (In Years)	5.00

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	336.33	14.42	350.75

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	2.51%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	95.89%
Corporate Bonds	0%	0.00%
Equity	0%	0.00%
Net Current Assets	-	1.60%



Sovereign Fund - Pension as on August 31, 2021

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

SFIN Code	: ULGF01520/06/07SovereignF101
Inception Date	: 20 Jun 2007
NAV	: 57.5634

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.00%	8.66%
10 Years	7.58%	9.17%
7 Years	7.56%	9.36%
5 Years	5.01%	8.32%
3 Years	6.39%	10.29%
2 Years	4.76%	8.20%
1 Year	3.03%	6.50%
6 Months	1.64%	4.39%
1 Month	0.34%	1.09%

M-BEX

Note: Returns over 1 year have been annualized.

Portfolio

Government Securities	% to Fund
8.20% GOI Mat 15-Feb-2022	78.02%
8.15% GOI Mat 24-Nov-2026	5.96%
8.79% GOI Mat 08-Nov-2021	4.44%
8.63% Tamil Nadu SDL Mat 09-Jan-2023	1.79%
7.37% GOI Mat 16-April-2023	1.78%
8.08% GOI Mat 02-Aug-2022	1.76%
6.35% Oil Bond Mat 23-Dec-2024	1.75%
Total	95.48%

Deposits, Money Mkt Securities and Net Current Assets. 4.52%

Grand Total 100.00%

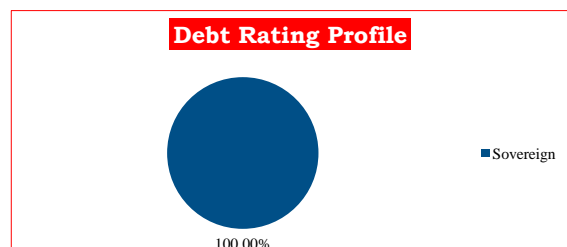
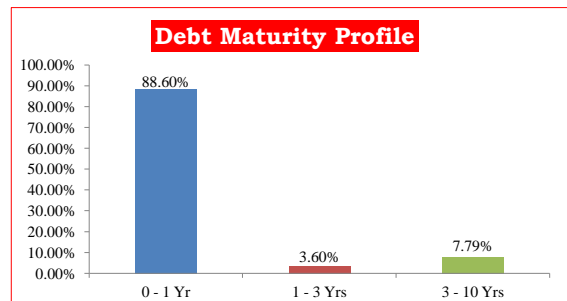
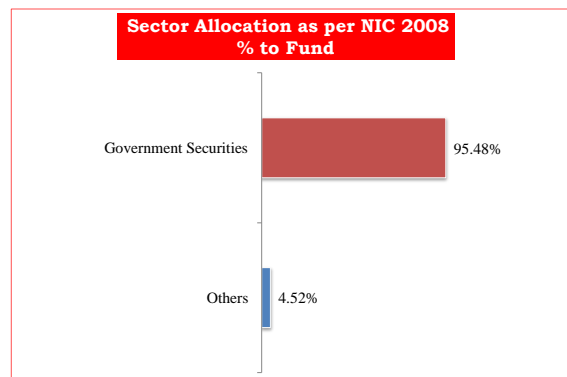
Debt Parameters	
Portfolio Yield (%)	3.68%
Avg Maturity (In Months)	9.79
Modified Duration (In Years)	0.73

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	0.28	0.01	0.30

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	3.39%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	95.48%
Corporate Bonds	0%	0.00%
Equity	0%	0.00%
Net Current Assets	-	1.14%



Stable Managed Fund - Life Group as on August 31, 2021

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

SFIN Code	: ULGF02825/02/12StableMgFd101
Inception Date	: 20 Jun 2007
NAV	: 68.4487

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.50%	7.60%
10 Years	7.22%	8.36%
7 Years	6.76%	7.84%
5 Years	6.28%	7.28%
3 Years	6.69%	7.30%
2 Years	5.65%	6.46%
1 Year	4.02%	4.92%
6 Months	2.48%	2.66%
1 Month	0.48%	0.45%

CRISIL Low Duration Debt Index

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

Portfolio

Debentures / Bonds	% to Fund
Power Grid Corporation of India Ltd	9.00%
Reliance Industries Ltd	8.50%
National Thermal Power Corporation Ltd	6.89%
National Bank For Agriculture & Rural Development	5.93%
Larsen & Toubro Ltd	3.18%
REC Limited	0.20%
Total	33.70%

Government Securities	% to Fund
8.80% Tamil Nadu SDL Mat 25-Oct-2022	45.26%
8.48% Karnataka SDL Mat 17 Oct 2022	16.11%
8.13% Oil Bond Mat 16-Oct-2021	0.19%
Total	61.56%

Deposits, Money Mkt Securities and Net Current Assets.	4.74%
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Grand Total	100.00%
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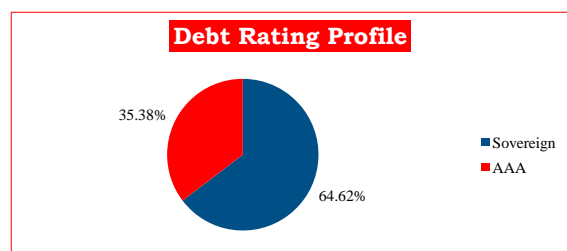
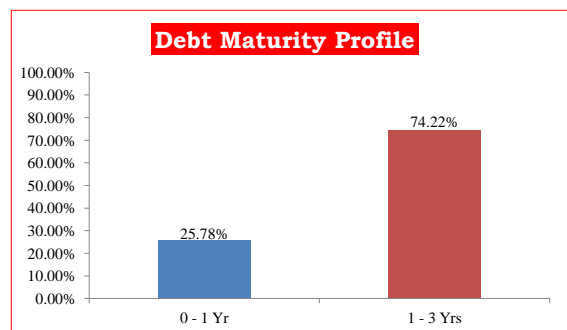
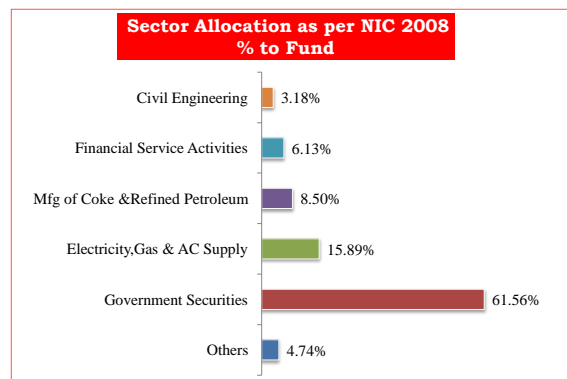
Debt Parameters	
Portfolio Yield (%)	4.00%
Avg Maturity (In Months)	12.36
Modified Duration (In Years)	0.96

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	4,961.19	247.11	5,208.30

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

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



Stable Managed Fund - Pension Group as on August 31, 2021

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

SFIN Code	: ULGF03518/02/12StableMgFd101
Inception Date	: 20 Jun 2007
NAV	: 68.4174

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.50%	7.60%
10 Years	7.21%	8.36%
7 Years	6.75%	7.84%
5 Years	6.25%	7.28%
3 Years	6.63%	7.30%
2 Years	5.59%	6.46%
1 Year	3.97%	4.92%
6 Months	2.37%	2.66%
1 Month	0.46%	0.45%

CRISIL Low Duration Debt Index

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

Portfolio

Debentures / Bonds	% to Fund
National Thermal Power Corporation Ltd	8.89%
Reliance Industries Ltd	8.42%
Ultratech Cement Ltd	7.61%
National Bank For Agriculture & Rural Development	4.47%
Bajaj Finance Ltd	2.56%
REC Limited	1.03%
Total	32.98%

Government Securities	% to Fund
8.80% Tamil Nadu SDL Mat 25-Oct-2022	45.19%
8.48% Karnataka SDL Mat 17 Oct 2022	15.59%
8.13% GOI Mat 21-Sep-2022	1.29%
8.20% GOI Mat 15-Feb-2022	0.76%
Total	62.83%

Deposits, Money Mkt Securities and Net Current Assets.	4.19%
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Grand Total	100.00%
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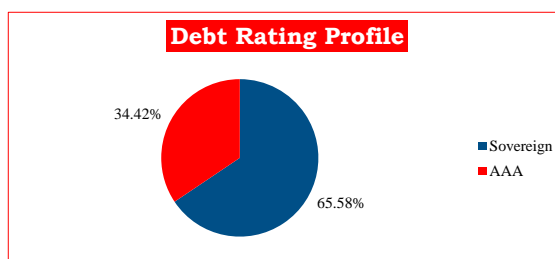
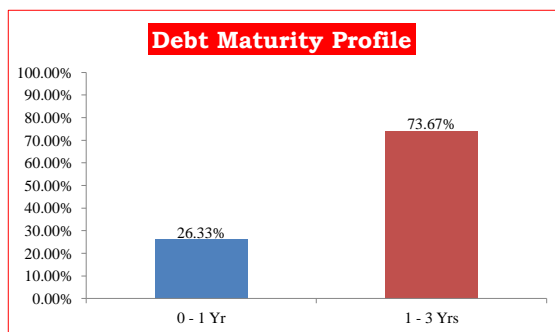
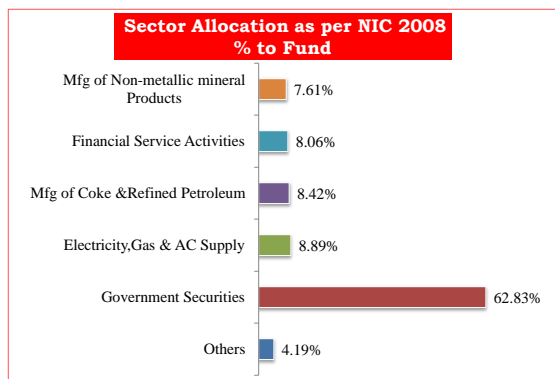
Debt Parameters	
Portfolio Yield (%)	4.00%
Avg Maturity (In Months)	11.90
Modified Duration (In Years)	0.92

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	7,732.80	337.91	8,070.72

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

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



Balanced Managed Fund - Life Group - II as on August 31, 2021

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

SFIN Code	: ULGF04020/02/12BalcedMFII101
Inception Date	: 20 Feb 2008
NAV	: 31.2131

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.40%	8.40%
10 Years	11.10%	10.68%
7 Years	10.73%	10.23%
5 Years	10.22%	10.65%
3 Years	11.11%	11.31%
2 Years	15.84%	15.70%
1 Year	23.47%	26.15%
6 Months	10.89%	10.39%
1 Month	4.09%	4.04%

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

Portfolio

Equity	% to Fund
HDFC Bank Limited	4.19%
Infosys Limited	3.93%
ICICI Bank Limited	3.87%
Reliance Industries Limited	3.28%
Axis Bank Limited	1.94%
Tata Consultancy Services Limited	1.75%
Hindustan Unilever Limited	1.73%
Kotak Mahindra Bank Limited	1.47%
Larsen & Toubro Limited	1.41%
Bharti Airtel Ltd	1.38%
Bajaj Finance Ltd	1.27%
State Bank of India	1.12%
UltraTech Cement Limited	0.89%
Maruti Suzuki India Ltd	0.87%
Asian Paints (India) Ltd	0.86%
HCL Technologies Limited	0.81%
ICICI Prudential IT ETF	0.79%
Tata Steel Limited	0.75%
Bajaj Finserv Ltd	0.73%
Mahindra & Mahindra Ltd.	0.68%
Tech Mahindra Limited	0.61%
ITC Limited	0.59%
Nestle India Limited	0.56%
Titan Company Limited	0.53%
Others	11.32%
Total	47.30%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	4.95%
Indian Railway Finance Corporation Ltd	2.94%
Power Grid Corporation of India Ltd	2.10%
State Bank of India	2.06%
National Bank For Agriculture & Rural Development	2.01%
Ultratech Cement Ltd	1.42%
NHPC Ltd	0.98%
REC Limited	0.96%
Mahindra and Mahindra Financial Services Ltd	0.93%
Sikka Ports And Terminals	0.85%
Others	5.31%
Total	24.51%

Government Securities	% to Fund
6.64% GOI Mat 16-Jun-2035	5.48%
7.17% GOI Mat 08-Jan-2028	4.41%
7.27% GOI Mat 08-Apr-2026	3.30%
6.45% GOI Mat 07-Oct-2029	2.88%
6.79% GOI Mat 15-May-2027	1.69%
GOI Floating Rate Bond Mat 22-Sep-2033	1.54%
6.67% GOI Mat 17-Dec-2050	1.12%
7.26% GOI Mat 14-Jan-2029	0.87%
7.20% Maharashtra SDL Mat 09-Aug-2027	0.77%
7.38% Karnataka SDL Mat 27-Sep-2027	0.57%
Others	2.60%
Total	25.23%

Deposits, Money Mkt Securities and Net Current Assets.	2.96%
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Grand Total	100.00%
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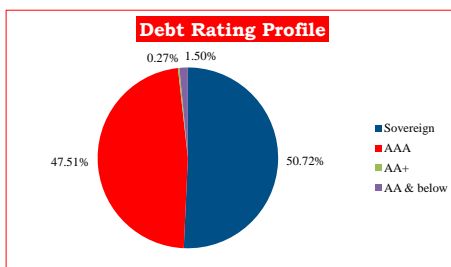
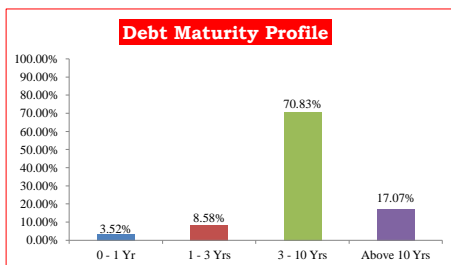
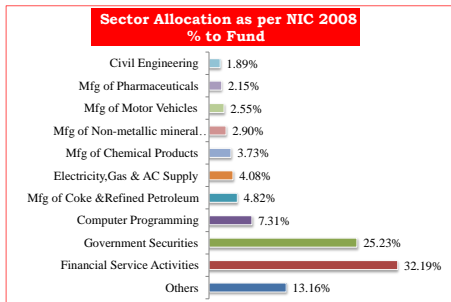
Debt Parameters	
Portfolio Yield (%)	5.93%
Avg Maturity (In Months)	82.71
Modified Duration (In Years)	4.58

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
15,186.62	15,966.70	950.72	32,104.04

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	-	13	25
Mr Abhishek Agarwa	-	-	8

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	1.78%
Public Deposits		
Govt. Securities	20% to 70%	49.73%
Corporate Bonds		
Equity	30% to 60%	47.30%
Net Current Assets	-	1.18%



Defensive Managed Fund - Life Group - II as on August 31, 2021

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

SFIN Code	: ULGF03920/02/12DefnsvFdII101
Inception Date	: 20 Feb 2008
NAV	: 31.2844

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.05%	8.17%
10 Years	9.72%	9.68%
7 Years	9.45%	9.63%
5 Years	8.76%	9.27%
3 Years	10.14%	10.59%
2 Years	11.76%	11.95%
1 Year	14.31%	15.85%
6 Months	7.32%	7.27%
1 Month	2.54%	2.47%

22.5% BSE -100 77.5% CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	2.18%
Infosys Limited	2.06%
ICICI Bank Limited	2.02%
Reliance Industries Limited	1.71%
Axis Bank Limited	1.02%
Tata Consultancy Services Limited	0.92%
Hindustan Unilever Limited	0.91%
Kotak Mahindra Bank Limited	0.77%
Larsen & Toubro Limited	0.73%
Bharti Airtel Ltd	0.73%
Bajaj Finance Ltd	0.67%
State Bank of India	0.58%
Others	10.52%
Total	24.82%

Debentures / Bonds	% to Fund
LIC Housing Finance Ltd	3.44%
Housing Development Finance Corporation Ltd	3.36%
Indian Railway Finance Corporation Ltd	3.29%
National Bank For Agriculture & Rural Development	2.53%
State Bank of India	2.37%
IDFC First Bank Limited	2.16%
National Highway Authority Of India	1.66%
National Thermal Power Corporation Ltd	1.61%
AXIS Bank Limited	1.60%
Power Grid Corporation of India Ltd	1.56%
Others	10.89%
Total	34.46%

Government Securities	% to Fund
6.64% GOI Mat 16-Jun-2035	8.63%
7.17% GOI Mat 08-Jan-2028	6.42%
7.27% GOI Mat 08-Apr-2026	4.55%
6.45% GOI Mat 07-Oct-2029	3.53%
6.79% GOI Mat 15-May-2027	2.40%
GOI Floating Rate Bond Mat 22-Sep-2033	2.19%
6.67% GOI Mat 17-Dec-2050	1.56%
7.26% GOI Mat 14-Jan-2029	1.24%
7.38% Karnataka SDL Mat 27-Sep-2027	1.21%
7.65% Karnataka SDL Mat 29 Nov 2027	0.76%
Others	4.21%
Total	36.70%

Deposits, Money Mkt Securities and Net Current Assets.	4.01%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	5.88%
Avg Maturity (In Months)	81.95
Modified Duration (In Years)	4.54

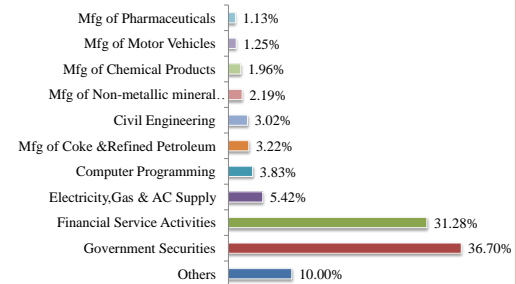
AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
37,853.30	108,540.30	6,122.31	152,515.91

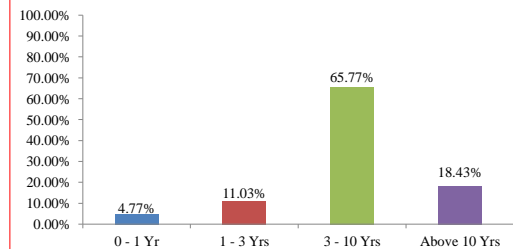
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	-	13	25
Mr Abbashek Agarwal	-	-	8

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	1.62%
Public Deposits		
Govt. Securities	50% to 85%	71.17%
Corporate Bonds		
Equity	15% to 30%	24.82%
Net Current Assets	-	2.39%

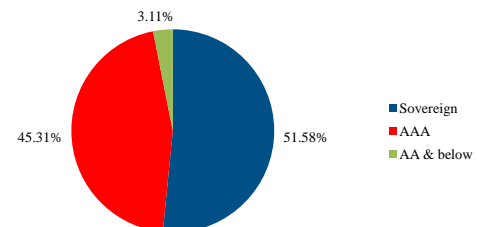
Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Debt Rating Profile



Liquid Fund - Life Group - II as on August 31, 2021

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

SFIN Code	: ULGF03620/02/12LiquidFdIII101
Inception Date	: 20 Feb 2008
NAV	: 23.8965

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.58%	7.11%
10 Years	6.05%	7.33%
7 Years	5.18%	6.68%
5 Years	4.44%	6.07%
3 Years	4.04%	5.49%
2 Years	3.34%	4.50%
1 Year	2.22%	3.64%
6 Months	1.11%	1.83%
1 Month	0.19%	0.31%

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

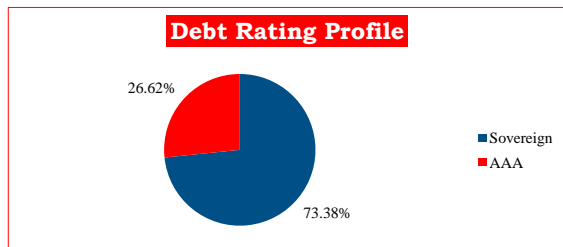
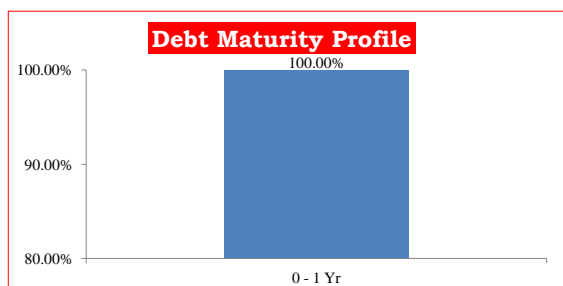
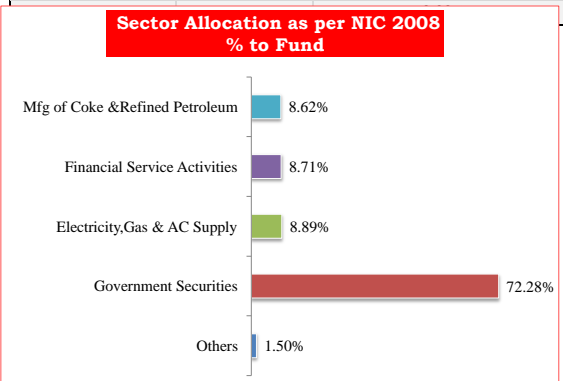
Portfolio Yield (%)	3.62%
Avg Maturity (In Months)	4.67
Modified Duration (In Years)	0.39

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	2,583.34	2,583.34

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

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



Secured Managed Fund - Life Group - II as on August 31, 2021

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	: 29.2988

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.23%	7.94%
10 Years	8.52%	8.68%
7 Years	8.51%	9.04%
5 Years	7.13%	7.90%
3 Years	9.15%	9.86%
2 Years	6.79%	8.19%
1 Year	4.86%	5.55%
6 Months	3.70%	4.15%
1 Month	0.94%	0.91%

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

Portfolio

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	4.56%
IDFC First Bank Limited	4.48%
State Bank of India	3.32%
Sikka Ports And Terminals	3.29%
Bajaj Finance Ltd	2.92%
Power Finance Corporation Ltd	2.77%
HDB Financial Services Ltd	1.68%
ICICI Bank Ltd	1.63%
Mahindra & Mahindra Ltd	1.32%
LIC Housing Finance Ltd	1.02%
Others	3.00%
Total	29.99%

Government Securities	% to Fund
6.64% GOI Mat 16-Jun-2035	9.87%
6.79% GOI Mat 15-May-2027	8.54%
7.26% GOI Mat 14-Jan-2029	6.11%
8.60% GOI Mat 02-Jun-2028	5.05%
5.63% GOI Mat 12-Apr-2026	5.01%
GOI Floating Rate Bond Mat 22-Sep-2033	4.35%
6.67% GOI Mat 17-Dec-2050	3.63%
7.59% GOI Mat 11-Jan-2026	3.27%
7.17% GOI Mat 08-Jan-2028	2.84%
7.27% GOI Mat 08-Apr-2026	2.80%
Others	12.24%
Total	63.71%

Deposits, Money Mkt Securities and Net Current Assets.	6.31%
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Grand Total	100.00%
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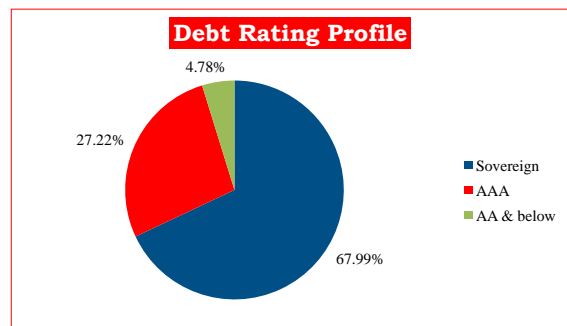
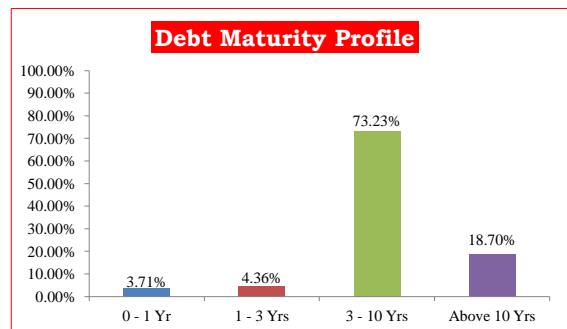
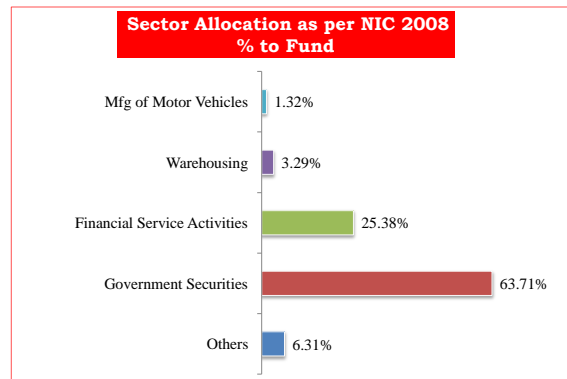
Debt Parameters	
Portfolio Yield (%)	5.95%
Avg Maturity (In Months)	89.37
Modified Duration (In Years)	4.78

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	98,429.00	6,624.45	105,053.45

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 25%	2.86%
Public Deposits		
Govt. Securities		
Corporate Bonds	75% to 100%	93.69%
Equity	0%	0.00%
Net Current Assets	-	3.45%



Stable Managed Fund - Life Group - II as on August 31, 2021

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

SFIN Code	: ULGF03720/02/12StableMFIII101
Inception Date	: 20 Feb 2008
NAV	: 24.6822

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.87%	7.58%
10 Years	6.74%	8.36%
7 Years	6.15%	7.84%
5 Years	5.67%	7.28%
3 Years	6.03%	7.30%
2 Years	4.96%	6.46%
1 Year	3.45%	4.92%
6 Months	2.17%	2.66%
1 Month	0.41%	0.45%

CRISIL Low Duration Debt Index

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

Portfolio

Debentures / Bonds	% to Fund
Reliance Industries Ltd	8.81%
REC Limited	7.77%
National Thermal Power Corporation Ltd	6.84%
Total	23.42%

Government Securities	% to Fund
8.80% Tamil Nadu SDL Mat 25-Oct-2022	37.63%
8.48% Karnataka SDL Mat 17 Oct 2022	18.47%
8.92% Tamil Nadu SDL Mat 08-Aug-2022	9.21%
6.84% GOI Mat 19-Dec-2022	6.34%
4.52% Tamil Nadu SDL Mat 03-Jun-2022	1.07%
Total	72.72%

Deposits, Money Mkt Securities and Net Current Assets.	3.86%
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Grand Total	100.00%
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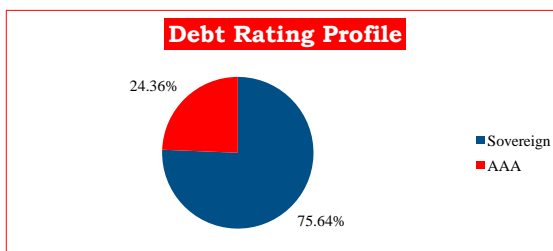
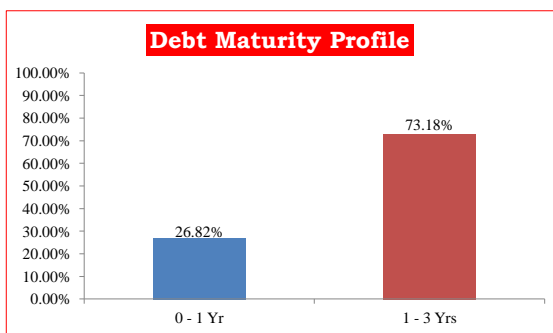
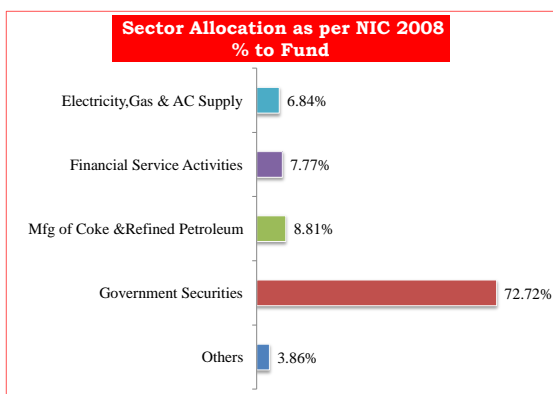
Debt Parameters	
Portfolio Yield (%)	4.00%
Avg Maturity (In Months)	12.70
Modified Duration (In Years)	0.99

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	3,602.91	144.57	3,747.47

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

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



Balanced Managed Fund - Pension Group - II as on August 31, 2021

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

SFIN Code	: ULGF04611/02/12BalncdMFII101
Inception Date	: 08 Oct 2008
NAV	: 42.2287

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	12.16%	10.66%
10 Years	11.18%	10.68%
7 Years	10.90%	10.23%
5 Years	10.59%	10.65%
3 Years	11.41%	11.31%
2 Years	16.17%	15.70%
1 Year	24.19%	26.15%
6 Months	10.80%	10.39%
1 Month	4.11%	4.04%

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

Portfolio

Equity	% to Fund
HDFC Bank Limited	4.24%
Infosys Limited	3.98%
ICICI Bank Limited	3.92%
Reliance Industries Limited	3.33%
Axis Bank Limited	1.97%
Tata Consultancy Services Limited	1.77%
Hindustan Unilever Limited	1.75%
Kotak Mahindra Bank Limited	1.49%
Larsen & Toubro Limited	1.43%
Bharti Airtel Ltd	1.40%
Bajaj Finance Ltd	1.29%
State Bank of India	1.13%
UltraTech Cement Limited	0.91%
Asian Paints (India) Ltd	0.87%
Maruti Suzuki India Ltd	0.87%
HCL Technologies Limited	0.82%
ICICI Prudential IT ETF	0.79%
Tata Steel Limited	0.77%
Bajaj Finserv Ltd	0.72%
Mahindra & Mahindra Ltd.	0.69%
Tech Mahindra Limited	0.62%
ITC Limited	0.59%
Nestle India Limited	0.57%
Titan Company Limited	0.53%
Dr Reddys Laboratories Limited	0.51%
IndusInd Bank Limited	0.50%
Others	10.46%
Total	47.91%

Debentures / Bonds	% to Fund
Power Finance Corporation Ltd	5.30%
Indian Railway Finance Corporation Ltd	3.43%
State Bank of India	3.36%
Housing Development Finance Corporation Ltd	1.83%
Reliance Industries Ltd	1.69%
National Highway Authority Of India	1.68%
LIC Housing Finance Ltd	1.67%
Sikka Ports And Terminals	1.66%
National Bank For Agriculture & Rural Development	1.58%
Britannia Industries Ltd	0.002%
Total	22.21%

Government Securities	% to Fund
6.64% GOI Mat 16-Jun-2035	5.74%
7.27% GOI Mat 08-Apr-2026	2.95%
7.26% GOI Mat 14-Jan-2029	2.65%
7.38% Karnataka SDL Mat 27-Sep-2027	2.04%
6.45% GOI Mat 07-Oct-2029	1.88%
7.59% GOI Mat 20-Mar-2029	1.74%
6.79% GOI Mat 15-May-2027	1.64%
GOI Floating Rate Bond Mat 22-Sep-2033	1.48%
6.67% GOI Mat 17-Dec-2050	0.76%
8.00% Oil Bond Mat 23-Mar-2026	0.69%
Others	3.06%
Total	24.64%

Deposits, Money Mkt Securities and Net Current Assets.	5.24%
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Grand Total	100.00%
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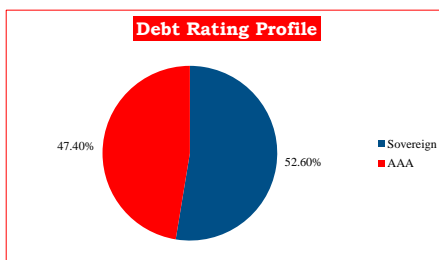
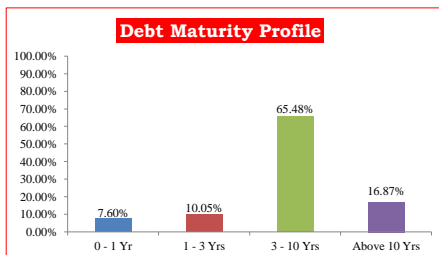
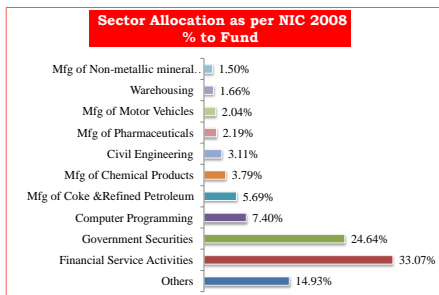
Debt Parameters	
Portfolio Yield (%)	5.74%
Avg Maturity (In Months)	77.24
Modified Duration (In Years)	4.33

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
296.88	290.29	32.46	619.63

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	-	13	25
Mr Abhishek Agarwa	-	-	8

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	3.85%
Public Deposits		
Govt. Securities	20% to 70%	46.85%
Corporate Bonds	30% to 60%	47.91%
Equity		
Net Current Assets	-	1.38%



Defensive Managed Fund - Pension Group - II as on August 31, 2021

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

SFIN Code	: ULGF04511/02/12DefnsvFdlII101
Inception Date	: 08 Oct 2008
NAV	: 33.9601

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	10.04%	9.50%
10 Years	9.68%	9.68%
7 Years	9.46%	9.63%
5 Years	8.80%	9.27%
3 Years	10.25%	10.59%
2 Years	11.87%	11.95%
1 Year	14.56%	15.85%
6 Months	7.56%	7.27%
1 Month	2.60%	2.47%

22.5% BSE -100 77.5% CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	2.27%
Infosys Limited	2.13%
ICICI Bank Limited	2.10%
Reliance Industries Limited	1.78%
Axis Bank Limited	1.05%
Tata Consultancy Services Limited	0.95%
Hindustan Unilever Limited	0.94%
Kotak Mahindra Bank Limited	0.78%
Larsen & Toubro Limited	0.77%
Bharti Airtel Ltd	0.74%
Bajaj Finance Ltd	0.69%
State Bank of India	0.61%
Others	10.84%
Total	25.65%

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	5.68%
State Bank of India	3.30%
Bajaj Finance Ltd	2.74%
Indian Railway Finance Corporation Ltd	2.54%
National Bank For Agriculture & Rural Development	1.77%
Export and Import Bank of India	1.67%
Sikka Ports And Terminals	1.56%
Power Grid Corporation of India Ltd	1.52%
AXIS Bank Limited	1.47%
Mahindra and Mahindra Financial Services Ltd	1.31%
Others	10.32%
Total	33.88%

Government Securities	% to Fund
6.64% GOI Mat 16-Jun-2035	8.46%
7.17% GOI Mat 08-Jan-2028	6.16%
7.27% GOI Mat 08-Apr-2026	4.10%
6.45% GOI Mat 07-Oct-2029	3.28%
6.79% GOI Mat 15-May-2027	2.42%
GOI Floating Rate Bond Mat 22-Sep-2033	2.23%
6.67% GOI Mat 17-Dec-2050	1.58%
7.26% GOI Mat 14-Jan-2029	1.35%
7.20% Maharashtra SDL Mat 09-Aug-2027	1.22%
7.65% Karnataka SDL Mat 29 Nov 2027	1.11%
Others	5.29%
Total	37.22%

Deposits, Money Mkt Securities and Net Current Assets.	3.26%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	5.90%
Avg Maturity (In Months)	82.90
Modified Duration (In Years)	4.58

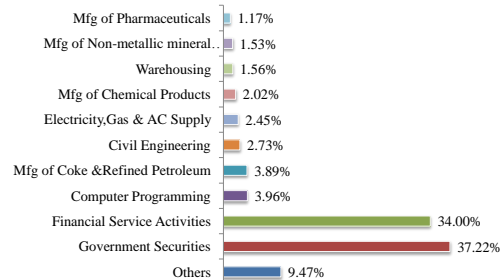
AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
7,117.54	19,730.09	903.89	27,751.51

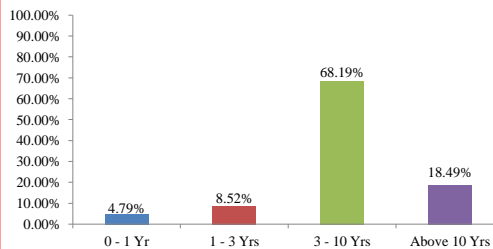
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	-	13	25
Mr Abhishek Agarwal	-	-	8

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	1.72%
Public Deposits		
Govt. Securities	50% to 85%	71.10%
Corporate Bonds		
Equity	15% to 30%	25.65%
Net Current Assets	-	1.54%

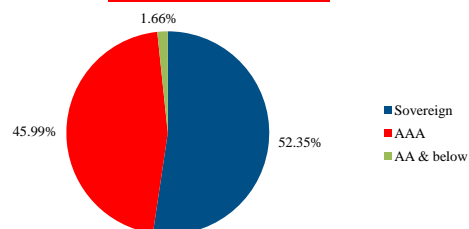
Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Debt Rating Profile



Liquid Fund - Pension Group - II as on August 31, 2021

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

SFIN Code	: ULGF04311/02/12LiquidFdIII101
Inception Date	: 08 Oct 2008
NAV	: 22.5019

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.47%	7.06%
10 Years	5.99%	7.33%
7 Years	5.10%	6.68%
5 Years	4.38%	6.07%
3 Years	3.96%	5.49%
2 Years	3.27%	4.50%
1 Year	2.18%	3.64%
6 Months	1.08%	1.83%
1 Month	0.19%	0.31%

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

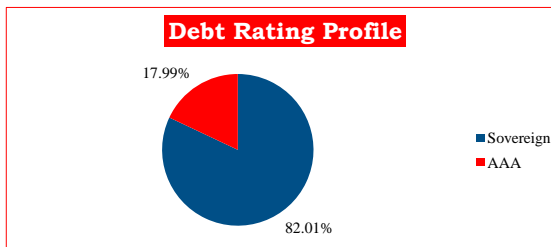
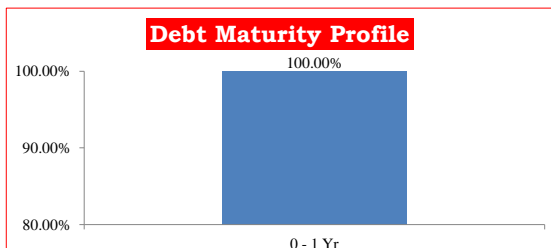
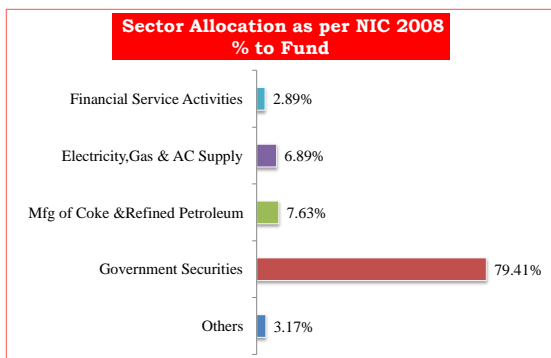
Portfolio Yield (%)	3.57%
Avg Maturity (In Months)	4.53
Modified Duration (In Years)	0.38

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	1,014.47	1,014.47

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

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



Secure Managed Fund - Pension Group - II as on August 31, 2021

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	: 28.8871

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.49%	8.35%
10 Years	8.50%	8.68%
7 Years	8.50%	9.04%
5 Years	7.11%	7.90%
3 Years	9.12%	9.86%
2 Years	6.76%	8.19%
1 Year	4.79%	5.55%
6 Months	3.74%	4.15%
1 Month	0.91%	0.91%

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

Portfolio

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	5.10%
State Bank of India	3.88%
Sikka Ports And Terminals	3.30%
Power Finance Corporation Ltd	2.71%
IDFC First Bank Limited	2.60%
Bajaj Finance Ltd	2.27%
REC Limited	2.19%
HDB Financial Services Ltd	1.51%
Mahindra and Mahindra Financial Services Ltd	1.16%
ICICI Bank Ltd	1.14%
Others	2.61%
Total	28.47%

Government Securities	% to Fund
6.64% GOI Mat 16-Jun-2035	9.57%
6.79% GOI Mat 15-May-2027	7.50%
5.63% GOI Mat 12-Apr-2026	6.44%
8.60% GOI Mat 02-Jun-2028	5.27%
7.26% GOI Mat 14-Jan-2029	4.66%
GOI Floating Rate Bond Mat 22-Sep-2033	4.33%
7.27% GOI Mat 08-Apr-2026	4.18%
6.67% GOI Mat 17-Dec-2050	3.63%
6.97% GOI Mat 06-Sep-2026	3.56%
7.59% GOI Mat 11-Jan-2026	3.19%
Others	13.33%
Total	65.65%

Deposits, Money Mkt Securities and Net Current Assets.	5.88%
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Grand Total	100.00%
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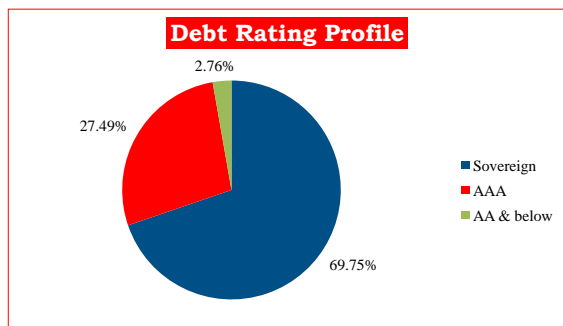
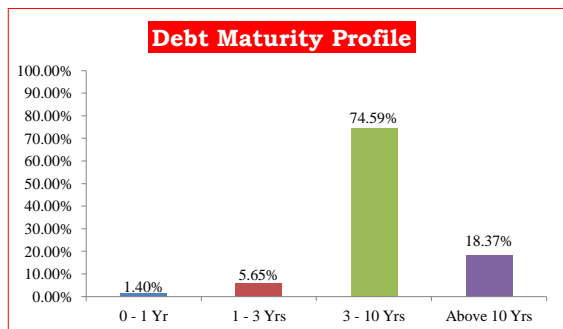
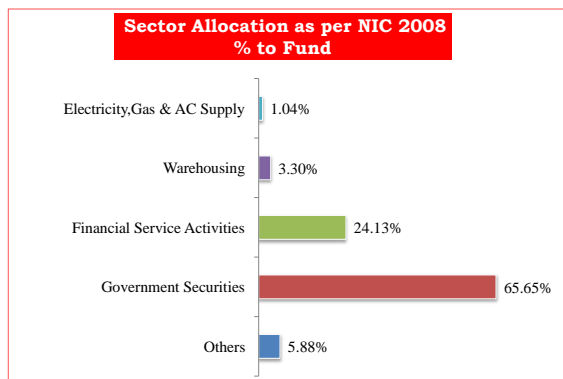
Debt Parameters	
Portfolio Yield (%)	5.98%
Avg Maturity (In Months)	90.20
Modified Duration (In Years)	4.84

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	7,879.78	492.42	8,372.20

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 25%	1.34%
Public Deposits		
Govt. Securities	75% to 100%	94.12%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	4.55%



Stable Managed Fund - Pension Group - II as on August 31, 2021

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

SFIN Code	: ULGF04811/02/12StableMFIII101
Inception Date	: 08 Oct 2008
NAV	: 23.6043

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.87%	7.60%
10 Years	6.75%	8.36%
7 Years	6.15%	7.84%
5 Years	5.70%	7.28%
3 Years	6.07%	7.30%
2 Years	5.02%	6.46%
1 Year	3.47%	4.92%
6 Months	2.19%	2.66%
1 Month	0.41%	0.45%

CRISIL Low Duration Debt Index

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

Portfolio

Debentures / Bonds	% to Fund
Reliance Industries Ltd	8.31%
National Bank For Agriculture & Rural Development	7.97%
National Thermal Power Corporation Ltd	7.94%
REC Limited	6.42%
Total	30.64%

Government Securities	% to Fund
8.80% Tamil Nadu SDL Mat 25-Oct-2022	21.74%
8.48% Karnataka SDL Mat 17 Oct 2022	15.59%
4.52% Tamil Nadu SDL Mat 03-Jun-2022	8.10%
8.92% Tamil Nadu SDL Mat 08-Aug-2022	7.78%
6.84% GOI Mat 19-Dec-2022	4.76%
8.63% Tamil Nadu SDL Mat 09-Jan-2023	4.26%
7.42% Maharashtra SDL Mat 11-May-2022	2.60%
8.13% Oil Bond Mat 16-Oct-2021	1.56%
Total	66.39%

Deposits, Money Mkt Securities and Net Current Assets.	2.97%
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Grand Total	100.00%
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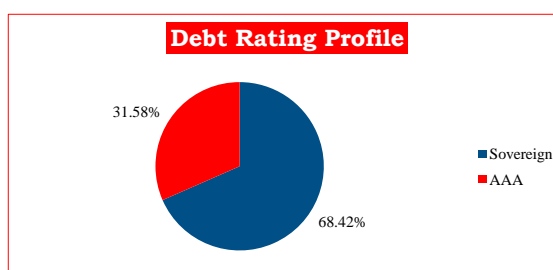
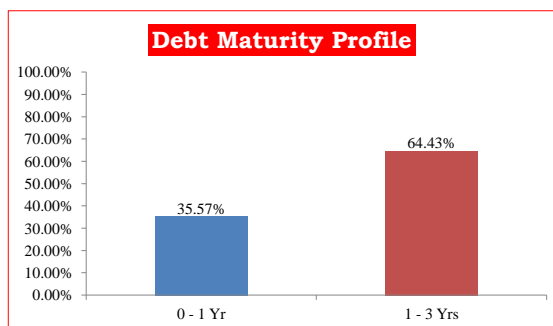
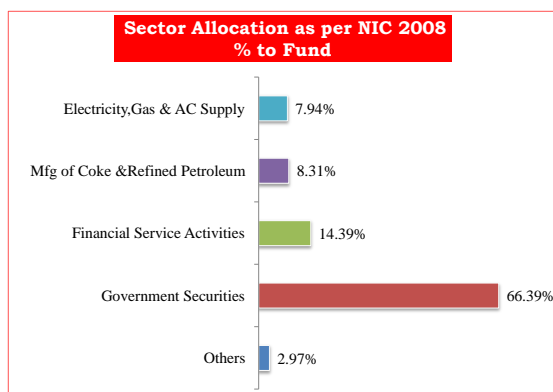
Debt Parameters	
Portfolio Yield (%)	3.99%
Avg Maturity (In Months)	12.13
Modified Duration (In Years)	0.94

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	3,131.90	95.94	3,227.84

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

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



Balanced Managed Fund - Defined Benefit Group as on August 31, 2021

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

SFIN Code	: ULGF01128/03/05BalancedMF101
Inception Date	: 28 Mar 2005
NAV	: 144.1801

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	12.92%	10.39%
10 Years	11.85%	10.68%
7 Years	11.66%	10.23%
5 Years	11.41%	10.65%
3 Years	12.36%	11.31%
2 Years	17.40%	15.70%
1 Year	24.57%	26.15%
6 Months	10.55%	10.39%
1 Month	3.84%	4.04%

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

Portfolio

Equity	% to Fund
Infosys Limited	3.85%
HDFC Bank Limited	3.82%
Reliance Industries Limited	3.35%
ICICI Bank Limited	2.88%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	2.23%
Hindustan Unilever Limited	1.72%
Tata Consultancy Services Limited	1.67%
Bharti Airtel Ltd	1.47%
Nippon India ETF Bank Bees	1.39%
Larsen & Toubro Limited	1.25%
Axis Bank Limited	1.12%
Kotak Mahindra Bank Limited	1.05%
ICICI Prudential Private Banks ETF	1.01%
Bajaj Finance Ltd	0.96%
ITC Limited	0.92%
Asian Paints (India) Ltd	0.84%
UltraTech Cement Limited	0.80%
Mahindra & Mahindra Ltd.	0.78%
Maruti Suzuki India Ltd	0.70%
ICICI Prudential IT ETF	0.67%
Tata Steel Limited	0.64%
Dr Reddys Laboratories Limited	0.54%
HCL Technologies Limited	0.53%
Nestle India Limited	0.51%
Others	12.99%
Total	47.68%

Debentures / Bonds	% to Fund
Power Grid Corporation of India Ltd	5.69%
Nuclear Power Corporation of India Ltd	4.17%
State Bank of India	4.05%
Power Finance Corporation Ltd	2.78%
Sikka Ports And Terminals	2.69%
LIC Housing Finance Ltd	1.36%
Britannia Industries Ltd	0.00%
Total	20.74%

Government Securities	% to Fund
7.40% GOI Mat 09-Sep-2035	5.54%
7.59% GOI Mat 20-Mar-2029	4.75%
7.37% GOI Mat 16-April-2023	4.12%
7.72% GOI Mat 25-May-2025	4.07%
7.42% Maharashtra SDL Mat 11-May-2022	3.22%
8.15% GOI Mat 24-Nov-2026	1.34%
8.79% GOI Mat 08-Nov-2021	1.27%
6.45% GOI Mat 07-Oct-2029	0.89%
7.16% GOI Mat 20-May-2023	0.26%
7.26% GOI Mat 14-Jan-2029	0.04%
Total	25.50%

Deposits, Money Mkt Securities and Net Current Assets.	6.08%
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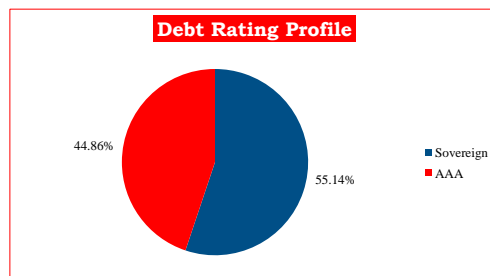
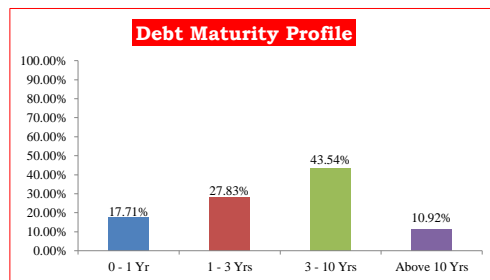
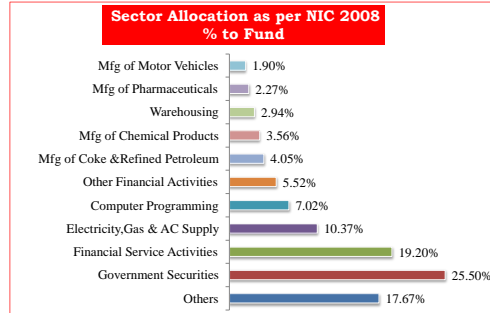
Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	5.22%
Avg Maturity (In Months)	56.65
Modified Duration (In Years)	3.44

AUM (₹ in Lakhs)			
Equity	Debt	MMI & Others	Total
379.41	367.93	48.38	795.72

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	-	13	25
Mr Shailesh Dhamankar	3	-	10

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	4.50%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	46.24%
Corporate Bonds		
Equity	30% to 60%	47.68%
Net Current Assets	-	1.58%



Defensive Managed Fund - Defined Benefit Group as on August 31, 2021

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

SFIN Code	: ULGF01028/03/05DefensiveF101
Inception Date	: 28 Mar 2005
NAV	: 100.5456

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	10.39%	8.92%
10 Years	10.16%	9.68%
7 Years	10.19%	9.63%
5 Years	9.89%	9.27%
3 Years	10.47%	10.59%
2 Years	12.90%	11.95%
1 Year	15.50%	15.85%
6 Months	7.80%	7.27%
1 Month	2.65%	2.47%

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

Portfolio

Equity	% to Fund
HDFC Bank Limited	2.60%
Infosys Limited	2.30%
ICICI Bank Limited	2.30%
Reliance Industries Limited	2.23%
Bajaj Finance Ltd	1.27%
Tata Consultancy Services Limited	1.24%
Axis Bank Limited	1.14%
Kotak Mahindra Bank Limited	1.12%
Hindustan Unilever Limited	0.86%
Larsen & Toubro Limited	0.84%
Bharti Airtel Ltd	0.71%
Mahindra & Mahindra Ltd.	0.63%
Tata Steel Limited	0.61%
Asian Paints (India) Ltd	0.54%
ITC Limited	0.53%
Others	6.14%
Total	25.08%

Debentures / Bonds	% to Fund
LIC Housing Finance Ltd	5.57%
Reliance Industries Ltd	5.55%
National Highway Authority Of India	5.52%
National Thermal Power Corporation Ltd	4.32%
International Finance Corporation	1.80%
Britannia Industries Ltd	0.00%
Total	22.76%

Government Securities	% to Fund
7.72% GOI Mat 25-May-2025	11.32%
8.17% GOI Mat 01-Dec-2044	5.97%
7.40% GOI Mat 09-Sep-2035	4.52%
8.79% GOI Mat 08-Nov-2021	4.28%
6.79% GOI Mat 26-Dec-2029	3.99%
6.45% GOI Mat 07-Oct-2029	3.75%
7.26% GOI Mat 14-Jan-2029	3.36%
7.59% GOI Mat 20-Mar-2029	3.15%
8.02% Tamil Nadu Uday Mat 22-Mar-2025	1.28%
7.91% Tamil Nadu Uday Mat 22-Mar-2024	1.27%
Others	3.78%
Total	46.67%

Deposits, Money Mkt Securities and Net Current Assets.	5.49%
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Grand Total	100.00%
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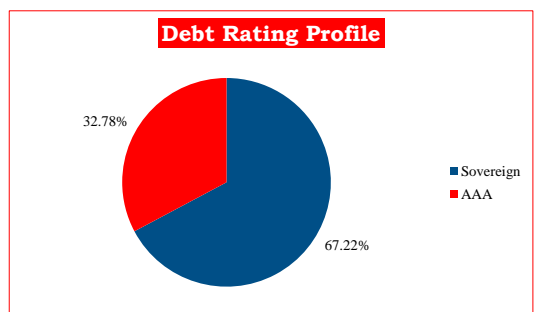
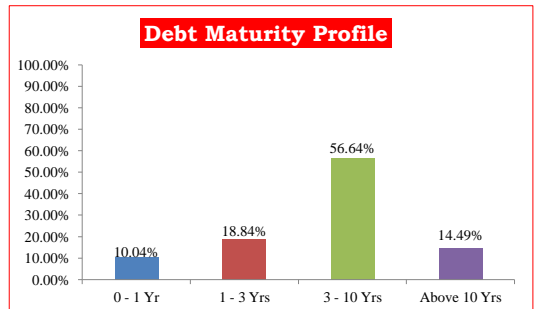
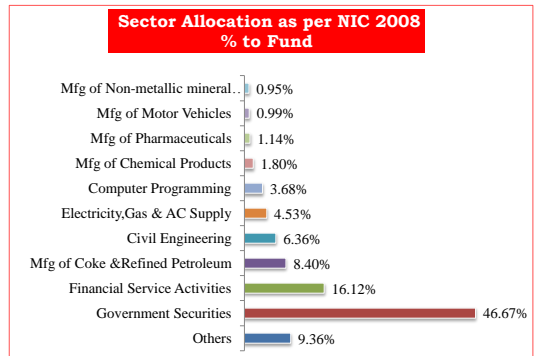
Debt Parameters	
Portfolio Yield (%)	5.55%
Avg Maturity (In Months)	77.79
Modified Duration (In Years)	4.30

AUM (in Lakhs)

Equity	Debt	MMT & Others	Total
47.39	131.19	10.38	188.96

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	2.99%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	69.43%
Equity	15% to 30%	25.08%
Net Current Assets	-	2.50%



Secured Managed Fund - Defined Benefit Group as on August 31, 2021

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	: 158.0156

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	13.38%	7.46%
10 Years	7.40%	8.68%
7 Years	9.49%	9.04%
5 Years	5.93%	7.90%
3 Years	7.16%	9.86%
2 Years	5.56%	8.19%
1 Year	4.35%	5.55%
6 Months	3.44%	4.15%
1 Month	1.04%	0.91%

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

Portfolio

Government Securities	% to Fund
7.26% GOI Mat 14-Jan-2029	31.12%
5.77% GOI Mat 03-AUG-2030	21.51%
8.79% GOI Mat 08-Nov-2021	21.48%
7.59% GOI Mat 20-Mar-2029	20.40%
9.20% GOI Mat 30-Sep-2030	2.28%
Total	96.79%

Deposits, Money Mkt Securities and Net Current Assets.	3.21%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	5.57%
Avg Maturity (In Months)	73.65
Modified Duration (In Years)	4.65

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	10.01	0.33	10.34

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	1.06%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	96.79%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	2.15%

