August 2025

Asset Allocation Fund

Fund Objective

To realize a level of total income, including current income and capital appreciation, which is consistent with reasonable investment risk. The investment strategy will involve a flexible policy for allocating assets among equities, bonds and cash.

Portfolio Allocation

	Stated (%)	Actual (%)
Equity	0 - 100	67.09
Debt and Money market instruments	0 - 100	31.15
Net Current Assets#		1.76
Total		**100.00**

#Net current asset represents net of receivables and payables for investments held.

Portfolio

Company/Issuer	Exposure (%)
Equity	**67.09%**
ICICI Bank Ltd	8.00%
HDFC Bank Ltd	6.61%
Reliance Industries Ltd	5.01%
Infosys Ltd	4.52%
Bharti Airtel Ltd	3.53%
ITC Ltd	2.50%
Axis Bank Ltd	2.44%
Larsen & Toubro Ltd	2.32%
Kotak Mahindra Bank Ltd	2.09%
Maruti Suzuki India Ltd	2.04%
Others	28.03%
Corporate Bond	**13.85%**
6.80% NHB TAXABLE BOND NCD (U) (MD 02/04/2032)	4.30%
7.73% LICHF Ltd. NCD Tr. 439 (S) PUT (MD 22/03/2034)	2.72%
7.74% LIC Housing Finance Ltd NCD Tr.448 (S)(MD 22/10/2027)	1.78%
7.29% National Housing Bank NCD (U) (MD 04/07/2031)	1.77%
10.63% IOT NCD Series IV-STRIP-6 (S) (MD 20/09/2028)	0.90%
7.58% LIC Housing Finance Ltd. Tr.454 Put(S)(MD 23/03/2035)	0.72%
8.45% Bajaj Finance Ltd. NCD (U)(MD 29/09/2026)	0.48%
8.75% Bajaj Finance Ltd. NCD (U)(MD 14/08/2026)	0.46%
7.83% SIDBI NCD (MD 24/11/2028)	0.36%
7.75% SIDBI NCD Series VII (U) (MD 10/06/2027)	0.36%
Sovereign	**15.96%**
7.14% Madhya Pradesh SDL (MD 19/03/2032)	8.83%
6.90% GOI (MD 15/04/2065)	2.51%
7.25% GOI (MD 12/06/2063)	1.91%
7.70% Karnataka SDL (MD 08/11/2033)	1.72%
6.33% GOI (MD 05/05/2035)	0.52%
7.54% GOI (MD 23/05/2036)	0.39%
6.97% Karnataka SDL (MD 26/02/2028)	0.09%
7.34% GOI (MD 22/04/2064)	0.01%
Money Market, Deposits & Other	**3.10%**
Total	**100.00%**

Fund Details

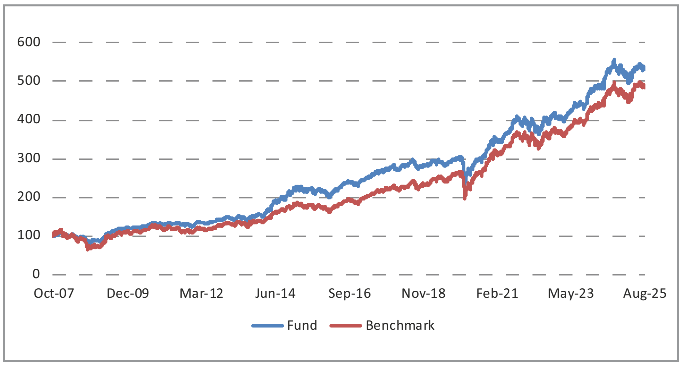
Description		
SFIN Number	ULIF04528/09/07ASSETALLOC116	
Launch Date	01-Oct-07	
Face Value	10	
Risk Profile	High	
Benchmark	CRISIL Balanced Fund – Aggressive Index	
Fund Manager Name	Abhay Moghe, Lakshman Chettiar	
Number of funds managed by fund manager:	Abhay Moghe	Lakshman Chettiar
Equity	20	-
Debt	-	10
Hybrid	12	13
NAV as on 29-August-2025	53.1096	
AUM (Rs. Cr)*	570.76	
Equity (Rs. Cr)	382.90	
Debt (Rs. Cr)	177.81	
Net current asset (Rs. Cr)	10.05	

*AUM is excluding the last day unitisation.

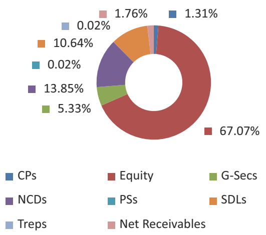
Quantitative Indicators

Modified Duration in Years	5.61
Average Maturity in Years	9.88
Yield to Maturity in %	7.06

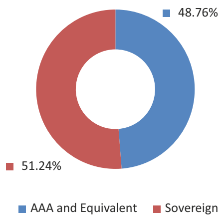
Growth of Rs. 100



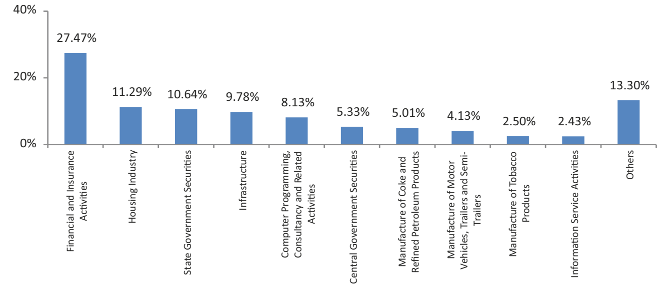
Asset Class



Rating Profile



Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-1.04%	7.12%	-1.94%	10.22%	9.52%	7.97%	12.22%	8.61%	9.41%	9.76%
Benchmark	-1.27%	7.96%	-0.13%	10.87%	9.84%	8.22%	12.87%	10.36%	10.70%	9.18%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR), Past performance is not indicative of future performance

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