July 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	65.78
Debt and Money market instruments	0 - 100	33.17
Net Current Assets#		1.05
Total		**100.00**

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

Portfolio

Company/Issuer	Exposure (%)
Equity	**65.78%**
ICICI Bank Ltd	8.99%
HDFC Bank Ltd	6.87%
Reliance Industries Ltd	5.03%
Infosys Ltd	4.55%
Bharti Airtel Ltd	3.51%
ITC Ltd	2.46%
Larsen & Toubro Ltd	2.30%
Kotak Mahindra Bank Ltd	2.07%
Bajaj Finance Limited	1.89%
Tech Mahindra Ltd	1.78%
Others	26.35%
Corporate Bond	**13.83%**
6.80% NHB TAXABLE BOND NCD (U) (MD 02/04/2032)	4.24%
7.73% LICHF Ltd. NCD Tr. 439 (S) PUT (MD 22/03/2034)	2.68%
7.74% LIC Housing Finance Ltd NCD Tr.448 (S)(MD 22/10/2027)	1.75%
7.29% National Housing Bank NCD (U) (MD 04/07/2031)	1.75%
10.63% IOT NCD Series IV-STRIP-6 (S) (MD 20/09/2028)	0.88%
7.58% LIC Housing Finance Ltd. Tr.454 Put(S)(MD 23/03/2035)	0.71%
8.45% Bajaj Finance Ltd. NCD (U)(MD 29/09/2026)	0.47%
8.75% Bajaj Finance Ltd. NCD (U)(MD 14/08/2026)	0.46%
7.83% SIDBI NCD (MD 24/11/2028)	0.35%
7.75% SIDBI NCD Series VII (U) (MD 10/06/2027)	0.35%
Others	0.17%
Sovereign	**17.61%**
7.14% Madhya Pradesh SDL (MD 19/03/2032)	9.55%
6.90% GOI (MD 15/04/2065)	2.63%
7.25% GOI (MD 12/06/2063)	1.94%
7.70% Karnataka SDL (MD 08/11/2033)	1.72%
7.34% GOI (MD 22/04/2064)	0.93%
7.54% GOI (MD 23/05/2036)	0.39%
7.18% GOI (MD 14/08/2033)	0.36%
6.97% Karnataka SDL (MD 26/02/2028)	0.09%
Money Market, Deposits & Other	**2.78%**
Total	**100.00%**

Fund Details

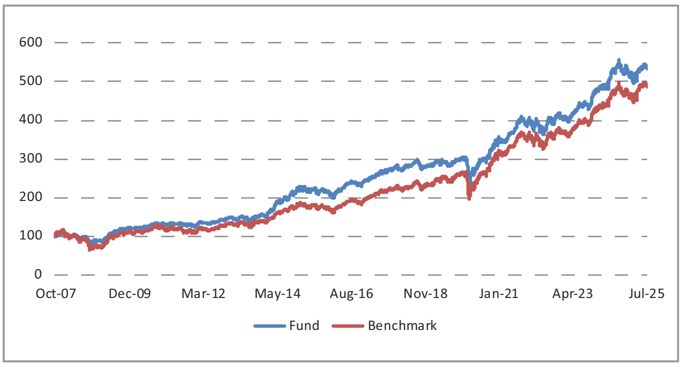
Description		
SFIN Number	ULIF04528/09/07ASSETALLOC116	
Launch Date	01-Oct-07	
Face Value	10	
Risk Profile	High	
Benchmark	CRISIL Balanced Fund – Aggressive Index	
Fund Manager Name	Abhay Moghe, Lakshman Chettiar	
Number of funds managed by fund manager:	Abhay Moghe	Lakshman Chettiar
Equity	20	-
Debt	-	10
Hybrid	12	13
NAV as on 31-July-2025	53.6687	
AUM (Rs. Cr)*	582.77	
Equity (Rs. Cr)	383.37	
Debt (Rs. Cr)	193.31	
Net current asset (Rs. Cr)	6.09	

*AUM is excluding the last day unitisation.

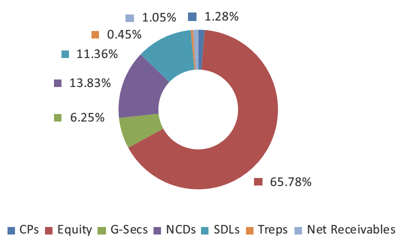
Quantitative Indicators

Modified Duration in Years	5.89
Average Maturity in Years	10.73
Yield to Maturity in %	6.79

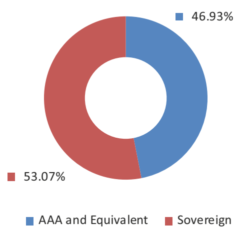
Growth of Rs. 100



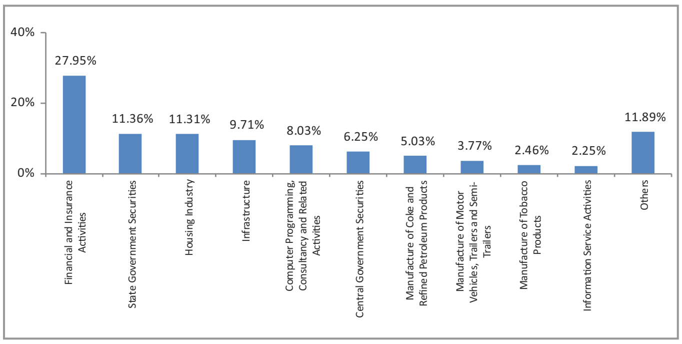
Asset Class



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	-1.63%	2.93%	0.27%	10.07%	10.81%	9.75%	12.65%	9.07%	9.10%	9.87%
Benchmark	-1.70%	5.04%	2.25%	10.75%	11.32%	10.13%	13.48%	10.84%	10.39%	9.30%

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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Past performance is not indicative of future performance.