

July 2025

Asset Allocation Pension 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. The fund strategy will be to adjust the mix between these asset classes to capitalize on the changing financial markets and economic conditions.

Portfolio Allocation

	Stated (%)	Actual (%)
Equity	0 - 100	66.28
Debt and Money market instruments	0 - 100	32.87
Net Current Assets*		0.85
Total		100.00

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

Portfolio

Company/Issuer	Exposure (%)
Equity	66.28%
ICICI Bank Ltd	8.36%
HDFC Bank Ltd	7.21%
Reliance Industries Ltd	4.86%
Infosys Ltd	4.42%
Bharti Airtel Ltd	4.21%
Mahindra & Mahindra Ltd	2.81%
ITC Ltd	2.46%
Larsen & Toubro Ltd	2.43%
Kotak Mahindra Bank Ltd	2.33%
State Bank of India	1.92%
Others	25.27%
Corporate Bond	10.96%
6.80% NHB TAXABLE BOND NCD (U) (MD 02/04/2032)	5.74%
7.68% NABARD NCD Series 24F (U)(MD 30/04/2029)	2.98%
7.29% National Housing Bank NCD (U) (MD 04/07/2031)	1.48%
7.58% LIC Housing Finance Ltd. Tr.454 Put(S)(MD 23/03/2035)	0.75%
Sovereign	18.89%
7.14% Madhya Pradesh SDL (MD 19/03/2032)	8.05%
6.90% GOI (MD 15/04/2065)	2.13%
7.30% GOI (MD 19/06/2053)	1.64%
7.54% GOI (MD 23/05/2036)	1.56%
7.70% Karnataka SDL (MD 08/11/2033)	1.53%
7.64% Gujarat SDL (MD 08/11/2027)	1.50%
7.25% GOI (MD 12/06/2063)	1.48%
7.18% GOI (MD 14/08/2033)	0.76%
7.34% GOI (MD 22/04/2064)	0.24%
Money Market, Deposits & Other	3.88%
Total	100.00%

Fund Details

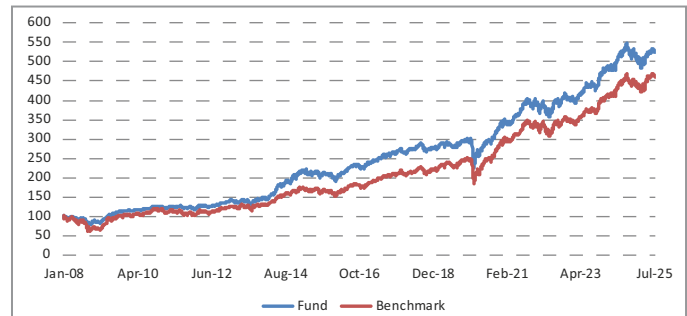
Description		
SFIN Number	ULIF04628/01/08ASALLOCPEN116	
Launch Date	27-Jan-08	
Face Value	10	
Risk Profile	High	
Benchmark	CRISIL Balanced Fund – Aggressive Index	
Fund Manager Name	Abhay Moghe, Lakshman Chettiar	
Number of funds managed by fund manager:	Abhay Moghe Lakshman Chettiar	
Equity	20	-
Debt	-	10
Hybrid	12	13
NAV as on 31-July-2025	52.4434	
AUM (Rs. Cr)*	34.43	
Equity (Rs. Cr)	22.82	
Debt (Rs. Cr)	11.32	
Net current asset (Rs. Cr)	0.29	

*AUM is excluding the last day unitisation.

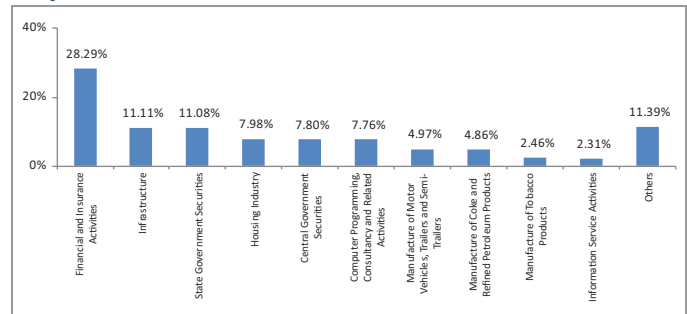
Quantitative Indicators

Modified Duration in Years	5.81
Average Maturity in Years	10.64
Yield to Maturity in %	6.75

Growth of Rs. 100



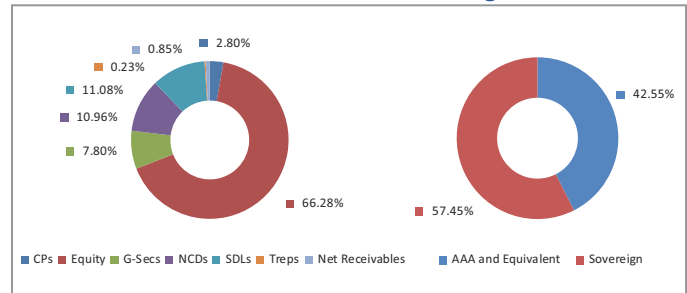
Top 10 Sectors



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

Asset Class

Rating Profile



Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-1.63%	3.21%	-0.37%	9.02%	10.52%	9.51%	12.53%	9.20%	9.27%	9.92%
Benchmark	-1.70%	5.04%	2.25%	10.75%	11.32%	10.13%	13.48%	10.84%	10.39%	9.11%

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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