Bajaj Allianz Life Insurance Company Ltd

July 2025

Debt Fund

Fund Objective

To provide accumulation of income through investment in high quality fixed income Securities.

Portfolio Allocation

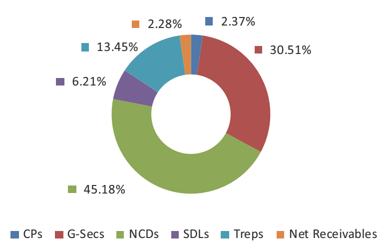
	Stated (%)	Actual (%)
Debt and money market instruments	0 - 100	97.72
Net Current Assets*		2.28
Total		**100.00**

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

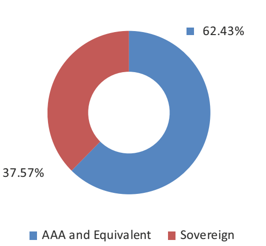
Portfolio

Company/Issuer	Exposure (%)
Corporate Bond	**45.18%**
7.05% HDFC Bank Ltd. NCD (S) (MD 01/12/2031)	9.94%
7.29% National Housing Bank NCD (U) (MD 04/07/2031)	8.38%
7.62% NABARD NCD Series 23I (U)(MD 31/01/2028)	6.71%
7.49% SIDBI NCD SERIES VIII(U) (MD 11/06/2029)	5.04%
7.35% EXIM Bank NCD (U) Series AA02 (MD 27/07/2028)	5.02%
7.73% LICHF Ltd. NCD Tr. 439 (S) PUT (MD 22/03/2034)	3.43%
7.58% LIC Housing Finance Ltd. Tr.454 Put(S)(MD 23/03/2035)	1.70%
7.68% NABARD NCD Series 24F (U)(MD 30/04/2029)	1.69%
6.65% IRFC Ltd NCD Series 190 (U) (MD 20/05/2030)	1.63%
7.29% HUDCO Bond NCD Series E 2024 (U)(MD 12/02/2035)	0.84%
Others	0.81%
Sovereign	**36.72%**
7.34% GOI (MD 22/04/2064)	11.75%
6.90% GOI (MD 15/04/2065)	8.34%
7.18% GOI (MD 14/08/2033)	4.82%
7.54% GOI (MD 23/05/2036)	4.23%
7.61% TAMILNADU SDL (MD 28/12/2032)	2.61%
7.64% Gujarat SDL (MD 08/11/2027)	1.70%
7.78% TELANGANA SDL (MD 23/03/2034)	1.30%
7.32% GOI (MD 13/11/2030)	0.69%
7.25% GOI (MD 12/06/2063)	0.67%
7.60% Karnataka SDL (MD 04/01/2033)	0.60%
Money Market, Deposits & Other	**18.10%**
Total	**100.00%**

Asset Class



Rating Profile



Fund Details

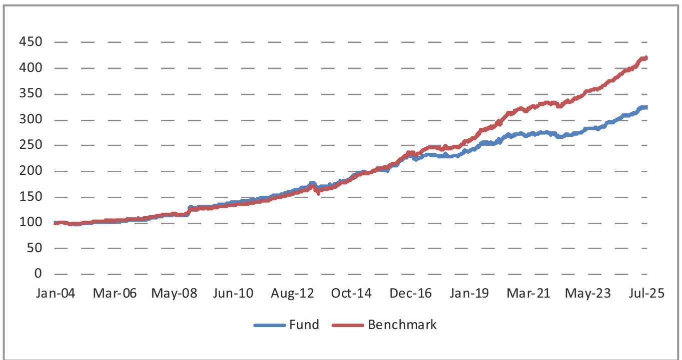
Description	
SFIN Number	ULIF00415/01/04DEBTFUNDLI116
Launch Date	15-Jan-04
Face Value	10
Risk Profile	Moderate
Benchmark	CRISIL Composite Bond Fund Index
Fund Manager Name	Lakshman Chettiar
Number of funds managed by fund manager:	
Equity	-
Debt	10
Hybrid	13
NAV as on 31-July-2025	32.4227
AUM (Rs. Cr)*	30.42
Equity (Rs. Cr)	-
Debt (Rs. Cr)	29.72
Net current asset (Rs. Cr)	0.69

*AUM is excluding the last day unitisation.

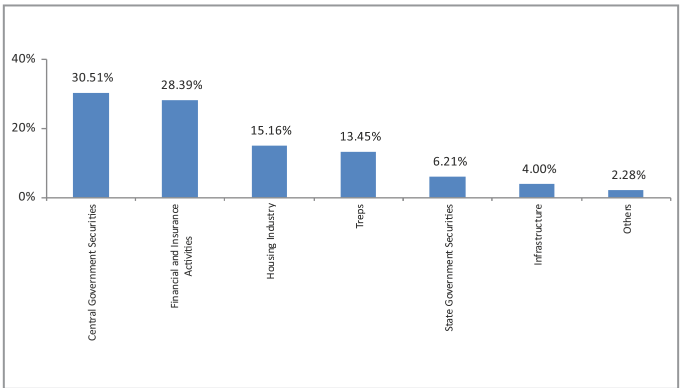
Quantitative Indicators

Modified Duration in Years	5.56
Average Maturity in Years	11.69
Yield to Maturity in %	6.63

Growth of Rs. 100



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	0.30%	3.70%	7.17%	6.98%	6.34%	4.43%	3.65%	4.96%	4.98%	5.61%
Benchmark	0.53%	4.55%	8.76%	8.46%	8.21%	6.55%	6.00%	7.82%	7.73%	6.89%

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

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRADULENT OFFERS -

IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

Past performance is not indicative of future performance.