July 2025

Debt Plus Pension Fund

Fund Objective

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

Portfolio Allocation

	Stated (%)	Actual (%)
Debt Instruments, FDs & Money Market Instruments*	0 - 100	97.88
Net Current Assets#		2.12
Total		**100.00**

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

Portfolio

Company/Issuer	Exposure (%)
Corporate Bond	**12.60%**
7.35% EXIM Bank NCD (U) Series AA02 (MD 27/07/2028)	9.45%
7.29% National Housing Bank NCD (U) (MD 04/07/2031)	3.15%
Sovereign	**64.53%**
7.34% GOI (MD 22/04/2064)	15.29%
7.64% Gujarat SDL (MD 08/11/2027)	12.80%
6.90% GOI (MD 15/04/2065)	8.15%
7.18% GOI (MD 14/08/2033)	8.09%
7.54% GOI (MD 23/05/2036)	6.64%
7.32% GOI (MD 13/11/2030)	4.89%
7.09% GOI (MD 05/08/2054)	4.68%
7.78% TELANGANA SDL (MD 23/03/2034)	1.64%
7.60% Karnataka SDL (MD 04/01/2033)	1.62%
7.39% TELANGANA SDL (MD 07/06/2039)	0.72%
Money Market, Deposits & Other	**22.87%**
Total	**100.00%**

Fund Details

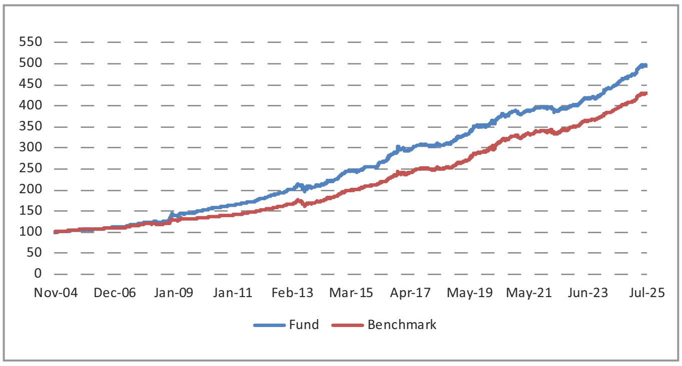
Description	
SFIN Number	ULIF01518/11/04DEBTPLUPEN116
Launch Date	18-Nov-04
Face Value	10
Risk Profile	Moderate
Benchmark	CRISIL Composite Bond Fund Index
Fund Manager Name	Lakshman Chettiar
Number of funds managed by fund manager:	
Equity	-
Debt	10
Hybrid	13
NAV as on 31-July-2025	49.5574
AUM (Rs. Cr)*	3.23
Equity (Rs. Cr)	-
Debt (Rs. Cr)	3.16
Net current asset (Rs. Cr)	0.07

*AUM is excluding the last day unitisation.

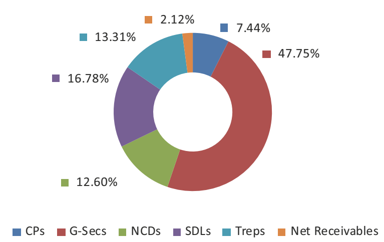
Quantitative Indicators

Modified Duration in Years	5.82
Average Maturity in Years	13.61
Yield to Maturity in %	6.47

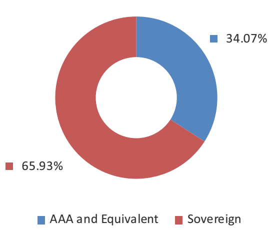
Growth of Rs. 100



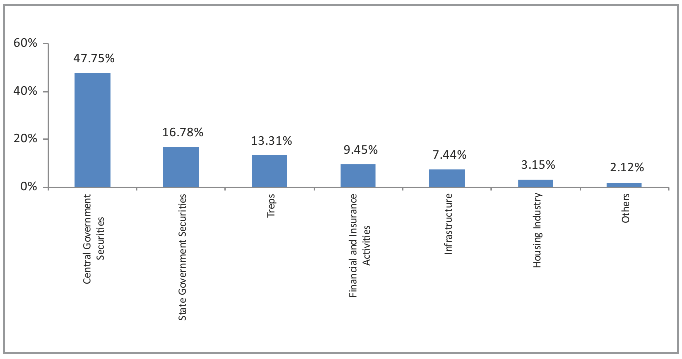
Asset Class



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	0.42%	4.52%	9.10%	8.95%	8.08%	6.19%	5.46%	6.93%	7.16%	8.03%
Benchmark	0.53%	4.55%	8.76%	8.46%	8.21%	6.55%	6.00%	7.82%	7.73%	7.30%

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.