

July 2025

Pension Builder Fund

Fund Objective

The investment objective of this fund is to provide capital appreciation by investing in a suitable mix of debt and equities.

Portfolio Allocation

	Stated (%)	Actual (%)
Equity	0 - 50	47.07
Debt, Fixed deposits & Debt Related Instrument	25 - 100	35.09
Mutual Funds and Money market instrument	0 - 40	16.90
Net Current Assets [#]		0.95
Total		100.00

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

Portfolio

Company/Issuer	Exposure (%)
Equity	47.07%
Bharti Airtel Ltd	9.48%
ICICI Bank Ltd	7.77%
Infosys Ltd	7.53%
Reliance Industries Ltd	7.37%
HDFC Bank Ltd	4.76%
Hindustan Unilever Ltd.	4.19%
Power Grid Corporation of India Ltd	3.12%
Dr Reddys Laboratories Ltd	1.57%
Tata Consultancy Services Ltd	1.18%
ITC Hotels Limited	0.11%
Corporate Bond	6.08%
7.85% PFC Ltd Series 177 NCD (U) (MD 03/04/2028)	6.08%
Sovereign	29.01%
6.99% GOI (MD 17/04/2026)	11.90%
7.09% GOI (MD 05/08/2054)	7.12%
6.01% GOI (MD 25/03/2028)	4.97%
7.38% GOI (MD 20/06/2027)	4.85%
6.97% GOI (MD 06/09/2026)	0.17%
Money Market, Deposits & Other	17.85%
Total	100.00%

Fund Details

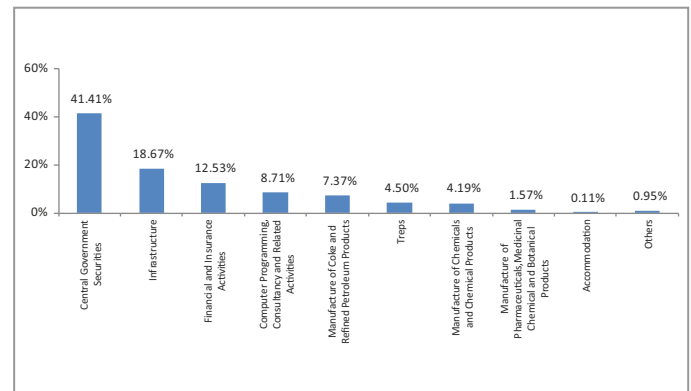
Description		
SFIN Number	ULIF06908/02/13PENSIONBUI116	
Launch Date	01-Dec-14	
Face Value	10	
Risk Profile	Medium	
Benchmark	-	
Fund Manager Name	Abhay Moghe, Ameya Deshpande	
Number of funds managed by fund manager:	Abhay Moghe	Ameya Deshpande
Equity	20	-
Debt	-	10
Hybrid	12	1
NAV as on 31-July-2025	20.0776	
AUM (Rs. Cr)*	84.85	
Equity (Rs. Cr)	39.94	
Debt (Rs. Cr)	44.11	
Net current asset (Rs. Cr)	0.80	

*AUM is excluding the last day unitisation.

Quantitative Indicators

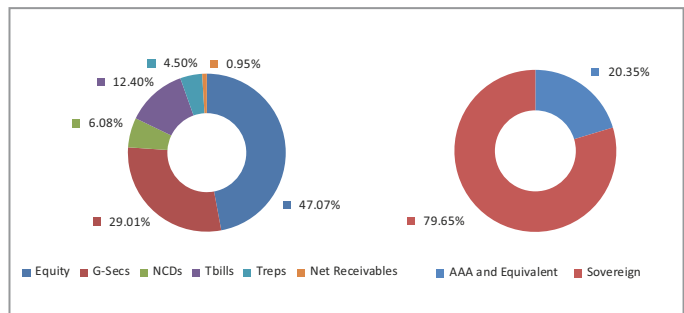
Modified Duration in Years	2.52
Average Maturity in Years	4.96
Yield to Maturity in %	5.93

Top 10 Sectors



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

Asset Class



Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-0.87%	3.99%	2.70%	7.93%	8.14%	6.70%	6.46%	7.07%	6.90%	6.75%
Benchmark	-	-	-	-	-	-	-	-	-	-

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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