June 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	67.54
Debt and Money market instruments	0 - 100	30.58
Net Current Assets*		1.88
Total		**100.00**

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

Portfolio

Company/Issuer	Exposure (%)
Equity	**67.54%**
HDFC Bank Ltd	8.43%
ICICI Bank Ltd	6.58%
Reliance Industries Ltd	5.08%
Bharti Airtel Ltd	4.28%
Infosys Ltd	3.89%
Kotak Mahindra Bank Ltd	3.01%
Mahindra & Mahindra Ltd	2.71%
ITC Ltd	2.41%
Larsen & Toubro Ltd	2.38%
Axis Bank Ltd	1.99%
Others	26.79%
Corporate Bond	**11.31%**
6.80% NHB TAXABLE BOND NCD (U) (MD 02/04/2032)	5.57%
7.68% NABARD NCD Series 24F (U)(MD 30/04/2029)	2.89%
7.29% National Housing Bank NCD (U) (MD 04/07/2031)	1.43%
7.58% LIC Housing Finance Ltd. Tr.454 Put(S)(MD 23/03/2035)	0.73%
6.94% Power Grid Corporation NCD (U) (MD 15/04/2035)	0.70%
Sovereign	**16.54%**
7.14% Madhya Pradesh SDL (MD 19/03/2032)	7.76%
7.30% GOI (MD 19/06/2053)	1.59%
7.70% Karnataka SDL (MD 08/11/2033)	1.49%
7.64% Gujarat SDL (MD 08/11/2027)	1.45%
7.25% GOI (MD 12/06/2063)	1.43%
7.18% GOI (MD 14/08/2033)	0.74%
7.13% Maharashtra SDL (MD 05/02/2037)	0.71%
6.90% GOI (MD 15/04/2065)	0.55%
7.34% GOI (MD 22/04/2064)	0.38%
7.12% Maharastra SDL (MD 05/02/2036)	0.29%
Others	0.14%
Money Market, Deposits & Other	**4.60%**
Total	**100.00%**

Fund Details

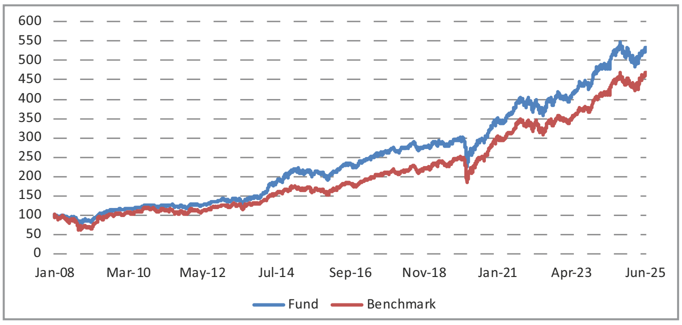
Description		
SFIN Number	ULIF04628/01/08ASALLOCPEN116	
Launch Date	27-Jan-08	
Face Value	10	
Risk Profile	High	
Benchmark	CRISIL Balanced Fund – Aggressive Index	
Fund Manager Name	Abhay Moghe, Lakshman Chettiar	
Number of funds managed by fund manager:	Abhay Moghe	Lakshman Chettiar
Equity	18	-
Debt	-	10
Hybrid	12	13
NAV as on 30-June-2025	53.3142	
AUM (Rs. Cr)*	35.54	
Equity (Rs. Cr)	24.00	
Debt (Rs. Cr)	10.87	
Net current asset (Rs. Cr)	0.67	

*AUM is excluding the last day unitisation.

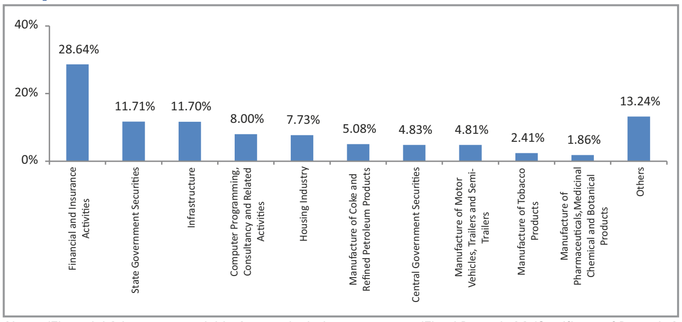
Quantitative Indicators

Modified Duration in Years	5.61
Average Maturity in Years	9.48
Yield to Maturity in %	6.79

Growth of Rs. 100

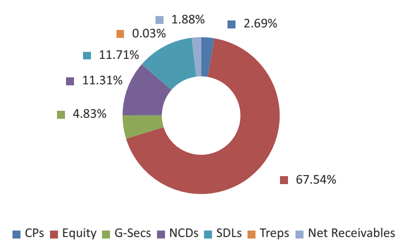


Top 10 Sectors

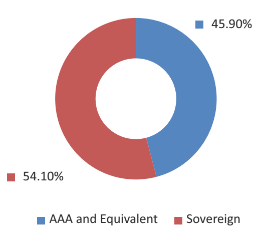


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

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	2.08%	3.89%	4.18%	11.25%	13.30%	10.23%	13.89%	9.86%	9.64%	10.07%
Benchmark	1.83%	6.42%	7.00%	12.81%	14.22%	10.71%	15.12%	11.78%	10.77%	9.27%

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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