

PENSION GROWTH FUND

This fund invests in listed equities and high quality fixed income and money market instruments. The fund intends to adopt a relatively aggressive approach towards bonds and equities with the objective of achieving capital appreciation.

DATE OF INCEPTION

08th September 2016

10% - 60%
EQUITY AND EQUITY
RELATED INSTRUMENTS

54.0% | **67.2**
ACTUAL ALLOCATION | AUM ^ IN
RS. CRORE

0%-80%
MONEY MARKET
RELATED INSTRUMENTS

4.3% | **5.3**
ACTUAL ALLOCATION | AUM ^ IN
RS. CRORE

20% - 100%
DEBT AND DEBT
RELATED INSTRUMENTS

41.7% | **51.9**
ACTUAL ALLOCATION | AUM ^ IN
RS. CRORE

TOTAL

100.0%
ACTUAL
ALLOCATION

124.5
AUM ^ IN
RS. CRORE

^ Assets Under Management

PENSION GROWTH FUND

NAV as on 31st July 2025: Rs. 18.9017

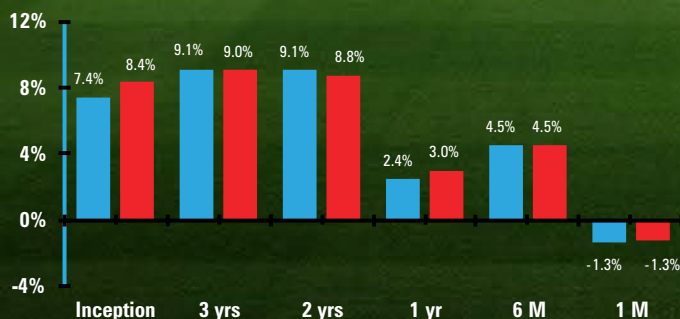
TOP 10 INDUSTRY SECTOR EXPOSURE (%)

EQUITY 54.0%	
HDFC Bank Limited	6.2%
ICICI Bank Limited	4.3%
Reliance Industries Limited	3.9%
Bharti Airtel Limited	2.5%
Infosys Limited	2.4%
ITC Limited	2.0%
Larsen & Toubro Limited	1.9%
State Bank of India Limited	1.6%
Kotak Mahindra Bank Limited	1.6%
Tata Consultancy Services Limited	1.5%
Others	26.0%
GOVERNMENT SECURITIES 30.0%	
6.79% Govt. of India (MD 07/10/2034)	6.3%
7.09% Govt. of India (MD 05/08/2054)	4.9%
6.90% Govt. of India (MD 15/04/2065)	4.7%
6.75% Govt. of India (MD 23/12/2029)	4.1%
6.68% Govt. of India (MD 07/07/2040)	4.0%
7.49% Maharashtra State Dev. Loan (MD 12/04/2030)	2.2%
8.68% Tamilnadu State Dev. Loan (MD 10/10/2028)	2.0%
7.17% Govt. of India (MD 08/01/2028)	0.7%
7.29% Karnataka State Dev. Loan (MD 10/03/2039)	0.5%
7.34% Govt. of India (MD 22/04/2064)	0.4%
Others	0.1%
CORPORATE DEBT 11.7%	
6.87% Rural Electrification Corp. Limited (MD 31/05/2030)	4.8%
7.40% NABARD (MD 29/04/2030)	4.1%
7.79% Power Finance Corp. Limited (MD 22/07/2030)	1.7%
7.69% LIC Housing Finance Limited (MD 06/02/2034)	0.8%
8.70% Great Eastern Shipping Company Limited (MD 06/05/2026)	0.2%
MONEY MARKET INSTRUMENTS & OTHERS 4.3%	
Total	100.0%

BENCHMARK: Nifty 50 and Customized ULGP Composite Bond Index

Fund Performance as on 31st July 2025

■ FUND ■ BENCHMARK



The Benchmark of the fund has been changed from composite index (weighted average of 40% Nifty 50 and 60% Customized Crisil Composite Bond Fund Index) to "composite index (weighted average of 50% Nifty 50 and 50% Customized Crisil Composite Bond Fund Index) with effect from 1st April 2024. The Benchmark performance given above for all tenures is as per old BM till 31st March'24 and as per new BM from 1st Apr'24.

Modified Duration of Debt and Money Market: 6.35 years

Past performance is not indicative of future performance

The SFIN for Pension Growth Fund is ULIF01405/11/15PENSGROFND136

BISWARUP MOHAPATRA

MS RUHI PABARI

Number of
Funds Managed

Number of
Funds Managed

Equity- 9

Equity- 0

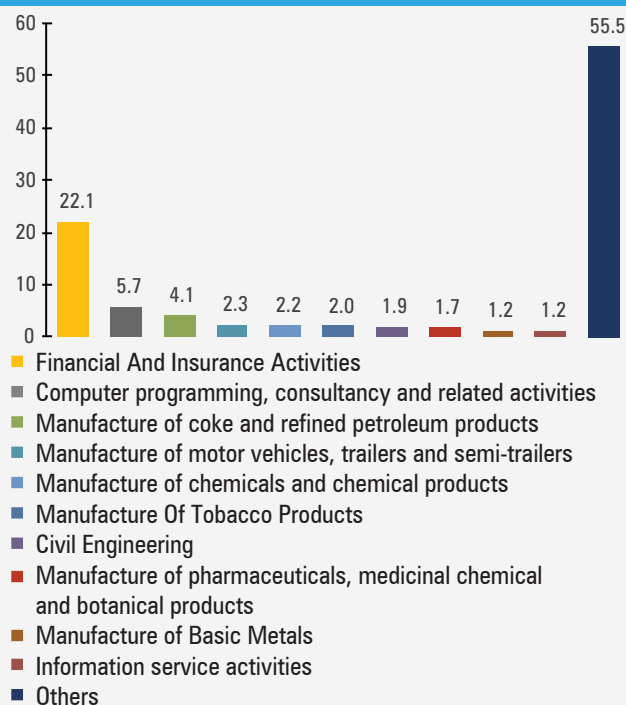
Debt- 0

Debt- 0

Hybrid- 8

Hybrid- 2

TOP 10 INDUSTRY SECTOR EXPOSURE (%)



CREDIT
RATING
PROFILE

100.00%
AAA & Equivalent*

0.00%
AA & Equivalent

0.00%
A & Below A

MATURITY
PROFILE

7.66%
Up to 1 year

43.93%
More than 1 year
and upto 7 years

48.42%
Above 7 years

* Includes Gsec, SDL, Tbill, Triparty Repo, Commercial Paper, Certificate of Deposit and Reverse Repo