

## Income Fund as on July 31, 2025

Fund objective : The fund aims to provide superior returns through investments in high credit quality debt instruments while maintaining an optimal level of interest rate risk. The fund may also invest upto 20% in money market instruments/cash.

<b>SFIN Code</b>	: ULIF03401/01/10IncomeFund101
<b>Inception Date</b>	: 05 Jan 2010
<b>NAV</b>	: 29.5393

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.20%	7.77%
10 Years	6.54%	7.74%
7 Years	6.55%	7.83%
5 Years	4.78%	6.00%
3 Years	7.02%	8.23%
2 Years	7.71%	8.47%
1 Year	8.10%	8.76%
6 Months	4.24%	4.55%
1 Month	0.44%	0.53%

#CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

### Portfolio

Debentures/Bonds	% to Fund
HDFC Bank Ltd	8.18%
LIC Housing Finance Ltd	6.71%
National Bank For Agriculture & Rural Development	5.48%
Bajaj Finance Ltd	5.07%
Bharti Telecom Ltd	4.34%
National Housing Bank	3.64%
Indian Railway Finance Corporation Ltd	3.00%
Power Finance Corporation Ltd	2.58%
Small Industries Development Bank Of India	1.68%
Mindspace Business Parks REIT	1.58%
Others	7.17%

<b>Total</b>	<b>49.45%</b>
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Government Securities	% to Fund
7.34% GOI Mat 22-Apr-2064	14.14%
7.10% GOI Mat 08-Apr-2034	9.48%
7.18% GOI Mat 14-Aug-2033	8.28%
6.79% GOI Mat 07-Oct-2034	7.50%
6.90% GOI Mat 15-Apr-2065	3.86%
7.45% Karnataka SDL Mat 20-Mar-2037	0.91%
6.77% Maharashtra SDL Mat 30-Apr-2038	0.76%
Gsec C-STRIPS Mat 19-Sep-2028	0.44%
7.61% GOI Mat 09-May-2030	0.40%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	0.39%
Others	1.69%

<b>Total</b>	<b>47.85%</b>
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<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>2.69%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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Debt Parameters	
Portfolio Yield (%)	6.77%
Avg Maturity (In Months)	148.35
Modified Duration (In Years)	6.22

### AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	130,623.22	3,612.59	134,235.81

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Vineet Choraria	1	28	2

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	0.03%
Public Deposits		
Govt. Securities	80% to 100%	97.31%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	2.66%

