

Pension Income Fund (ULIF 095 11/01/10 PIncome 105)

Fund Objective

To provide accumulation of income through investment in various fixed income securities. The Fund seeks to provide capital appreciation while maintaining a suitable balance between return, safety and liquidity.

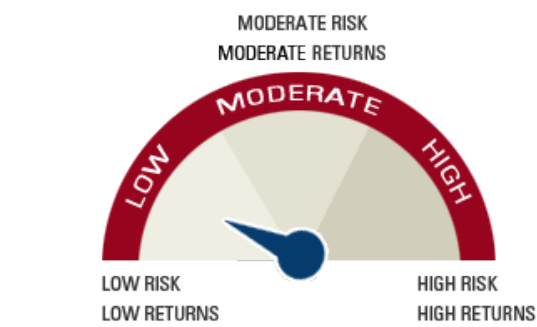
As on July 31,2025

Inception Date	Assets Invested	Benchmark Name	NAV	Fund manager(s)	Number of Funds Managed
January 11,2010	₹ 1838.4 Million	CRISIL Composite Bond Fund Index	₹ 32.4432	Vidya Iyer	41 (25 Debt, 16 Balanced)

Performance summary

Fund Performance (As on July 31,2025)	Returns							
	1 Month	6 Month	1 Year	2 Year	3 Year	4 Year	5 Year	Since Inception
Pension Income Fund ULIF 095 11/01/10 PIncome 105	0.51%	4.48%	8.55%	8.07%	7.41%	5.96%	5.30%	7.86%
Benchmark Return CRISIL Composite Bond Fund Index	0.53%	4.55%	8.76%	8.46%	8.21%	6.55%	6.00%	7.78%

Risk Profile



Fund Composition

Asset Mix (As on July 31,2025)	Composition as per F & U*	Actual Composition	Asset Under Management (In ₹ Million)
Equity	Maximum 0% and Minimum 0%	0%	0
Debt, Money Market and Cash	Maximum 100% and Minimum 100%	100%	1,838.4
Total		100%	1,838.4

Source: <https://www.iciciprulife.com/fund-performance/funds-product-performance.html?fundCode=PINC#>

Pension Income Fund
ULIF 095 11/01/10 PlIncome 105

Fund Objective: To provide accumulation of income through investment in various fixed income securities. The Fund seeks to provide capital appreciation while maintaining a suitable balance between return, safety and liquidity.	Inception Date	January 11, 2010
	Assets Invested	₹ 1,838.4 Million
	Fund Manager(s)	Vidya Iyer Funds Managed: 41 (25 Debt, 16 Balanced)
	Benchmark	CRISIL Composite Bond Fund Index
	NAV	₹ 32.4432 as on July 31, 2025

Top 10 Sectors *	% of Invested Assets
Financial and insurance activities	24.51%
Infrastructure	9.96%
Housing Industry	8.49%
Manufacture of Basic Metals	2.79%
Manufacture of coke and refined petroleum products	2.50%
Manufacture of motor vehicles, trailers and semi-trailers	2.49%
Construction of buildings	2.25%
Wholesale trade, except of motor vehicles and motorcycles	1.25%
Real estate activities	1.24%
Human health activities	1.12%
OTHERS	43.40%

*As per IRDAI NIC industry classification

Rating Profile	Allocation as a %
Government Securities / T Bills	38.99%
Corporate Securities	58.47%
AA & Below	3.91%
AAA & Eq	43.28%
AA+ & Eq	11.28%
Corporate Money Market Securities	0.00%
A1 & Eq	0.00%
A1+ & Eq	0.00%
Fixed Deposits With Banks	0.00%
Other Current Assets & Eq	2.54%
TOTAL	100.00%

Debt Portfolio by Maturity	Allocation as a %
< 1	3.52%
1-5 years	31.70%
5-7 years	7.79%
7-10 years	33.50%
> 10 years	23.49%
TOTAL	100%
Average maturity of debt portfolio (Months)	
	145.18

Details are as per IRDAI Product Filing. Returns greater than 1 year are annualized. Past performance is not indicative of future performance.

Debt Holdings (As on July 31, 2025)

Debt Portfolio by Maturity	Allocation as a %
Yield To Maturity Of Debt Portfolio	6.90%
Modified Duration Of Debt Portfolio(Years)	6.40

Corporate Securities	Rating	% of Invested Assets	Corporate Securities	Rating	% of Invested Assets
7.73% LIC Housing Finance Limited 2034	AAA	3.83%	8.75% Bharti Telecom Limited 2028	AAA	1.15%
7.97% HDFC Bank Limited 2033	AAA	2.87%	8.40% Narayana Hrudayalaya Limited 2030	AA	1.12%
7.88% Axis Bank Limited 2032	AAA	2.85%	9.15% Shriram Finance Limited 28.06.2029	AA+	1.10%
8.35% JSW Steel Limited 2029	AA	2.79%	7.93% NIIF Infrastructure Finance Limited 2032	AAA	1.05%
7.79% Reliance Industries Limited 2033	AAA	2.50%	7.12% Power Grid Corporation of India Limited 2034	AAA	1.04%
8.10% Samvardhana Motherson International Limited 2028	AAA	2.49%	7.93% Bajaj Finance Limited 2034	AAA	0.95%
7.96% Pipeline Infrastructure Limited 2029	AAA	2.32%	8.40% Muthoot Finance Limited 2028	AA+	0.90%
8.00% HDFC Bank Limited 2032	AAA	2.29%	7.17% Indian Railway Finance Corporation Limited 2035	AAA	0.83%
7.65% HDFC Bank Limited 2033	AAA	2.14%	8.40% Cholamandalam Investment and Finance Company Limited 2028	AA+	0.79%
7.20% Larsen & Toubro Limited 2035	AAA	1.74%	7.63% Kotak Mahindra Bank Limited 2029	AAA	0.73%
8.25% Godrej Properties Limited 2028	AA+	1.63%	7.50% Bank of India 2035	AA+	0.72%
9.00% Bharti Telecom Limited 2028	AAA	1.63%	8.50% Godrej Properties Limited 2029	AA+	0.63%
7.875% NIIF Infrastructure Finance Limited 2030	AAA	1.53%	7.35% REC limited 2034	AAA	0.58%
8.69% Shriram Finance Limited 2030	AA+	1.49%	7.19% Larsen & Toubro Limited 2034	AAA	0.57%
7.45% Axis Bank Limited 2034	AAA	1.45%	7.80% HDFC Bank Limited 2032	AAA	0.51%
9.20% Shriram Finance Limited 2029	AA+	1.45%	7.64% Food Corporation of India 2029	AAA	0.45%
7.09% Food Corporation of India 2031	AAA	1.43%	7.80% HDFC Bank Limited 2033	AAA	0.28%
8.75% Bharti Telecom Limited 2029	AAA	1.39%	6.80% REC Limited 2030	AAA	0.27%
7.34% Punjab National Bank 2035	AAA	1.39%	7.64% Axis Bank Limited 2034	AAA	0.26%
7.82% Bajaj Finance Limited 2034	AAA	1.37%	8.80% LIC Housing Finance Limited 2029	AAA	0.12%
9.15% Shriram Finance Limited 19.01.2029	AA+	1.33%	10.08% IOT Utkal Energy Services Limited 2026	AAA	0.02%
7.97% Mankind Pharma Limited 2027	AA+	1.25%			
7.45% Embassy Office Parks REIT 2035	AAA	1.24%			
			TOTAL		58.47%

Equity Holdings (As on July 31, 2025)

Details are as per IRDAI Product Filing. Returns greater than 1 year are annualized. Past performance is not indicative of future performance.

Government securities / T Bills	Rating	% of Invested Assets	Government securities / T Bills	Rating	% of Invested Assets
7.18% Government of India 2033	SOV	7.78%	8.83% Government of India 2029	SOV	0.15%
7.30% Government of India 2053	SOV	4.58%	6.95% Government of India 2029	SOV	0.15%
7.10% Government of India 2034	SOV	4.45%	8.83% Government of India 2029	SOV	0.14%
7.46% Government of India 2073	SOV	3.75%	6.95% Government of India 2029	SOV	0.14%
7.09% Government of India 2074	SOV	3.52%	8.83% Government of India 2030	SOV	0.14%
6.90% Government of India 2065	SOV	2.38%	6.95% Government of India 2030	SOV	0.14%
7.34% Government of India 2064	SOV	2.01%	8.83% Government of India 2030	SOV	0.14%
7.15% Government of Haryana 2040	SOV	1.27%	6.95% Government of India 2030	SOV	0.14%
6.94% Government of Rajasthan 2035	SOV	1.13%	8.83% Government of India 2031	SOV	0.13%
6.79% Government of Andhra Pradesh 2036	SOV	0.92%	6.95% Government of India 2031	SOV	0.13%
6.92% Government of India 2039	SOV	0.92%	8.83% Government of India 2031	SOV	0.13%
7.07% Government of West Bengal 2037	SOV	0.90%	6.95% Government of India 2031	SOV	0.13%
6.98% Government of Maharashtra 2037	SOV	0.85%	8.83% Government of India 2032	SOV	0.12%
5.53% Government of India 2033	SOV	0.75%	6.95% Government of India 2032	SOV	0.12%
7.08% Government of Andhra Pradesh 2037	SOV	0.64%	8.83% Government of India 2032	SOV	0.12%
6.33% Government of India 2035	SOV	0.40%	6.95% Government of India 2032	SOV	0.12%
7.09% Government of Andhra Pradesh 2035	SOV	0.27%	7.18% Government of India 2037	SOV	0.06%
7.06% Government of Rajasthan 2035	SOV	0.27%	TOTAL		38.99%
Fixed deposits with banks					-
Other investments and Net current assets					2.54%
GRAND TOTAL					100.00%

Details are as per IRDAI Product Filing. Returns greater than 1 year are annualized. Past performance is not indicative of future performance.