

Fund Name		UL LIFE BALANCED FUND	
Segregated Fund Identification Number (SFIN)		ULIF00225/06/04LIFEBALANC104	
AUM (Rs.in Crores)	2,555.47	NAV (p.u.)	78.1277
Debt in Portfolio (Rs.in Crores)	1,738.15	As on Date:	30-Jun-25
Equity in Portfolio (Rs.in Crores)	817.32	Fund Managers: Equity - Amit Sureka; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	68.02%	Benchmark - Crisil Bond Index - 70% and NSE Nifty 50 - 30%	
Equity in Portfolio (In % of AUM)	31.98%	Nature of Fund : An open ended hybrid fund investing in a mixture of debt instruments and equities.	
Fund Management Charge	1.10%	Inception Date:	20-Sep-04

Fund Objective:

Balanced Fund invests primarily in debt instruments such as Government Securities, Corporate Bonds, Money Market Instruments etc. issued primarily by Government of India/State Governments and to some extent in Corporate Bonds and Money Market Instruments. The Fund invests minimum of 10% and up to maximum of 40% of Fund corpus in equities.

Asset Allocation:

Asset Type	Actual (%)	Asset Range
Govt.Securities	27.15%	20 - 50%
Corporate Bonds	34.04%	20 - 40%
Money Market OR Equivalent	6.83%	0 - 40%
Equities	31.98%	10 - 40%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores)

174.42

* Benchmark for fund has been changed from November 2018 onwards

Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
7.09 GOI 25 NOVEMBER 2074	299.57	7.80 YES BANK 29 SEP 2027	80.68
7.34 GOI 22 APRIL 2064	198.35	7.79 BAJAJ FINANCE LIMITED 20 SEPTEMBER 2033	65.50
6.79 GOI 07 OCTOBER 2034	46.16	7.26 NATIONAL THERMAL POWER CORPORATION 20 MARCH 2040	51.01
7.22 MAHARASHTRA SDL 28 AUGUST 2049	35.60	8.20 MUTHOOT FINANCE 30 APRIL 2030	47.86
7.40 GOI 19 SEPTEMBER 2062	25.84	9.15 SHRIRAM FINANCE 19 JANUARY 2029	45.95
7.26 MAHARASHTRA SDL 04 SEPTEMBER 2050	16.72	7.65 POWER FINANCE CORPORATION 13 NOVEMBER 2037	42.09
7.95 GOI 28 AUG 2032	11.05	7.39 INDIAN RAILWAY FINANCE CORP LTD 15 JULY 2034	40.93
7.46 GOI 06 NOVEMBER 2073	8.87	7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	38.57
7.88 GOI 19 MAR 2030	8.01	7.37 NABARD 28 MAY 2035	37.87
7.26 GOI 22 AUGUST 2032	5.40	7.93 INDIA INFRADEBT LIMITED 06 DECEMBER 2034	33.92

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
HOUSING DEVELOPMENT FINANCE CORP BANK	90.81	CENTRAL & STATE GOVERNMENT	28.57%
ICICI BANK LIMITED	89.75	FINANCIAL AND INSURANCE ACTIVITIES	27.01%
RELIANCE INDUSTRIES LIMITED	78.06	INFRASTRUCTURE	20.39%
INFOSYS LIMITED	49.15	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	3.38%
BHARTI AIRTEL LIMITED	46.05	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	3.31%
MAHINDRA & MAHINDRA LIMITED	36.79	INVESTMENTS IN HOUSING FINANCE	3.03%
BAJAJ FINANCE LIMITED	26.47	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	1.67%
LARSEN & TOUBRO LIMITED	26.34	INFORMATION SERVICE ACTIVITIES	0.85%
NTPC LIMITED	23.01	MANUFACTURE OF PHARMACEUTICALS, MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	0.69%
KOTAK MAHINDRA BANK LIMITED	20.66	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS	0.62%
		OTHER	10.47%

Rating Profile:		Modified Duration:	
AAA	80.37%	Debt Portfolio	7.7726
AA+	8.76%	Money Market Instruments	0.0001
AA	1.45%	(Note: Debt portfolio includes MMI)	
Below AA	9.41%	Risk Profile of the Fund	
		Beta	0.8904

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	0.29%	0.61%	-0.32%
3 Months	3.33%	4.09%	-0.77%
6 Months	3.89%	5.79%	-1.89%
Financial Year Till Date	3.33%	4.09%	-0.77%
1 Year	8.39%	8.48%	-0.10%
2 Year*	12.90%	10.60%	2.31%
3 Year*	12.41%	11.19%	1.22%
4 Year*	9.13%	8.59%	0.54%
5 Year*	10.49%	10.36%	0.13%
Since Inception*	10.39%	9.82%	0.58%
* (Returns more than 1 year are #CAGR)			
Above Fund Returns are after deduction of Fund Management Charges (FMC)			