

Fund Name		PENSION LIFE BALANCED FUND	
Segregated Fund Identification Number (SFIN)		ULIF00625/11/05PENSBALANC104	
AUM (Rs.in Crores)	58.51	NAV (p.u.)	53.9491
Debt in Portfolio (Rs.in Crores)	38.66	As on Date:	30-Jun-25
Equity in Portfolio (Rs.in Crores)	19.85	Fund Managers: Equity - Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	66.07%	Benchmark - Crisil Bond Index - 70% and NSE Nifty 50 - 30%	
Equity in Portfolio (In % of AUM)	33.93%		
Fund Management Charge	1.10%	Inception Date:	27-Jan-06

Fund Objective:	
The investment objective of this fund is to provide balanced returns from investing in both fixed income securities (to target stability of returns) as well as in equities (to target growth in capital value of assets).	

Asset Allocation:		
Asset Type	Actual (%)	Asset Range
Govt.Securities	32.65%	20 - 50%
Corporate Bonds	30.09%	20 - 40%
Money Market OR Equivalent	3.33%	0 - 40%
Equities	33.93%	10 - 40%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores) 1.95 * 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.)
7.34 GOI 22 APRIL 2064	3.94	7.26 NATIONAL THERMAL POWER CORPORATION 20 MARCH 2040	3.57
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	2.67	7.65 HDFC BANK INFRA 20 MARCH 2034	2.08
6.8 GOI 15 DEC 2060	2.47	8.70 RURAL ELECTRIFICATION CORPORATION LIMITED GOI SERVICE B	1.59
7.29 SGB 27 JANUARY 2033	2.24	8.35 INDIAN RAILWAY FINANCE CORP LTD 13 MARCH 2029	1.16
7.46 GOI 06 NOVEMBER 2073	1.87	8.04 INDIA INFRADEBT LIMITED 25 APRIL 2033	1.06
6.79 GOI 07 OCTOBER 2034	1.50	7.43 NABFID 04 JULY 2034 (PUT OPTION)	1.03
7.09 GOI 25 NOVEMBER 2074	1.45	7.70 BAJAJ FINANCE LIMITED 07 JUNE 2027	1.02
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	0.99	8.45 CHOLAMANDALAM INVESTMENT & FIN CO LTD 21 NOVEMBER 2025	1.00
8.17 GOI 01 DEC 2044	0.51	7.80 YES BANK 29 SEP 2027	0.89
8.00 OIL MARKETING BOND GOI 23 MAR 2026	0.51	7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	0.88

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	2.06	CENTRAL & STATE GOVERNMENT	33.09%
ICICI BANK LIMITED	2.03	INFRASTRUCTURE	23.41%
RELIANCE INDUSTRIES LIMITED	1.63	FINANCIAL AND INSURANCE ACTIVITIES	19.17%
INFOSYS LIMITED	1.63	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	5.01%
LARSEN & TOUBRO LIMITED	1.04	MANUFACTURE OF PHARMACEUTICALS, MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	3.02%
MAHINDRA & MAHINDRA LIMITED	0.88	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	2.79%
SUN PHARMACEUTICAL INDUSTRIES LIMITED	0.82	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	2.33%
ITC LIMITED	0.70	MANUFACTURE OF OTHER NON-METALLIC MINERAL PRODUCTS	1.40%
COFORGE LIMITED	0.67	MANUFACTURE OF TOBACCO PRODUCTS	1.19%
STATE BANK OF INDIA	0.65	INFORMATION SERVICE ACTIVITIES	1.07%
		OTHER	7.52%

Rating Profile:		Modified Duration:	
AAA	89.79%	Debt Portfolio	7.5471
AA+	3.83%	Money Market Instruments	0.0000
AA	1.14%	(Note: Debt portfolio includes MMI)	
Below AA	5.25%	Risk Profile of the Fund	
		Beta	0.9466

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	0.14%	0.61%	-0.47%
3 Months	3.14%	4.09%	-0.95%
6 Months	3.25%	5.79%	-2.54%
Financial Year Till Date	3.14%	4.09%	-0.95%
1 Year	7.01%	8.48%	-1.47%
2 Year*	10.96%	10.60%	0.37%
3 Year*	11.65%	11.19%	0.46%
4 Year*	9.00%	8.59%	0.41%
5 Year*	11.29%	10.36%	0.93%
Since Inception*	9.06%	7.19%	1.87%

* (Returns more than 1 year are #CAGR)

Above Fund Returns are after deduction of Fund Management Charges (FMC)