

Fund Name		PENSION LIFE CONSERVATIVE FUND	
Segregated Fund Identification Number (SFIN)		ULIF00725/11/05PENSCONSER104	
AUM (Rs.in Crores)	5.72	NAV (p.u.)	44.8355
Debt in Portfolio (Rs.in Crores)	5.14	As on Date:	30-Jun-25
Equity in Portfolio (Rs.in Crores)	0.59	Fund Managers: Equity - Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	89.76%	Benchmark - Crisil Bond Index - 90% and NSE Nifty 50 - 10%	
Equity in Portfolio (In % of AUM)	10.24%		
Fund Management Charge	0.90%	Inception Date:	27-Jan-06

Fund Objective:

The investment objective of this fund is to provide stable return by investing in assets of relatively low to moderate level of risk. The fund will invest primarily in fixed interest securities such as Government Securities, Corporate bonds etc.

Asset Allocation:

Asset Type	Actual (%)	Asset Range
Govt.Securities	62.22%	50 - 80%
Corporate Bonds	20.43%	0 - 50%
Money Market OR Equivalent	7.11%	0 - 40%
Equities	10.24%	0 - 15%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores)

0.41

* Benchmark for fund has been changed from November 2018 onwards

Top 10 Govt.Securities in the Fund:

Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
6.79 GOI 07 OCTOBER 2034	1.49	7.12 POWER GRID CORPORATION 24 DECEMBER 2034	0.40
7.34 GOI 22 APRIL 2064	1.05	8.35 INDIAN RAILWAY FINANCE CORP LTD 13 MARCH 2029	0.21
7.46 GOI 06 NOVEMBER 2073	0.32	7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	0.18
7.09 GOI 25 NOVEMBER 2074	0.27	8.04 INDIA INFRADEBT LIMITED 25 APRIL 2033	0.11
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	0.21	7.93 INDIA INFRADEBT LIMITED 06 DECEMBER 2034	0.11
7.74 TAMILNADU SDL 22 FEB 2026	0.10	7.50 NABARD (GOI SERVICED) 17 NOV 2034	0.10
8.17 GOI 01 DEC 2044	0.05	7.75 INDIAN RAILWAY FINANCE CORP LTD 15 APRIL 2033	0.03
7.26 GOI 22 AUGUST 2032	0.02	9.25% SK FINANCE 08 NOVEMBER 2026 (STEP UP)	0.03
6.95 GOI 16 DEC 2061	0.01		
6.8 GOI 15 DEC 2060	0.01		

Top 10 Equities in the Fund:

Security Name	Amount (In Crs.)	Industry Name	% of Fund
HOUSING DEVELOPMENT FINANCE CORP BANK	0.08	CENTRAL & STATE GOVERNMENT	64.96%
ICICI BANK LIMITED	0.07	INFRASTRUCTURE	18.36%
RELIANCE INDUSTRIES LIMITED	0.06	FINANCIAL AND INSURANCE ACTIVITIES	7.95%
INFOSYS LIMITED	0.04	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	1.06%
BHARTI AIRTEL LIMITED	0.03	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	1.05%
MAHINDRA & MAHINDRA LIMITED	0.03	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	0.76%
AXIS BANK LIMITED	0.02	MANUFACTURE OF PHARMACEUTICALS, MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	0.37%
NTPC LIMITED	0.02	INFORMATION SERVICE ACTIVITIES	0.33%
LARSEN & TOUBRO LIMITED	0.02	OTHER MANUFACTURING	0.12%
KOTAK MAHINDRA BANK LIMITED	0.02	CIVIL ENGINEERING	0.10%
		OTHER	4.94%

Rating Profile:

AAA	99.37%	Debt Portfolio	8.4394
AA+	0.00%	Money Market Instruments	0.0001
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.63%	Risk Profile of the Fund	
		Beta	0.9378

Fund Performance vs Benchmark

Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	-1.29%	-0.09%	-1.20%
3 Months	1.12%	2.81%	-1.69%
6 Months	3.32%	5.09%	-1.77%
Financial Year Till Date	1.12%	2.81%	-1.69%
1 Year	7.24%	8.95%	-1.71%
2 Year*	9.34%	9.13%	0.21%
3 Year*	9.28%	9.34%	-0.06%
4 Year*	7.27%	7.21%	0.05%
5 Year*	7.50%	7.58%	-0.08%
Since Inception*	8.03%	6.67%	1.36%

* (Returns more than 1 year are #CAGR)

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