

Fund Name		PENSION LIFE GROWTH FUND	
Segregated Fund Identification Number (SFIN)		ULIF00525/11/05PENSGROWTH104	
AUM (Rs.in Crores)	250.20	NAV (p.u.)	71.8550
Debt in Portfolio (Rs.in Crores)	123.59	As on Date:	31-Jul-25
Equity in Portfolio (Rs.in Crores)	126.61	Fund Managers: Equity - Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	49.40%	Benchmark - Crisil Bond Index - 50% and NSE Nifty 50 - 50%	
Equity in Portfolio (In % of AUM)	50.60%		
Fund Management Charge	1.25%	Inception Date:	27-Jan-06

Fund Objective:

The investment objective of the Growth Fund is to provide potentially higher returns to unit holders by investing primarily in Equities (to target growth in capital value of assets); however, the fund will also invest in Government securities, corporate bonds and money market instruments.

Asset Allocation:

Asset Type	Actual (%)	Asset Range
Govt.Securities	26.99%	0 - 30%
Corporate Bonds	20.66%	0 - 30%
Money Market OR Equivalent	1.74%	0 - 40%
Equities	50.60%	20 - 70%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores)

4.36

* 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.)
7.17 GOI 17 APRIL 2030	19.06	7.26 NATIONAL THERMAL POWER CORPORATION 20 MARCH 2040	8.13
6.33 GOI 05 MAY 2035	14.98	7.12 POWER GRID CORPORATION 24 DECEMBER 2034	6.03
7.34 GOI 22 APRIL 2064	8.52	8.04 INDIA INFRADEBT LIMITED 25 APRIL 2033	5.30
7.46 GOI 06 NOVEMBER 2073	7.69	7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	5.26
6.8 GOI 15 DEC 2060	4.07	7.8 YES BANK 01 OCT 2027	4.95
7.29 SGB 27 JANUARY 2033	3.85	8.06 RURAL ELECTRIFICATION CORPORATION LIMITED 27 MAR 2028 -	3.42
6.68 GOI 07 JULY 2040	3.36	7.50 POWERGRID CORPORATION 24 AUGUST 2033	2.76
6.79 GOI 07 OCTOBER 2034	2.47	8.00 DATA INFRA TRUST 30 AUGUST 2034 (STEP UP & STEP DOWN)	2.15
8.17 GOI 01 DEC 2044	1.24	9.15 SHRIRAM FINANCE 28 JUNE 2029 (PUT OPTION)	2.13
6.19 GOI 16 SEP 2034	0.48	7.93 INDIA INFRADEBT LIMITED 06 DECEMBER 2034	2.12

Top 10 Equities in the Fund:

Security Name	Amount (In Crs.)	Industry Name	% of Fund
HOUSING DEVELOPMENT FINANCE CORP BANK	15.75	CENTRAL & STATE GOVERNMENT	27.33%
ICICI BANK LIMITED	13.39	FINANCIAL AND INSURANCE ACTIVITIES	26.47%
ETERNAL LIMITED	10.88	INFRASTRUCTURE	16.87%
RELIANCE INDUSTRIES LIMITED	10.82	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	4.57%
INFOSYS LIMITED	8.96	INFORMATION SERVICE ACTIVITIES	4.35%
AXIS BANK LIMITED	6.26	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	4.32%
BAJAJ FINANCE LIMITED	4.48	MANUFACTURE OF PHARMACEUTICALS, MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	2.14%
POLY MEDICURE LIMITED	4.07	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	2.08%
MAHINDRA & MAHINDRA LIMITED	3.96	WHOLESALE TRADE, EXCEPT OF MOTOR VEHICLES AND MOTORCYCLES	1.63%
LARSEN & TOUBRO LIMITED	3.61	MANUFACTURE OF BEVERAGES	1.47%
		OTHER	8.78%

Rating Profile:		Modified Duration:	
AAA	90.68%	Debt Portfolio	6.8377
AA+	3.49%	Money Market Instruments	0.0000
AA	0.18%	(Note: Debt portfolio includes MMI)	
Below AA	5.64%	Risk Profile of the Fund	
		Beta	0.9187

Fund Performance vs Benchmark

Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	-0.82%	-1.21%	0.39%
3 Months	1.66%	1.46%	0.20%
6 Months	4.00%	5.07%	-1.07%
Financial Year Till Date	3.81%	4.09%	-0.28%
1 Year	4.22%	4.13%	0.09%
2 Year*	14.32%	10.42%	3.90%
3 Year*	13.79%	10.79%	3.00%
4 Year*	11.23%	9.47%	1.75%
5 Year*	13.86%	11.87%	1.99%
Since Inception*	10.63%	7.57%	3.06%

* (Returns more than 1 year are #CAGR)

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