

Fund Name		PENSION LIFE SECURED FUND	
Segregated Fund Identification Number (SFIN)		ULIF00825/11/05PENSSECURE104	
AUM (Rs.in Crores)	39.84	NAV (p.u.)	39.8436
Debt in Portfolio (Rs.in Crores)	39.84	As on Date:	31-Jul-25
Equity in Portfolio (Rs.in Crores)	-	Fund Managers: Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	100.00%	Benchmark - Crisil Bond Index	
Equity in Portfolio (In % of AUM)	0.00%		
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 relatively low risk assets. The fund will invest exclusively in fixed interest securities such as Government Securities, Corporate bonds etc.

Asset Allocation:

Asset Type	Actual (%)	Asset Range
Govt.Securities	82.48%	50 - 100%
Corporate Bonds	12.96%	0 - 50%
Money Market OR Equivalent	4.57%	0 - 40%
Equities	0.00%	0 - 0%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores)

1.82

* Benchmark for fund has been changed from November 2018 onwards

Top 10 Govt.Securities in the Fund:

Security Name	Amount (In Crs.)
7.17 GOI 17 APRIL 2030	10.44
7.34 GOI 22 APRIL 2064	7.37
6.33 GOI 05 MAY 2035	7.10
6.68 GOI 07 JULY 2040	2.91
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	1.59
6.79 GOI 07 OCTOBER 2034	1.36
6.79 GOI 15 MAY 2027	0.51
8.13 KERALA SDL 21 MAR 2028	0.43
6.8 GOI 15 DEC 2060	0.43
7.29 SGB 27 JANUARY 2033	0.16

Top 10 Bonds in Fund :

Security Name	Amount (In Crs.)
9.30 SHRIRAM TRANSPORT FINANCE 18 MAR 2026	1.42
7.8 YES BANK 01 OCT 2027	1.39
8.37 HUDCO (GOI SERVICED) 25 MARCH 2029	1.05
8.35 INDIAN RAILWAY FINANCE CORP LTD 13 MARCH 2029	0.53
7.64 INDIAN RAILWAY FINANCE CORP LTD 28 NOVEMBER 2037	0.31
6.75 PIRAMAL CAPITAL & HOUSING FINANCE LIMIT	0.28
9.25% SK FINANCE 08 NOVEMBER 2026 (STEP UP)	0.17
7.60 MUTHOOT FINANCE 20 APR 2026	0.01

Top 10 Equities in the Fund:

Security Name	Amount (In Crs.)
NIL	NA

Top 10 Industry in the Fund:

Industry Name	% of Fund
CENTRAL & STATE GOVERNMENT	84.69%
FINANCIAL AND INSURANCE ACTIVITIES	7.50%
INVESTMENTS IN HOUSING FINANCE	3.35%
INFRASTRUCTURE	2.11%
OTHER	2.35%

Rating Profile:

AAA	91.60%
AA+	3.67%
AA	0.72%
Below AA	4.01%

Modified Duration:

Debt Portfolio	6.6429
Money Market Instruments	0.0001

(Note: Debt portfolio includes MMI)

Risk Profile of the Fund

Beta	0.9575
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Fund Performance vs Benchmark

Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	0.28%	0.53%	-0.25%
3 Months	-1.28%	1.03%	-2.31%
6 Months	2.90%	4.55%	-1.65%
Financial Year Till Date	0.68%	2.70%	-2.02%
1 Year	6.97%	8.76%	-1.79%
2 Year*	7.56%	8.46%	-0.90%
3 Year*	7.39%	8.21%	-0.82%
4 Year*	6.36%	6.55%	-0.19%
5 Year*	5.75%	6.00%	-0.25%
Since Inception*	7.34%	6.36%	0.98%

* (Returns more than 1 year are #CAGR)

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