

Pension Balance Fund

SFIN-ULIF00609/02/09PENBALFUND140
June, 2025



Fund Details

Investment Objective: To generate balanced returns by investing in debt securities to provide stability and by investing in equities to provide potentially enhanced returns through capital appreciation.

NAV as on June 30, 2025: 42.4448
Inception Date: 9-Feb-09
Fund Manager(s): Fazlur Rehman (Debt) & Kaustav Kakati (Equity)

Fund v/s Benchmark Return (%)

| | 1 Month | 6 Months | 1 Year | 2 Years* | 3 Years* | Inception* |
|------------|---------|----------|--------|----------|----------|------------|
| Fund | -0.71% | 4.16% | 6.23% | 10.54% | 10.53% | 9.22% |
| Benchmark^ | 0.73% | 5.79% | 8.41% | 10.49% | 11.03% | 9.53% |

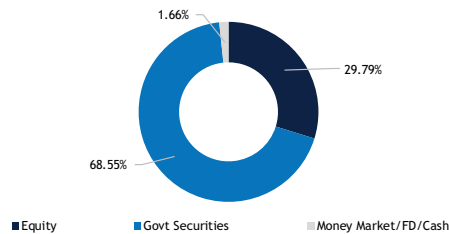
*Compound Annual Growth Rate (CAGR)

Actual v/s Targeted Asset Allocation (%)

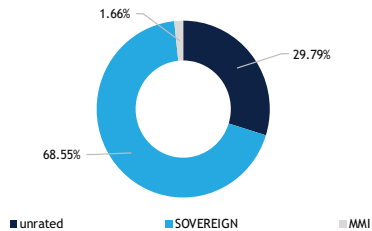
| Security Type | Min | Max | Actual |
|----------------------------------|--------|--------|--------|
| Equity | 10.00% | 40.00% | 29.79% |
| Govt Securities | 20.00% | 90.00% | 68.55% |
| Money Market/Fixed Deposits/Cash | 0.00% | 40.00% | 1.66% |

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Mix



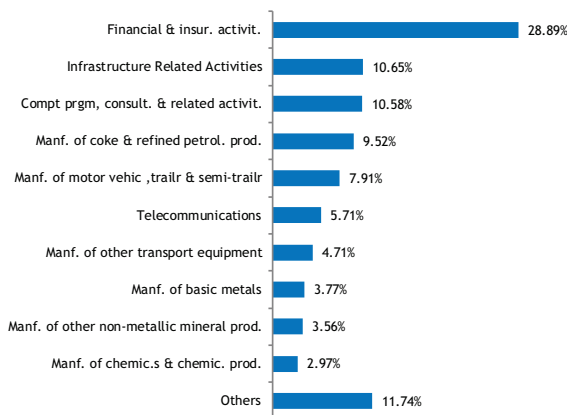
Rating Profile



Investment as per Regulatory Category (%)

| | |
|----------|--------|
| Approved | 99.60% |
| Other | 0.40% |

Equity Sectoral Break-Up**



The above values are in %

Asset Class Wise Exposure

| Asset Class | AUM (Rs. in Cr.) | Exposure (%) |
|----------------------------------|------------------|--------------|
| Equity | 0.17 | 29.79% |
| Govt Securities | 0.39 | 68.55% |
| Money Market/Fixed Deposits/Cash | 0.01 | 1.66% |
| Total | 0.57 | 100.00% |

Modified Duration^^

| Security Type | Duration |
|--------------------------|----------|
| Fixed Income Investments | 10.38 |
| Money Market Investments | Nil |

Security Name

| Security Name | Net Asset (%) |
|-----------------------------------|---------------|
| Equity | 29.8% |
| ICICI Bank Ltd. | 2.9% |
| HDFC Bank Ltd. | 2.7% |
| Reliance Industries Ltd. | 2.5% |
| Larsen & Toubro Ltd. | 1.7% |
| Bharti Airtel Ltd. | 1.6% |
| Infosys Ltd. | 1.5% |
| HCL Technologies Ltd. | 1.4% |
| Mahindra & Mahindra Ltd. | 1.2% |
| UltraTech Cement Ltd. | 1.1% |
| NTPC Ltd. | 1.0% |
| Others | 12.2% |
| Govt Securities | 68.5% |
| 7.23% GOI 15-April-2039 | 44.1% |
| 7.09% GOI 25-Nov-2074 | 24.4% |
| Fixed Deposit With Banks | 0.0% |
| Investment In Liquid Mutual Funds | 0.0% |
| Cash & Cash Equivalents | 1.7% |
| Portfolio Total | 100.0% |

**Sector Classification is as per National Industrial Classification (All Economic Activities) - 2008 NIC

^Benchmark return has been computed by applying benchmark weightages of 40% CRISIL Bond Index 30% NSE Nifty 20% I-SEC G-Sec (MI) Index & 10% CRISIL Liquid Index

^^Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.