

Debt Fund

SFIN-ULIF00127/08/08FIXEDFUND140
July, 2025



Fund Details

Investment Objective: To generate steady returns at lower risk by investing in a range of debt securities.

NAV as on July 31,2025:	31.8755
Inception Date:	27-Aug-08
Fund Manager(s):	Fazlur Rehman

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Fund	0.69%	4.90%	9.42%	8.69%	8.23%	7.08%
Benchmark^	1.51%	5.25%	9.69%	9.06%	8.37%	8.21%

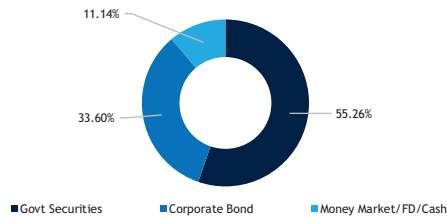
*Compound Annual Growth Rate (CAGR)t

Actual v/s Targeted Asset Allocation (%)

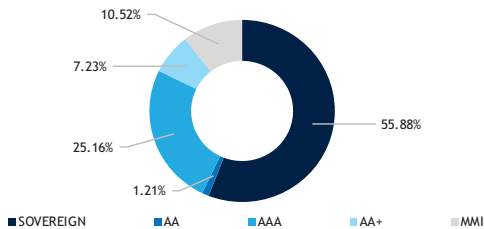
Security Type	Min	Max	Actual
Govt Securities	50%	100%	55.26%
Corporate Bond	0%	50%	33.60%
Money Market/Fixed Deposits/Cash	0%	40%	11.14%

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	100.00%
Other	Nil

Asset Class Wise Exposure

Asset Class	AUM (Rs. in Cr.)	Exposure (%)
Govt Securities	15.21	55.26%
Corporate Bond	9.24	33.60%
Money Market/Fixed Deposits/Cash	3.06	11.14%
Total	27.52	100.00%

Modified Duration^^

Security Type	Duration
Fixed Income Investments	6.91
Money Market Investments	Nil

Security Name

Security Name	Net Asset (%)
Govt Securities	55.3%
6.68% GOI 07-July-2040	45.1%
7.14% Maharashtra SDL 09-Jul-2045	9.1%
6.68% GOI 17-09-2031	0.5%
6.28% GOI 14-Jul-2032	0.4%
7.17% GOI 08-Jan-2028	0.2%
Corporate Bond	33.6%
7.72% Bharat Sanchar Nigam Limited (GS) 22-12-2032	9.5%
8.10% Bajaj Finance Ltd 08 January 2027	9.3%
7.95% HDFC Bank 21-09-2026	4.1%
9.10% Power Finance Corporation Ltd 25-Mar-2029	2.0%
9.40% Shriram Transport Finance Co Ltd NCD 12-July-2028	1.9%
9.00% Shriram Transport Finance Co Ltd NCD 28-Mar-2028	1.9%
9.30% Shriram Transport Finance Co Ltd NCD 18-Mar-2026	1.8%
9.75% Cholamandalam Invest. & Fin. Co. Ltd 23-Aug-2028	1.6%
Piramal Capital & Housing Finance Ltd.	1.2%
8.80% Food Corporation of India 22-Mar-2028	0.4%
Fixed Deposit With Banks	0.0%
Investment In Mutual Funds	0.0%
Cash & Cash Equivalents	11.1%
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 75% I-SEC G-Sec (MI) Index, 20% CRISIL Bond Index & 5% 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.