

Pension Growth Fund

SFIN-ULIF00709/02/09PENGROFUND140
July, 2025



Fund Details

Investment Objective: To generate higher returns through capital appreciation in the long term by investing in diversified equities. Debt investment will provide relatively more stability and diversification.

NAV as on July 31, 2025: 59.7231
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	0.75%	3.38%	0.48%	9.64%	10.26%	11.45%
Benchmark^	1.59%	5.01%	3.02%	10.52%	10.98%	11.30%

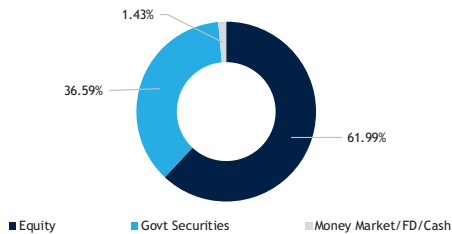
*Compound Annual Growth Rate (CAGR)

Actual v/s Targeted Asset Allocation (%)

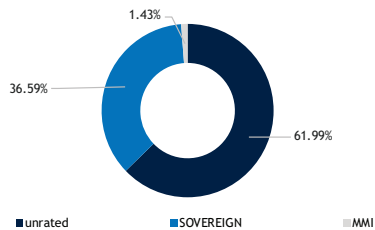
Security Type	Min	Max	Actual
Equity	40.00%	80.00%	61.99%
Govt Securities	0.00%	60.00%	36.59%
Money Market/Fixed Deposits/Cash	0.00%	40.00%	1.43%

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

Asset Mix



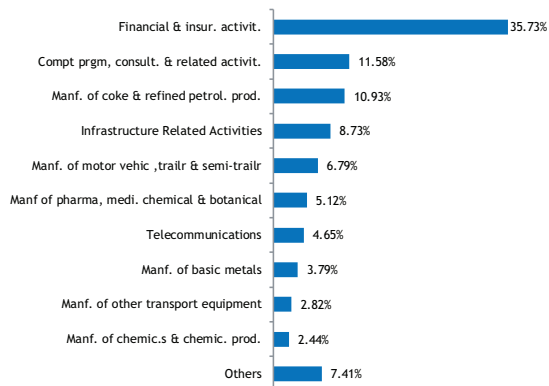
Rating Profile



Investment as per Regulatory Category (%)

Approved	99.77%
Other	0.23%

Equity Sectoral Break-Up**



The above values are in %

Asset Class Wise Exposure

Asset Class	AUM (Rs. in Cr.)	Exposure (%)
Equity	0.47	61.99%
Govt Securities	0.28	36.59%
Money Market/Fixed Deposits/Cash	0.01	1.43%
Total	0.77	100.00%

Modified Duration^^

Security Type	Duration
Fixed Income Investments	9.52
Money Market Investments	Nil

Security Name

Security Name	Net Asset (%)
Equity	62.0%
HDFC Bank Ltd.	8.3%
Reliance Industries Ltd.	6.5%
ICICI Bank Ltd.	5.8%
Larsen & Toubro Ltd.	3.9%
Infosys Ltd.	3.7%
Tata Consultancy Services Ltd.	2.9%
State Bank Of India	2.8%
Bharti Airtel Ltd.	2.8%
Mahindra & Mahindra Ltd.	2.1%
Axis Bank Ltd.	1.9%
Others	21.3%
Govt Securities	36.6%
7.40% GOI 09-Sep-2035	13.9%
7.09% GOI 25-Nov-2074	11.7%
7.23% GOI 15-April-2039	11.0%
Fixed Deposit With Banks	0.0%
Investment In Mutual Funds	0.0%
Cash & Cash Equivalents	1.4%
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 60% NSE Nifty, 20% CRISIL Bond Index, 10% I-SEC G-Sec (MI) & 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.