

**BALANCED PENSION FUND (SFIN - ULIF009210207PEBALANFND111) as on 31 July 2025**

**INVESTMENT OBJECTIVE:** To provide accumulation of income through investment in both equities and fixed income securities with an attempt to maintain a suitable balance between return and safety.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	40	60	52.09	364.81
Debt	20	60	39.11	273.94
Money Market	0	40	8.80	61.61
<b>Total</b>			<b>100</b>	<b>700.36</b>

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Balance Pension Fund	-1.28%	5.90%	5.37%	11.62%	11.61%	11.39%
Benchmark	-1.21%	5.07%	4.13%	10.44%	10.80%	9.11%

**ASSET CATEGORY**

Equity	% of AUM
HDFC Bank Ltd.	4.96%
Reliance Industries Ltd.	3.73%
ICICI Bank Ltd	3.63%
Infosys Limited	1.93%
Bharti Airtel Ltd. Partly Paid 1.25	1.84%
ETERNAL LIMITED	1.30%
Axis Bank Ltd.	1.29%
Nippon India ETF Nifty IT	1.21%
Mahindra & Mahindra Ltd.	1.17%
Kotak Mahindra Bank Ltd.	1.14%
Others	29.87%
<b>Total</b>	<b>52.09%</b>

Corporate Debt	% of AUM
7.17% IRFC B & D 27-04-2035 188	1.16%
7.80% HDFC Bank B & D 03-05-2033 US-002	0.74%
7.95% LIC Housing Fin B & D 29-01-2028 359	0.73%
7.20% NABARD B & D 21-10-2031 LTIF A 1	0.73%
7.97% HDFC Bank B & D 17-02-2033 Ab-002	0.45%
8.70% Bharti Telecom Limited B & D 05-12-2025 XIII	0.36%
7.34% IRFC B & D 19-02-2028 Tranche 1 Series II	0.30%
7.97% MANKIND PHARMA LTD. B & D 16-11-2027	0.22%
7.76% FED BANK B & D 12-11-2034 I	0.14%
<b>Total</b>	<b>4.82%</b>

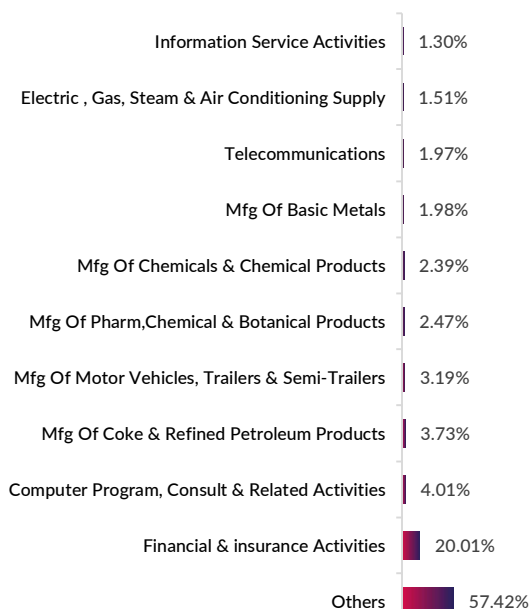
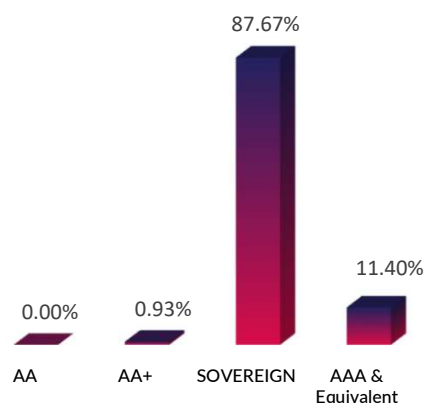
Government Securities	% of AUM
6.79% GOI CG 07-10-2034	12.66%
7.26% GOI CG 06-02-2033	5.99%
7.18% GOI CG 14-08-2033	2.99%
7.30% GOI CG 19-06-2053	2.94%
7.18% GOI CG 24-07-2037	2.68%
7.10% GOI CG 08-04-2034	1.93%
7.25% GOI CG 12-06-2063	1.89%
7.34% GOI CG 22-04-2064	1.03%
6.90% GOI CG 15-04-2065	0.98%
7.45% Maharashtra SDL 20-03-2037	0.74%
<b>Total</b>	<b>34.29%</b>

<b>Money Market</b>	<b>8.80%</b>
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<b>Grand Total</b>	<b>100%</b>
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**FUND DESCRIPTION**

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan Mj	12	10	8
Mr. Devesh R Dokwal	5	0	8
Launch Date	21-Feb-07		
Benchmark	Nifty 50 (50%) CompBex (50%)		
Risk Profile	Medium		
NAV as on 31-Jul-25	73.1810		
Modified Duration	5.90		

**TOP 10 INDUSTRY SECTOR**

**DEBT RATING PROFILE**


Debt fund manager, managing debt portion of Equity, Debt and Balanced oriented fund.

Equity fund manager, managing equity portion of Equity, Debt and Balanced oriented fund.

\*1) Returns less than or equal to one year are absolute returns. Returns greater than a year are in terms of Compound Annual Growth Rate (CAGR) is expressed as a percentage rounded to the nearest 0.1%.

ii) Past performance of any of the funds is not indicative of their future performance.