

DYNAMIC FUND - JULY 2025

Investment Objective:

To manage the fund with active asset allocation between Equity, Debt or Money Market to optimize returns depending on evolving market outlook as decided by the fund manager. The customer is making a choice to rely on the FMs asset allocation calls

Date of Inception:

August 16, 2021

SFIN No.

ULIF 028 11/06/21 SUD-LI-DYN 142

Benchmark :

Nifty 50 Index - 45%
CRISIL Bond Index - 45% & CRISIL Liquid Index 10%

Products:

For SUD Life Wealth Creator & SUD E-wealth Royale

AUM:

Rs. 7.59 Cr

NAV:

13.7082

Name of Fund Manager:

Equity Mr. Jimesh Sanghvi
Debt Mr. Sujay Nimkar

Portfolio	% of AUM
Equity (Top 10 Holdings or >1%)	
Reliance Industries Ltd	4.07%
HDFC Bank Ltd	2.87%
Infosys Ltd.	2.63%
ICICI Bank Ltd	2.60%
Bharti Airtel Limited	1.94%
ITC Ltd.	1.66%
Tata Consultancy Services Limited	1.45%
JINDAL STEEL & POWER LTD.	1.38%
VA Tech Wabag Ltd	1.33%
Larsen & Toubro Limited	1.30%
Eicher Motors Ltd.	1.06%
Other	36.21%
Equity	58.50%

Debts34.76%

Gilts & SDL34.76%

Gilt & SDL (Top 10 Holdings)	
6.92% GOI - 18-Nov-2039	18.83%
7.09% GOI 05-Aug-2054	15.94%

Corporate Bonds0.00%

MM & Others6.73%

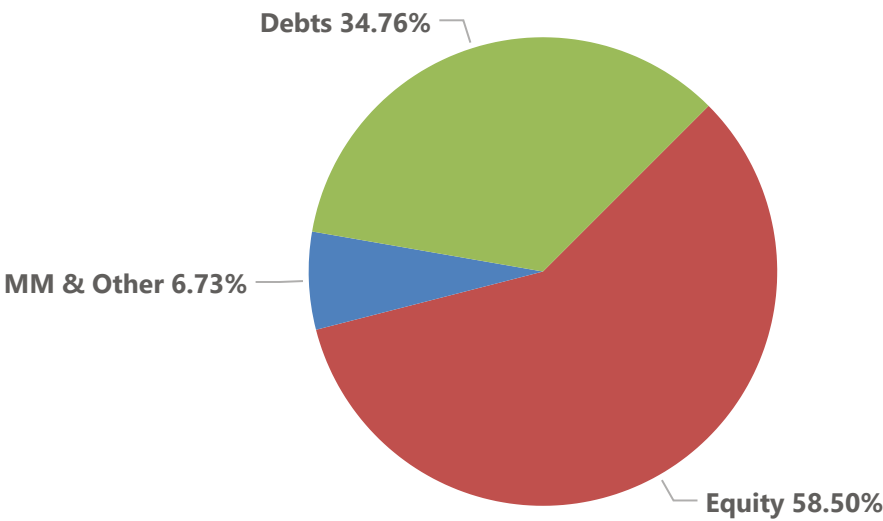
Total100.00%

Top 10 Industry Exposure (% to AUM)	
FINANCIAL AND INSURANCE ACTIVITIES	15.38%
Computer programming, consultancy and r...	7.75%
Infrastructure	5.05%
Manufacture of coke and refined petroleum...	4.07%
Manufacture of pharmaceuticals,medicinal ...	3.82%
Manufacture of motor vehicles, trailers and ...	3.11%
Manufacture of food products	2.51%
Manufacture of Basic Metals	2.03%
Manufacture of other transport equipment	1.89%
Manufacture of chemicals and chemical pro...	1.86%
Others	9.87%

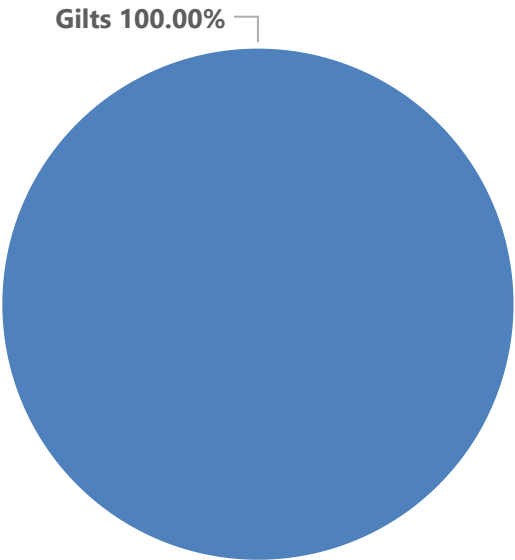
Asset Mix

Particulars	Investment Pattern		AUM (Rs. In Cr)	Actual
	Minimum	Maximum		
Equity	10 %	95 %	4.44	58.50%
Debts	10 %	95 %	2.64	34.76%
MM & Others	0 %	80 %	0.51	6.73%

Asset Allocation (% to AUM)



Debt Rating Profile (% of Debt)

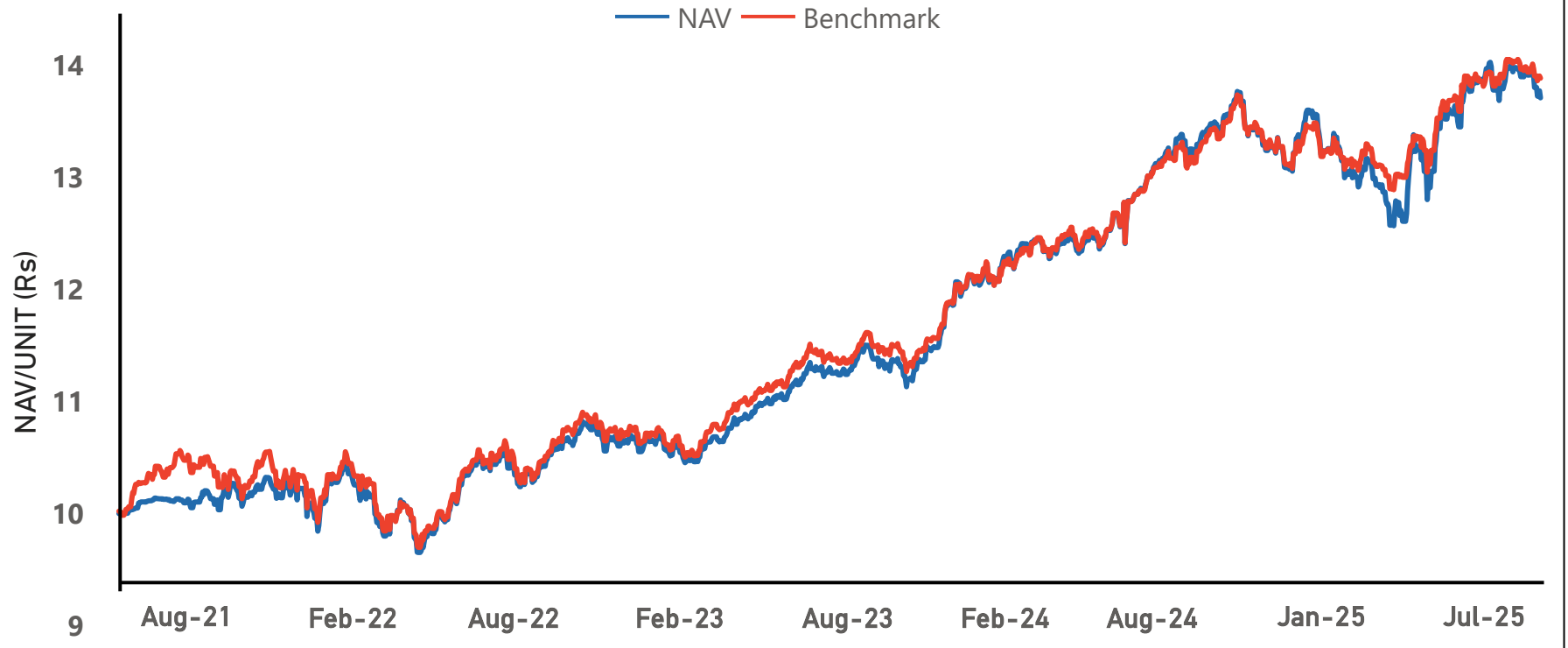


Debt Maturity Profile (% of Debt)



Modified Duration - 8.40 yrs

AV Performance (Since Inception)



Fund returns vis a vis Benchmark	Absolute				CAGR (Annualised)			
	1 Month	3 Month	6 Month	1 Year	2 Years	3 Years	5 Years	Since Inception
Balanced Plus Fund	-1.98%	1.00%	4.90%	2.43%	10.11%	10.14%	NA	8.30%
Benchmark	-1.04%	1.47%	4.90%	4.43%	10.11%	10.43%	NA	8.64%