

**GROWTH PLUS FUND - JULY 2025**
**Investment Objective:**

To aim for medium to long term capital appreciation by maintaining a diversified portfolio of equity and equity related instruments and fair exposure to high credit quality portfolio of debt and money market instruments.

**Date of Inception:**

January 29, 2014

**SFIN No.**

ULIF 023 11/12/13 SUD-LI-GR2 142

**Benchmark :**

Nifty 50 Index - 70%  
CRISIL Composite Bond Index - 30%

**Products:**

For Dhan Suraksha Plus & Wealth Builder Plan

**AUM:**

Rs. 750.78 Cr

**NAV:**

31.2799

**Name of Fund Manager:**

**Equity** Mr. Jimesh Sanghvi  
**Debt** Mr. Sujay Nimkar

Portfolio	% of AUM
<b>Equity (Top 10 Holdings or &gt;1%)</b>	
Reliance Industries Ltd	6.38%
Infosys Ltd.	4.13%
ICICI Bank Ltd	4.08%
HDFC Bank Ltd	3.48%
Bharti Airtel Limited	3.07%
ITC Ltd.	2.61%
Larsen & Toubro Limited	2.06%
Tata Consultancy Services Limited	1.79%
Mahindra & Mahindra Ltd.	1.54%
HCL Technologies Ltd	1.53%
KFin Technologies Ltd	1.46%
VA Tech Wabag Ltd	1.37%
Tata Motors Limited	1.33%
PIRAMAL PHARMA LIMITED	1.28%
Computer Age Management Services Ltd	1.16%
Dalmia Bharat Ltd.	1.14%
Eicher Motors Ltd.	1.13%
State Bank of India	1.05%
Hero Motocorp Ltd.	1.03%
Ramkrishna Forgings Limited	1.03%
Other	34.66%
<b>Equity</b>	<b>77.31%</b>

<b>Debts</b>	<b>15.03%</b>
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<b>Gilts &amp; SDL</b>	<b>7.17%</b>
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Gilt & SDL (Top 10 Holdings)	
7.09% GOI 05-Aug-2054	6.74%
7.30% GOI 19-Jun-2053	0.33%
7.63% GOI- 17-Jun-2059	0.05%
07.11% Maharashtra 31 Jul 2029	0.05%
6.75% GOI 23-Dec-2029	0.01%

<b>Corporate Bonds</b>	<b>7.86%</b>
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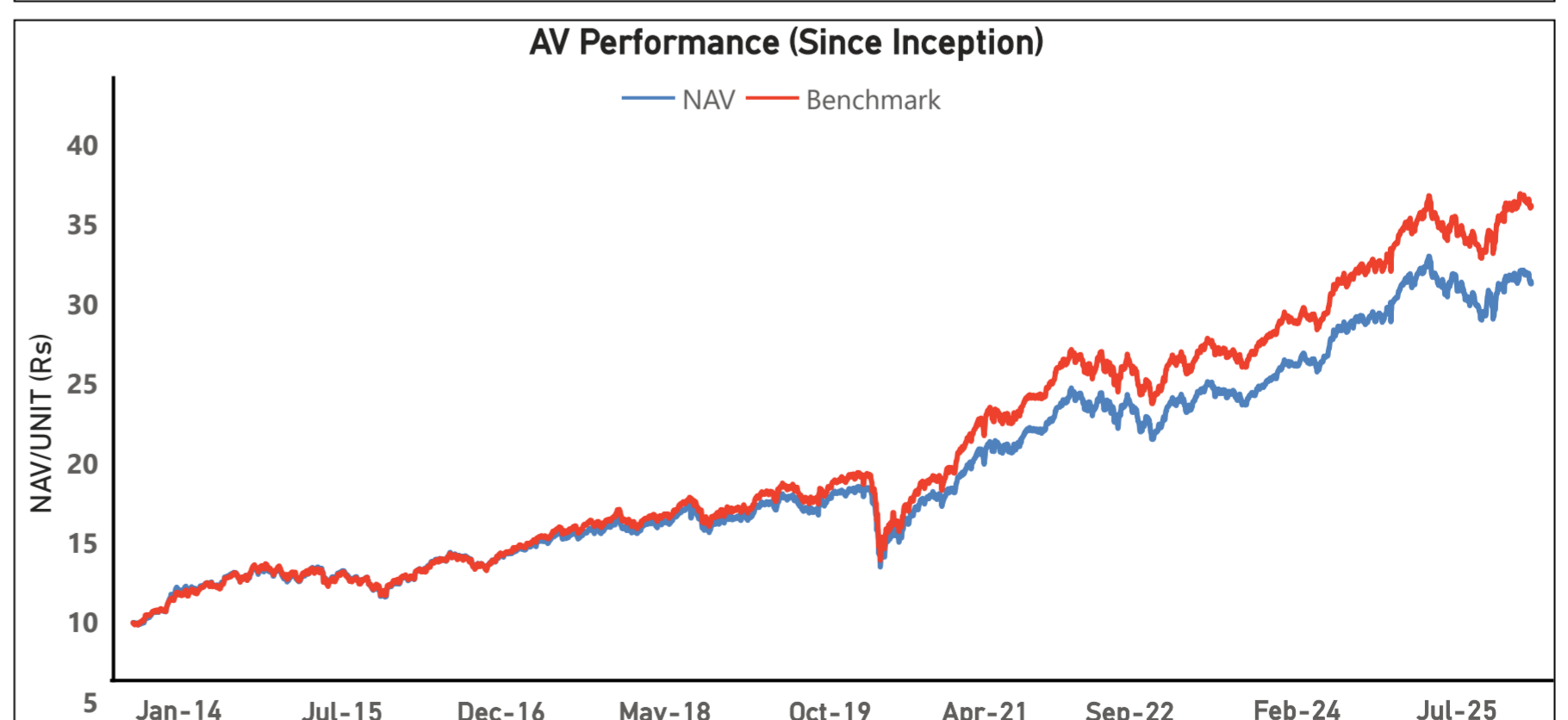
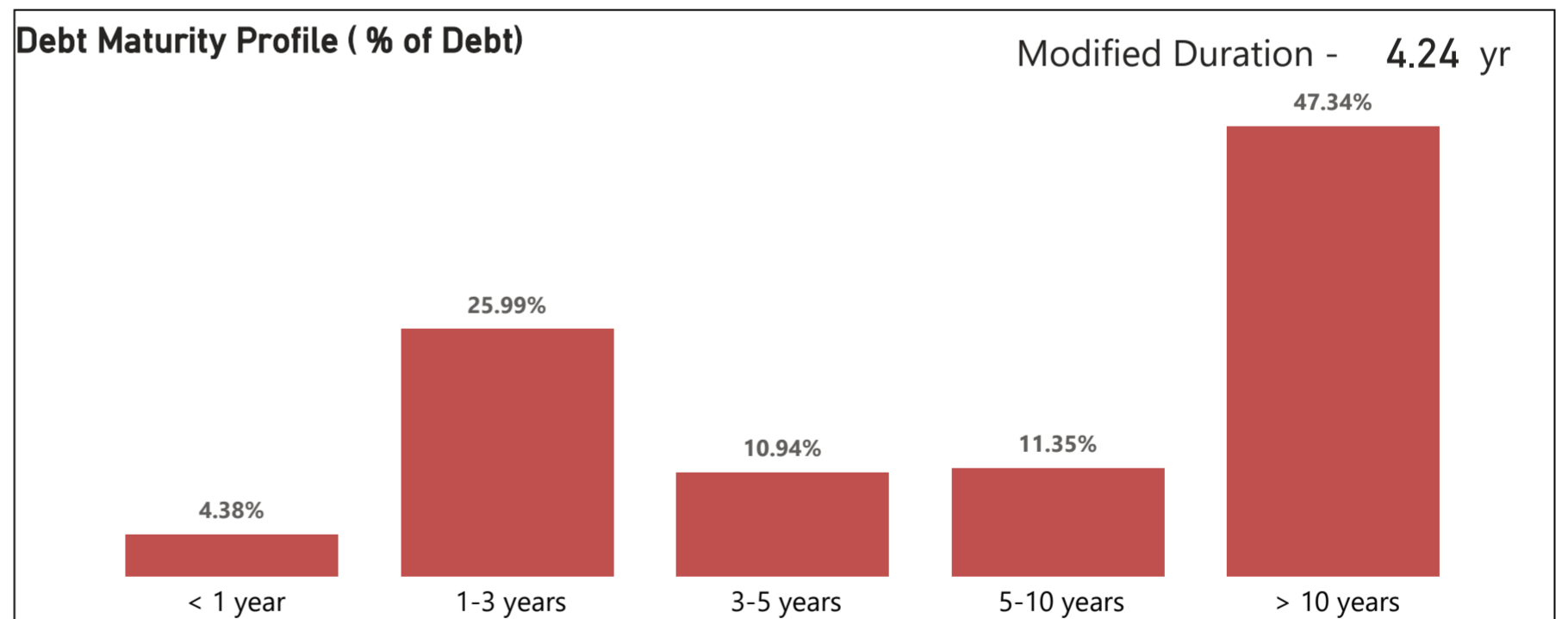
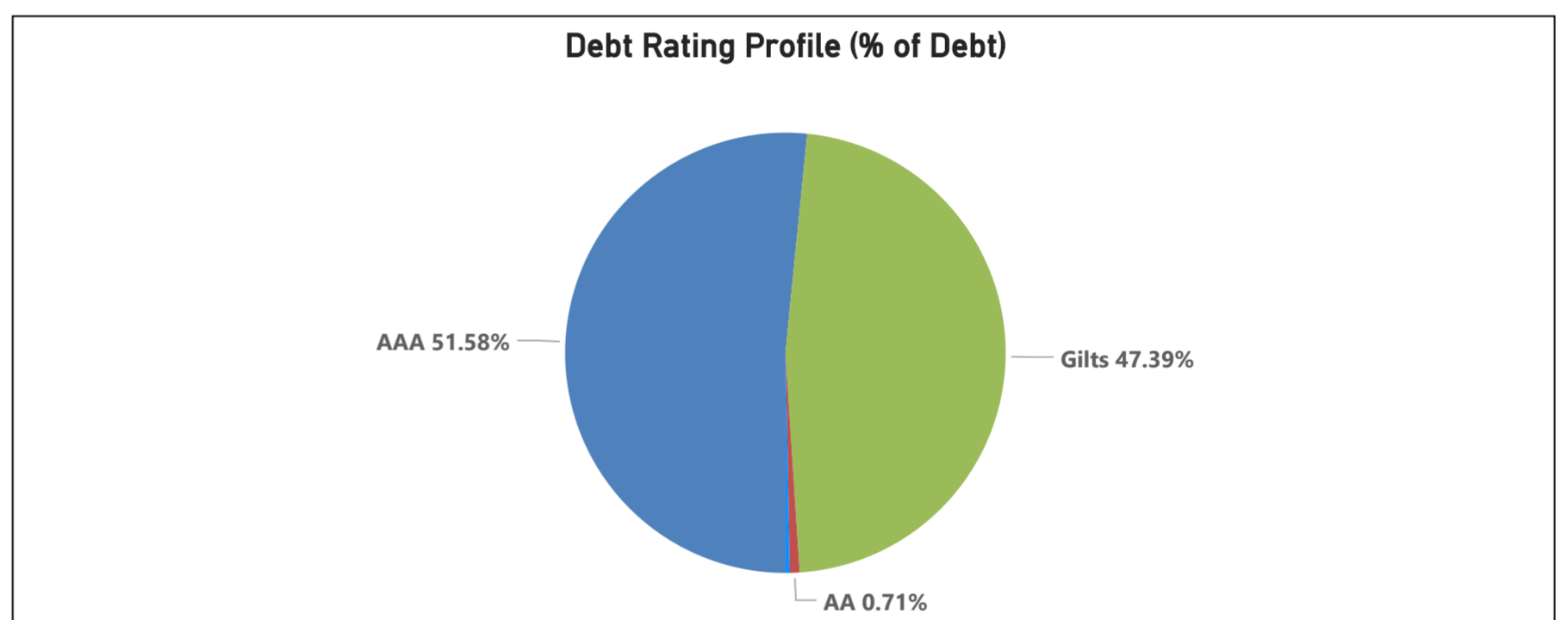
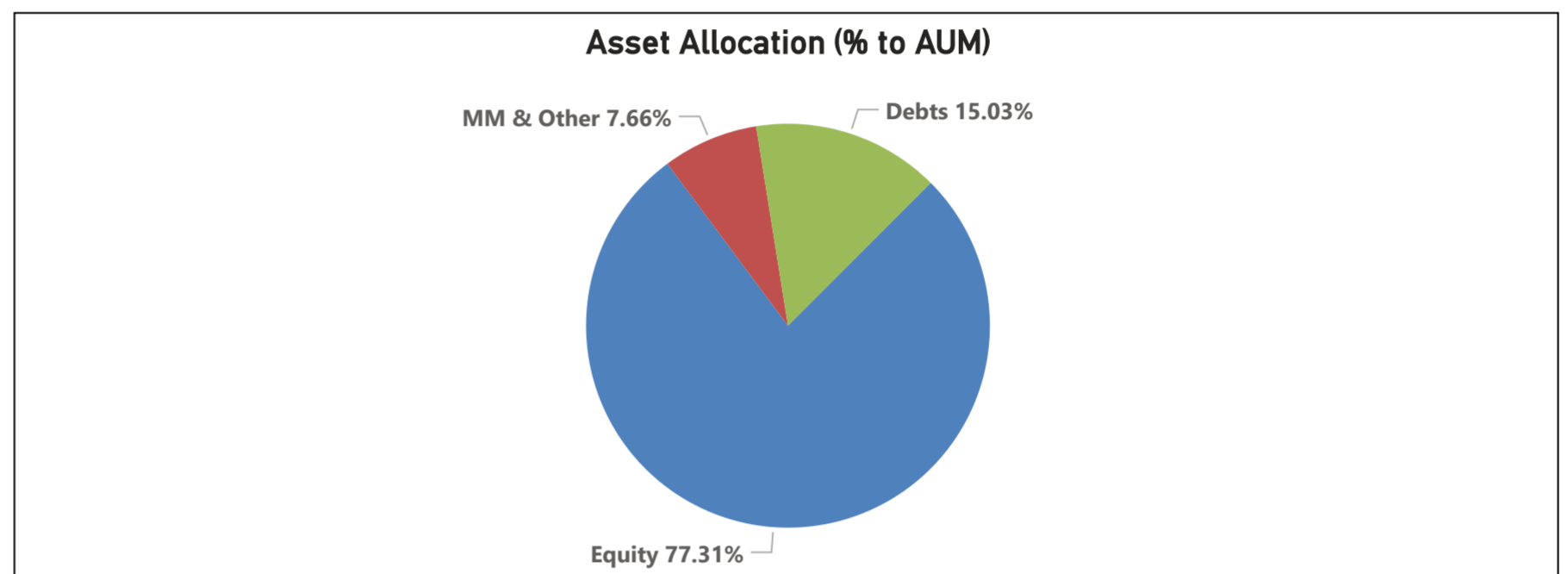
Industry Corporate Bond	
BAJAJ FINANCE LTD.	1.63%
NIIF INFRASTRUCTURE FINANCE LTD	1.37%
INDIA INFRADEBT LTD	1.29%
LIC HOUSING FINANCE LTD	1.28%
M & M FINANCIAL SERVICES LTD.	1.00%
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	0.57%
HOUSING & URBAN DEVELOPMENT CORPORATION LTD.	0.56%
PIRAMAL CAPITAL & HOUSING FINANCE LTD	0.11%
POWER GRID CORPORATION OF INDIA LTD	0.04%

<b>MM &amp; Others</b>	<b>7.66%</b>
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<b>Total</b>	<b>100.00%</b>
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Top 10 Industry Exposure ( % to AUM)	
FINANCIAL AND INSURANCE ACTIVITIES	22.87%
Computer programming, consultancy and related activities	12.52%
Manufacture of coke and refined petroleum products	6.38%
Infrastructure	5.98%
Manufacture of pharmaceuticals, medicinal preparations and botanical extracts	5.82%
Manufacture of food products	3.96%
Manufacture of motor vehicles, trailers and semi-trailers	3.84%
Manufacture of other non-metallic mineral products	3.10%
Manufacture of other transport equipment	2.44%
Civil engineering	2.25%
Others	13.66%

Particulars	Investment Pattern		AUM (Rs. In Cr)	Actual
	Minimum	Maximum		
<b>Equity</b>	<b>40 %</b>	<b>100 %</b>	<b>580.43</b>	<b>77.31%</b>
<b>Debts</b>	<b>0 %</b>	<b>60 %</b>	<b>112.81</b>	<b>15.03%</b>
<b>MM &amp; Others</b>	<b>0 %</b>	<b>30 %</b>	<b>57.54</b>	<b>7.66%</b>



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
<b>Individual Pension Fund Growth</b>	-2.58%	0.44%	2.72%	-1.95%	8.86%	10.29%	12.16%	10.42%
<b>Benchmark</b>	-1.90%	1.60%	5.22%	2.21%	11.09%	11.72%	14.14%	11.81%