

INDIVIDUAL LIFE INCOME FUND - JUNE 2025

Investment Objective:

To aim for stable returns over medium to long term by judicious mix of investments in Government securities and high quality corporate debt of varying maturities and also in money market instruments.

Date of Inception:

January 29, 2014

SFIN No.

ULIF 020 11/12/13 SUD-LI-BN2 142

Benchmark :

CRISIL Composite Bond Index - 85%  
CRISIL Liquid Fund Index - 15%

Products:

For Dhan Suraksha Plus & Wealth Builder Plan

AUM:

Rs. 85.35 Cr

NAV:

21.8617

Name of Fund Manager:

Mr. Sujay Nimkar

Portfolio% of AUM

Debts90.08%

Gilt & SDL (Top 10 Holdings)

6.33% GOI 05-May-2035	30.20%
7.09% GOI 05-Aug-2054	17.15%
6.90% GOI 15-04-2065	12.31%
6.92% GOI - 18-Nov-2039	11.36%
6.79% GOI 07-Oct-2034	5.17%
7.34% GOI 22-Apr-2064	1.93%
6.75% GOI 23-Dec-2029	0.48%
Roadstar Infra Investment Trust	0.13%

Gilts & SDL78.74%

Corporate Bonds11.34%

Industry Corporate Bond

BAJAJ FINANCE LTD.	9.65%
HDFC BANK LTD	1.19%
PIRAMAL CAPITAL & HOUSING FINANCE L	0.50%

MM & Others9.92%

Total100.00%

Top 10 Industry Exposure ( % to AUM)

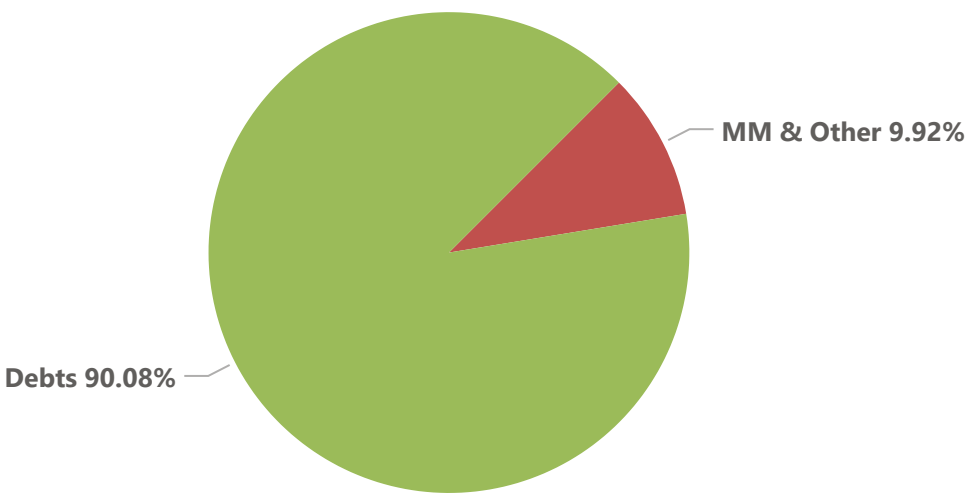
FINANCIAL AND INSURANCE ACTIVITIES

11.34%

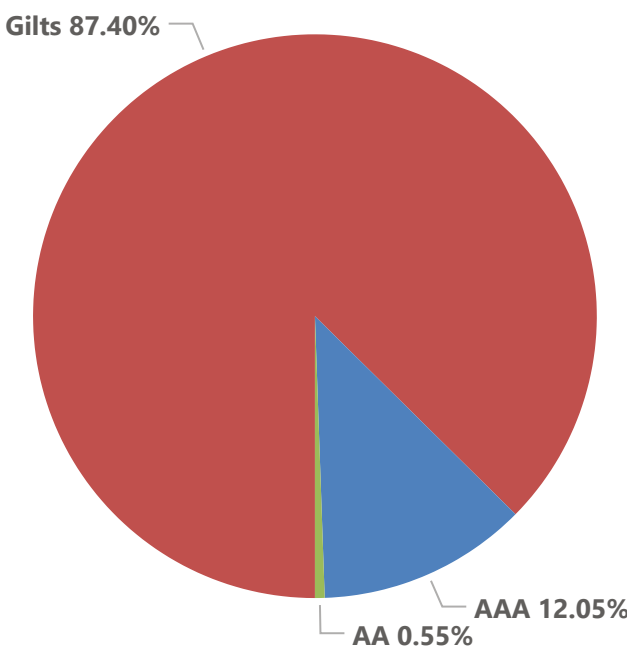
Asset Mix

Particulars	Investment Pattern		AUM (Rs. In Cr)	Actual
	Minimum	Maximum		
DEBTS	70 %	100 %	77.02	90.08%
MM & Others	0 %	30 %	8.48	9.92%

Asset Allocation (% to AUM)

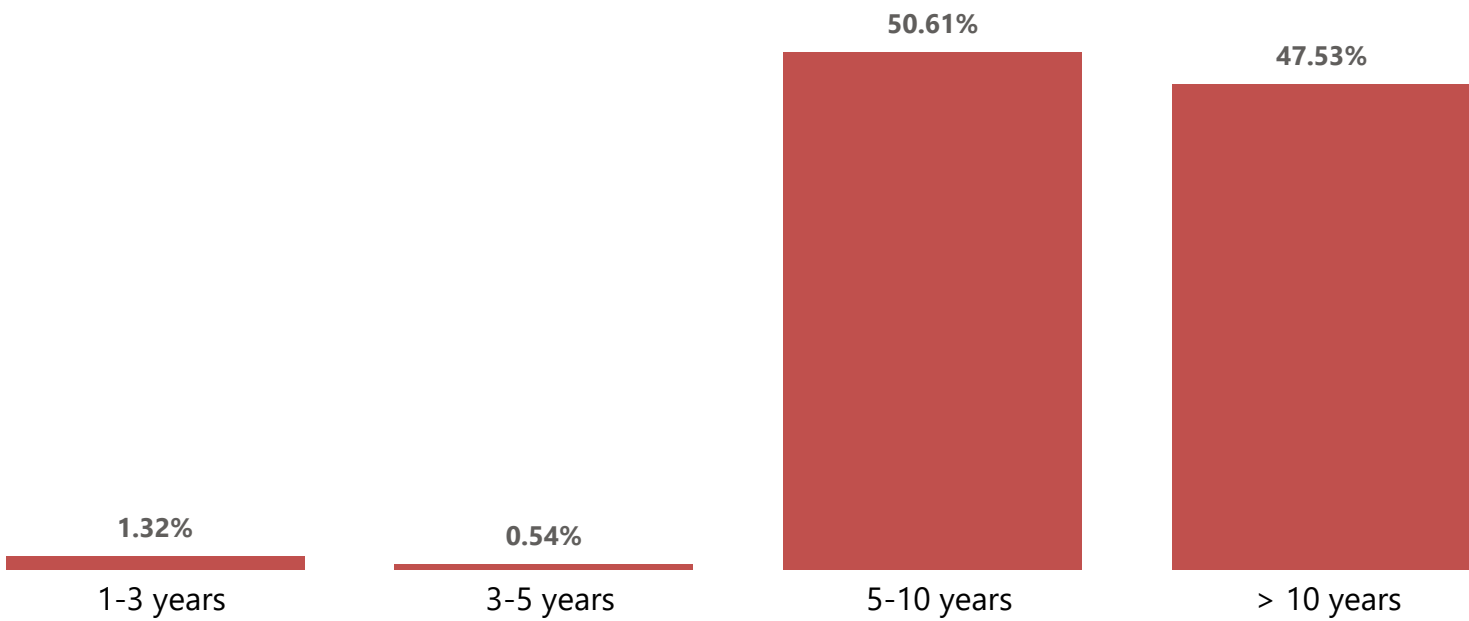


Debt Rating Profile (% of Debt)

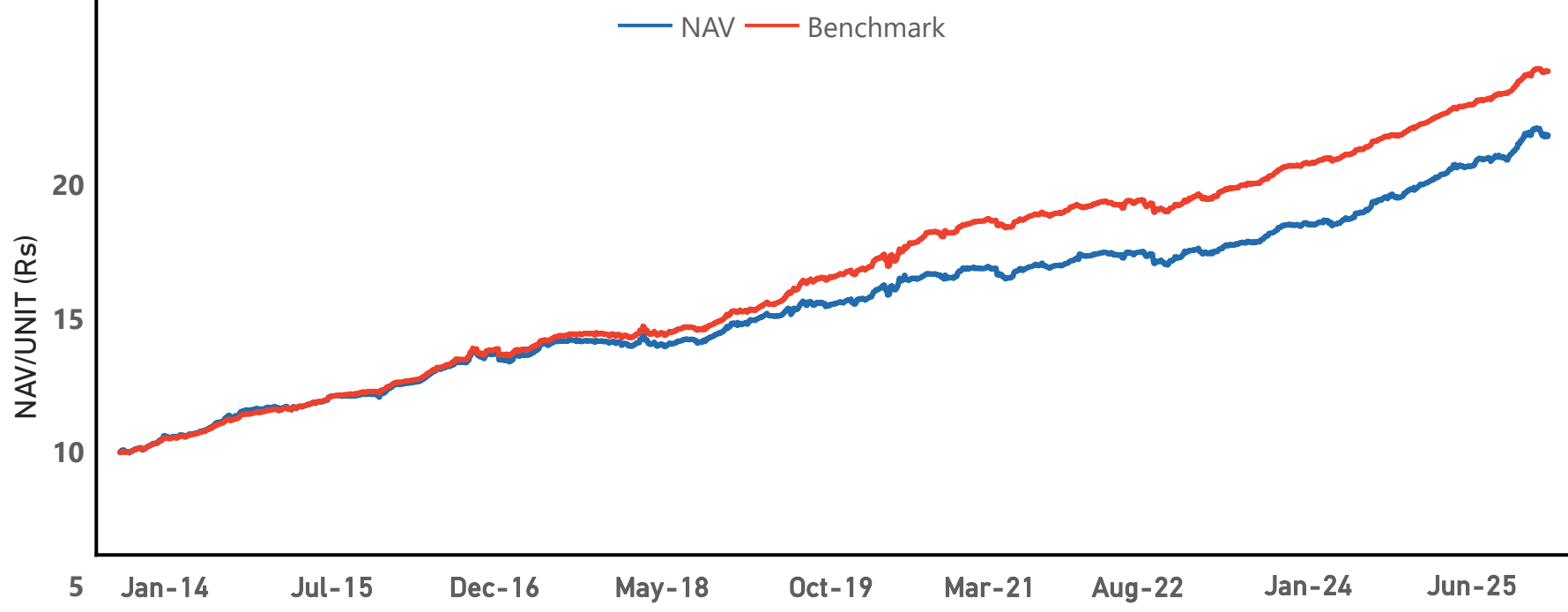


Debt Maturity Profile ( % of Debt)

Modified Duration - 7.91 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
Individual Life Income Fund	-0.99%	2.25%	4.16%	9.25%	8.72%	8.37%	5.68%	7.09%
Benchmark	-0.29%	2.13%	4.53%	8.86%	8.20%	8.19%	6.11%	8.07%