

PENSION BALANCED 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:

November 13, 2023

SFIN No.

ULIF 032 08/09/23 SUD-PI-BL2 142

Benchmark :

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

Products:

For SUD Life Retirement Royale

AUM:

Rs. 5.40 Cr

NAV:

11.2841

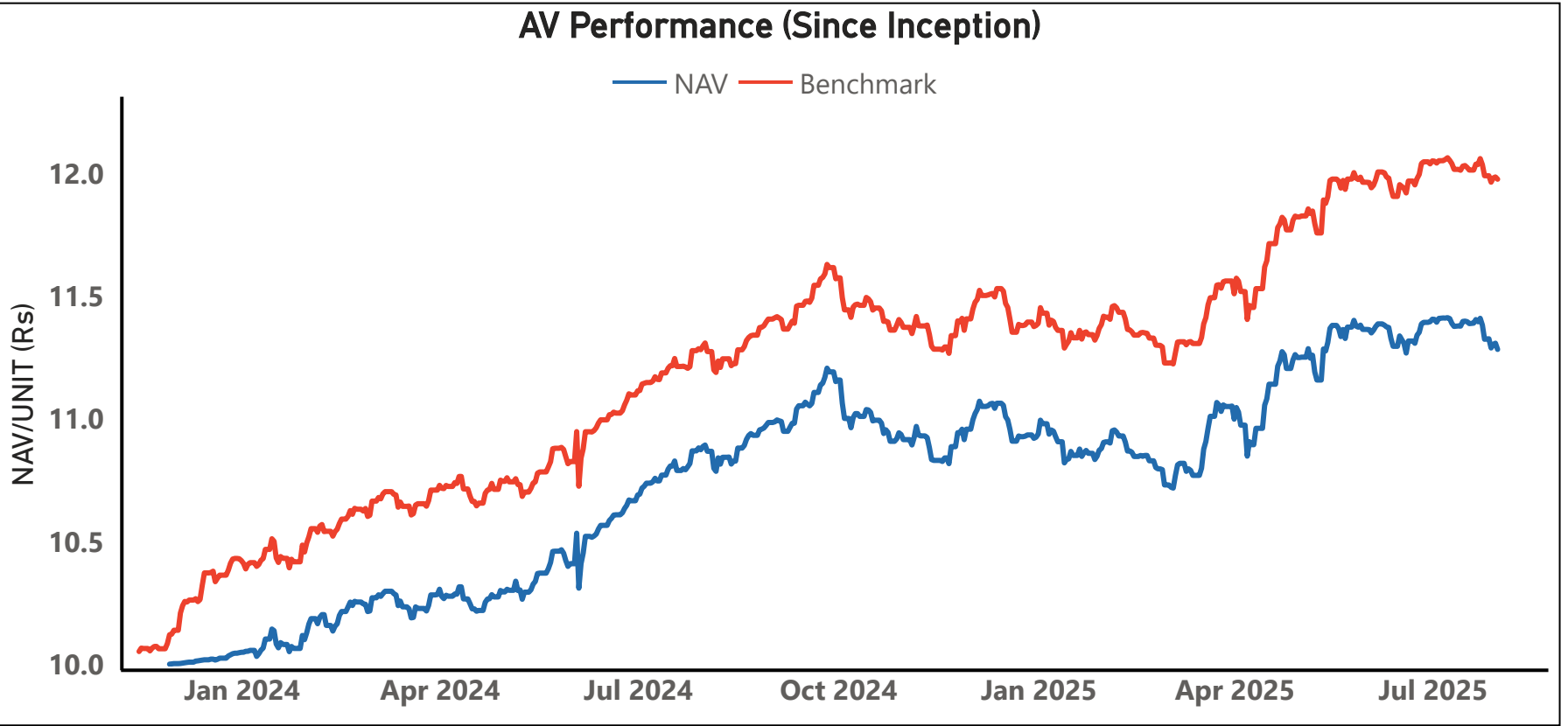
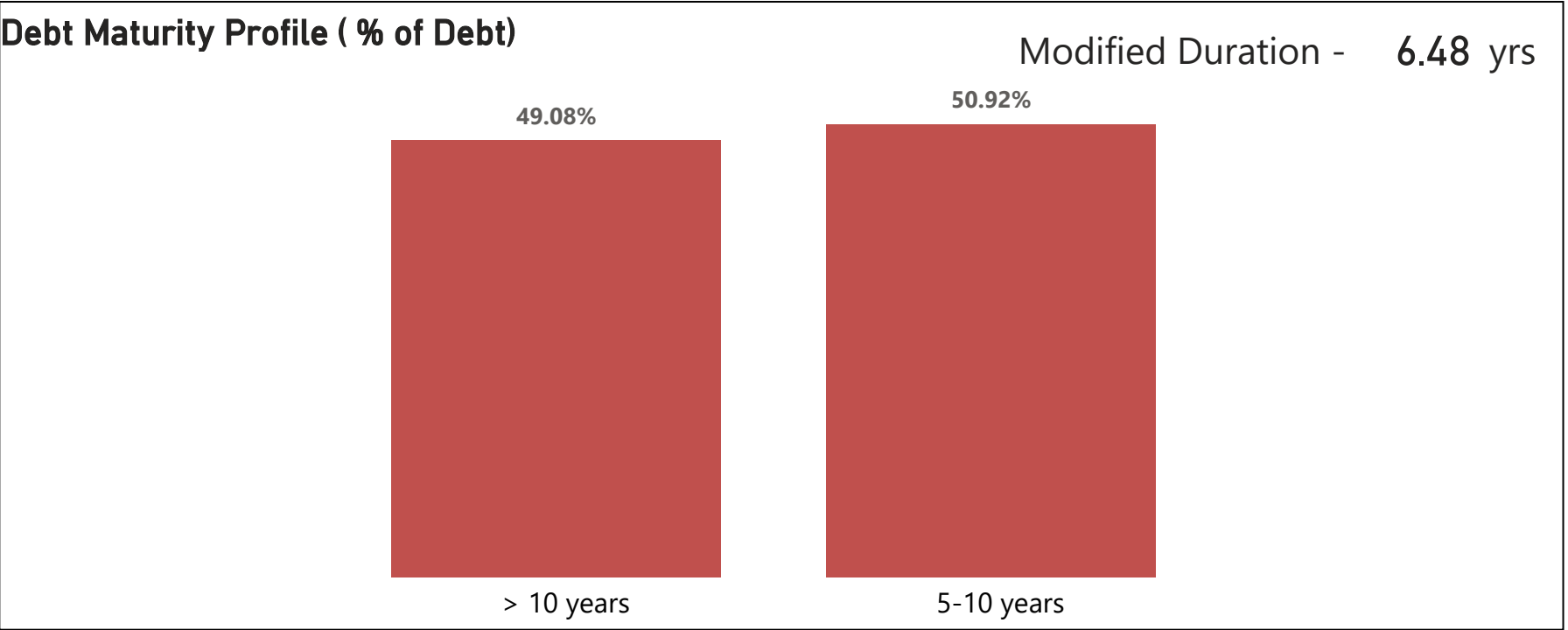
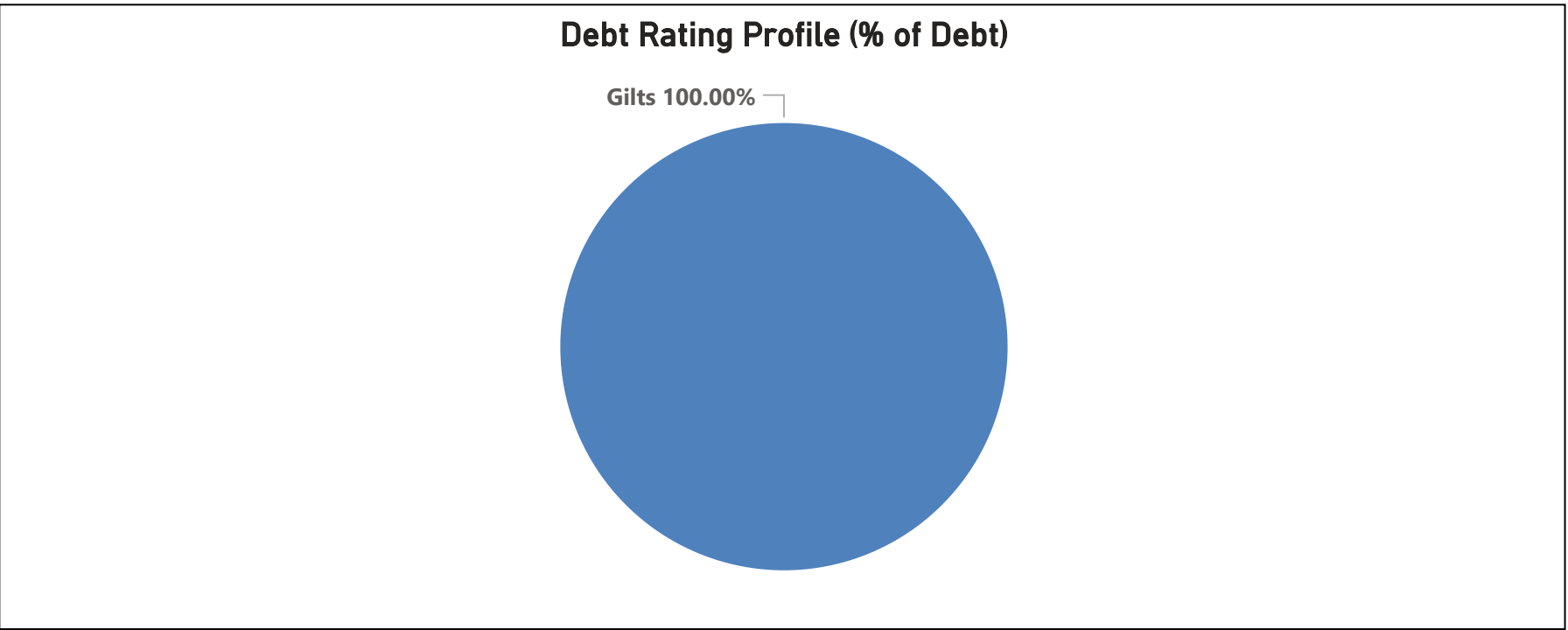
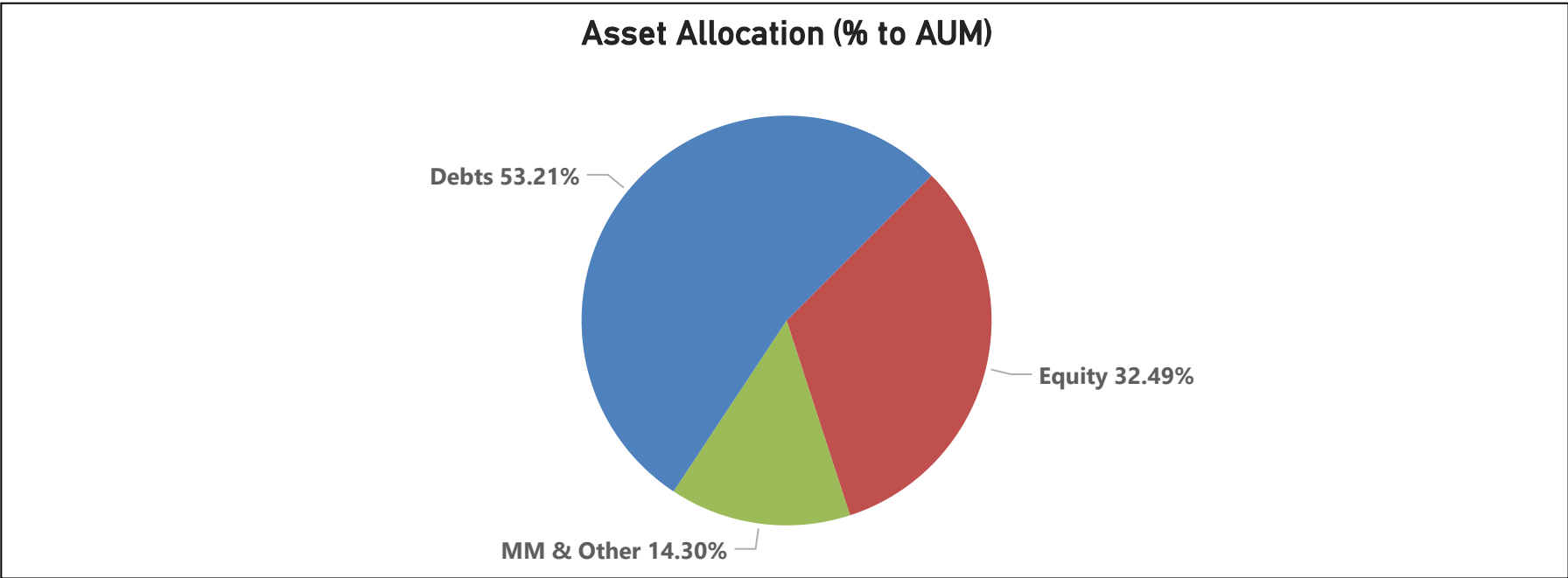
Name of Fund Manager:

Equity Mr. Jimesh Sanghvi
Debt Mr. Sujay Nimkar

| Portfolio | % of AUM |
|-----------------------------------|----------|
| Equity (Top 10 Holdings or >1%) | |
| Reliance Industries Ltd | 2.69% |
| HDFC Bank Ltd | 1.88% |
| Infosys Ltd. | 1.74% |
| ICICI Bank Ltd | 1.72% |
| Bharti Airtel Limited | 1.29% |
| ITC Ltd. | 1.10% |
| Tata Consultancy Services Limited | 0.95% |
| Larsen & Toubro Limited | 0.86% |
| HCL Technologies Ltd | 0.64% |
| Mahindra & Mahindra Ltd. | 0.64% |
| Other | 18.99% |
| Equity | 32.49% |
| Debts | 53.21% |
| Gilts & SDL | 53.21% |
| Gilt & SDL (Top 10 Holdings) | |
| 7.18% GOI 14-Aug-2033 | 13.57% |
| 7.09% GOI 05-Aug-2054 | 13.07% |
| 6.68% GOI 07-July-2040 | 9.27% |
| 7.72% Maharashtra - 25-May-2034 | 7.82% |
| 6.79% GOI 07-Oct-2034 | 5.70% |
| 6.92% GOI - 18-Nov-2039 | 3.78% |
| MM & Others | 14.30% |
| Total | 100.00% |

| Top 10 Industry Exposure (% to AUM) | | |
|---|--|-------|
| FINANCIAL AND INSURANCE ACTIVITIES | | 8.11% |
| Computer programming, consultancy and r... | | 5.25% |
| Manufacture of coke and refined petroleum... | | 2.69% |
| Manufacture of pharmaceuticals,medicinal ... | | 2.33% |
| Manufacture of motor vehicles, trailers and ... | | 1.87% |
| Manufacture of food products | | 1.66% |
| Infrastructure | | 1.53% |
| Manufacture of other non-metallic mineral ... | | 1.08% |
| Manufacture of other transport equipment | | 1.03% |
| Civil engineering | | 0.94% |
| Others | | 5.07% |

| Asset Mix | | | | |
|-------------|--------------------|---------|-----------------|--------|
| Particulars | Investment Pattern | | AUM (Rs. In Cr) | Actual |
| | Minimum | Maximum | | |
| Equity | 0 % | 60 % | 1.75 | 32.49% |
| Debts | 40 % | 100 % | 2.87 | 53.21% |
| MM & Others | 0 % | 30 % | 0.77 | 14.30% |



| 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 |
| Pension Balanced Plus Fund | -0.99% | 0.29% | 3.48% | 3.63% | NA | NA | NA | 7.30% |
| Benchmark | -0.52% | 1.30% | 4.89% | 6.01% | NA | NA | NA | 11.10% |