

PENSION GILT PLUS FUND - JULY 2025

Investment Objective:

To generate reasonable return without any credit risk through investment in securities issued by Central and State Governments and any other securities serviced/guaranteed by Government of India/State Governments. A portion of the fund may be invested in money market instruments and others like bank deposits, mutual funds and net current assets to meet short term liquidity requirements of the Plan.

Date of Inception:

November 13, 2023

SFIN No.

ULIF 033 08/09/23 SUD-PI-GL2 142

Benchmark :

CRISIL Medium Term Gilt Index – 90%
CRISIL Liquid Index - 10%

Products:

For SUD Life Retirement Royale

AUM: Rs. 16.20 Cr

NAV: 11.3866

Name of Fund Manager:

Mr. Sujay Nimkar

Portfolio % of AUM

Debts

Gilts & SDL 95.93%

Gilt & SDL (Top 10 Holdings)	
7.09% GOI 05-Aug-2054	26.12%
6.92% GOI - 18-Nov-2039	23.93%
6.68% GOI 07-July-2040	21.61%
6.79% GOI 07-Oct-2034	11.39%
7.18% GOI 14-Aug-2033	10.98%
6.75% GOI 23-Dec-2029	1.90%

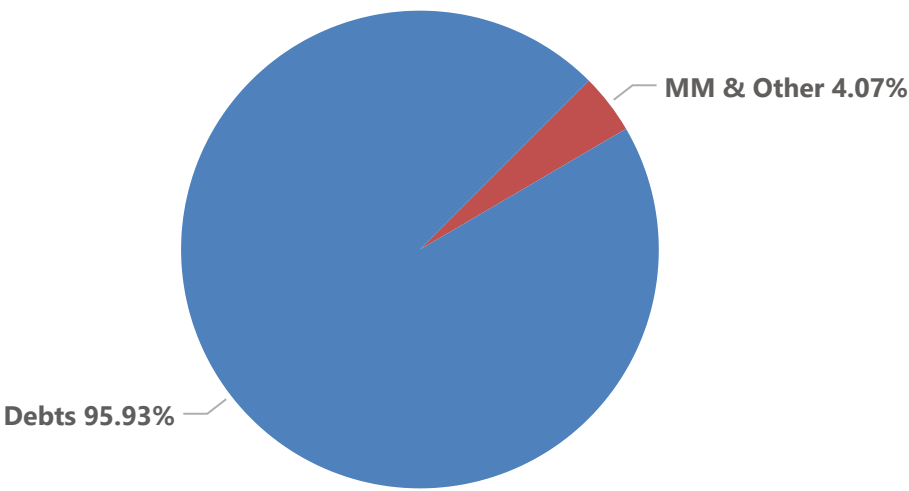
MM & Others 4.07%

Total 100.00%

Asset Mix

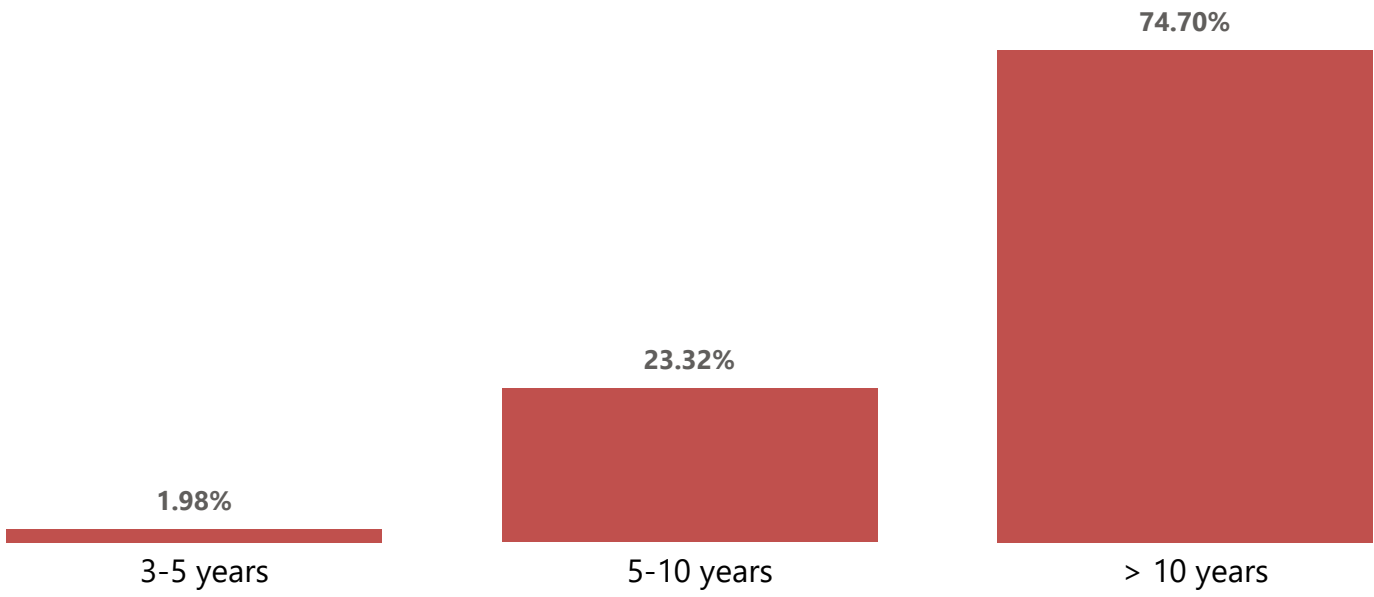
Particulars	Investment Pattern		AUM (Rs. In Cr)	Actual
	Minimum	Maximum		
DEBTS	60 %	100 %	15.54	95.93%
MM & Others	0 %	40 %	0.66	4.07%

Asset Allocation (% to AUM)

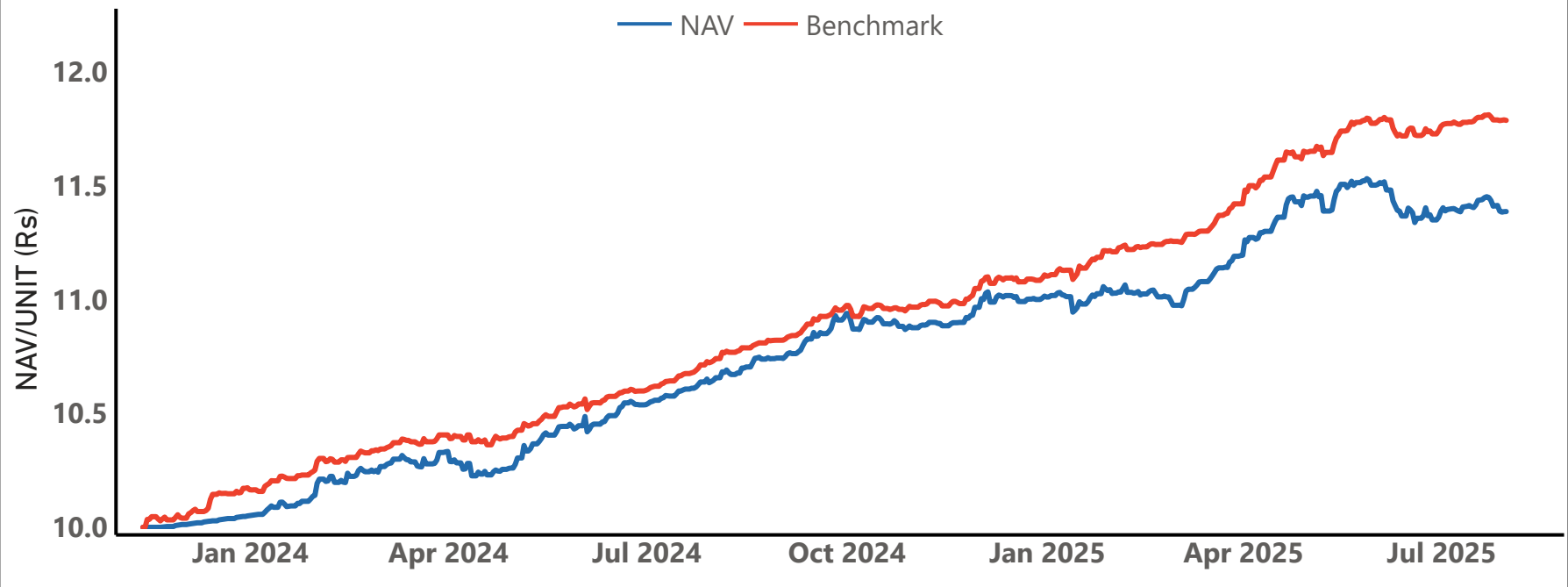


Debt Maturity Profile (% of Debt)

Modified Duration - 8.73 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
Pension Gilt Plus Fund	0.21%	-0.55%	3.26%	7.00%	NA	NA	NA	7.87%
Benchmark	0.39%	1.20%	5.15%	9.86%	NA	NA	NA	10.06%