

PENSION GROWTH PLUS FUND - JULY 2025

Investment Objective:

To seek consistent growth over medium to long term by focusing predominantly on well established companies through investments primarily in 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 031 08/09/23 SUD-PI-GR2 142

Benchmark :

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

Products:

For SUD Life Retirement Royale

AUM:

Rs. 22.94 Cr

NAV:

11.2181

Name of Fund Manager:

Equity Mr. Jimesh Sanghvi
Debt Mr. Sujay Nimkar

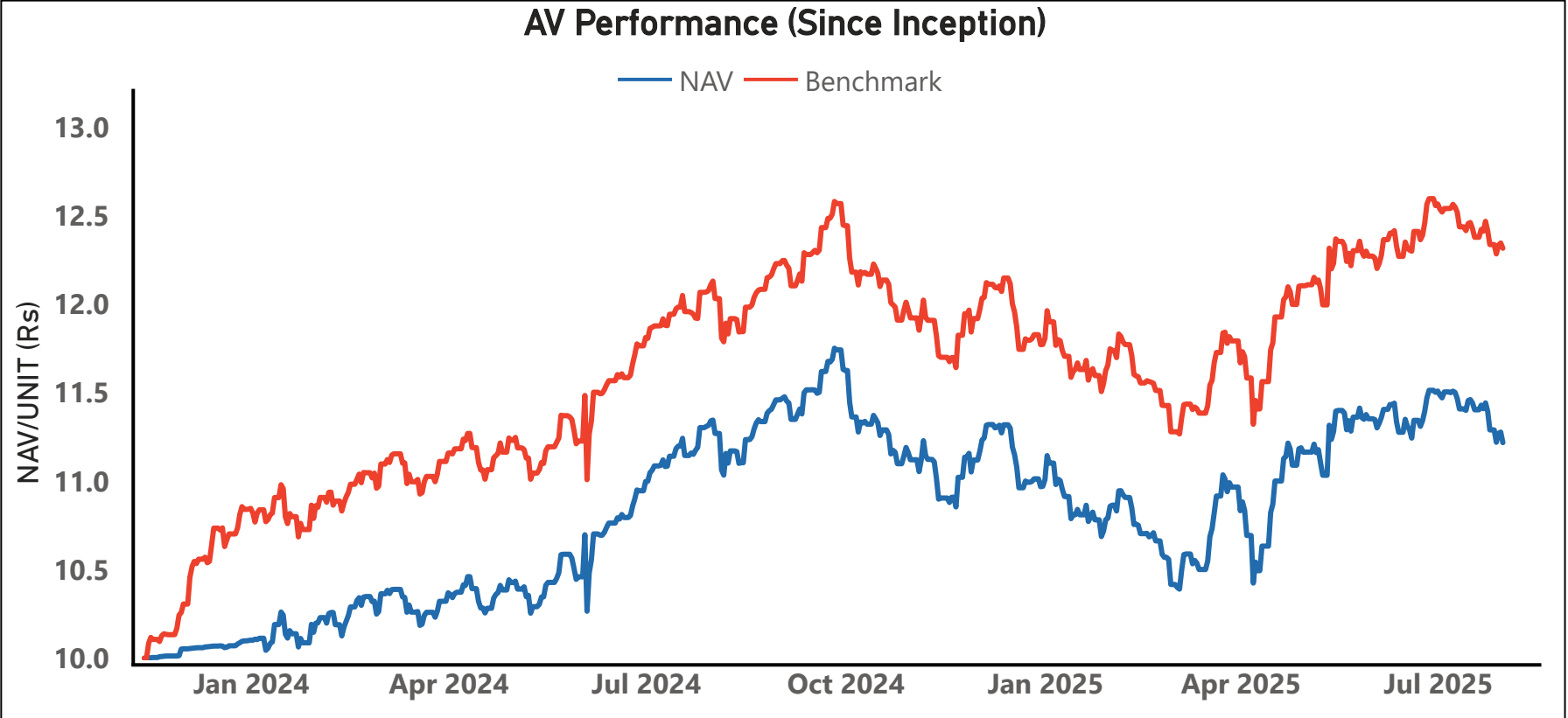
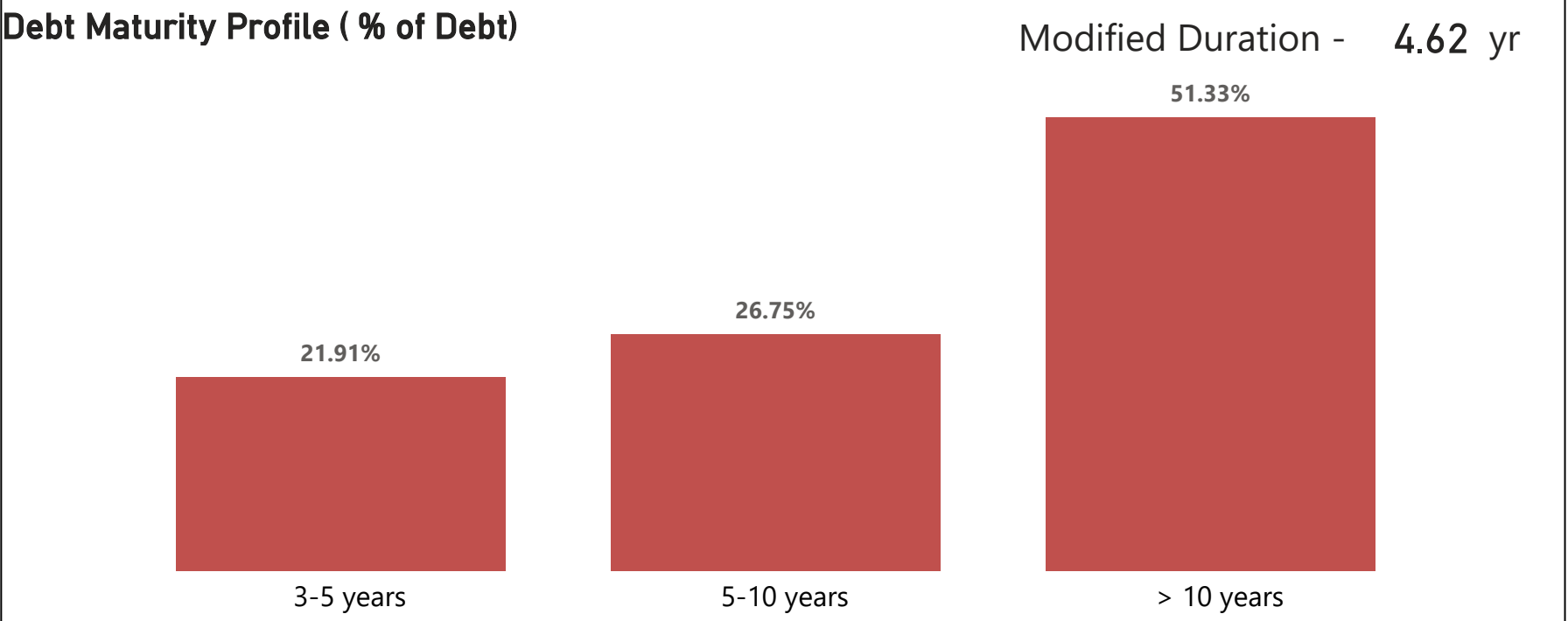
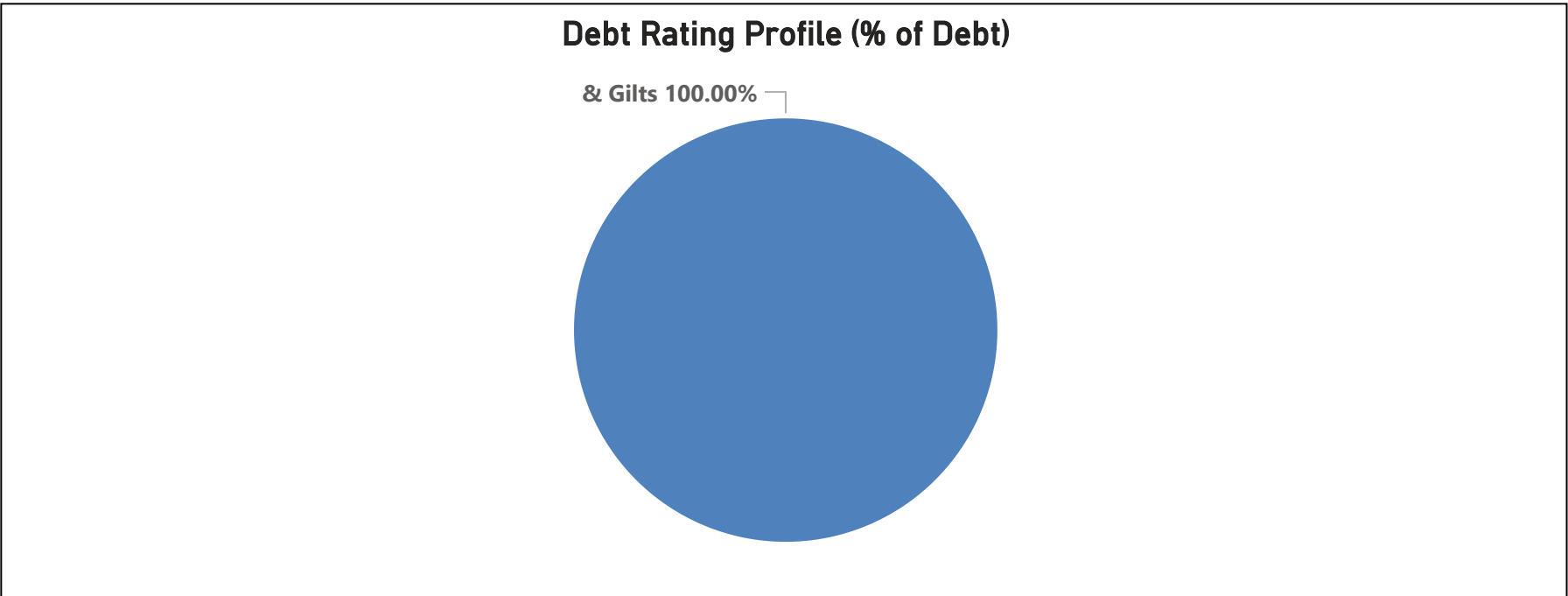
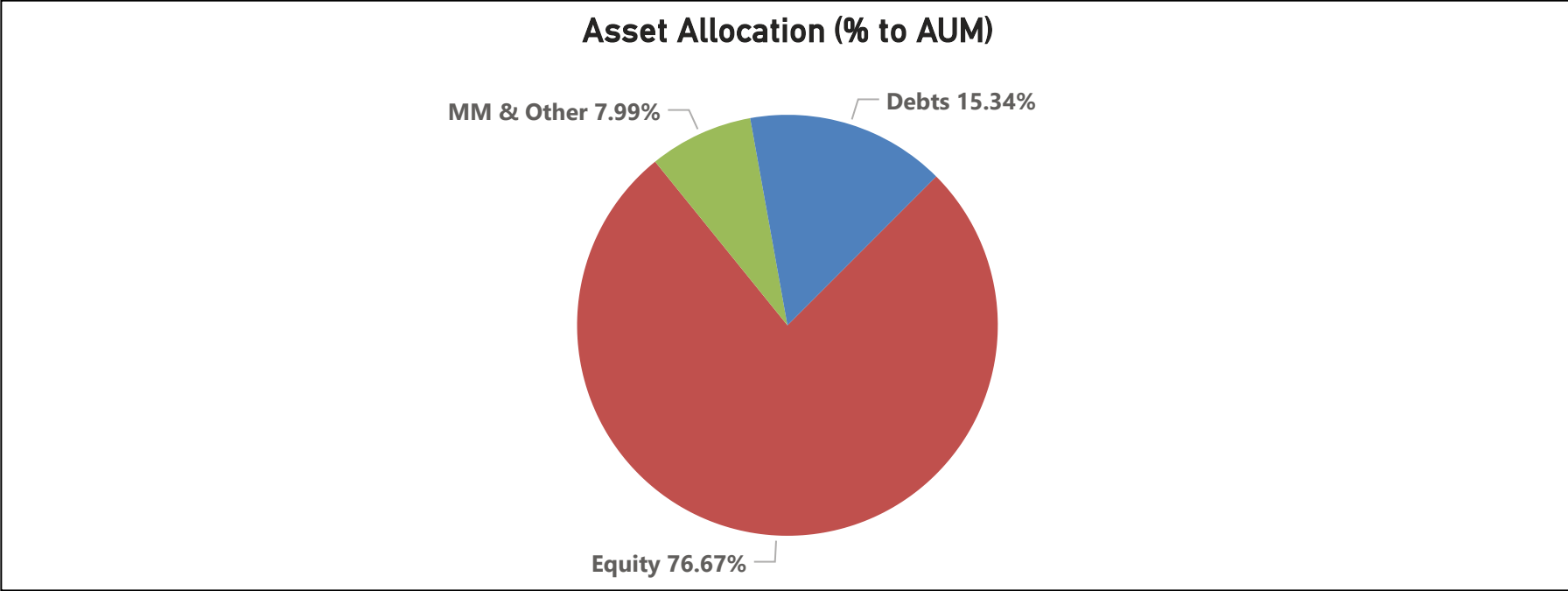
Portfolio	% of AUM
Equity (Top 10 Holdings or >1%)	
Reliance Industries Ltd	6.32%
HDFC Bank Ltd	4.50%
Infosys Ltd.	4.10%
ICICI Bank Ltd	4.04%
Bharti Airtel Limited	3.06%
ITC Ltd.	2.60%
Tata Consultancy Services Limited	2.26%
Larsen & Toubro Limited	2.05%
Mahindra & Mahindra Ltd.	1.52%
HCL Technologies Ltd	1.51%
Tata Motors Limited	1.30%
VA Tech Wabag Ltd	1.23%
Computer Age Management Services Ltd	1.13%
Eicher Motors Ltd.	1.12%
IPCA LABORATORIES LTD.	1.08%
Hero Motocorp Ltd.	1.03%
State Bank of India	1.01%
Other	36.81%
Equity	76.67%

Debts	
Gilts & SDL	15.34%
Gilt & SDL (Top 10 Holdings)	
6.68% GOI 07-July-2040	4.36%
7.18% GOI 14-Aug-2033	4.10%
7.09% GOI 05-Aug-2054	3.51%
07.11% Maharashtra 31 Jul 2029	3.36%

MM & Others	7.99%
Total	100.00 %

Top 10 Industry Exposure (% to AUM)	
FINANCIAL AND INSURANCE ACTIVITIES	19.20%
Computer programming, consultancy and re...	12.40%
Manufacture of coke and refined petroleum ...	6.32%
Manufacture of pharmaceuticals,medicinal c...	5.44%
Infrastructure	4.40%
Manufacture of food products	3.93%
Manufacture of motor vehicles, trailers and ...	3.76%
Manufacture of other non-metallic mineral ...	2.47%
Manufacture of other transport equipment	2.42%
Civil engineering	2.24%
Others	11.84%

Asset Mix				
Particulars	Investment Pattern		AUM (Rs. In Cr)	Actual
	Minimum	Maximum		
Equity	40 %	100 %	17.59	76.67%
Debts	0 %	60 %	3.52	15.34%
MM & Others	0 %	30 %	1.83	7.99%



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 Growth Plus Fund	-2.47%	0.48%	3.31%	-1.08%	NA	NA	NA	6.93%
Benchmark	-1.92%	1.75%	4.84%	1.71%	NA	NA	NA	12.92%