

INCOME PENSION FUND

ULIF 082 01/01/25 IPF 110

Fund Assure, Investment Report, August 2025

Fund Details

Investment Objective: The primary investment objective of the Fund is to generate income through investing in a range of debt and money market instruments of various maturities with a view to maximizing the optimal balance between yield, safety and liquidity. The Fund will have no investments in equity or equity linked instruments at any point in time.

NAV as on 29 August, 25: ₹10.3412

Benchmark: CRISIL Composite Bond Fund Index -100%

Corpus as on 29 August, 25: ₹ 2.11 Crs.

Fund Manager: Mr. Pankaj Agarwal

Co-Fund Manager: -

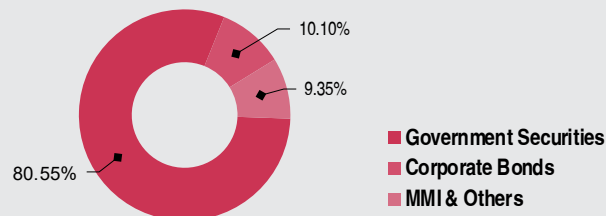
Investment Style

Credit Quality			Interest Rate Sensitivity
High	Mid	Low	
			High
			Mid
			Low

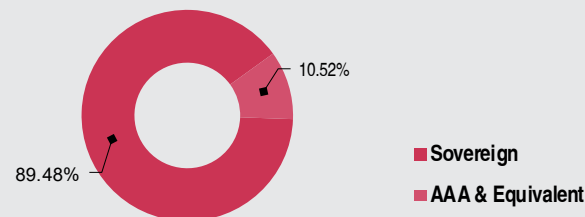
Average Maturity 13.43

Modified Duration 7.05

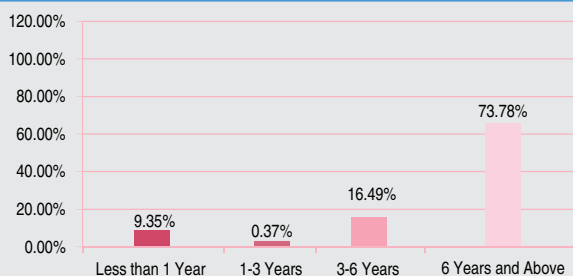
Asset Allocation



Rating Profile



Maturity Profile



AUM (in Crores)

Instrument	AUM
Equity	-
Debt	1.91
MMI & Others	0.20

Portfolio

Instrument	% Of NAV
Government Securities	80.55
6.79% GOI 07-Oct-34	24.85
7.04% GOI 03-Jun-29	16.12
6.68% GOI 07-Jul-40	12.93
7.34% GOI 22-Apr-64	7.88
7.24% GOI 18-Aug-55	7.82
6.33% GOI 05-May-35	6.73
7.09% GOI 05-Aug-54	1.39
6.98% GOI SGrB 16-Dec-54	1.07
6.90% GOI 15-Apr-65	0.77
7.61% GOI 09-May-30	0.37
Other Government Securities	0.60
Corporate Bonds	10.10
7.40% PFC Ltd. 15-Jan-35	4.80
7.45% REC Ltd. 31-Aug-35	3.86
7.32% REC Ltd. 28-Feb-35	0.96
7.17% IRFC Ltd. 27-Apr-35	0.47
MMI & Others	9.35
Total	100.00

Fund Performance

Period	Date	NAV	composite debt bond	NAV Change	Index Change
Last 1 Month	31-Jul-25	10.4435	5034.71	-0.98%	-0.75%
Last 3 Months	30-May-25	10.4419	5029.84	-0.96%	-0.65%
Last 6 Months	28-Feb-25	10.0112	4824.36	3.30%	3.58%
YTD	31-Mar-25	10.1733	4902.44	1.65%	1.93%
Since Inception*	31-Jan-25	10.0000	4815.81	3.41%	3.77%

Note: * Returns are absolute as the scheme has not completed 1 year

Asset Mix

Instrument	Asset Mix as per F&U	Actual Asset Mix
Debt	0% - 100%	91%
Money Market & Others *	0% - 40%	9%

* Money Market & Others includes current assets

Sector Allocation

