

## WHOLE LIFE INCOME FUND II

ULIF 076 06/06/24 WI2 110

Fund Assure, Investment Report, July 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 31 July, 25:** ₹10.8569

**Benchmark:** CRISIL Composite Bond Fund Index - 100%

**Corpus as on 31 July, 25:** ₹32.17 Crs.

**Fund Manager:** Mr. Pankaj Agarwal

**Co-Fund Manager:-**

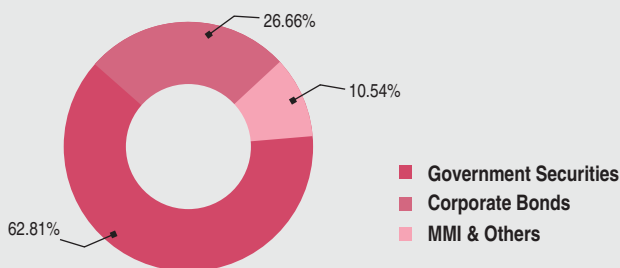
**Investment Style**

Credit Quality			Interest Rate Sensitivity
High	Mid	Low	
			High
			Mid
			Low

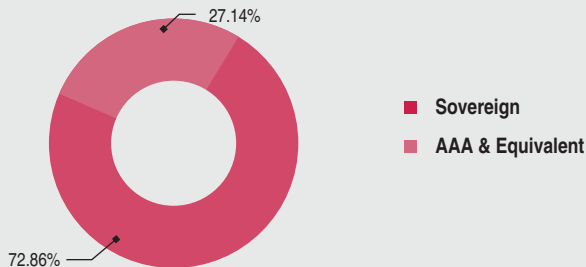
**Average Maturity** 10.83

**Modified Duration** 6.58

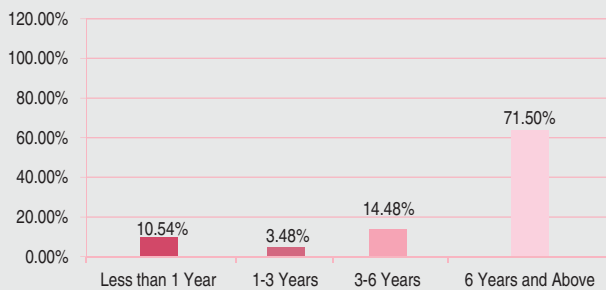
### Asset Allocation



### Rating Profile



### Maturity Profile



### AUM (in Crores)

Instrument	AUM
Equity	-
Debt	28.78
MMI & Others	3.39

### Portfolio

Instrument	% Of NAV
<b>Government Securities</b>	<b>62.81</b>
6.92% GOI 18-Nov-39	18.31
0.00% GOI 22-Apr-35	13.42
7.04% GOI 03-Jun-29	10.02
6.79% GOI 07-Oct-34	4.50
6.90% GOI 15-Apr-65	3.87
7.06% GOI 10-Apr-28	2.91
7.34% GOI 22-Apr-64	2.91
6.33% GOI 05-May-35	2.88
7.09% GOI 05-Aug-54	2.28
7.18% GOI 24-Jul-37	1.71
<b>Corporate Bonds</b>	<b>26.66</b>
7.40% PFC Ltd. 15-Jan-35	5.38
7.32% REC Ltd. 28-Feb-35	4.75
7.51% State Bank of India 06-Dec-32	3.51
7.48% NABARD 15-Sep-28	2.86
6.80% NHB Ltd. 02-Apr-32	2.70
7.63% Kotak Bank Ltd 01-Dec-29	1.60
6.96% ICICI Bank Ltd. 17-Dec-31	1.56
7.17% IRFC Ltd. 27-Apr-35	1.41
7.20% Larsen & Toubro Ltd 22-Jan-35	1.00
7.45% REC Ltd. 31-Aug-35	0.67
Other Corporate Bonds	1.21
<b>MMI &amp; Others</b>	<b>10.54</b>
<b>Total</b>	<b>100.00</b>

### Fund Performance

Period	Date	NAV	composite debt bond	NAV Change	INDEX Change
Last 1 Month	30-Jun-25	10.8190	5008.35	0.35%	0.53%
Last 3 Months	30-Apr-25	10.8147	4983.36	0.39%	1.03%
Last 6 Months	31-Jan-25	10.3712	4815.81	4.68%	4.55%
YTD	31-Mar-25	10.6151	4902.44	2.28%	2.70%
Last 1 Year	31-Jul-24	10.0543	4629.31	7.98%	8.76%
Since Inception	5-Jul-24	10.0000	4592.43	7.98%	8.96%

**Note:** The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

### Asset Mix

Instrument	Asset Mix as per F&U	Actual Asset Mix
Debt	60% - 100%	89%
Money Market & Others *	0% - 40%	11%

\* Money Market & Others includes current assets

### Sector Allocation

