

WHOLE LIFE SHORT TERM FIXED INCOME FUND

Fund Assure, Investment Report, July 2025

ULIF 013 04/01/07 WLF 110

Fund Details

Investment Objective: The primary investment objective of the Fund is to generate stable returns by investing in fixed income securities having shorter maturity periods. Under normal circumstances, the average maturity of the Fund may be in the range of 1-3 years.

NAV as on 31 July, 25: ₹35.4526

Benchmark: CRISIL Short Term Bond Fund Index -100%

Corpus as on 31 July, 25: ₹249.97 Crs.

Fund Manager: Mr. Pankaj Agarwal

Co-Fund Manager: -

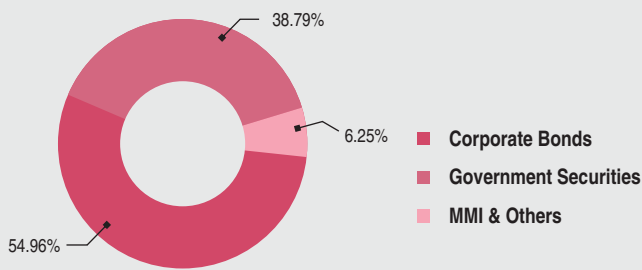
Investment Style

Credit Quality			Interest Rate Sensitivity
High	Mid	Low	
			High
			Mid
			Low

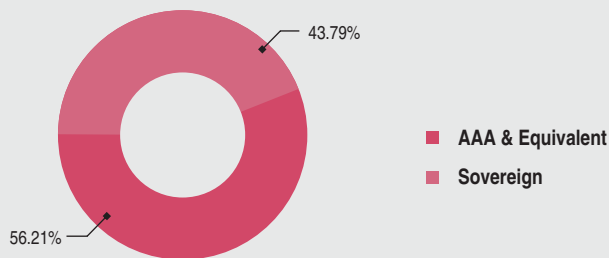
Average Maturity 1.86

Modified Duration 1.67

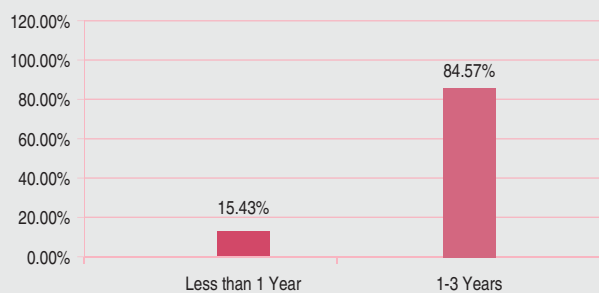
Asset Allocation



Rating Profile



Maturity Profile



AUM (in Crores)

Instrument	AUM
Equity	-
Debt	234.34
MMI & Others	15.63

Portfolio

Instrument	% Of NAV	Instrument	% Of NAV
Corporate Bonds	54.96	Government Securities	38.79
8.10% Bajaj Finance Ltd. 08-Jan-27	7.87	7.02% GOI 27-May-27	15.49
7.18% Sundaram Finance Ltd 16-May-28	7.80	0.00% GOI 31-Dec-27	8.41
8.60% Bharti Telecom Ltd 12-Dec-25	7.72	6.64% GOI 09-Dec-27	8.00
7.59% PFC Ltd. 17-Jan-28	6.12	7.06% GOI 10-Apr-28	4.88
7.44% REC Ltd. 29-Feb-28	5.91	0.00% GOI 12-Dec-26	1.08
7.59% NHB Ltd. 14-Jul-27	5.86	5.15% GOI 09-Nov-25	0.52
7.77% HDFC Bank Ltd 28-Jun-27	5.83	7.27% GOI 08-Apr-26	0.40
7.68% IRFC Ltd 24-Nov-26	3.77	MMI & Others	6.25
6.40% LIC Housing Finance Ltd 30-Nov-26	1.99	Total	100.00
7.30% PGC Ltd. 19-Jun-27	1.01		
Other Corporate Bonds	1.07		

Fund Performance

Period	Date	NAV	Crisil Short Term Bond Fund Index	NAV Change	INDEX Change
Last 1 Month	30-Jun-25	35.2663	5088.98	0.53%	0.56%
Last 3 Months	30-Apr-25	34.7983	5021.07	1.88%	1.92%
Last 6 Months	31-Jan-25	33.9259	4890.77	4.50%	4.63%
YTD	31-Mar-25	34.4022	4962.85	3.05%	3.11%
Last 1 Year	31-Jul-24	32.8043	4711.87	8.07%	8.60%
Last 2 Years	31-Jul-23	30.6643	4378.21	7.52%	8.11%
Last 3 Years	29-Jul-22	28.8977	4095.57	7.05%	7.71%
Last 4 Years	30-Jul-21	28.2687	3977.46	5.82%	6.50%
Last 5 Years	31-Jul-20	27.0734	3777.13	5.54%	6.26%
Last 7 Years	31-Jul-18	22.8382	3100.03	6.48%	7.42%
Last 10 Years	31-Jul-15	18.6547	2498.00	6.63%	7.43%
Since Inception	12-Feb-07	10.0000	1286.08	7.09%	7.76%

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
Equity	0%	-
Debt	60% - 100%	94%
Money Market & Others *	0% - 40%	6%

* Money Market & Others includes current assets

Sector Allocation

