

invest care GROUP

In unit linked policies, the investment risk in investment portfolio is borne by the policyholder



June, 2024



EMPLOYEE RETIREMENT SOLUTIONS FROM SBI LIFE INSURANCE CO. LTD.

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GROUP RETIREMENT SOLUTIONS

SBI Life Group Retirement Solutions offer an integrated basket of employee benefit plans catering to both statutory as well as voluntary needs of the employers. The two funds we currently offer in our Group Retirement Portfolio are:

1) Traditional Fund

This fund is available in the following products: SBI Life-CapAssure Gratuity, SBI Life-CapAssure Superannuation, SBI Life-CapAssure Leave Encashment, SBI Life-CapAssure and an umbrella offering under the brand name of SBI Life-CapAssure Gold. SBI Life-CapAssure Gold helps fund management for Defined Benefit Scheme, Defined Contribution Scheme or any combination of the two. The investment objective of this Fund is capital protection and to provide optimal returns to the policyholders on a consistent basis within a reasonable risk framework.

2) Unit Linked Fund

This fund is available under the Product SBI Life - Kalyan ULIP Plus. SBI Life - Kalyan ULIP Plus is a one-stop solution to cater to the fund management needs of any Corporate in the form of Defined Benefit Scheme, Defined Contribution Scheme or 'combination of the two'.

The Group Debt Plus Fund, Group Growth Plus Fund, Group Balanced Plus Fund, Group Short-Term Plus fund, Guarantee Plus fund under SBI Life - Kalyan ULIP, SBI Life - Kalyan ULIP Plus & Group Debt Plus fund II, Group Balanced plus Fund II, Group Growth plus fund II, Group Short term plus fund II, Group Money Market Plus Fund & Group STO Plus Fund II under SBI Life - Kalyan ULIP Plus cater to different risk appetites, while aiming to generate the best in class returns.

Group Retirement Investment Strategy

The investment strategy is to invest primarily in Fixed Income Securities such as Government Securities, corporate debt and short term instruments and a portion of the corpus in equities with higher equity exposure for the Unit Linked product.

Investments are made in top quality corporate debt and prime importance is given to duration management with a view on interest rates. Active management policy is followed for both debt and equity market. The Investment strategy for equity shares is based on the principles that lay emphasis on the concept of sound fundamentals, sustained economic earnings and return on investments. Investment in companies will be with an objective to participate in their business model. The endeavor will be to focus on identification of growth oriented business models, competitive edge, industry structure, earnings margin and quality of management.

IN UNIT LINKED POLICIES, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER

* Funds under Group Linked Insurance products can be surrendered anytime subject to deduction of applicable surrender charges. Please refer to the terms and conditions of your product for further details.

Individual Fund Performance – Snapshot

| Funds | Inception Date | AUM as on 30 June 2024 (₹ in Cr) | Bench marks (BM) | Returns in % (Greater than 1 yr : CAGR Returns) ** | | | | | | | | | | | |
|--------------------------------------|----------------|-------------------------------------|---|---|-------|-------|-------|-------|-------|-------|-------|-------|-------|-----------------|------|
| | | | | 1 yr | | 2 yrs | | 3 yrs | | 4 yrs | | 5 yrs | | Since Inception | |
| | | | | Fund | BM | Fund | BM | Fund | BM | Fund | BM | Fund | BM | Fund | BM |
| Group Balanced Plus Fund | 16-Jul-09 | 4.84 | Nifty 50 (25%) CompBex (75%) | 12.92 | 11.91 | 12.56 | 11.83 | 8.62 | 8.14 | 10.00 | 9.94 | 9.64 | 9.35 | 10.45 | 8.98 |
| Group Balanced Plus Fund II | 31-Mar-14 | 173.12 | | 12.77 | 11.91 | 12.11 | 11.83 | 8.35 | 8.14 | 9.68 | 9.94 | 9.35 | 9.35 | 9.48 | 9.22 |
| Group Debt Plus Fund | 16-Jul-09 | 3.84 | Nifty 50 (10%) CompBex (90%) | 9.12 | 9.33 | 8.89 | 9.55 | 6.29 | 6.65 | 6.89 | 7.25 | 7.61 | 7.93 | 8.94 | 8.13 |
| Group Debt Plus Fund II | 31-Mar-14 | 176.58 | | 9.54 | 9.33 | 9.35 | 9.55 | 6.58 | 6.65 | 6.93 | 7.25 | 7.70 | 7.93 | 8.71 | 8.81 |
| Group Growth Plus Fund | 25-Sep-09 | 2.37 | Nifty 50 (45%) CompBex (55%) | 16.69 | 15.39 | 15.85 | 14.88 | 10.47 | 10.08 | 14.25 | 13.55 | 12.13 | 11.13 | 11.93 | 9.64 |
| Group Growth Plus Fund II | 31-Mar-14 | 29.13 | | 16.33 | 15.39 | 15.72 | 14.88 | 10.69 | 10.08 | 14.17 | 13.55 | 12.03 | 11.13 | 10.13 | 9.51 |
| Group Short Term Plus Fund II | 31-Mar-14 | 14.61 | CRISIL CompBex | 8.60 | 7.62 | 7.31 | 8.04 | 5.64 | 5.64 | 5.09 | 5.46 | 5.96 | 6.95 | 7.27 | 7.51 |
| Group Money Market Plus Fund | 31-Mar-14 | 0.00 | CRISIL T-Bill Index | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Group STO Plus Fund II | 31-Mar-14 | 0.00 | | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |

**Past performance of any of the funds above is not indicative of their future performance.
 # Upto 31st March 2018, benchmark is CRISIL Liquifex & from 1st April 2018 onwards benchmark is CRISIL T-Bill Index.

GROUP DEBT PLUS FUND (SFIN - ULGF003160709GRPDBT+FND111) as on 30 June 2024
INVESTMENT OBJECTIVE: To provide an accumulation of income through substantial investment in the fixed income instrument.

| Assets Mix (In %) | Min | Max | Actual | AUM (In Crs) |
|-------------------|-----|-----|------------|--------------|
| Equity | 0 | 20 | 10.05 | 0.39 |
| Debt | 40 | 100 | 68.05 | 2.61 |
| Money Market | 0 | 40 | 21.90 | 0.84 |
| Total | | | 100 | 3.84 |

FUND PERFORMANCE*

| Returns | 1 Mth | 6 Mths | 1 yr | 2 yrs | 3 yrs | Inception |
|----------------------|-------|--------|-------|-------|-------|-----------|
| Group Debt Plus Fund | 1.18% | 5.04% | 9.12% | 8.89% | 6.29% | 8.94% |
| Benchmark | 1.33% | 5.16% | 9.33% | 9.55% | 6.65% | 8.13% |

FUND DESCRIPTION

| Fund Manager Name | No of Funds Managed | | |
|---------------------|------------------------------|------|----------|
| | Equity | Debt | Balanced |
| Mr. Devesh R Dokwal | 5 | 0 | 8 |
| Mr. Raghavan MJ | 12 | 10 | 8 |
| Launch Date | 16-Jul-09 | | |
| Benchmark | Nifty 50 (10%) CompBex (90%) | | |
| Risk Profile | Low | | |
| NAV as on 30-Jun-24 | 36.0368 | | |
| Modified Duration | 5.07 | | |

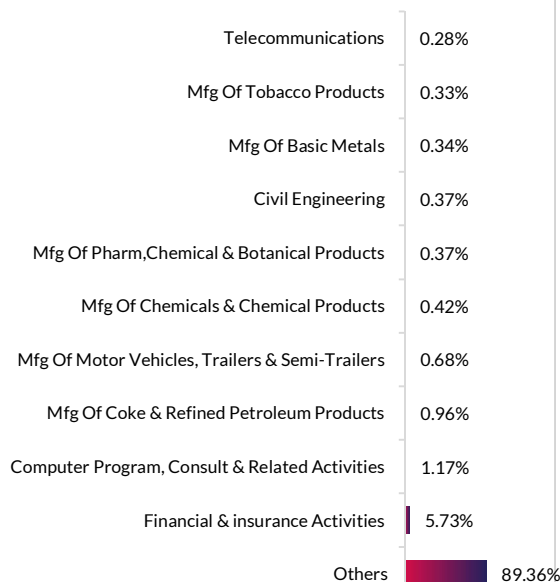
This fund option is available under SBI Life - Kalyan ULIP Plus (UIN:111L079V01) (withdrawn product) & SBI Life - Kalyan ULIP (UIN:111L052V01) (withdrawn product)

ASSET CATEGORY

| Equity | % of AUM |
|-------------------------------------|---------------|
| HDFC Bank Ltd. | 1.08% |
| Reliance Industries Ltd. | 0.90% |
| ICICI Bank Ltd | 0.78% |
| Infosys Limited | 0.48% |
| Larsen & Toubro Ltd. | 0.37% |
| Tata Consultancy Services Ltd. | 0.36% |
| ITC Ltd. | 0.33% |
| Axis Bank Ltd. | 0.31% |
| Bharti Airtel Ltd. Partly Paid 1.25 | 0.28% |
| Mahindra & Mahindra Ltd. | 0.27% |
| Others | 4.91% |
| Total | 10.05% |

| Corporate Debt | % of AUM |
|------------------------------------|----------|
| 8.95% PFC B & D 30-03-2025 64.III | 2.62% |
| 8.49% NTPCLimited B & D 25-03-2025 | 0.00% |

| | |
|--------------|--------------|
| Total | 2.63% |
|--------------|--------------|



TOP 10 INDUSTRY SECTOR


| Government Securities | % of AUM |
|-----------------------------|----------|
| 7.18% GOI CG 24-07-2037 | 36.85% |
| 7.26% GOI CG 22-08-2032 | 18.43% |
| 6.54% GOI CG 17-01-2032 | 8.83% |
| 8.94% Gujrat SDL 24-09-2024 | 1.31% |

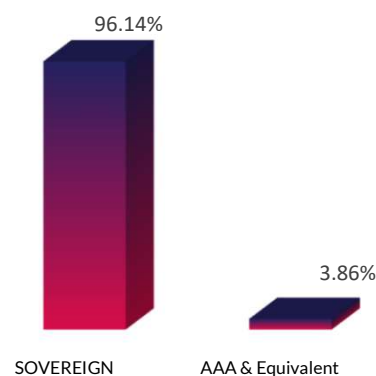
| | |
|--------------|---------------|
| Total | 65.42% |
|--------------|---------------|

| | |
|--------------|--------|
| Money Market | 21.90% |
|--------------|--------|

| | |
|--------------------|-------------|
| Grand Total | 100% |
|--------------------|-------------|

-  Debt fund manager, managing debt portion of Equity, Debt and Balanced oriented fund.
 Equity fund manager, managing equity portion of Equity, Debt and Balanced oriented fund.

*i) Returns less than or equal to one year are absolute returns. Returns greater than a year are in terms of Compound Annual Growth Rate (CAGR) is expressed as a percentage rounded to the nearest 0.1%.
 ii) Past performance of any of the funds is not indicative of their future performance.

DEBT RATING PROFILE


GROUP GROWTH PLUS FUND (ULGF005250909GRPGR+T+FND111) as on 30 June 2024
INVESTMENT OBJECTIVE: To provide long term capital appreciation through investment primarily in equity & equity related instrument.

| Assets Mix (In %) | Min | Max | Actual | AUM (In Crs) |
|-------------------|-----|-----|------------|--------------|
| Equity | 35 | 60 | 47.37 | 1.12 |
| Debt | 25 | 65 | 38.37 | 0.91 |
| Money Market | 0 | 40 | 14.27 | 0.34 |
| Total | | | 100 | 2.37 |

FUND PERFORMANCE*

| Returns | 1 Mth | 6 Mths | 1 yr | 2 yrs | 3 yrs | Inception |
|------------------------|-------|--------|--------|--------|--------|-----------|
| Group Growth Plus Fund | 3.34% | 7.66% | 16.69% | 15.85% | 10.47% | 11.93% |
| Benchmark | 3.39% | 7.31% | 15.39% | 14.88% | 10.08% | 9.64% |

FUND DESCRIPTION

| Fund Manager Name | No of Funds Managed | | |
|---------------------|------------------------------|------|----------|
| | Equity | Debt | Balanced |
| Mr. Devesh R Dokwal | 5 | 0 | 8 |
| Mr. Raghavan MJ | 12 | 10 | 8 |
| Launch Date | 25-Sep-09 | | |
| Benchmark | Nifty 50 (45%) CompBex (55%) | | |
| Risk Profile | High | | |
| NAV as on 30-Jun-24 | 52.9017 | | |
| Modified Duration | 5.46 | | |

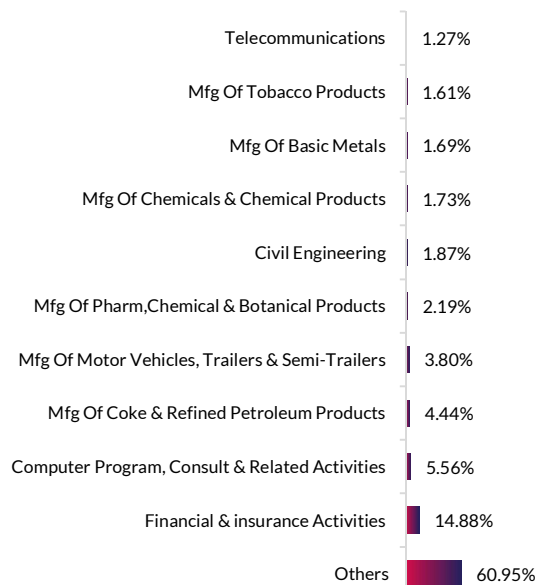
This fund option is available under SBI Life - Kalyan ULIP Plus (UIN:111L079V01) (withdrawn product) & SBI Life - Kalyan ULIP (UIN:111L052V01) (withdrawn product)

ASSET CATEGORY

| Equity | % of AUM |
|-------------------------------------|---------------|
| HDFC Bank Ltd. | 5.08% |
| Reliance Industries Ltd. | 4.13% |
| ICICI Bank Ltd | 3.78% |
| Infosys Limited | 2.19% |
| Larsen & Toubro Ltd. | 1.87% |
| Tata Consultancy Services Ltd. | 1.69% |
| ITC Ltd. | 1.61% |
| Axis Bank Ltd. | 1.60% |
| Bharti Airtel Ltd. Partly Paid 1.25 | 1.27% |
| Mahindra & Mahindra Ltd. | 1.22% |
| Others | 22.92% |
| Total | 47.37% |

| Government Securities | % of AUM |
|-------------------------|---------------|
| 7.18% GOI CG 24-07-2037 | 27.71% |
| 7.26% GOI CG 22-08-2032 | 10.66% |
| Total | 38.37% |

| | |
|--------------------|-------------|
| Money Market | 14.27% |
| Grand Total | 100% |

TOP 10 INDUSTRY SECTOR

DEBT RATING PROFILE


Debt fund manager, managing debt portion of Equity, Debt and Balanced oriented fund.
 Equity fund manager, managing equity portion of Equity, Debt and Balanced oriented fund.

*) Returns less than or equal to one year are absolute returns. Returns greater than a year are in terms of Compound Annual Growth Rate (CAGR) is expressed as a percentage rounded to the nearest 0.1%.
 ii) Past performance of any of the funds is not indicative of their future performance.

GROUP BALANCED PLUS FUND (SFIN - ULGF002160709GRPBAL+FND111) as on 30 June 2024

INVESTMENT OBJECTIVE: To provide a balance between long term capital appreciation and current income through a blend of investment in equity/ equity related instruments and fixed income instruments.

| Assets Mix (In %) | Min | Max | Actual | AUM (In Crs) |
|-------------------|-----|-----|------------|--------------|
| Equity | 20 | 35 | 26.46 | 1.28 |
| Debt | 40 | 80 | 52.24 | 2.53 |
| Money Market | 0 | 40 | 21.30 | 1.03 |
| Total | | | 100 | 4.84 |

FUND PERFORMANCE*

| Returns | 1 Mth | 6 Mths | 1 yr | 2 yrs | 3 yrs | Inception |
|--------------------------|-------|--------|--------|--------|-------|-----------|
| Group Balanced Plus Fund | 2.06% | 6.34% | 12.92% | 12.56% | 8.62% | 10.45% |
| Benchmark | 2.22% | 6.10% | 11.91% | 11.83% | 8.14% | 8.98% |

FUND DESCRIPTION

| Fund Manager Name | No of Funds Managed | | |
|---------------------|------------------------------|------|----------|
| | Equity | Debt | Balanced |
| Mr. Devesh R Dokwal | 5 | 0 | 8 |
| Mr. Raghavan MJ | 12 | 10 | 8 |
| Launch Date | 16-Jul-09 | | |
| Benchmark | Nifty 50 (25%) CompBex (75%) | | |
| Risk Profile | Medium to High | | |
| NAV as on 30-Jun-24 | 44.2660 | | |
| Modified Duration | 4.63 | | |

This fund option is available under SBI Life - Kalyan ULIP Plus (UIN:111L079V01) (withdrawn product) & SBI Life - Kalyan ULIP (UIN:111L052V01) (withdrawn product)

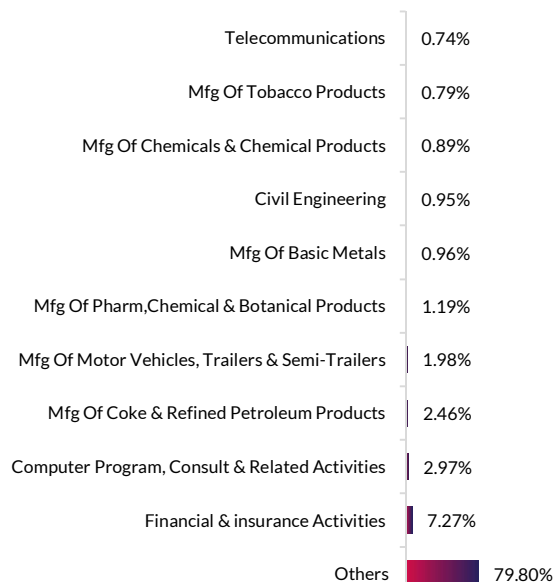
ASSET CATEGORY

| Equity | % of AUM |
|-------------------------------------|---------------|
| HDFC Bank Ltd. | 2.59% |
| Reliance Industries Ltd. | 2.31% |
| ICICI Bank Ltd | 1.73% |
| Uti Bank ETF | 1.16% |
| Infosys Limited | 1.13% |
| Tata Consultancy Services Ltd. | 1.07% |
| Larsen & Toubro Ltd. | 0.95% |
| ITC Ltd. | 0.79% |
| Bharti Airtel Ltd. Partly Paid 1.25 | 0.74% |
| Axis Bank Ltd. | 0.65% |
| Others | 13.34% |
| Total | 26.46% |

| Government Securities | % of AUM |
|-------------------------|---------------|
| 7.26% GOI CG 22-08-2032 | 36.57% |
| 7.18% GOI CG 24-07-2037 | 15.67% |
| Total | 52.24% |

| | |
|--------------|--------|
| Money Market | 21.30% |
|--------------|--------|

| | |
|--------------------|-------------|
| Grand Total | 100% |
|--------------------|-------------|

TOP 10 INDUSTRY SECTOR

DEBT RATING PROFILE



i) Debt fund manager, managing debt portion of Equity, Debt and Balanced oriented fund.
 ii) Equity fund manager, managing equity portion of Equity, Debt and Balanced oriented fund.

*i) Returns less than or equal to one year are absolute returns. Returns greater than a year are in terms of Compound Annual Growth Rate (CAGR) is expressed as a percentage rounded to the nearest 0.1%.
 ii) Past performance of any of the funds is not indicative of their future performance.



GROUP SHORT TERM PLUS FUND (SFIN - ULGF007180711GRPSHT+FND111) as on 30 June 2024
INVESTMENT OBJECTIVE: To provide suitable returns through low risk investment with no exposure in the equity market.

| Assets Mix (In %) | Min | Max | Actual | AUM (In Crs) |
|-------------------|-----|-----|-------------|--------------|
| Debt | 25 | 100 | 0.00 | 0.00 |
| Money Market | 0 | 75 | 0.00 | 0.00 |
| Total | | | 0.00 | 0.00 |

FUND DESCRIPTION

| Fund Manager Name | No of Funds Managed | | |
|---|---------------------|------|----------|
| | Equity | Debt | Balanced |
|  Mr. Raghavan MJ | 12 | 10 | 8 |
| Launch Date | 18-Jun-11 | | |
| Benchmark | Crisil CompBex | | |
| Risk Profile | Low | | |
| NAV as on 30-Jun-24 | 22.8132 | | |
| Modified Duration | 0.00 | | |

This fund option is available under SBI Life - Kalyan ULIP Plus (UIN:111L079V01) (withdrawn product) & SBI Life - Kalyan ULIP (UIN:111L052V01) (withdrawn product)

 Debt fund manager, managing debt portion of Equity, Debt and Balanced oriented fund.
 Equity fund manager, managing equity portion of Equity, Debt and Balanced oriented fund.

*i) Returns less than or equal to one year are absolute returns. Returns greater than a year are in terms of Compound Annual Growth Rate (CAGR) is expressed as a percentage rounded to the nearest 0.1%.
 ii) Past performance of any of the funds is not indicative of their future performance.

GROUP DEBT PLUS FUND II (SFIN - ULGF011200913GRDBT+FND2111) as on 30 June 2024

INVESTMENT OBJECTIVE: To provide To provide an accumulation of income through substantial investment in the fixed income instrument.

| Assets Mix (In %) | Min | Max | Actual | AUM (In Crs) |
|-------------------|-----|-----|------------|---------------|
| Equity | 0 | 20 | 9.95 | 17.58 |
| Debt | 40 | 100 | 86.00 | 151.86 |
| Money Market | 0 | 40 | 4.05 | 7.15 |
| Total | | | 100 | 176.58 |

FUND PERFORMANCE*

| Returns | 1 Mth | 6 Mths | 1 yr | 2 yrs | 3 yrs | Inception |
|-------------------------|-------|--------|-------|-------|-------|-----------|
| Group Debt Plus Fund II | 1.23% | 5.28% | 9.54% | 9.35% | 6.58% | 8.71% |
| Benchmark | 1.33% | 5.16% | 9.33% | 9.55% | 6.65% | 8.81% |

FUND DESCRIPTION

| Fund Manager Name | No of Funds Managed | | |
|---------------------|------------------------------|------|----------|
| | Equity | Debt | Balanced |
| Mr. Devesh R Dokwal | 5 | 0 | 8 |
| Mr. Raghavan MJ | 12 | 10 | 8 |
| Launch Date | 31-Mar-14 | | |
| Benchmark | Nifty 50 (10%) CompBex (90%) | | |
| Risk Profile | Low to Medium | | |
| NAV as on 30-Jun-24 | 23.5493 | | |
| Modified Duration | 6.69 | | |

This fund option is available under SBI Life - Kalyan ULIP Plus (UIN:111L079V03) & SBI Life - Kalyan ULIP Plus (UIN:111L079V02) (withdrawn product)

ASSET CATEGORY

| Equity | % of AUM |
|-------------------------------------|--------------|
| HDFC Bank Ltd. | 1.08% |
| Reliance Industries Ltd. | 0.80% |
| ICICI Bank Ltd | 0.68% |
| Infosys Limited | 0.57% |
| Larsen & Toubro Ltd. | 0.36% |
| Bharti Airtel Ltd. Partly Paid 1.25 | 0.36% |
| ITC Ltd. | 0.34% |
| Tata Consultancy Services Ltd. | 0.33% |
| Axis Bank Ltd. | 0.29% |
| Mahindra & Mahindra Ltd. | 0.27% |
| Others | 4.87% |
| Total | 9.95% |

| Corporate Debt | % of AUM |
|---|----------|
| 7.78% Sundaram Fin B & D 26-03-2031 U 15 | 3.88% |
| 8.70% REC Limited B & D 28-09-2028 GOI-IV | 3.07% |
| 7.49% IRFC B & D 30-05-2027 120 | 2.26% |
| 8.27% REC Limited B & D 06-02-2025 130 | 0.85% |
| 8.49% NTPCLimited B & D 25-03-2025 | 0.00% |


| | |
|--------------|---------------|
| Total | 10.06% |
|--------------|---------------|

| Government Securities | % of AUM |
|-----------------------------|----------|
| 7.18% GOI CG 24-07-2037 | 39.13% |
| 7.18% GOI CG 14-08-2033 | 11.71% |
| 6.54% GOI CG 17-01-2032 | 6.45% |
| 7.10% GOI CG 08-04-2034 | 4.56% |
| 7.54% GOI CG 23-05-2036 | 2.94% |
| 7.30% GOI CG 19-06-2053 | 2.92% |
| 8.94% Gujrat SDL 24-09-2024 | 2.84% |
| 6.67% GOI CG 17-12-2050 | 1.89% |
| 7.26% GOI CG 22-08-2032 | 1.40% |
| 7.25% GOI CG 12-06-2063 | 1.15% |

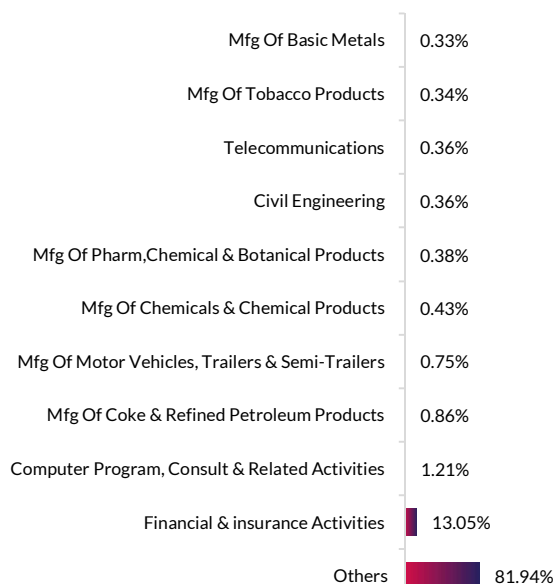
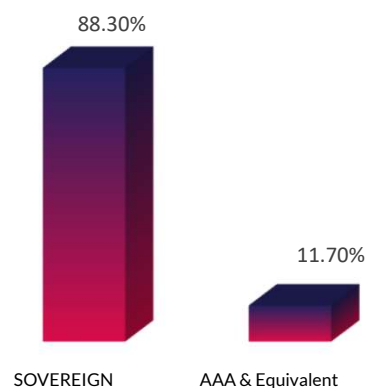
| | |
|--------------|---------------|
| Total | 75.94% |
|--------------|---------------|

| | |
|---------------------|--------------|
| Money Market | 4.05% |
|---------------------|--------------|

| | |
|--------------------|-------------|
| Grand Total | 100% |
|--------------------|-------------|

-  Debt fund manager, managing debt portion of Equity, Debt and Balanced oriented fund.
 Equity fund manager, managing equity portion of Equity, Debt and Balanced oriented fund.

*i) Returns less than or equal to one year are absolute returns. Returns greater than a year are in terms of Compound Annual Growth Rate (CAGR) is expressed as a percentage rounded to the nearest 0.1%.
 ii) Past performance of any of the funds is not indicative of their future performance.

TOP 10 INDUSTRY SECTOR

DEBT RATING PROFILE


GROUP BALANCED PLUS FUND II (SFIN - ULGF010200913GRBAL+FND2111) as on 30 June 2024

INVESTMENT OBJECTIVE: To provide a balance between long term capital appreciation and current income through a blend of investment in equity/ equity related instruments and fixed income instruments.

| Assets Mix (In %) | Min | Max | Actual | AUM (In Crs) |
|-------------------|-----|-----|------------|---------------|
| Equity | 20 | 35 | 25.26 | 43.73 |
| Debt | 40 | 80 | 71.24 | 123.33 |
| Money Market | 0 | 40 | 3.50 | 6.05 |
| Total | | | 100 | 173.12 |

FUND PERFORMANCE*

| Returns | 1 Mth | 6 Mths | 1 yr | 2 yrs | 3 yrs | Inception |
|-----------------------------|-------|--------|--------|--------|-------|-----------|
| Group Balanced Plus Fund II | 2.21% | 6.57% | 12.77% | 12.11% | 8.35% | 9.48% |
| Benchmark | 2.22% | 6.10% | 11.91% | 11.83% | 8.14% | 9.22% |

FUND DESCRIPTION

| Fund Manager Name | No of Funds Managed | | |
|---------------------|------------------------------|------|----------|
| | Equity | Debt | Balanced |
| Mr. Devesh R Dokwal | 5 | 0 | 8 |
| Mr. Raghavan MJ | 12 | 10 | 8 |
| Launch Date | 14-Oct-14 | | |
| Benchmark | Nifty 50 (25%) CompBex (75%) | | |
| Risk Profile | Medium to High | | |
| NAV as on 30-Jun-24 | 24.1124 | | |
| Modified Duration | 6.76 | | |

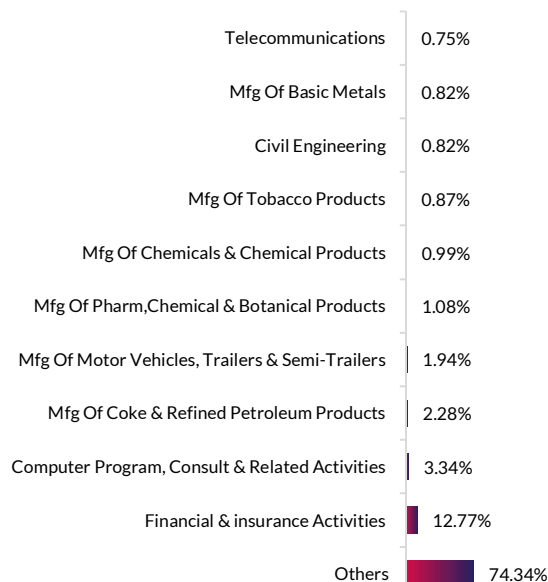
This fund option is available under SBI Life - Kalyan ULIP Plus (UIN:111L079V03) & SBI Life - Kalyan ULIP Plus (UIN:111L079V02) (withdrawn product)

ASSET CATEGORY

| Equity | % of AUM |
|-------------------------------------|---------------|
| HDFC Bank Ltd. | 2.69% |
| Reliance Industries Ltd. | 2.14% |
| ICICI Bank Ltd | 1.80% |
| Infosys Limited | 1.26% |
| Tata Consultancy Services Ltd. | 0.99% |
| ITC Ltd. | 0.87% |
| Larsen & Toubro Ltd. | 0.82% |
| Axis Bank Ltd. | 0.80% |
| Bharti Airtel Ltd. Partly Paid 1.25 | 0.75% |
| Mahindra & Mahindra Ltd. | 0.72% |
| Others | 12.41% |
| Total | 25.26% |

| Corporate Debt | % of AUM |
|---|----------|
| 7.78% Sundaram Fin B & D 26-03-2031 U 15 | 1.98% |
| 8.95% PFC B & D 30-03-2025 64.III | 1.28% |
| 8.70% REC Limited B & D 28-09-2028 GOI-IV | 1.21% |
| 8.27% REC Limited B & D 06-02-2025 130 | 0.58% |
| 8.49% NTPCLimited B & D 25-03-2025 | 0.00% |

| | |
|--------------|--------------|
| Total | 5.04% |
|--------------|--------------|

TOP 10 INDUSTRY SECTOR


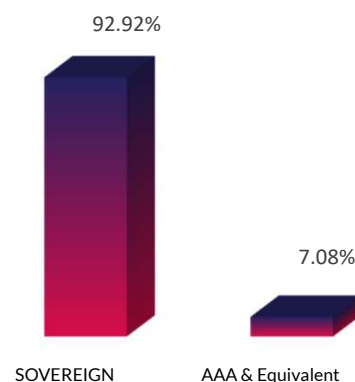
| Government Securities | % of AUM |
|---------------------------------|---------------|
| 7.18% GOI CG 24-07-2037 | 33.83% |
| 7.18% GOI CG 14-08-2033 | 11.65% |
| 7.26% GOI CG 22-08-2032 | 4.53% |
| 6.54% GOI CG 17-01-2032 | 3.86% |
| 7.30% GOI CG 19-06-2053 | 3.57% |
| 7.54% GOI CG 23-05-2036 | 3.00% |
| 8.94% Gujrat SDL 24-09-2024 | 2.90% |
| 7.25% GOI CG 12-06-2063 | 1.18% |
| 6.67% GOI CG 17-12-2050 | 0.69% |
| 8.27% Tamil Nadu SDL 12-08-2025 | 0.58% |
| Others | 0.41% |
| Total | 66.20% |

| | |
|--------------|-------|
| Money Market | 3.50% |
|--------------|-------|

| | |
|--------------------|-------------|
| Grand Total | 100% |
|--------------------|-------------|

Debt fund manager, managing debt portion of Equity, Debt and Balanced oriented fund.
 Equity fund manager, managing equity portion of Equity, Debt and Balanced oriented fund.

*i) Returns less than or equal to one year are absolute returns. Returns greater than a year are in terms of Compound Annual Growth Rate (CAGR) is expressed as a percentage rounded to the nearest 0.1%.
 ii) Past performance of any of the funds is not indicative of their future performance.

DEBT RATING PROFILE


GROUP GROWTH PLUS FUND II (ULGF009200913GRGRT+FND2111) as on 30 June 2024
INVESTMENT OBJECTIVE: To provide long term capital appreciation through investment primarily in equity & equity related instrument.

| Assets Mix (In %) | Min | Max | Actual | AUM (In Crs) |
|-------------------|-----|-----|------------|--------------|
| Equity | 35 | 60 | 44.52 | 12.97 |
| Debt | 25 | 65 | 46.93 | 13.67 |
| Money Market | 0 | 40 | 8.55 | 2.49 |
| Total | | | 100 | 29.13 |

FUND PERFORMANCE*

| Returns | 1 Mth | 6 Mths | 1 yr | 2 yrs | 3 yrs | Inception |
|---------------------------|-------|--------|--------|--------|--------|-----------|
| Group Growth Plus Fund II | 3.12% | 7.63% | 16.33% | 15.72% | 10.69% | 10.13% |
| Benchmark | 3.39% | 7.31% | 15.39% | 14.88% | 10.08% | 9.51% |

FUND DESCRIPTION

| Fund Manager Name | No of Funds Managed | | |
|---------------------|------------------------------|------|----------|
| | Equity | Debt | Balanced |
| Mr. Devesh R Dokwal | 5 | 0 | 8 |
| Mr. Raghavan MJ | 12 | 10 | 8 |
| Launch Date | 04-Mar-15 | | |
| Benchmark | Nifty 50 (45%) CompBex (55%) | | |
| Risk Profile | High | | |
| NAV as on 30-Jun-24 | 24.6122 | | |
| Modified Duration | 7.61 | | |

This fund option is available under SBI Life - Kalyan ULIP Plus (UIN:111L079V03) & SBI Life - Kalyan ULIP Plus (UIN:111L079V02) (withdrawn product)

ASSET CATEGORY

| Equity | % of AUM |
|-------------------------------------|---------------|
| HDFC Bank Ltd. | 4.69% |
| Reliance Industries Ltd. | 3.31% |
| ICICI Bank Ltd | 3.03% |
| Infosys Limited | 2.56% |
| Bharti Airtel Ltd. Partly Paid 1.25 | 1.71% |
| Tata Consultancy Services Ltd. | 1.68% |
| Larsen & Toubro Ltd. | 1.52% |
| ITC Ltd. | 1.31% |
| Axis Bank Ltd. | 1.26% |
| Titan Industries Ltd. | 1.18% |
| Others | 22.27% |
| Total | 44.52% |


| Corporate Debt | % of AUM |
|---|--------------|
| 8.70% REC Limited B & D 28-09-2028 GOI-IV | 0.36% |
| 8.95% PFC B & D 30-03-2025 64.III | 0.35% |
| Total | 0.70% |

TOP 10 INDUSTRY SECTOR

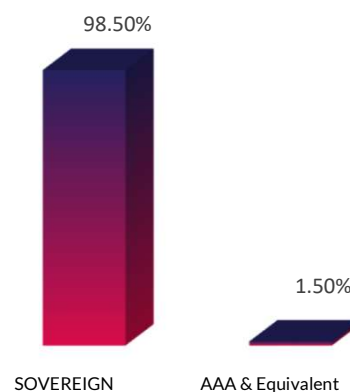
| | |
|---|--------|
| Mfg Of Electrical Equipment | 1.27% |
| Mfg Of Tobacco Products | 1.31% |
| Mfg Of Pharm, Chemical & Botanical Products | 1.39% |
| Civil Engineering | 1.52% |
| Telecommunications | 1.71% |
| Mfg Of Chemicals & Chemical Products | 2.14% |
| Mfg Of Motor Vehicles, Trailers & Semi-Trailers | 3.28% |
| Mfg Of Coke & Refined Petroleum Products | 3.53% |
| Computer Program, Consult & Related Activities | 5.28% |
| Financial & insurance Activities | 14.87% |
| Others | 63.69% |

| Government Securities | % of AUM |
|-------------------------|---------------|
| 7.30% GOI CG 19-06-2053 | 17.68% |
| 7.18% GOI CG 14-08-2033 | 10.39% |
| 7.10% GOI CG 08-04-2034 | 6.91% |
| 7.18% GOI CG 24-07-2037 | 6.60% |
| 7.26% GOI CG 22-08-2032 | 2.08% |
| 7.25% GOI CG 12-06-2063 | 1.75% |
| Total | 46.23% |

| | |
|--------------------|-------------|
| Money Market | 8.55% |
| Grand Total | 100% |

-  Debt fund manager, managing debt portion of Equity, Debt and Balanced oriented fund.
 Equity fund manager, managing equity portion of Equity, Debt and Balanced oriented fund.

*) Returns less than or equal to one year are absolute returns. Returns greater than a year are in terms of Compound Annual Growth Rate (CAGR) is expressed as a percentage rounded to the nearest 0.1%.
 ii) Past performance of any of the funds is not indicative of their future performance.

DEBT RATING PROFILE


GROUP SHORT TERM PLUS FUND II (SFIN - ULGF013200913GRSHT+FND2111) as on 30 June 2024
INVESTMENT OBJECTIVE: To provide suitable returns through low risk investment with no exposure in the equity market.

| Assets Mix (In %) | Min | Max | Actual | AUM (In Crs) |
|-------------------|-----|-----|------------|--------------|
| Debt | 25 | 100 | 93.50 | 13.66 |
| Money Market | 0 | 75 | 6.50 | 0.95 |
| Total | | | 100 | 14.61 |

FUND PERFORMANCE*

| Returns | 1 Mth | 6 Mths | 1 yr | 2 yrs | 3 yrs | Inception |
|-------------------------------|-------|--------|-------|-------|-------|-----------|
| Group Short Term Plus Fund II | 0.80% | 5.23% | 8.60% | 7.31% | 5.64% | 7.27% |
| Benchmark | 0.73% | 4.53% | 7.62% | 8.04% | 5.64% | 7.51% |

FUND DESCRIPTION

| Fund Manager Name | No of Funds Managed | | |
|---------------------|---------------------|------|----------|
| | Equity | Debt | Balanced |
| Mr. Raghavan MJ | 12 | 10 | 8 |
| Launch Date | 31-Mar-15 | | |
| Benchmark | Crisil CompBex | | |
| Risk Profile | Low | | |
| NAV as on 30-Jun-24 | 19.1588 | | |
| Modified Duration | 7.23 | | |

This fund option is available under SBI Life - Kalyan ULIP Plus (UIN:111L079V03) & SBI Life - Kalyan ULIP Plus (UIN:111L079V02) (withdrawn product)

ASSET CATEGORY



| Government Securities | % of AUM |
|-------------------------------------|---------------|
| 8.40% GOI CG 28-07-2024 | 1.71% |
| 7.30% GOI CG 19-06-2053 | 24.68% |
| 7.18% GOI CG 14-08-2033 | 62.14% |
| 7.72% Tamil Nadu SDL 10-01-2034 SGS | 4.97% |
| Total | 93.50% |
| Money Market | 6.50% |
| Grand Total | 100% |

DEBT RATING PROFILE

100.00%



SOVEREIGN

 Debt fund manager, managing debt portion of Equity, Debt and Balanced oriented fund.
 Equity fund manager, managing equity portion of Equity, Debt and Balanced oriented fund.

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GROUP MONEY MARKET PLUS FUND (SFIN - ULGF008030613GRPMNMTFND111) as on 30 June 2024

INVESTMENT OBJECTIVE: The objective of this fund is to park the funds in liquid and safe instruments so as to avoid market risk on a long term basis.

| Assets Mix (In %) | Min | Max | Actual | AUM (In Crs) |
|-------------------|-----|-----|-------------|--------------|
| Money Market | 0 | 100 | 0.00 | 0.00 |
| Total | | | 0.00 | 0.00 |

FUND PERFORMANCE*

| Returns | 1 Mth | 6 Mths | 1 yr | 2 yrs | 3 yrs | Inception |
|------------------------------|-------|--------|------|-------|-------|-----------|
| Group Money Market Plus Fund | NA | NA | NA | NA | NA | NA |
| Benchmark | NA | NA | NA | NA | NA | NA |

FUND DESCRIPTION


| Fund Manager Name | No of Funds Managed | | |
|---------------------|---------------------|------|----------|
| | Equity | Debt | Balanced |
| Mr. Raghavan MJ | 12 | 10 | 8 |
| Launch Date | 18-Sep-17 | | |
| Benchmark | CRISIL T-Bill Index | | |
| Risk Profile | Low | | |
| NAV as on 30-Jun-24 | 12.4434 | | |
| Modified Duration | 0.00 | | |

This fund option is available under SBI Life - Kalyan ULIP Plus (UIN:111L079V03) & SBI Life - Kalyan ULIP Plus (UIN:111L079V02) (withdrawn product)

ASSET CATEGORY

| | |
|--------------|------|
| Money Market | 100% |
|--------------|------|

 Debt fund manager, managing debt portion of Equity, Debt and Balanced oriented fund.

 Equity fund manager, managing equity portion of Equity, Debt and Balanced oriented fund.

*i) Returns less than or equal to one year are absolute returns. Returns greater than a year are in terms of Compound Annual Growth Rate (CAGR) is expressed as a percentage rounded to the nearest 0.1%.

ii) Past performance of any of the funds is not indicative of their future performance.

GROUP STO PLUS FUND II (SFIN - ULGF012200913GRSTOPLUS2111) as on 30 June 2024

INVESTMENT OBJECTIVE: The objective of this fund is to park the funds in liquid The objective of this fund is to park the funds in liquid and safe instruments for a temporary period so as to minimize risk linked to market volatility at the time of investment & then systematically transferred to Group Growth Plus Fund.

| Assets Mix (In %) | Min | Max | Actual | AUM (In Crs) |
|-------------------|-----|-----|-------------|--------------|
| Money Market | 0 | 100 | 0.00 | 0.00 |
| Total | | | 0.00 | 0.00 |



FUND PERFORMANCE*

| Returns | 1 Mth | 6 Mths | 1 yr | 2 yrs | 3 yrs | Inception |
|------------------------|-------|--------|------|-------|-------|-----------|
| Group STO Plus Fund Ii | NA | NA | NA | NA | NA | NA |
| Benchmark | NA | NA | NA | NA | NA | NA |

FUND DESCRIPTION

| Fund Manager Name | No of Funds Managed | | |
|---------------------|---------------------|------|----------|
| | Equity | Debt | Balanced |
| Mr. Raghavan MJ | 12 | 10 | 8 |
| Launch Date | 05-Sep-18 | | |
| Benchmark | CRISIL T-Bill Index | | |
| Risk Profile | Low | | |
| NAV as on 30-Jun-24 | 10.1404 | | |
| Modified Duration | 0.00 | | |

This fund option is available under SBI Life - Kalyan ULIP Plus (UIN:111L079V03) & SBI Life - Kalyan ULIP Plus (UIN:111L079V02) (withdrawn product)

 Debt fund manager, managing debt portion of Equity, Debt and Balanced oriented fund.
 Equity fund manager, managing equity portion of Equity, Debt and Balanced oriented fund.

*i) Returns less than or equal to one year are absolute returns. Returns greater than a year are in terms of Compound Annual Growth Rate (CAGR) is expressed as a percentage rounded to the nearest 0.1%.
 ii) Past performance of any of the funds is not indicative of their future performance.

SBI Life - Group Retirement Fund – Traditional as on 30 June 2024

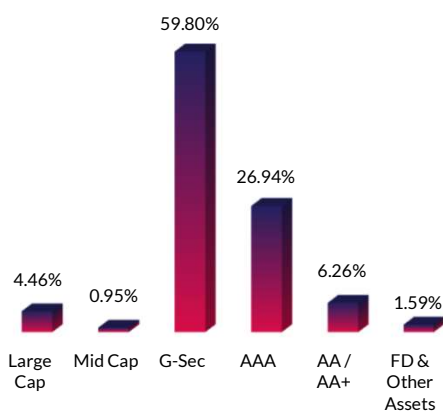
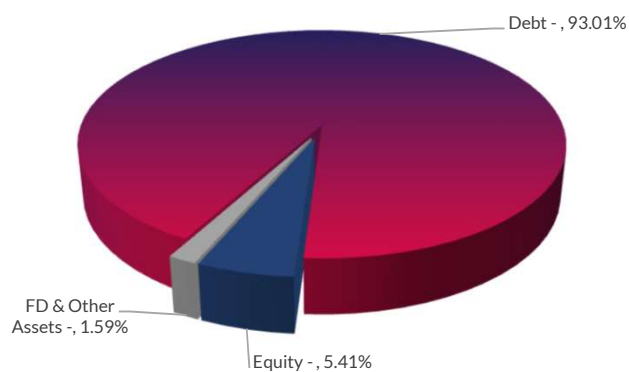
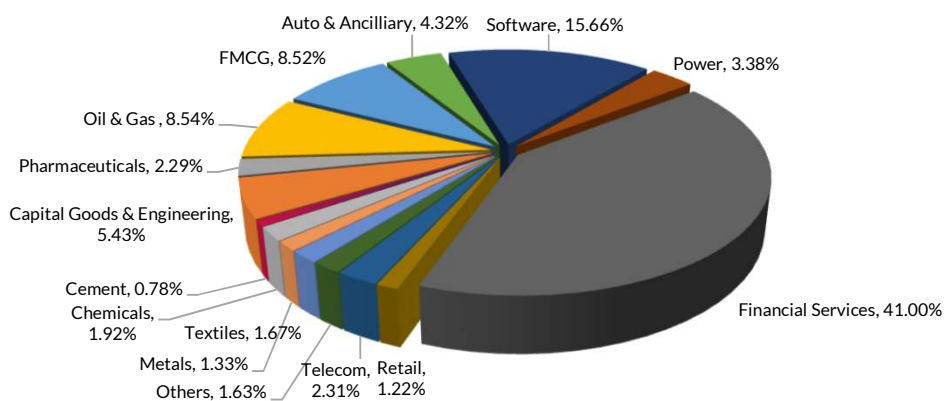
INVESTMENT OBJECTIVE: The investment objective of the Group Retirement Fund is capital protection and to provide optimal return to the policyholders on a consistent basis within a reasonable risk framework.

FUND DETAILS

| Group Retirement Fund | Yield (p.a.) | |
|-----------------------|--------------|--------|
| Financial Year | Min | Max |
| FY 2023-24 | 7.10% | 7.65% |
| FY 2022-23 | 7.40% | 7.90% |
| FY 2021-22 | 7.30% | 7.65% |
| FY 2020-21 | 7.15% | 7.50% |
| FY 2019-20 | 7.50% | 7.85% |
| FY 2018-19 | 7.85% | 8.20% |
| FY 2017-18 | 8.25% | 8.60% |
| FY 2016-17 | 8.10% | 8.60% |
| FY 2015-16 | 8.75% | 9.10% |
| FY 2014-15 | 9.00% | 9.50% |
| FY 2013-14 | 9.00% | 9.50% |
| FY 2012-13 | 9.00% | 9.50% |
| FY 2011-12 | 8.75% | 9.60% |
| FY 2010-11 | 9.00% | 9.60% |
| FY 2009-10 | 9.00% | 9.60% |
| FY 2008-09 | 8.15% | 9.25% |
| FY 2007-08 | 10.00% | 11.00% |
| FY 2006-07 | 9.50% | 10.20% |
| FY 2005-06 | 10.80% | 11.80% |
| FY 2004-05 | 10.17% | 11.17% |
| FY 2003-04 | 11.50% | 12.50% |

FUND DESCRIPTION

| | |
|-------------------|-----------|
| Launch Date | 01-Sep-03 |
| Modified Duration | 5.25 |

ASSET ALLOCATION

ASSET ALLOCATION

SECTORAL ALLOCATION OF EQUITY AS A % OF EQUITY PORTFOLIO


Past performance of the fund is not indicative of its future performance

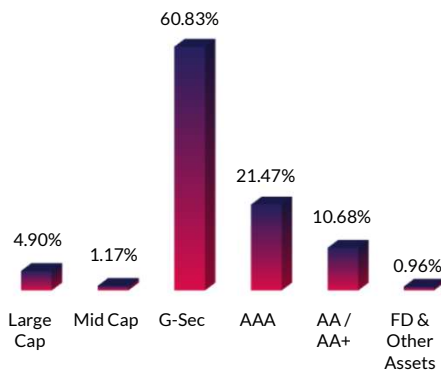
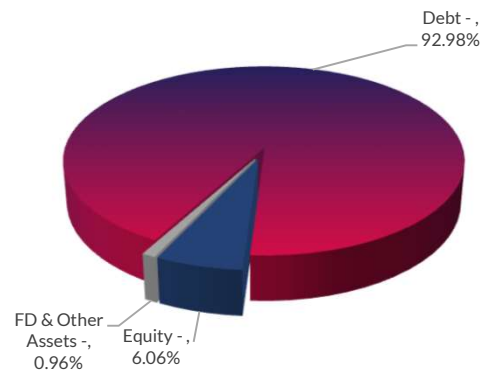
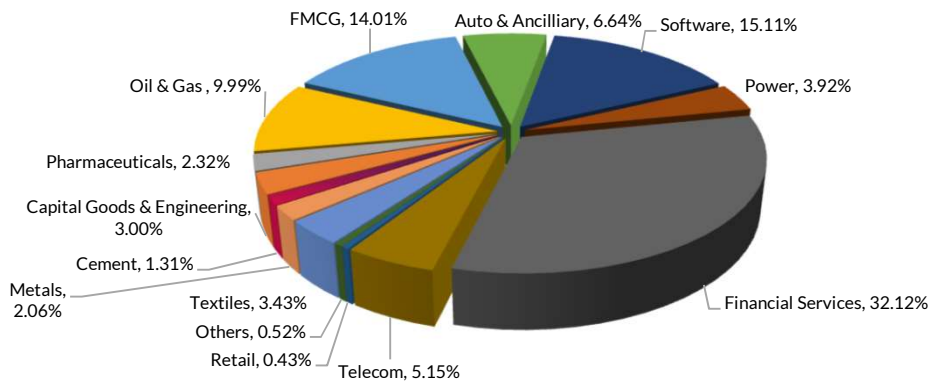
SBI Life – CapAssure Gold Fund – Traditional (SAIN : 111N091V01001) as on 30 June 2024

INVESTMENT OBJECTIVE: The investment objective of the CapAssure Gold Fund is capital protection and to provide optimal return to the policyholders on a consistent basis within a reasonable risk framework.

FUND DESCRIPTION

| | |
|---------------------|-------------------|
| Launch Date | October 2013 |
| Modified Duration | 5.77 |
| AUM as on 30-Jun-24 | ₹ 1,768.26 crores |

This fund option is available under SBI Life CapAssure Gold (UIN:111N091V01) (withdrawn product)

ASSET ALLOCATION

ASSET ALLOCATION

SECTORAL ALLOCATION OF EQUITY AS A % OF EQUITY PORTFOLIO


Past performance of the fund is not indicative of its future performance

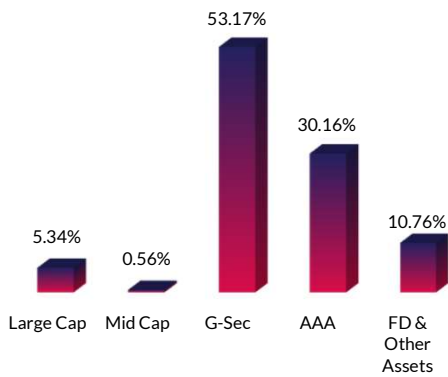
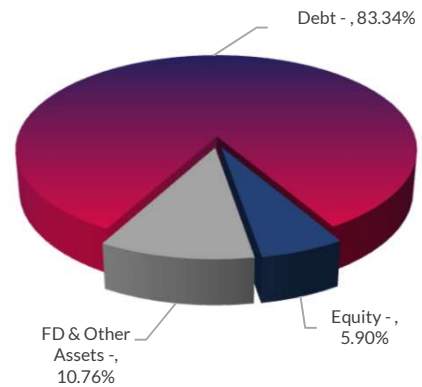
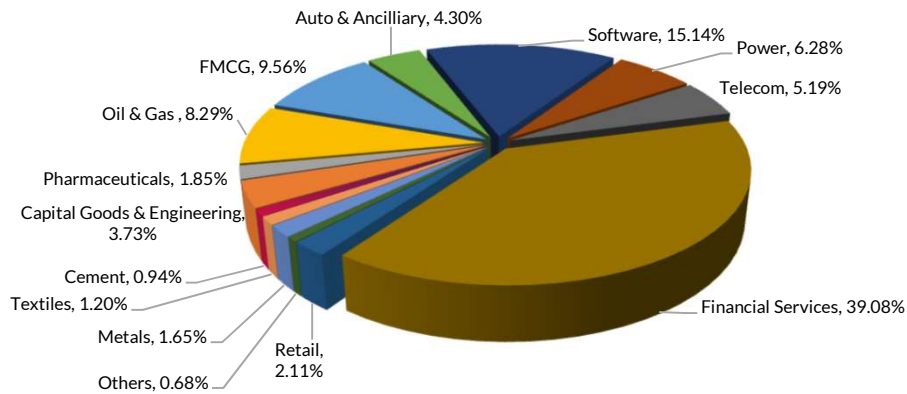
SBI Life – CapAssure Gold Fund II– Traditional (SAIN : 111N091V02004) as on 30 June 2024

INVESTMENT OBJECTIVE The investment objective of the CapAssure Gold Fund II is capital protection and to provide optimal return to the policyholders on a consistent basis within a reasonable risk framework.

FUND DESCRIPTION

| | |
|---------------------|-----------------|
| Launch Date | April 2017 |
| Modified Duration | 2.96 |
| AUM as on 30-Jun-24 | ₹ 168.15 crores |

This fund option is available under SBI Life - CapAssure Gold (UIN:111N091V02) (withdrawn product)

ASSET ALLOCATION

ASSET ALLOCATION

SECTORAL ALLOCATION OF EQUITY AS A % OF EQUITY PORTFOLIO


Past performance of the fund is not indicative of its future performance

Risk Factors:

1. IN UNIT LINKED POLICIES, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER.
2. Unit Linked Life Insurance products are different from the traditional products and are subject to market risks.
3. Premium paid in unit linked policies are subject to investment risks associated with capital markets and NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions.
4. SBI Life Insurance Co. Ltd. is only the name of the insurance company and the various products offered are only the names of the unit linked life insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns.
5. The various funds offered under SBI Life Unit Linked products are only the names of funds and do not in any way indicate the quality of these funds, their future prospects and returns.
6. Please know the associated risk and applicable charges from your Insurance Advisor or the intermediary or the policy document issued by the insurance company.
7. Funds under Group Linked Insurance products can be surrendered anytime subject to deduction of applicable surrender charges. Please refer to the terms and conditions of your product for further details.
8. "With effect from 1st November 2013, the composition of 'Debt and Money Market Instruments' has been further split in to two separate Asset class 'Debt Instruments' and 'Money Market Instruments' respectively".
9. All benefits payable under this policy are subject to tax laws and other fiscal enactments in-effect from time to time, please consult your tax advisor for details.
10. In case of Retirement Product*, benefits by way of surrender, complete withdrawal or maturity/vesting will be available in the form of annuities except to the extent of commutation of such benefits as allowed under the prevailing Income Tax rules.

* For Retirement products purchase with effect from January 01, 2014.



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