

invest care ULIP

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



June, 2024



UNIT LINKED PRODUCTS FROM SBI LIFE INSURANCE CO. LTD.

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SBI Life has a variety of unit linked products with different funds which gives you flexibility to choose your investment pattern to generate market linked returns according to your risk appetite.

SBI Life ULIP FUNDS*

Fund Names	Products Invested in Various Funds										
	SBI Life – Smart Power Insurance	SBI Life – Smart Elite	SBI Life – Smart Scholar	SBI Life – Retire Smart	SBI Life – Smart Wealth Builder	SBI Life – Smart Wealth Assure	SBI Life – eWealth Insurance	SBI Life – Smart Privilege	SBI Life – Smart InsureWealth Plus	SBI Life – Saral InsureWealth Plus	SBI Life – Retire Smart Plus
	(UIN: 111L090V02)	(UIN: 111L072V04)	(UIN: 111L073V04)	(UIN: 111L094V03)	(UIN: 111L095V03)	(UIN: 111L077V03)	(UIN: 111L100V03)	(UIN: 111L107V03)	(UIN: 111L125V02)	(UIN: 111L124V02)	(UIN: 111L135V01)
Equity	✓		✓		✓	✓	✓	✓	✓	✓	
Equity Elite II		✓									
Bond	✓	✓	✓		✓	✓	✓	✓			
Money Market	✓	✓	✓		✓	✓	✓	✓	✓		
Growth	✓		✓		✓			✓	✓	✓	
Balanced	✓	✓	✓		✓	✓		✓	✓	✓	
Equity Optimiser	✓		✓		✓			✓	✓	✓	
Top 300	✓		✓		✓			✓			
Equity Pension II				✓							
Bond Pension II				✓							
Money Market Pension II				✓							
Pure Fund	✓	✓	✓		✓	✓		✓	✓	✓	
Midcap Fund		✓			✓	✓		✓	✓	✓	
Bond Optimiser	✓	✓	✓		✓	✓		✓	✓	✓	
Corporate Bond	✓	✓			✓	✓		✓	✓	✓	
Equity Pension											✓
Equity Optimiser Pension											✓
Growth Pension											✓
Bond Pension											✓
Money Market Pension											✓
Top 300 Pension											✓
Balanced Pension											✓

* The Unit Linked Insurance Products do not offer any liquidity during the first five years of the contract. The policyholder will not be able to surrender or withdraw the monies invested in Unit Linked Insurance Products completely or partially till the end of the fifth year.

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
Equity	10-Jan-05	72,983.87	NIFTY 50	30.91	25.13	26.72	23.35	16.30	15.16	23.87	23.56	16.13	15.29	16.55	13.66
Equity Pension	15-Jan-07	5,376.43		27.70	25.13	24.45	23.35	15.74	15.16	24.31	23.56	16.06	15.29	11.85	10.23
Equity Pension II	03-Jan-14	10,828.18		24.95	25.13	23.28	23.35	14.93	15.16	23.26	23.56	15.47	15.29	14.20	13.84
Equity Optimiser	21-Jan-08	2,543.81	Nifty 50 (80%) LiquiFEX (20%)	24.09	21.51	21.73	20.02	14.93	13.43	21.43	19.89	14.10	13.59	10.45	8.57
Equity Optimiser Pension	21-Jan-08	548.02		24.14	21.51	22.15	20.02	15.08	13.43	21.44	19.89	15.36	13.59	10.91	8.57
Equity Elite	25-Feb-08	13.55		24.17	21.51	22.58	20.02	18.37	13.43	25.20	19.89	18.35	13.59	13.79	8.63
Equity Elite II	10-Feb-10	12,913.84		22.18	21.51	20.73	20.02	13.80	13.43	19.99	19.89	14.07	13.59	11.73	11.15
Top 300	07-Jan-10	1,817.08		23.88	21.51	21.46	20.02	14.47	13.43	21.01	19.89	15.86	13.59	12.42	10.46
Top 300 Pension	18-Jan-10	485.07		20.10	21.51	19.70	20.02	13.38	13.43	20.23	19.89	15.32	13.59	12.01	10.47
Growth	24-Nov-05	2,963.18	Nifty 50 (70%)	23.36	19.79	20.40	18.72	13.03	12.44	18.95	18.09	14.17	13.15	12.52	11.18
Growth Pension	15-Feb-07	417.39	CompB ex (30%)	23.23	19.79	20.23	18.72	12.89	12.44	19.15	18.09	14.34	13.15	11.68	8.75
Balanced	05-Dec-05	24,882.97	Nifty 50 (50%)	16.88	16.27	15.76	15.64	10.46	10.56	14.00	14.46	11.33	11.55	10.91	10.33
Balanced Pension	21-Feb-07	496.61	CompB ex (50%)	17.22	16.27	16.36	15.64	11.02	10.56	14.32	14.46	12.19	11.55	11.64	9.30
Bond	10-Jan-05	21,879.00	CRISIL CompB ex	7.34	7.62	7.40	8.04	5.23	5.64	4.93	5.46	6.23	6.95	8.09	7.16
Bond Pension	16-Jan-07	432.14		7.28	7.62	7.37	8.04	5.05	5.64	4.95	5.46	6.37	6.95	8.35	7.49
Bond Pension II	03-Jan-14	27,271.16		7.15	7.62	7.36	8.04	5.07	5.64	4.79	5.46	5.98	6.95	7.47	8.21
Index	07-Jan-10	135.70	Nifty 50	26.46	25.13	24.51	23.35	16.14	15.16	21.01	23.56	16.35	15.29	11.25	11.04
Index Pension	18-Jan-10	37.17		26.46	25.13	24.49	23.35	16.28	15.16	24.07	23.56	16.35	15.29	11.59	11.05
Money Market	01-Feb-06	396.33	CRISIL T-	7.00	7.24	6.44	6.85	5.45	5.72	4.97	5.17	5.13	5.43	6.66	6.86
Money Market Pension	20-Mar-08	91.80	Bill Index #	6.94	7.24	6.41	6.85	5.42	5.72	4.95	5.17	5.11	5.43	7.05	6.88
Money Market Pension II	03-Jan-14	1,434.70		6.73	7.24	6.16	6.85	5.18	5.72	4.71	5.17	4.85	5.43	6.10	6.59
Guaranteed Pension Fund (GPF070211)	09-Feb-11	2.52	NA	6.00	NA	5.59	NA	4.32	NA	4.04	NA	5.50	NA	6.62	NA
P/E Managed	08-Sep-10	255.43		21.55	NA	21.36	NA	12.89	NA	15.58	NA	12.65	NA	9.86	NA
Discontinued Policy	11-Apr-11	7,484.68		6.85	NA	6.27	NA	5.00	NA	4.63	NA	5.29	NA	6.34	NA
Discontinue Pension	03-Jan-14	4,564.28		6.81	NA	6.28	NA	5.03	NA	4.65	NA	5.49	NA	6.75	NA
Pure Fund	15-Jun-16	1,118.89		32.12	NA	25.52	NA	16.18	NA	23.57	NA	17.96	NA	13.81	NA
Midcap Fund	15-Jun-16	26,344.00	NIFTY Free Float Midcap 100	53.65	55.89	41.61	45.16	25.88	27.37	35.41	39.53	25.86	25.85	20.97	19.34
Bond Optimiser Fund	24-Jan-19	2,835.84	NIFTY 50 (20%) & CompBEX (80%)	13.25	11.05	11.63	11.07	8.72	7.64	10.09	9.04	10.64	8.89	14.28	9.37
Corporate Bond Fund	24-Jan-19	951.33	Crisil Med term Gilt Index (20%) & Crisil Med term AAA index (80%)	6.40	6.93	6.36	7.12	4.77	5.12	5.19	5.26	6.47	7.05	7.35	7.51

**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.

EQUITY FUND (SFIN – ULIF001100105EQUITY-FND111) as on 30 June 2024
INVESTMENT OBJECTIVE: To provide high equity exposure targeting higher returns in the long term.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	80	100	99.26	72,440.68
Debt	0	20	0.01	5.15
Money Market	0	20	0.74	538.04
Total			100	72,983.87

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Equity Fund	6.73%	14.20%	30.91%	26.72%	16.30%	16.55%
Benchmark	6.57%	10.49%	25.13%	23.35%	15.16%	13.66%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	8.23%
ICICI Bank Ltd	7.71%
Reliance Industries Ltd.	6.91%
Trent Ltd.	4.78%
Infosys Limited	4.71%
ITC Ltd.	3.29%
Larsen & Toubro Ltd.	3.13%
Tata Consultancy Services Ltd.	3.12%
Axis Bank Ltd.	2.70%
Bharti Airtel Ltd.	2.69%
Others	51.99%
Total	99.26%

Corporate Debt	% of AUM
Sundaram Liquid Fund	0.01%
Total	0.01%

Money Market	0.74%
Grand Total	100%

FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Gopikrishna Shenoy	1	0	0
Mr. Dharmesh Gandhi	1	0	0
Launch Date	10-Jan-05		
Benchmark	Nifty 50		
Risk Profile	High		
NAV as on 30-Jun-24	197.6982		
Modified Duration	0.00		

TOP 10 INDUSTRY SECTOR

Mfg Of Tobacco Products	3.29%
Telecommunications	3.34%
Civil Engineering	3.50%
Mfg Of Pharm, Chemical & Botanical Products	3.55%
Mfg Of Chemicals & Chemical Products	4.99%
Retail Trade, Except Of Motor Vehicles	5.27%
Mfg Of Motor Vehicles, Trailers & Semi-Trailers	6.57%
Mfg Of Coke & Refined Petroleum Products	7.43%
Computer Program, Consult & Related Activities	10.22%
Financial & insurance Activities	25.70%
Others	26.13%

DEBT RATING PROFILE

100.00%



AAA & Equivalent

 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.

BOND FUND (SFIN – ULIF002100105BONDULPFND111) as on 30 June 2024

INVESTMENT OBJECTIVE: To provide relatively safe and less volatile investment option mainly through debt instruments and accumulation of income through investment in fixed income securities.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Debt	60	100	96.61	21,137.19
Money Market	0	40	3.39	741.81
Total			100	21,879.00

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Bond Fund	0.65%	4.59%	7.34%	7.40%	5.23%	8.09%
Benchmark	0.73%	4.53%	7.62%	8.04%	5.64%	7.16%

ASSET CATEGORY

Corporate Debt	% of AUM
8.70% Bharti Telecom Limited B & D 05-12-2025 XIII	2.08%
7.86% HDFC Bank B & D 02-12-2032 Basel III Tier 2	1.44%
7.80% HDFC Bank B & D 03-05-2033 US-002	1.40%
8.03% Tata Steel B & D 27-02-2028	1.38%
7.97% HDFC Bank B & D 17-02-2033 Ab-002	1.32%
7.85% LIC Housing Fin B & D 18-08-2032 424 Opt I	1.29%
7.75% HDFC Bank B & D 13-06-2033 Us-006	0.96%
7.64% Axis Bank B & D 07-03-2034 Infra Bond Series 7	0.91%
7.79% HDFC Bank B & D 24-11-2032 AA-013	0.91%
7.46% REC Limited B & D 30-06-2028 223 B	0.91%
Others	31.69%
Total	44.27%

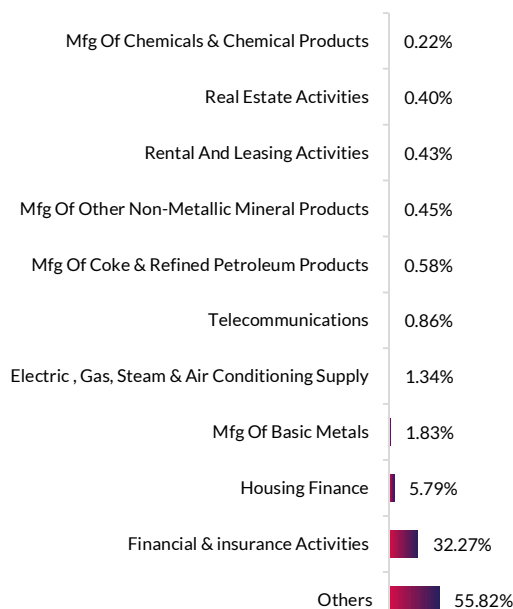
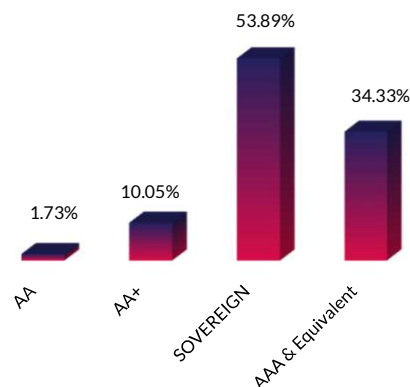
Government Securities	% of AUM
7.30% GOI CG 19-06-2053	12.99%
7.18% GOI CG 24-07-2037	11.58%
6.54% GOI CG 17-01-2032	4.23%
7.25% GOI CG 12-06-2063	3.86%
7.54% GOI CG 23-05-2036	3.09%
7.36% Tamil Nadu SDL 13-03-2054	2.36%
7.70% Karnataka SDL 08-11-2033 SGS	1.61%
7.70% Maharashtra SDL 08-11-2034 SGS	1.15%
7.40% GOI CG 19-09-2062	1.02%
7.27% Tamil Nadu Sdl 26-06-2054 Sgs	0.91%
Others	9.53%
Total	52.34%

Money Market	3.39%
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Grand Total	100%
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FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Nirmal Gandhi	0	1	0
Launch Date	10-Jan-05		
Benchmark	Crisil CompBex		
Risk Profile	Low to Medium		
NAV as on 30-Jun-24	45.5585		
Modified Duration	6.72		

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.

*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.

GROWTH FUND (SFIN – ULIF003241105GROWTH-FND111) as on 30 June 2024

INVESTMENT OBJECTIVE: Long-term capital appreciation through investment primarily in equity and equity related instruments with a small part invested in debt and money market for diversification and risk reduction.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	40	90	74.49	2,207.29
Debt	10	60	24.19	716.79
Money Market	0	40	1.32	39.11
Total			100	2,963.18

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Growth Fund	5.71%	11.03%	23.36%	20.40%	13.03%	12.52%
Benchmark	4.85%	8.79%	19.79%	18.72%	12.44%	11.18%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	7.15%
Reliance Industries Ltd.	5.80%
ICICI Bank Ltd	5.62%
Infosys Limited	4.08%
Axis Bank Ltd.	2.63%
Bharti Airtel Ltd.	2.45%
Tata Consultancy Services Ltd.	2.43%
ITC Ltd.	2.39%
Larsen & Toubro Ltd.	2.14%
NTPCLimited	2.09%
Others	37.72%
Total	74.49%

Corporate Debt	% of AUM
7.95% LIC Housing Fin B & D 21-02-2033 430	0.85%
7.77% HDFC Bank B & D 28-06-2027 AA-008	0.84%
7.95% LIC Housing Fin B & D 29-01-2028 359	0.57%
8.05% NTPCLimited B & D 05-05-2026 Sr 60	0.51%
8.30% IRFC B & D 25-03-2029 134	0.35%
7.97% HDFC Bank B & D 17-02-2033 Ab-002	0.34%
8.70% Bharti Telecom Limited B & D 05-12-2025 XIII	0.34%
8.40% IRFC B & D 08-01-2029 130	0.24%
8.27% REC Limited B & D 06-02-2025 130	0.20%
7.54% REC Limited B & D 30-12-2026 142	0.17%
Others	0.14%
Total	4.55%

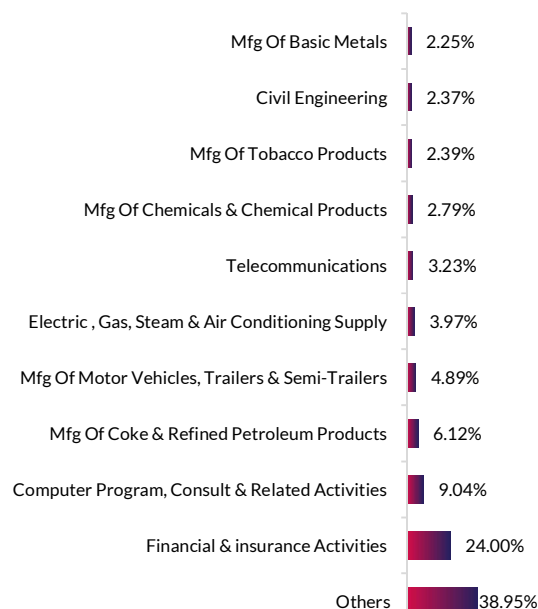
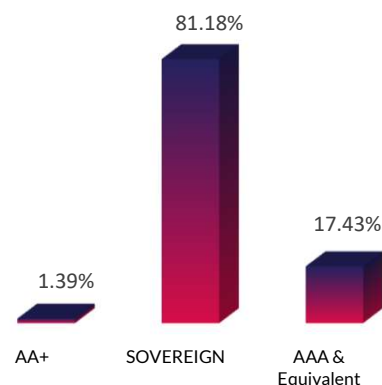
Government Securities	% of AUM
7.18% GOI CG 24-07-2037	12.36%
7.18% GOI CG 14-08-2033	2.16%
8.16% Tamil Nadu SDL 10-04-2029	0.87%
6.83% Karnataka SDL 08-12-2031	0.82%
7.80% Tamil Nadu SDL 27-07-2032	0.52%
7.30% GOI CG 19-06-2053	0.49%
7.50% GOI CG 10-08-2034	0.45%
7.26% GOI CG 22-08-2032	0.36%
7.73% Uttar Pradesh SDL 08-11-2033 SGS	0.35%
6.67% GOI CG 17-12-2050	0.32%
Others	0.94%
Total	19.64%



Money Market	1.32%
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Grand Total	100%
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FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan MJ	12	10	8
Mr. Gopal Nawandhar	3	0	0
Launch Date	24-Nov-05		
Benchmark	Nifty 50 (70%) CompBex (30%)		
Risk Profile	Medium to High		
NAV as on 30-Jun-24	89.9310		
Modified Duration	6.54		

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.

*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.

BALANCED FUND (SFIN – ULIF004051205BALANCFDND111) as on 30 June 2024

INVESTMENT OBJECTIVE: To provide accumulation of income through investment in both equities and fixed income securities with an attempt to maintain a suitable balance between return and safety.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	40	60	54.00	13,437.02
Debt	20	60	44.15	10,985.30
Money Market	0	40	1.85	460.65
Total			100	24,882.97

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Balance Fund	3.77%	7.79%	16.88%	15.76%	10.46%	10.91%
Benchmark	3.68%	7.61%	16.27%	15.64%	10.56%	10.33%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	4.80%
ICICI Bank Ltd	4.46%
Reliance Industries Ltd.	4.45%
Infosys Limited	2.69%
Bharti Airtel Ltd.	2.18%
Tata Consultancy Services Ltd.	1.98%
Larsen & Toubro Ltd.	1.96%
ITC Ltd.	1.78%
Axis Bank Ltd.	1.66%
NTPCLimited	1.63%
Others	26.39%
Total	54.00%

Corporate Debt	% of AUM
7.65% National Bank For Financing Infrastructure & Development B & D 22-12-	1.02%
8.70% Bharti Telecom Limited B & D 05-12-2025 XIII	0.84%
7.60% PFC B & D 25-08-2033 BS 233C	0.71%
7.75% LIC Housing Fin B & D 23-11-2027 353	0.68%
6.69% NTPCLIMITED B & D 13-09-2031 75	0.66%
8.03% Tata Steel B & D 27-02-2028	0.64%
7.90% LIC Housing Fin B & D 23-06-2027 421	0.58%
7.77% HDFC Bank B & D 28-06-2027 AA-008	0.58%
6.87% NTPCLIMITED B & D 21-04-2036 74	0.43%
6.73% IRFC B & D 06-07-2035 151	0.42%
Others	16.65%
Total	23.21%

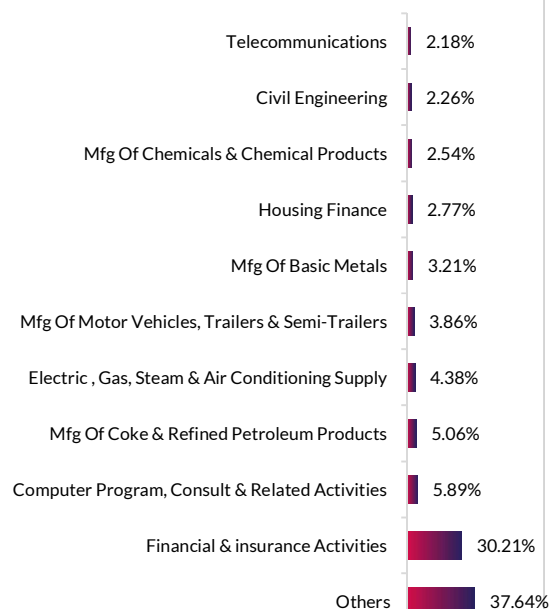
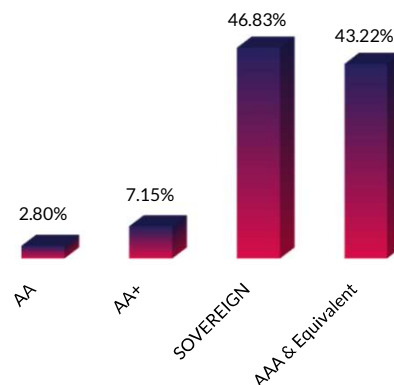
Government Securities	% of AUM
7.30% GOI CG 19-06-2053	5.65%
7.25% GOI CG 12-06-2063	2.19%
7.54% GOI CG 23-05-2036	1.69%
7.26% GOI CG 06-02-2033	1.43%
7.18% GOI CG 14-08-2033	1.35%
7.37% GOI CG 23-01-2054 SGRB	1.05%
7.18% GOI CG 24-07-2037	0.86%
7.57% GOI CG 17-06-2033	0.72%
7.29% GOI CG 27-01-2033 SGRB	0.31%
7.45% Maharashtra SDL 20-03-2037	0.30%
Others	5.39%
Total	20.94%

Money Market	1.85%
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Grand Total	100%
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FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Tarang Hora	2	3	1
Mr. Vineet Lakhota	3	0	1
Launch Date	05-Dec-05		
Benchmark	Nifty 50 (50%) CompBex (50%)		
Risk Profile	Medium		
NAV as on 30-Jun-24	68.5395		
Modified Duration	6.58		

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.

*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%.
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EQUITY OPTIMISER FUND (SFIN – ULIF010210108EQTYOPTFND111) as on 30 June 2024
INVESTMENT OBJECTIVE: To provide equity exposure targeting higher returns through long term capital gains.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	60	100	82.67	2,103.07
Debt	0	40	4.55	115.67
Money Market	0	40	12.78	325.08
Total			100	2,543.81

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Equity Optimiser Fund	5.67%	9.51%	24.09%	21.73%	14.93%	10.45%
Benchmark	5.40%	9.19%	21.51%	20.02%	13.43%	8.57%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	8.66%
Reliance Industries Ltd.	7.04%
ICICI Bank Ltd	6.33%
Infosys Limited	3.94%
Larsen & Toubro Ltd.	3.16%
Axis Bank Ltd.	2.90%
Tata Consultancy Services Ltd.	2.68%
ITC Ltd.	2.47%
Mahindra & Mahindra Ltd.	2.31%
Bharti Airtel Ltd. Partly Paid 1.25	1.69%
Others	41.49%
Total	82.67%

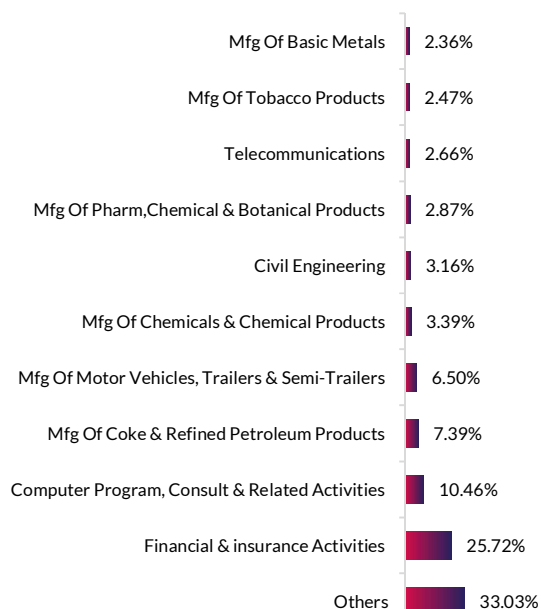
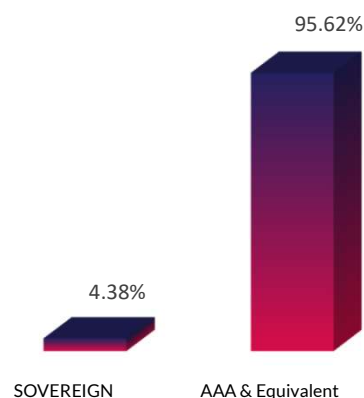
Corporate Debt	% of AUM
Sundaram Liquid Fund	2.35%
Kotak Liquid-Plan A - Growth - Direct	2.35%
Total	4.35%



Government Securities	% of AUM
8.20% GOI CG 24-09-2025	0.20%
Total	0.20%

Money Market	12.78%
Grand Total	100%

FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan MJ	12	10	8
Mr. Devesh R Dokwal	5	0	8
Launch Date	21-Jan-08		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
Risk Profile	High		
NAV as on 30-Jun-24	51.2930		
Modified Duration	0.01		

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.

*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.

INDEX FUND (SFIN – ULIF015070110INDEXULFND111) as on 30 June 2024

INVESTMENT OBJECTIVE: To provide returns closely corresponding to returns of NSE, S&P CNX Nifty Index, though investment regulations may restrict investment in group companies and some large cap companies listed on the Nifty Index leading to higher tracking error.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	90	100	99.18	134.58
Debt	0	10	0.00	0.00
Money Market	0	10	0.82	1.11
Total			100	135.70

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Index Fund	6.71%	10.75%	26.46%	24.51%	16.14%	11.25%
Benchmark	6.57%	10.49%	25.13%	23.35%	15.16%	11.04%

ASSET CATEGORY

Equity	% of AUM
Reliance Industries Ltd.	9.75%
HDFC Bank Ltd.	9.52%
ICICI Bank Ltd	8.26%
Infosys Limited	6.20%
Tata Consultancy Services Ltd.	4.39%
Larsen & Toubro Ltd.	4.22%
ITC Ltd.	3.79%
Bharti Airtel Ltd.	3.78%
Axis Bank Ltd.	3.52%
Mahindra & Mahindra Ltd.	2.76%
Others	43.00%
Total	99.18%

Money Market	0.82%
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Grand Total	100%
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FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan MJ	12	10	8
Mr. Devesh R Dokwal	5	0	8
Launch Date	07-Jan-10		
Benchmark	Nifty 50		
Risk Profile	High		
NAV as on 30-Jun-24	46.8800		
Modified Duration	0.00		

TOP 10 INDUSTRY SECTOR

Mfg Of Basic Metals	3.35%
Telecommunications	3.78%
Mfg Of Tobacco Products	3.79%
Mfg Of Pharm,Chemical & Botanical Products	3.81%
Civil Engineering	4.22%
Mfg Of Chemicals & Chemical Products	4.53%
Mfg Of Motor Vehicles, Trailers & Semi-Trailers	6.11%
Mfg Of Coke & Refined Petroleum Products	10.33%
Computer Program, Consult & Related Activities	14.67%
Financial & insurance Activities	29.05%
Others	16.36%

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.

TOP 300 FUND (SFIN – ULIF016070110TOP300-FND111) as on 30 June 2024

INVESTMENT OBJECTIVE: To provide long term capital appreciation by investing in stocks of top 300 companies in terms of market capitalization on the National Stock Exchange.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	60	100	85.11	1,546.52
Debt	0	40	0.00	0.00
Money Market	0	40	14.89	270.56
Total			100	1,817.08

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Top 300 Fund	6.35%	10.95%	23.88%	21.46%	14.47%	12.42%
Benchmark	5.40%	9.19%	21.51%	20.02%	13.43%	10.46%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	8.03%
ICICI Bank Ltd	7.76%
Reliance Industries Ltd.	7.69%
Infosys Limited	4.12%
Tata Consultancy Services Ltd.	3.31%
Larsen & Toubro Ltd.	3.20%
Bharti Airtel Ltd.	3.14%
Axis Bank Ltd.	3.06%
ITC Ltd.	3.02%
NTPCLimited	2.39%
Others	39.38%
Total	85.11%

Money Market	14.89%
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Grand Total	100%
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FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan MJ	12	10	8
Mr. Gopal Nawandhar	3	0	0
Launch Date	07-Jan-10		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
Risk Profile	High		
NAV as on 30-Jun-24	54.5400		
Modified Duration	0.00		

TOP 10 INDUSTRY SECTOR

Mfg Of Tobacco Products	3.02%
Mfg Of Basic Metals	3.09%
Telecommunications	3.14%
Civil Engineering	3.20%
Mfg Of Chemicals & Chemical Products	3.57%
Electric , Gas, Steam & Air Conditioning Supply	3.91%
Mfg Of Motor Vehicles, Trailers & Semi-Trailers	7.06%
Mfg Of Coke & Refined Petroleum Products	7.69%
Computer Program, Consult & Related Activities	10.02%
Financial & insurance Activities	26.60%
Others	28.69%

 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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P/E MANAGED FUND (SFIN – ULIF021080910P/EMNGDFND111) as on 30 June 2024

INVESTMENT OBJECTIVE: To provide long term capital appreciation through dynamic asset allocation with reference to forward Price Earning (P/E) multiple. The allocation to equity and equity related instruments is determined largely by reference to forward Price Earning (P/E) multiple on the NSE, S&P CNX Nifty Index and remaining fund is invested in debt instruments, money market & cash.

Forward P/E Bands	Equity	Debt, Money Market
<12	90-100	0-10
12 ≥ and < 15	80-100	0-20
15 ≥ and < 18	60-90	10-40
18 ≥ and < 21	40-80	20-60
≥ 21	0-50	50-100

Assets Mix (In %)	Actual	AUM (In Crs)
Equity	48.09	122.85
Debt & Money Market	51.91	132.59
Total	100.00	255.43

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
P/E MANAGED FUND	5.34%	7.62%	21.55%	21.36%	12.89%	9.86%
Benchmark	NA	NA	NA	NA	NA	NA

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	7.15%
Reliance Industries Ltd.	4.14%
ICICI Bank Ltd	3.71%
Infosys Limited	2.86%
Bharti Airtel Ltd. Partly Paid 1.25	2.68%
Alkem Laboratories Limited	2.31%
Axis Bank Ltd.	1.63%
Whirlpool Of India Limited	1.46%
Keystone Realtors Limited	1.33%
Amara Raja Energy & Mobility Limited.	1.31%
Others	19.52%
Total	48.09%

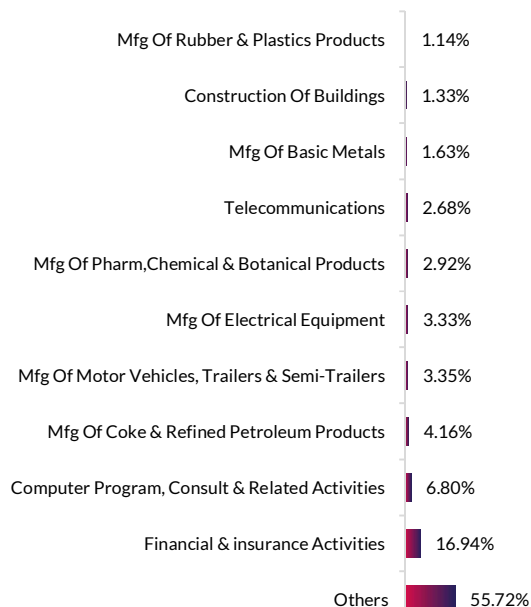
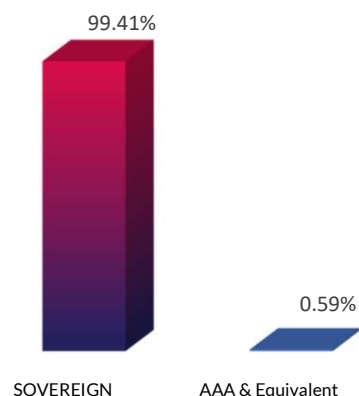
Corporate Debt	% of AUM
8.49% NTPCLimited B & D 25-03-2025	0.04%
Total	0.04%



Government Securities	% of AUM
7.18% GOI CG 14-08-2033	5.92%
Total	5.92%

Money Market	% of AUM
	45.95%
Grand Total	100%

FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan MJ	12	10	8
Mr. Devesh R Dokwal	5	0	8
Launch Date	08-Sep-10		
Benchmark	NA		
Risk Profile	High		
NAV as on 30-Jun-24	36.6764		
Modified Duration	0.72		

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.

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EQUITY ELITE FUND (SFIN – ULIF012250208EQTYELTFND111) as on 30 June 2024
INVESTMENT OBJECTIVE: For long-term capital appreciation through higher exposure in equity and equity related instruments.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	60	100	86.54	11.73
Debt	0	40	0.03	0.00
Money Market	0	40	13.44	1.82
Total			100	13.55

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Equity Elite Fund	5.80%	10.13%	24.17%	22.58%	18.37%	13.79%
Benchmark	5.40%	9.19%	21.51%	20.02%	13.43%	8.63%

ASSET CATEGORY

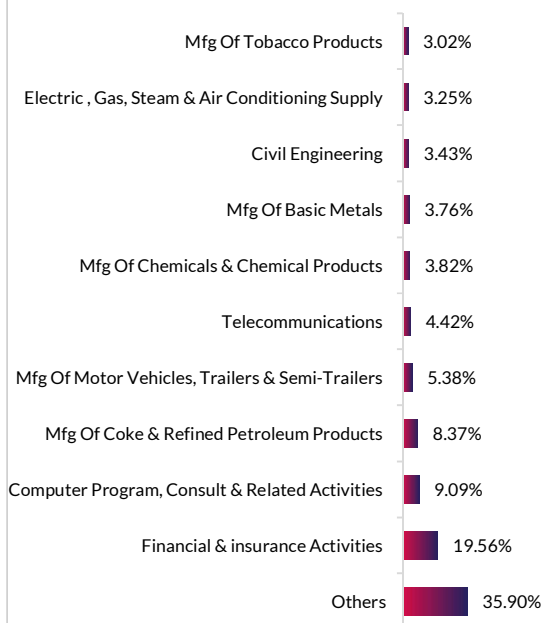
Equity	% of AUM
Reliance Industries Ltd.	7.86%
Nippon India ETF Bank Bees	7.74%
HDFC Bank Ltd.	6.83%
ICICI Bank Ltd	5.84%
Infosys Limited	4.39%
Kotak Banking ETF	4.01%
Bharti Airtel Ltd.	3.73%
Larsen & Toubro Ltd.	3.43%
Tata Consultancy Services Ltd.	3.03%
ITC Ltd.	3.02%
Others	36.66%
Total	86.54%

Corporate Debt	% of AUM
8.49% NTPCLimited B & D 25-03-2025	0.03%
Total	0.03%

Money Market	13.44%
Grand Total	100%

FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan MJ	12	10	8
Mr. Vineet Lakhota	3	0	1
Launch Date	25-Feb-08		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
Risk Profile	High		
NAV as on 30-Jun-24	82.7197		
Modified Duration	0.00		

TOP 10 INDUSTRY SECTOR

DEBT RATING PROFILE

100.00%



AAA & Equivalent

 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%.
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EQUITY ELITE II FUND (SFIN – ULIF019100210EQTELI2FND111) as on 30 June 2024
INVESTMENT OBJECTIVE: To provide high equity exposure targeting higher returns in the long run.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	60	100	83.23	10,747.79
Debt	0	40	13.78	1,779.06
Money Market	0	40	3.00	386.99
Total			100	12,913.84

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Equity Elite II Fund	5.52%	9.40%	22.18%	20.73%	13.80%	11.73%
Benchmark	5.40%	9.19%	21.51%	20.02%	13.43%	11.15%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	7.50%
Reliance Industries Ltd.	6.76%
ICICI Bank Ltd	6.74%
Infosys Limited	4.23%
Bharti Airtel Ltd.	3.33%
Larsen & Toubro Ltd.	3.06%
Tata Consultancy Services Ltd.	3.01%
ITC Ltd.	2.93%
Axis Bank Ltd.	2.55%
NTPCLimited	2.53%
Others	40.59%
Total	83.23%

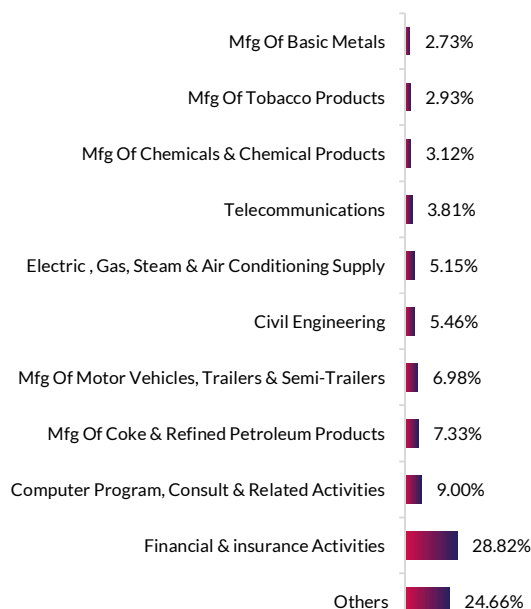
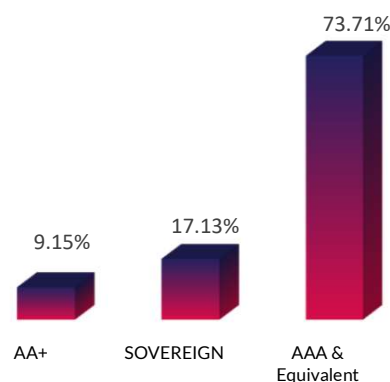
Corporate Debt	% of AUM
7.17% PFC B & D 22-05-2025 202-B	1.35%
7.33% L&T B & D 09-12-2024 III	1.23%
7.66% L&T B & D 09-11-2025	0.97%
7.48% NTPCLimited B & D 21-03-2026	0.77%
8.065% Sundaram Fin B & D 22-05-2026 Y 1	0.77%
8.00% Bajaj Finance Limited B & D 27-02-2026 286 Tranch 12 Opt 1	0.58%
7.13% PFC B & D 08-08-2025	0.54%
7.30% Cholamandalam Investment & Finance Company Limited B & D 29-03-2	0.49%
8.19% NTPCLimited B & D 15-12-2025 Sr 57-2025	0.39%
8.90% Bharti Telecom Limited B & D 04-12-2025 XVI	0.39%
Others	3.93%
Total	11.42%

Government Securities	% of AUM
0.00% GOI FRB_Gsec 04-10-2028	1.16%
5.74% GOI CG 15-11-2026	0.60%
6.90% GOI Oil BD 04-02-2026	0.58%
5.63% GOI CG 12-04-2026	0.02%
Total	2.36%

Money Market	3.00%
Grand Total	100%

FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Tarang Hora	2	3	1
Mr. Vineet Lakhota	3	0	1
Launch Date	10-Feb-10		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
Risk Profile	High		
NAV as on 30-Jun-24	49.3709		
Modified Duration	1.33		

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.

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EQUITY PENSION FUND (SFIN – ULIF006150107PEEQITYFND111) as on 30 June 2024
INVESTMENT OBJECTIVE: To provide high equity exposure targeting higher returns in the long term.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	80	100	98.26	5,282.68
Debt	0	20	0.35	18.62
Money Market	0	20	1.40	75.14
Total			100	5,376.43

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Equity Pension Fund	7.17%	12.18%	27.70%	24.45%	15.74%	11.85%
Benchmark	6.57%	10.49%	25.13%	23.35%	15.16%	10.23%

ASSET CATEGORY

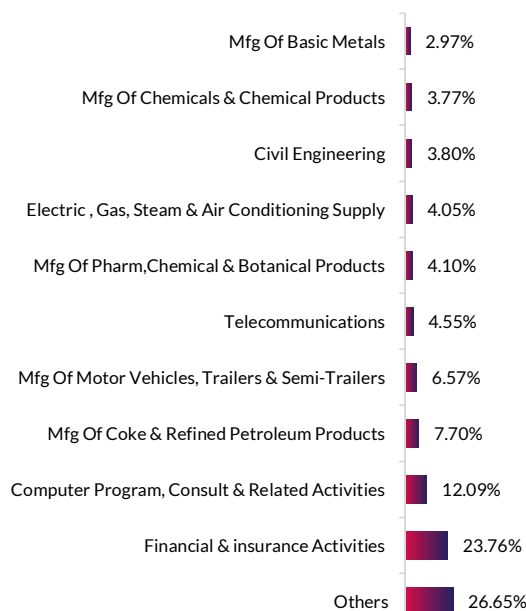
Equity	% of AUM
HDFC Bank Ltd.	8.32%
Reliance Industries Ltd.	7.13%
ICICI Bank Ltd	6.14%
Infosys Limited	5.46%
Larsen & Toubro Ltd.	3.29%
Tata Consultancy Services Ltd.	3.06%
Mahindra & Mahindra Ltd.	3.03%
Bharti Airtel Ltd.	2.91%
Axis Bank Ltd.	2.61%
ITC Ltd.	2.36%
Others	53.96%
Total	98.26%

Corporate Debt	% of AUM
SBI Liquid Fund - Direct Plan - Growth	0.35%
Total	0.35%

Money Market	1.40%
Grand Total	100%

FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan MJ	12	10	8
Mr. Divesh Kumar	2	1	0
Launch Date	15-Jan-07		
Benchmark	Nifty 50		
Risk Profile	High		
NAV as on 30-Jun-24	70.7258		
Modified Duration	0.00		

TOP 10 INDUSTRY SECTOR

DEBT RATING PROFILE

100.00%



AAA & Equivalent

 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.

BOND PENSION FUND (SFIN – ULIF007160107PENBONDFND111) as on 30 June 2024

INVESTMENT OBJECTIVE: To provide relatively safe and less volatile investment option mainly through debt instruments and accumulation of income through investment in fixed income securities.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Debt	60	100	95.92	414.49
Money Market	0	40	4.08	17.64
Total			100	432.14

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Bond Pension Fund	0.70%	4.69%	7.28%	7.37%	5.05%	8.35%
Benchmark	0.73%	4.53%	7.62%	8.04%	5.64%	7.49%

ASSET CATEGORY

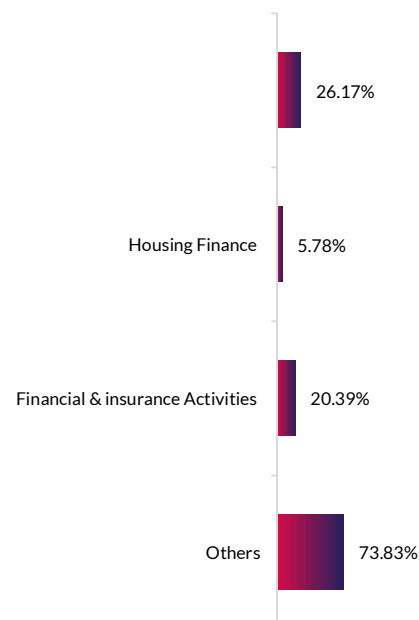
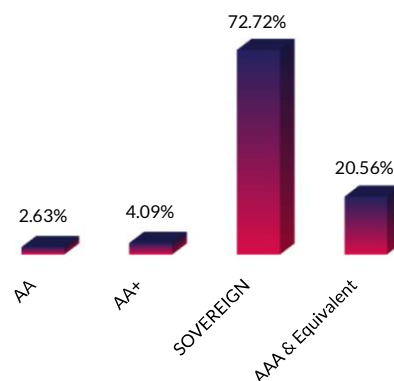
Corporate Debt	% of AUM
8.05% Tata Capital Housing Finance Limited B & D 18-06-2029 A	5.78%
8.65% India Infradebt Limited B & D 21-03-2026 Series Ii	4.69%
8.70% Bharti Telecom Limited B & D 05-12-2025 XIII	3.92%
7.97% HDFC Bank B & D 17-02-2033 Ab-002	3.51%
7.75% HDFC Bank B & D 13-06-2033 Us-006	2.31%
8.75% PNB FD 03-12-2024 58	2.29%
7.05% PFC B & D 09-08-2030 205-A	2.24%
7.20% NABARD B & D 21-10-2031 LTIF A 1	1.14%
8.75% PNB FD 03-12-2024 2	0.23%
7.63% PFC B & D 14-08-2026 150 B	0.07%
Others	0.00%
Total	26.17%


Government Securities	% of AUM
7.18% GOI CG 24-07-2037	38.15%
7.25% GOI CG 12-06-2063	9.09%
7.10% GOI CG 08-04-2034	5.82%
7.30% GOI CG 19-06-2053	4.29%
7.34% GOI CG 22-04-2064	2.39%
7.80% Tamil Nadu SDL 27-07-2032	2.38%
7.45% Maharashtra SDL 20-03-2037	2.33%
7.18% GOI CG 14-08-2033	2.33%
8.28% Tamil Nadu SDL 21-02-2028	1.19%
6.98% Maharashtra SDL 26-02-2028	1.15%
Others	0.63%
Total	69.75%

Money Market	4.08%
Grand Total	100%

FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan MJ	12	10	8
Launch Date	16-Jan-07		
Benchmark	Crisil CompBex		
Risk Profile	Low to Medium		
NAV as on 30-Jun-24	40.5884		
Modified Duration	7.01		

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.

*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.

GROWTH PENSION FUND (SFIN – ULIF008150207PEGRWTHFND111) as on 30 June 2024

INVESTMENT OBJECTIVE: To provide long-term capital appreciation through investments primarily in equity and equity related instruments with a small part invested in debt and money market for diversification and risk reduction.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	40	90	73.88	308.36
Debt	10	60	25.02	104.45
Money Market	0	40	1.10	4.58
Total			100	417.39

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Growth Pension Fund	5.40%	11.38%	23.23%	20.23%	12.89%	11.68%
Benchmark	4.85%	8.79%	19.79%	18.72%	12.44%	8.75%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	7.04%
ICICI Bank Ltd	5.97%
Reliance Industries Ltd.	5.63%
Infosys Limited	3.42%
Axis Bank Ltd.	2.73%
Tata Consultancy Services Ltd.	2.49%
Bharti Airtel Ltd.	2.31%
Larsen & Toubro Ltd.	2.31%
ITC Ltd.	1.93%
Bharti Hexacom Limited	1.88%
Others	38.17%
Total	73.88%

Corporate Debt	% of AUM
8.40% IRFC B & D 08-01-2029 130	0.74%
7.95% LIC Housing Fin B & D 29-01-2028 359	0.72%
7.97% HDFC Bank B & D 17-02-2033 Ab-002	0.48%
8.70% REC Limited B & D 28-09-2028 GOI-IV	0.40%
7.49% IRFC B & D 30-05-2027 120	0.24%
Total	2.58%

Government Securities	% of AUM
7.10% GOI CG 08-04-2034	15.67%
7.25% GOI CG 12-06-2063	1.71%
7.73% Uttar Pradesh SDL 08-11-2033 SGS	1.23%
7.26% GOI CG 06-02-2033	1.09%
7.30% GOI CG 19-06-2053	0.99%
7.18% GOI CG 24-07-2037	0.73%
8.49% Tamil Nadu SDL 10-02-2026	0.44%
8.28% Tamil Nadu SDL 21-02-2028	0.35%
7.26% GOI CG 22-08-2032	0.24%

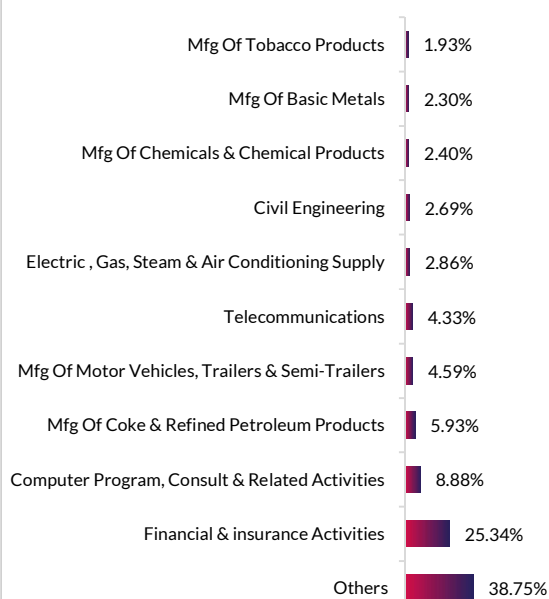
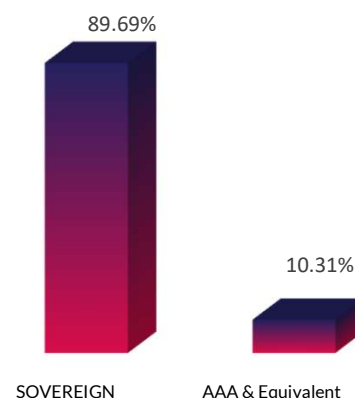
Total 22.44%

Money Market 1.10%

Grand Total 100%

FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan MJ	12	10	8
Mr. Gopal Nawandhar	3	0	0
Launch Date	15-Feb-07		
Benchmark	Nifty 50 (70%) CompBex (30%)		
Risk Profile	Medium to High		
NAV as on 30-Jun-24	68.2846		
Modified Duration	6.70		

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.

*1) 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.

BALANCED PENSION FUND (SFIN – ULIF009210207PEBALANFND111) as on 30 June 2024

INVESTMENT OBJECTIVE: To provide accumulation of income through investment in both equities and fixed income securities with an attempt to maintain a suitable balance between return and safety.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	40	60	50.11	248.85
Debt	20	60	46.26	229.75
Money Market	0	40	3.63	18.01
Total			100	496.61

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Balance Pension Fund	3.73%	7.84%	17.22%	16.36%	11.02%	11.64%
Benchmark	3.68%	7.61%	16.27%	15.64%	10.56%	9.30%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	5.14%
Reliance Industries Ltd.	4.43%
ICICI Bank Ltd	3.50%
Infosys Limited	2.11%
Tata Consultancy Services Ltd.	1.93%
Larsen & Toubro Ltd.	1.86%
Axis Bank Ltd.	1.59%
Mahindra & Mahindra Ltd.	1.34%
ITC Ltd.	1.26%
Bharti Airtel Ltd. Partly Paid 1.25	1.16%
Others	25.77%
Total	50.11%

Corporate Debt	% of AUM
7.80% HDFC Bank B & D 03-05-2033 US-002	1.01%
7.95% LIC Housing Fin B & D 29-01-2028 359	1.00%
7.20% NABARD B & D 21-10-2031 LTIF A 1	0.99%
7.97% HDFC Bank B & D 17-02-2033 Ab-002	0.61%
8.70% Bharti Telecom Limited B & D 05-12-2025 XIII	0.50%
7.34% IRFC B & D 19-02-2028 Tranche 1 Series II	0.43%
8.75% PNB FD 08-12-2024	0.20%
Total	4.75%

Government Securities	% of AUM
7.18% GOI CG 24-07-2037	19.60%
7.26% GOI CG 06-02-2033	8.15%
7.18% GOI CG 14-08-2033	6.70%
7.25% GOI CG 12-06-2063	2.74%
7.30% GOI CG 19-06-2053	1.66%
7.45% Maharashtra SDL 20-03-2037	1.02%
7.73% Uttar Pradesh SDL 08-11-2033 SGS	0.83%
8.07% Tamil Nadu SDL 28-01-2025	0.40%
7.50% GOI CG 10-08-2034	0.21%
8.28% Tamil Nadu SDL 21-02-2028	0.21%
Total	41.52%

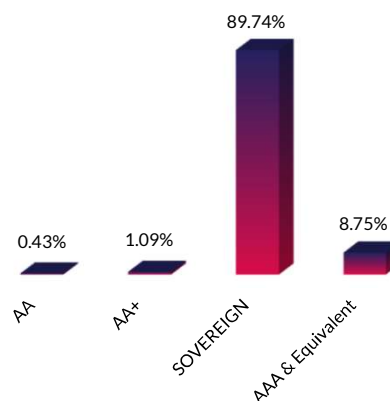
Money Market	3.63%
Grand Total	100%

FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan MJ	12	10	8
Mr. Devesh R Dokwal	5	0	8
Launch Date	21-Feb-07		
Benchmark	Nifty 50 (50%) CompBex (50%)		
Risk Profile	Medium		
NAV as on 30-Jun-24	67.6995		
Modified Duration	7.18		

TOP 10 INDUSTRY SECTOR

Electric , Gas, Steam & Air Conditioning Supply	1.35%
Mfg Of Pharm, Chemical & Botanical Products	1.53%
Mfg Of Electrical Equipment	1.58%
Telecommunications	1.66%
Civil Engineering	1.86%
Mfg Of Chemicals & Chemical Products	2.32%
Mfg Of Motor Vehicles, Trailers & Semi-Trailers	4.23%
Mfg Of Coke & Refined Petroleum Products	4.73%
Computer Program, Consult & Related Activities	6.28%
Financial & insurance Activities	19.40%
Others	55.06%

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.

*1) 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.

EQUITY OPTIMISER PENSION FUND (SFIN – ULIF011210108PEEQOPTFND111) as on 30 June 2024
INVESTMENT OBJECTIVE: To provide equity exposure targeting higher returns through long term capital gains.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	60	100	83.06	455.16
Debt	0	40	0.00	0.00
Money Market	0	40	16.94	92.86
Total			100	548.02

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Equity Optimiser Pension Fund	5.67%	9.41%	24.14%	22.15%	15.08%	10.91%
Benchmark	5.40%	9.19%	21.51%	20.02%	13.43%	8.57%

ASSET CATEGORY



Equity	% of AUM
HDFC Bank Ltd.	8.40%
Reliance Industries Ltd.	7.14%
ICICI Bank Ltd	5.58%
Infosys Limited	3.74%
Axis Bank Ltd.	2.68%
Tata Consultancy Services Ltd.	2.60%
Larsen & Toubro Ltd.	2.59%
ITC Ltd.	2.25%
Mahindra & Mahindra Ltd.	2.15%
Bharti Airtel Ltd. Partly Paid 1.25	1.47%
Others	44.47%
Total	83.06%
Money Market	16.94%
Grand Total	100%

FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan MJ	12	10	8
Mr. Devesh R Dokwal	5	0	8
Launch Date	21-Jan-08		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
Risk Profile	High		
NAV as on 30-Jun-24	54.9709		
Modified Duration	0.00		

TOP 10 INDUSTRY SECTOR

Mfg Of Tobacco Products	2.25%
Mfg Of Basic Metals	2.50%
Civil Engineering	2.59%
Telecommunications	2.71%
Mfg Of Pharm, Chemical & Botanical Products	2.80%
Mfg Of Chemicals & Chemical Products	3.98%
Mfg Of Motor Vehicles, Trailers & Semi-Trailers	6.85%
Mfg Of Coke & Refined Petroleum Products	7.44%
Computer Program, Consult & Related Activities	10.65%
Financial & insurance Activities	26.46%
Others	31.79%

 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.

INDEX PENSION FUND (SFIN – ULIF017180110PEINDEXFND111) as on 30 June 2024

INVESTMENT OBJECTIVE: To provide returns closely corresponding to returns of NSE, S&P CNX Nifty Index, though investment regulations may restrict investment in group companies and some large cap companies listed on the Nifty Index leading to higher tracking error.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	90	100	98.83	36.74
Money Market	0	10	1.17	0.44
Total			100	37.17

FUND PERFORMANCE*

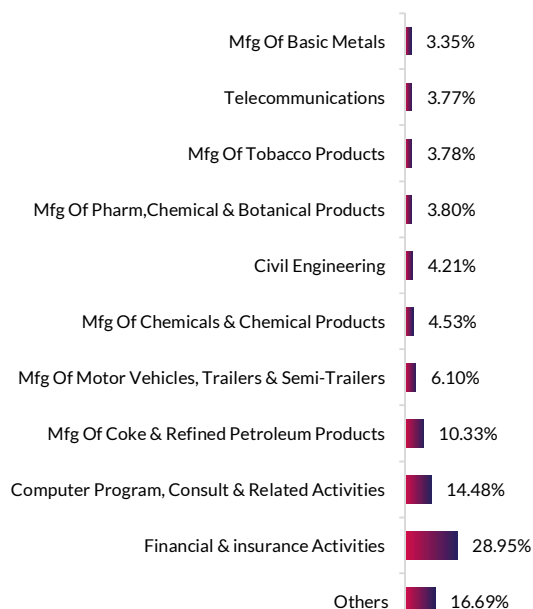
Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Index Pension Fund	6.67%	10.64%	26.46%	24.49%	16.28%	11.59%
Benchmark	6.57%	10.49%	25.13%	23.35%	15.16%	11.05%

ASSET CATEGORY

Equity	% of AUM
Reliance Industries Ltd.	9.75%
HDFC Bank Ltd.	9.50%
ICICI Bank Ltd	8.23%
Infosys Limited	6.12%
Tata Consultancy Services Ltd.	4.33%
Larsen & Toubro Ltd.	4.21%
ITC Ltd.	3.78%
Bharti Airtel Ltd.	3.77%
Axis Bank Ltd.	3.51%
Mahindra & Mahindra Ltd.	2.76%
Others	42.87%
Total	98.83%
Money Market	1.17%
Grand Total	100%

FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan MJ	12	10	8
Mr. Devesh R Dokwal	5	0	8
Launch Date	18-Jan-10		
Benchmark	Nifty 50		
Risk Profile	High		
NAV as on 30-Jun-24	48.8510		
Modified Duration	0.00		

TOP 10 INDUSTRY SECTOR


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.

TOP 300 PENSION FUND (SFIN – ULIF018180110PETP300FND111) as on 30 June 2024

INVESTMENT OBJECTIVE: To provide long term capital appreciation by investing in stocks of top 300 companies in terms of market capitalization on the National Stock Exchange.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	60	100	81.02	393.00
Money Market	0	40	18.98	92.07
Total			100	485.07

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Top 300 Pension Fund	5.16%	8.68%	20.10%	19.70%	13.38%	12.01%
Benchmark	5.40%	9.19%	21.51%	20.02%	13.43%	10.47%

ASSET CATEGORY



Equity	% of AUM
HDFC Bank Ltd.	8.90%
ICICI Bank Ltd	6.33%
Reliance Industries Ltd.	6.04%
Infosys Limited	5.04%
Mahindra & Mahindra Ltd.	3.33%
Larsen & Toubro Ltd.	3.31%
Bharti Airtel Ltd.	3.29%
Axis Bank Ltd.	3.15%
Tata Consultancy Services Ltd.	2.27%
ITC Ltd.	2.10%
Others	37.27%
Total	81.02%
Money Market	18.98%
Grand Total	100%

FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan MJ	12	10	8
Mr. Divesh Kumar	2	1	0
Launch Date	18-Jan-10		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
Risk Profile	High		
NAV as on 30-Jun-24	51.5289		
Modified Duration	0.00		

TOP 10 INDUSTRY SECTOR

Mfg Of Other Transport Equipment	2.31%
Mfg Of Chemicals & Chemical Products	2.38%
Mfg Of Basic Metals	2.84%
Telecommunications	3.29%
Civil Engineering	3.31%
Electric , Gas, Steam & Air Conditioning Supply	3.83%
Mfg Of Motor Vehicles, Trailers & Semi-Trailers	6.53%
Mfg Of Coke & Refined Petroleum Products	6.61%
Computer Program, Consult & Related Activities	9.91%
Financial & insurance Activities	25.99%
Others	33.00%

 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.

MONEY MARKET FUND (SFIN – ULIF005010206MONYMKTFND111) as on 30 June 2024
INVESTMENT OBJECTIVE: To provide an option to deploy the funds in liquid and safe instruments so as to avoid market risk on a temporary basis.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Debt	0	20	12.86	50.99
Money Market	80	100	87.14	345.35
Total			100	396.33

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Money Market Fund	0.58%	3.52%	7.00%	6.44%	5.45%	6.66%
Benchmark	0.60%	3.62%	7.24%	6.85%	5.72%	6.86%

ASSET CATEGORY

Corporate Debt	% of AUM
8.10% Bajaj Finance Limited B & D 08-01-2027 288-II	2.14%
8.13% Kotak Mahindra Prime Ltd B & D 18-08-2027	2.53%
8.60% Muthoot Finance Limited B & D 25-08-2025 Trn Vi 25-A Opt li	1.76%
8.065% Sundaram Fin B & D 22-05-2026 Y 1	3.66%
Total	10.08%

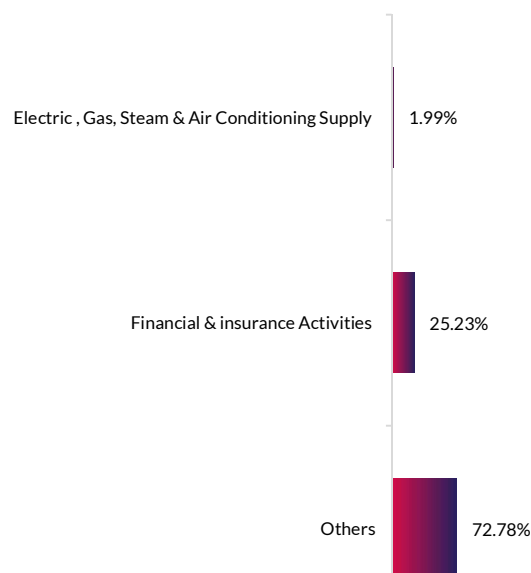
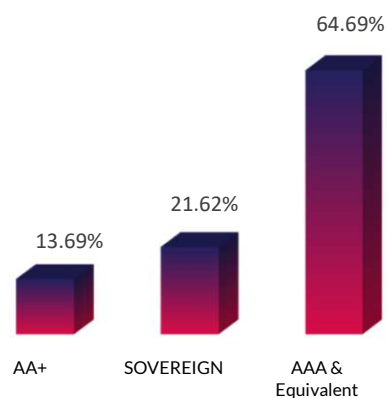
Government Securities	% of AUM
0.00% GOI FRB_Gsec 04-10-2028	2.78%
Total	2.78%

Money Market	87.14%
Grand Total	100%

FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan MJ	12	10	8
Launch Date	01-Feb-06		
Benchmark	CRISIL T-Bill Index #		
Risk Profile	Low		
NAV as on 30-Jun-24	32.7796		
Modified Duration	0.57		

Upto 31st March 2018, benchmark is CRISIL Liquifex & from 1st April 2018 onwards benchmark is CRISIL T-Bill Index.

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.

*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.

Money Market Pension Fund (SFIN – ULIF013200308PEMNYMTFND111) as on 30 June 2024
INVESTMENT OBJECTIVE: To provide an option to deploy the funds in liquid and safe instruments so as to avoid market risk on a temporary basis.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Debt	0	20	10.90	10.01
Money Market	80	100	89.10	81.80
Total			100	91.80

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Money Market Pension Fund	0.58%	3.50%	6.94%	6.41%	5.42%	7.05%
Benchmark	0.60%	3.62%	7.24%	6.85%	5.72%	6.88%

ASSET CATEGORY

Corporate Debt	% of AUM
8.10% Bajaj Finance Limited B & D 08-01-2027 288-II	1.63%
8.13% Kotak Mahindra Prime Ltd B & D 18-08-2027	2.73%
8.60% Muthoot Finance Limited B & D 25-08-2025 Trn Vi 25-A Opt li	0.54%
8.065% Sundaram Fin B & D 22-05-2026 Y 1	1.63%
Total	6.53%

Government Securities	% of AUM
0.00% GOI FRB_Gsec 04-10-2028	4.37%
Total	4.37%

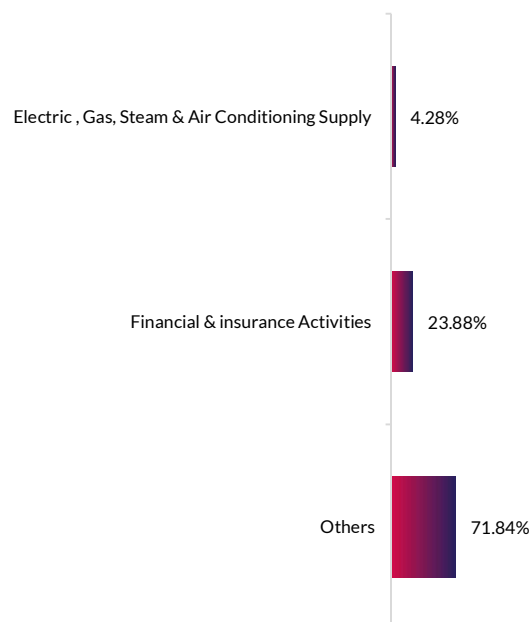
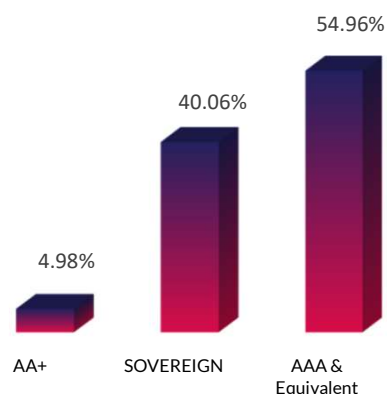
Money Market	89.10%
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Grand Total	100%
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FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan MJ	12	10	8
Launch Date	20-Mar-08		
Benchmark	CRISIL T-Bill Index #		
Risk Profile	Low		
NAV as on 30-Jun-24	30.3363		
Modified Duration	0.58		

Upto 31st March 2018, benchmark is CRISIL Liquifex & from 1st April 2018 onwards benchmark is CRISIL T-Bill Index.

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.

*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.

GPF070211 GUARANTEED PENSION FUND (SFIN – ULIF022090211PEGURNTFND111) as on 30 June 2024

INVESTMENT OBJECTIVE: To maximise the investment return subject to a guaranteed[^] return over a pre specified fixed period (till the last vesting date of all policies invested in the fund). It aims to guarantee a reverse repo related return by investing mostly in fixed income securities (debt instruments, money market instruments and cash) with maturities close to the maturity date of the fund.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	0	10	0.00	0.00
Debt & Money Market	90	100	100.00	2.52
Total			100	2.52

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
GPF070211 Guaranteed Pension Fund	0.56%	3.07%	6.00%	5.59%	4.32%	6.62%
Benchmark	NA	NA	NA	NA	NA	NA

[^]The Guaranteed NAV is applicable only at maturity, and shall be further subject to the Policy being in force till the Maturity Date. Guarantee Charge of 0.35% p.a. would be recovered from the Fund (through cancellation of units) to provide the NAV Guarantee.

Government Securities	% of AUM
5.63% GOI CG 12-04-2026	77.72%
Total	77.72%



Money Market	22.28%
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Grand Total	100%
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FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Tarang Hora	2	3	1
Launch Date	09-Feb-11		
Benchmark	NA		
Risk Profile	Low		
NAV as on 30-Jun-24	23.6203		
Modified Duration	1.25		

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.

*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.

DISCONTINUED POLICY FUND (SFIN – ULIF024110411DISCOPOFND111) as on 30 June 2024

INVESTMENT OBJECTIVE: The objective of the fund is to achieve relatively less volatile investment return mainly through debt instruments and accumulation of income through investment in fixed interest securities and liquid investments.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Govt. Securities	60	100	93.89	7,027.11
Money Market	0	40	6.11	457.57
Total			100	7,484.68

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Discontinued Policy Fund	0.63%	3.52%	6.85%	6.27%	5.00%	6.34%
Benchmark	NA	NA	NA	NA	NA	NA



ASSET CATEGORY

Government Securities	% of AUM
7.06% GOI CG 10-04-2028	8.70%
7.37% GOI CG 23-10-2028	7.45%
7.10% GOI CG 18-04-2029	7.10%
7.59% GOI CG 11-01-2026	5.89%
0.00% GOI FRB_Gsec 07-11-2024	5.67%
0.00% GOI FRB_Gsec 04-10-2028	5.35%
7.04% GOI Cg 03-06-2029	5.34%
7.38% GOI CG 20-06-2027	4.66%
364 D TB 26-12-2024	3.74%
7.52% Gujrat SDL 08-03-2025 SGS	3.35%
Others	36.63%
Total	93.89%
Money Market	6.11%
Grand Total	100%

FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan MJ	12	10	8
Launch Date	11-Apr-11		
Benchmark	NA		
Risk Profile	Low		
NAV as on 30-Jun-24	22.5550		
Modified Duration	2.14		

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.

*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.

EQUITY PENSION FUND II (SFIN – ULIF027300513PEEQIT2FND111) as on 30 June 2024
INVESTMENT OBJECTIVE: The objective of this fund is to provide high equity exposure targeting higher returns in the long term.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	80	100	96.83	10,485.24
Debt	0	20	0.00	0.00
Money Market	0	20	3.17	342.94
Total			100	10,828.18

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Equity Pension Fund II	6.17%	9.56%	24.95%	23.28%	14.93%	14.20%
Benchmark	6.57%	10.49%	25.13%	23.35%	15.16%	13.84%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	7.89%
Reliance Industries Ltd.	7.82%
ICICI Bank Ltd	7.00%
Infosys Limited	4.89%
Bharti Airtel Ltd.	4.03%
ICICI Prudential Private Banks Etf Split	3.74%
Larsen & Toubro Ltd.	3.51%
Tata Consultancy Services Ltd.	3.41%
ITC Ltd.	3.15%
Mahindra & Mahindra Ltd.	2.65%
Others	52.14%
Total	96.83%

Corporate Debt	% of AUM
Total	0.00%

Money Market	3.17%
Grand Total	100%

FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan MJ	12	10	8
Vineet Lakhotia	3	0	1
Launch Date	10-Jan-14		
Benchmark	Nifty 50		
Risk Profile	High		
NAV as on 30-Jun-24	40.2126		
Modified Duration	0.00		

TOP 10 INDUSTRY SECTOR

Mfg Of Tobacco Products	3.15%
Electric , Gas, Steam & Air Conditioning Supply	3.44%
Civil Engineering	3.51%
Mfg Of Basic Metals	3.62%
Mfg Of Chemicals & Chemical Products	3.91%
Telecommunications	4.51%
Mfg Of Motor Vehicles, Trailers & Semi-Trailers	7.67%
Mfg Of Coke & Refined Petroleum Products	8.05%
Computer Program, Consult & Related Activities	11.08%
Financial & insurance Activities	22.21%
Others	28.84%

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.

BOND PENSION FUND II (SFIN – ULIF028300513PENBON2FND111) as on 30 June 2024

INVESTMENT OBJECTIVE: The objective of this fund is to provide relatively safe and less volatile investment option mainly through debt instruments and accumulation of income through investment in fixed income securities.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Debt	60	100	96.43	26,296.75
Money Market	0	40	3.57	974.41
Total			100	27,271.16

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Bond Pension Fund II	0.68%	4.59%	7.15%	7.36%	5.07%	7.47%
Benchmark	0.73%	4.53%	7.62%	8.04%	5.64%	8.21%

ASSET CATEGORY

Corporate Debt	% of AUM
7.79% HDFC Bank B & D 24-11-2032 AA-013	4.03%
7.98% REC LIMITED B & D 30-04-2099 222	2.05%
7.62% PFC B & D 15-07-2033 228B	1.75%
8.70% Bharti Telecom Limited B & D 05-12-2025 XIII	1.46%
7.64% Axis Bank B & D 07-03-2034 Infra Bond Series 7	1.38%
7.69% REC Limited B & D 31-01-2033 218 B	1.35%
7.75% HDFC Bank B & D 13-06-2033 Us-006	1.33%
7.60% PFC B & D 25-08-2033 BS 233C	1.25%
8.25% Mahindra & Mahindra Financial Services Limited B & D 26-03-2026 Ae2I	1.10%
9.53% Indian Bank B & D 27-12-2029 Basel III Tier 2	1.05%
Others	27.76%
Total	44.52%

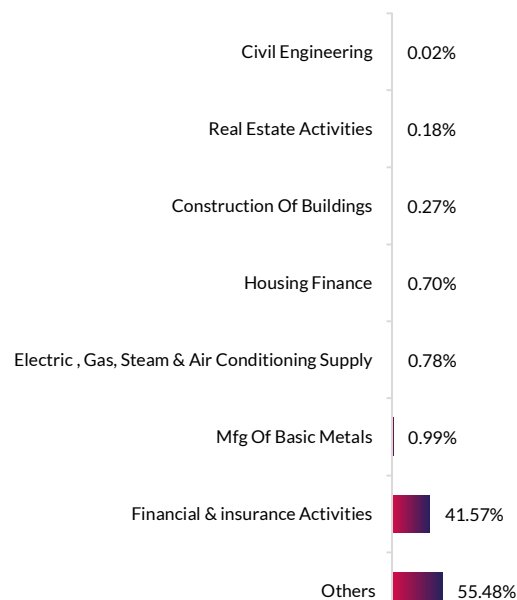
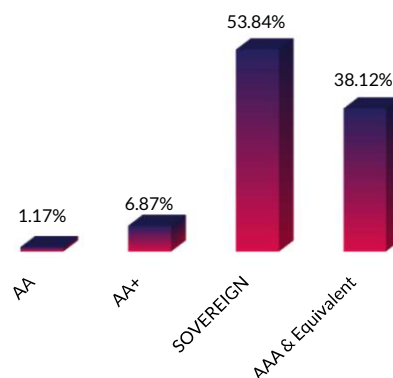
Government Securities	% of AUM
7.10% GOI CG 08-04-2034	11.20%
6.54% GOI CG 17-01-2032	10.58%
7.25% GOI CG 12-06-2063	8.13%
7.37% GOI CG 23-01-2054 SGRB	3.43%
8.17% GOI CG 01-12-2044	2.28%
7.38% Tamil Nadu SDL 06-03-2054	1.82%
7.42% Karnataka SDL 05-03-2035	1.64%
6.80% GOI CG 15-12-2060	1.62%
7.46% GOI CG 06-11-2073	1.56%
7.45% Maharashtra SDL 20-03-2037	1.11%
Others	8.54%
Total	51.91%

Money Market	3.57%
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Grand Total	100%
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FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Saurab Passi	0	1	0
Launch Date	10-Jan-14		
Benchmark	Crisil CompBex		
Risk Profile	Low to Medium		
NAV as on 30-Jun-24	21.2659		
Modified Duration	6.66		

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.

*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.

MONEY MARKET PENSION FUND II (SFIN – ULIF029300513PEMNYM2FND111) as on 30 June 2024
INVESTMENT OBJECTIVE: To provide an option to deploy the funds in liquid and safe instruments so as to avoid market risk on a temporary basis.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Debt	0	20	15.58	223.60
Money Market	80	100	84.42	1,211.10
Total			100	1,434.70

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Money Market Pension Fund II	0.56%	3.41%	6.73%	6.16%	5.18%	6.10%
Benchmark	0.60%	3.62%	7.24%	6.85%	5.72%	6.59%

ASSET CATEGORY

Corporate Debt	% of AUM
8.10% Bajaj Finance Limited B & D 08-01-2027 288-II	1.04%
8.50% Au Small Finance Bank Limited Fd 17-02-2025	3.28%
8.13% Kotak Mahindra Prime Ltd B & D 18-08-2027	0.70%
8.60% Muthoot Finance Limited B & D 25-08-2025 Trn Vi 25-A Opt li	1.22%
8.065% Sundaram Fin B & D 22-05-2026 Y 1	2.37%

Total	8.60%
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Government Securities	% of AUM
0.00% GOI FRB_Gsec 04-10-2028	6.98%

Total	6.98%
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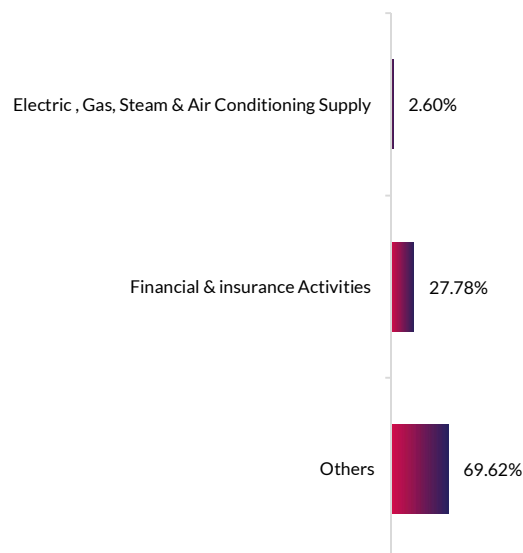
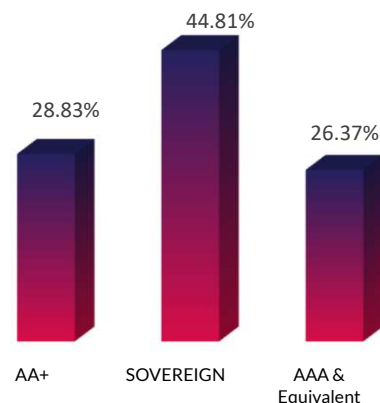
Money Market	84.42%
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Grand Total	100%
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FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan MJ	12	10	8
Launch Date	10-Jan-14		
Benchmark	CRISIL T-Bill Index #		
Risk Profile	Low		
NAV as on 30-Jun-24	18.5994		
Modified Duration	0.62		

Upto 31st March 2018, benchmark is CRISIL Liquifex & from 1st April 2018 onwards benchmark is CRISIL T-Bill Index.

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.

*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%.
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DISCONTINUE PENSION FUND (SFIN – ULIF025300513PEDISCOFND111) as on 30 June 2024

INVESTMENT OBJECTIVE: The objective of the fund is to achieve relatively less volatile investment return mainly through debt instruments and accumulation of income through investment in fixed interest securities and liquid investments.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Govt. Securities	60	100	94.79	4,326.61
Money Market	0	40	5.21	237.68
Total			100	4,564.28

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Discontinue Pension Fund	0.64%	3.54%	6.81%	6.28%	5.03%	6.75%
Benchmark	NA	NA	NA	NA	NA	NA

ASSET CATEGORY

Government Securities	% of AUM
7.06% GOI CG 10-04-2028	7.68%
7.10% GOI CG 18-04-2029	6.37%
7.37% GOI CG 23-10-2028	6.11%
0.00% GOI FRB_Gsec 07-11-2024	6.02%
0.00% GOI FRB_Gsec 04-10-2028	5.49%
7.04% GOI Cg 03-06-2029	4.94%
6.79% GOI CG 15-05-2027	4.55%
7.59% GOI CG 11-01-2026	4.20%
8.28% GOI CG 21-09-2027	3.41%
7.52% Gujrat SDL 08-03-2025 SGS	3.29%
Others	42.74%
Total	94.79%
Money Market	5.21%
Grand Total	100%

FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan MJ	12	10	8
Launch Date	22-Aug-14		
Benchmark	NA		
Risk Profile	Low		
NAV as on 30-Jun-24	19.0518		
Modified Duration	2.09		

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.

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

PURE FUND (SFIN – ULIF030290915PUREULPFND111) as on 30 June 2024

INVESTMENT OBJECTIVE: The objective of this fund is to provide high equity exposure targeting higher returns in the long term. The Fund invests in Equities of sectors other than banks, financial institutions and non-banking financial companies, breweries, distilleries, alcohol based chemicals, cigarettes, tobacco, entertainment (Films, TV etc), hotels, gambling, lotteries, contests, leather, animal produce, sugar and hatcheries.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	80	100	97.46	1,090.44
Money Market	0	20	2.54	28.44
Total			100	1,118.89

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Pure Fund	6.02%	11.16%	32.12%	25.52%	16.18%	13.81%
Benchmark	NA	NA	NA	NA	NA	NA

ASSET CATEGORY

Equity	% of AUM
Reliance Industries Ltd.	8.64%
Infosys Limited	4.69%
Bharti Airtel Ltd. Partly Paid 1.25	3.76%
Larsen & Toubro Ltd.	3.61%
Tata Consultancy Services Ltd.	2.60%
ZF Commercial Vehicle Control Systems India Ltd	2.54%
Ask Automotive Ltd	2.42%
Sundram Fasteners Ltd	2.41%
Keystone Realtors Limited	2.39%
Jupiter Life Line Hospitals Ltd.	2.24%
Others	62.17%
Total	97.46%
Money Market	2.54%
Grand Total	100%

FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan MJ	12	10	8
Mr. Devesh R Dokwal	5	0	8
Launch Date	21-Jun-16		
Benchmark	NA		
Risk Profile	High		
NAV as on 30-Jun-24	28.2665		
Modified Duration	0.00		

TOP 10 INDUSTRY SECTOR

Human Health Activities	3.64%
Telecommunications	3.82%
Trade Except Of Motor Vehicles And Motorcycles	4.31%
Mfg Of Electrical Equipment	4.50%
Mfg Of Basic Metals	4.62%
Mfg Of Pharm, Chemical & Botanical Products	5.43%
Mfg Of Coke & Refined Petroleum Products	9.25%
Mfg Of Chemicals & Chemical Products	9.62%
Mfg Of Motor Vehicles, Trailers & Semi-Trailers	12.23%
Computer Program, Consult & Related Activities	12.90%
Others	29.68%

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.

MIDCAP FUND (SFIN – ULIF031290915MIDCAPFUND111) as on 30 June 2024

INVESTMENT OBJECTIVE: The objective of this fund is to provide high equity exposure targeting higher returns in the long term by investing predominantly in Midcap Companies.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	80	100	95.98	25,284.31
Debt	0	20	2.06	541.37
Money Market	0	20	1.97	518.31
Total			100	26,344.00

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Midcap Fund	7.00%	23.36%	53.65%	41.61%	25.88%	20.97%
Benchmark	7.80%	20.69%	55.89%	45.16%	27.37%	19.34%

ASSET CATEGORY

Equity	% of AUM
Trent Ltd.	2.31%
Bharat Electronics Ltd.	2.12%
Cummins India Ltd.	2.11%
Persistent Systems Limited	1.92%
Exide Industries Ltd.	1.87%
Indian Hotels Co. Ltd.	1.83%
Federal Bank Ltd.	1.80%
Dixon Technologies (India) Ltd	1.68%
Rural Electrification Corporation Limited	1.67%
Bharat Forge Ltd.	1.62%
Others	77.06%
Total	95.98%

Corporate Debt	% of AUM
INVESCO INDIA LIQUID FUND - GROWTH - DISTRIBUTOR	0.65%
LIC MF LIQUID FUND - DIRECT - GROWTH	0.42%
BANDHAN LIQUID FUND - DIRECT PLAN - GROWTH	0.39%
UTI LIQUID CASH PLAN - INSTITUTIONAL - GROWTH	0.39%
SBI LIQUID FUND - DIRECT PLAN - GROWTH	0.21%

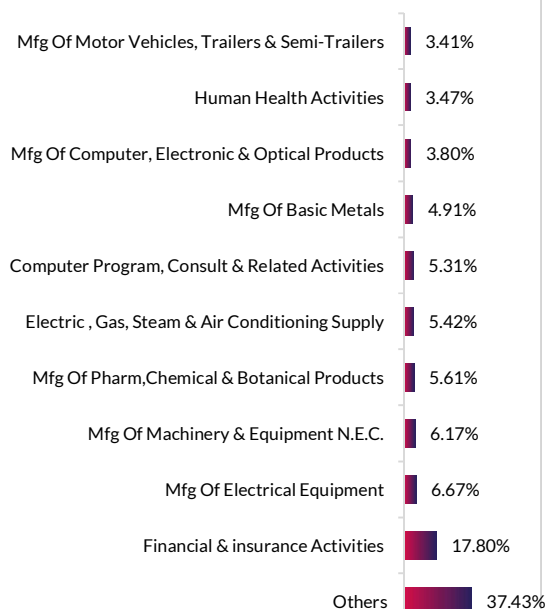
Total	2.06%
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Money Market	1.97%
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Grand Total	100%
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FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Tarang Hora	2	3	1
Mr. Vishal Modi	1	0	0
Launch Date	21-Jun-16		
Benchmark	NIFTY Free Float Midcap 100		
Risk Profile	High		
NAV as on 30-Jun-24	46.1541		
Modified Duration	0.00		

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.

BOND OPTIMISER FUND (SFIN – ULIF032290618BONDOPTFND111) as on 30 June 2024

INVESTMENT OBJECTIVE: The objective of this fund is to earn returns higher than pure fixed income fund by investing in a mix of Government securities, Corporate Bonds, Money market instrument & upto 25% in Equity instruments.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	0	25	22.60	640.78
Debt	75	100	75.44	2,139.36
Money Market	0	25	1.96	55.71
Total			100	2,835.84

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Bond Optimiser Fund	2.14%	6.43%	13.25%	11.63%	8.72%	14.28%
Benchmark	1.92%	5.79%	11.05%	11.07%	7.64%	9.37%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	2.30%
ICICI Bank Ltd	1.93%
Reliance Industries Ltd.	1.86%
Infosys Limited	1.05%
Larsen & Toubro Ltd.	0.83%
Trent Ltd.	0.82%
ITC Ltd.	0.63%
Mahindra & Mahindra Ltd.	0.61%
Bharti Airtel Ltd.	0.59%
Axis Bank Ltd.	0.51%
Others	11.47%
Total	22.60%

Corporate Debt	% of AUM
7.68% BOB B & D 01-12-2033 XX-II	1.79%
8.20% PGCB & D 23-01-2025 XI Viii	1.77%
7.93% Tata Power Renewable Energy Limited B & D 26-06-2034 li	1.41%
7.75% HDFC Bank B & D 13-06-2033 Us-006	1.23%
7.95% LIC Housing Fin B & D 21-02-2033 430	0.89%
7.66% L&T B & D 09-11-2025	0.88%
7.9265% Lic Housing Fin B & D 14-07-2027 442	0.88%
8.70% Bharti Telecom Limited B & D 05-12-2025 XIII	0.88%
7.95% LIC Housing Fin B & D 29-01-2028 359	0.88%
7.80% The Ramco Cements Limited 12-09-2028	0.88%
Others	15.08%
Total	26.56%

Government Securities	% of AUM
7.30% GOI CG 19-06-2053	9.66%
7.18% GOI CG 24-07-2037	6.21%
7.26% GOI CG 06-02-2033	5.82%
7.18% GOI CG 14-08-2033	3.84%
7.46% Maharashtra SDL 27-03-2041	3.57%
7.25% GOI CG 12-06-2063	3.24%
7.50% GOI CG 10-08-2034	2.36%
6.54% GOI CG 17-01-2032	1.68%
6.62% GOI CG 28-11-2051	1.50%
6.63% Tamil Nadu SDL 23-12-2035	1.33%
Others	9.67%
Total	48.88%

Money Market	1.96%
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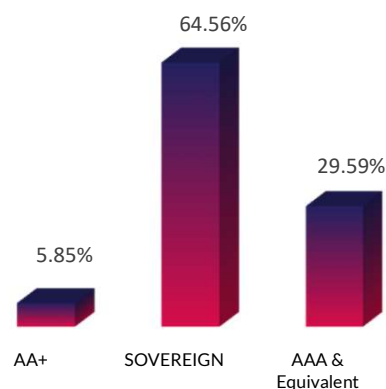
Grand Total	100%
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FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Tarang Hora	2	3	1
Mr. Divesh Kumar	2	1	0
Launch Date	31-Jan-19		
Benchmark	Nifty50 (20%) CompBEX(80%)		
Risk Profile	Low to Medium		
NAV as on 30-Jun-24	20.6148		
Modified Duration	6.95		

TOP 10 INDUSTRY SECTOR

Mfg Of Chemicals & Chemical Products	1.08%
Mfg Of Basic Metals	1.11%
Mfg Of Other Non-Metallic Mineral Products	1.22%
Mfg Of Motor Vehicles, Trailers & Semi-Trailers	1.64%
Civil Engineering	1.76%
Computer Program, Consult & Related Activities	2.15%
Mfg Of Coke & Refined Petroleum Products	2.87%
Housing Finance	4.35%
Electric , Gas, Steam & Air Conditioning Supply	5.20%
Financial & insurance Activities	21.30%
Others	57.32%

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.

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

CORPORATE BOND FUND (SFIN – ULIF033290618CORBONDFND111) as on 30 June 2024

INVESTMENT OBJECTIVE: The objective of this fund is to earn steady income for policy holders by investing in debt instruments & optimise returns for the portfolio by predominantly investing in corporate bonds of medium term maturities. This strategy reduces the volatility caused by sharp movements in interest rates.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Debt	70	100	96.30	916.13
Money Market	0	30	3.70	35.20
Total			100	951.33

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Corporate Bond Fund	0.51%	3.72%	6.40%	6.36%	4.77%	7.35%
Benchmark	0.54%	3.80%	6.93%	7.12%	5.12%	7.51%

ASSET CATEGORY

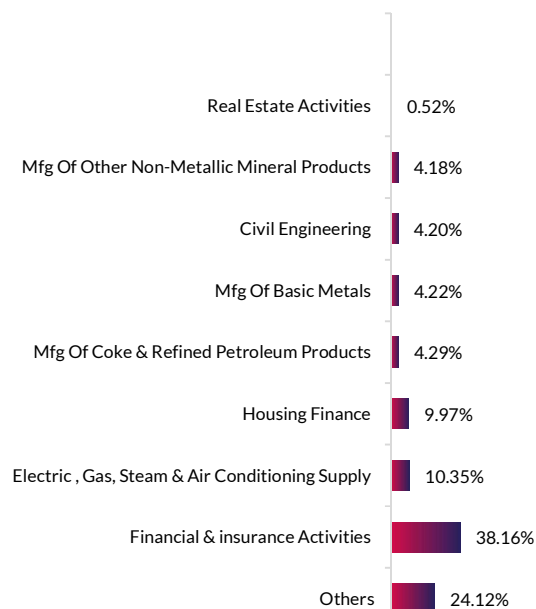
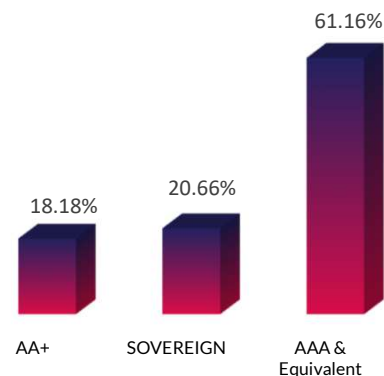
Corporate Debt	% of AUM
7.68% BOB B & D 01-12-2033 XX-II	5.34%
9.00% HDFC Bank B & D 29-11-2028 U-005 (HDFC)	2.72%
7.70% PGCB & D 12-10-2033 LXXIV-74	2.65%
7.65% PGCB & D 11-01-2034 75- LXXV	2.64%
8.85% Muthoot Finance Limited B & D 20-12-2028 30-A Opt I	2.63%
7.725% L&T B & D 28-04-2028	2.62%
7.80% The Ramco Cements Limited 12-09-2028	2.61%
9.90% Tata Power B & D 25-08-2028 II	2.24%
7.79% RIL B & D 10-11-2033 P	2.12%
8.15% Tata Steel B & D 01-10-2026	2.11%
Others	48.18%
Total	75.88%



Government Securities	% of AUM
7.18% GOI CG 14-08-2033	4.24%
7.30% GOI CG 19-06-2053	3.57%
7.45% Maharashtra SDL 20-03-2038	2.65%
6.54% GOI CG 17-01-2032	2.45%
7.26% GOI CG 06-02-2033	1.17%
7.50% Tamil Nadu SDL 27-03-2054	1.07%
7.10% GOI CG 08-04-2034	1.06%
7.34% GOI CG 22-04-2064	0.54%
7.73% Maharashtra SDL 10-01-2036 SGS	0.54%
7.70% Karnataka SDL 08-11-2033 SGS	0.54%
Others	2.59%
Total	20.42%

Money Market	3.70%
Grand Total	100%

FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Tarang Hora	2	3	1
Launch Date	01-Feb-19		
Benchmark	Crisil Medium term Gilt Index 20% Crisil Medium term AAA index 80%		
Risk Profile	Low to Medium		
NAV as on 30-Jun-24	14.6805		
Modified Duration	4.50		

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.

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. The Linked Insurance products do not offer any liquidity during the first five years of the contract. The policyholders will not be able to surrender/ withdraw the monies invested in Linked Insurance Products completely or partially till the end of fifth year.
4. 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.
5. 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.
6. 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.
7. Please know the associated risk and applicable charges from your Insurance Advisor or the intermediary or the policy document issued by the insurance company.
8. In case of surrender request during the first five years, the fund value shall be payable on the first working day of the 6th policy year. In case of surrender request after 5th policy year, the fund value will be paid immediately.
9. "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".
10. 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.
11. 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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