

invest care ULIP

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



May, 2024



UNIT LINKED PRODUCTS FROM SBI LIFE INSURANCE CO. LTD.

Content

	Page
SBI Life ULIP Funds	3
Individual Fund Performance – Snapshot	4
Equity Fund	5
Bond Fund	6
Growth Fund	7
Balanced Fund	8
Equity Optimiser Fund	9
Index Fund	10
Top 300 Fund	11
P/E Managed Fund	12
Equity Elite Fund	13
Equity Elite II Fund	14
Equity Pension Fund	15
Bond Pension Fund	16
Growth Pension Fund	17
Balanced Pension Fund	18
Equity Optimiser Pension Fund	19
Index Pension Fund	20
Top 300 Pension Fund	21
Money Market Fund	22
Money Market Pension Fund	23
GPF070211 Guaranteed Pension Fund	24
Discontinued Policy Fund	25
Equity Pension Fund II	26
Bond Pension Fund II	27
Money Market Pension Fund II	28
Discontinue Pension Fund	29
Pure Fund	30
Midcap Fund	31
Bond Optimiser Fund	32
Corporate Bond Fund	33
Risk Factors	34

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 31 May 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	68,110.33	NIFTY 50	27.29	21.56	19.42	16.56	14.38	13.08	24.07	23.84	14.47	13.57	16.24	13.35
Equity Pension	15-Jan-07	4,838.46		23.81	21.56	17.22	16.56	13.81	13.08	24.33	23.84	14.27	13.57	11.46	9.88
Equity Pension II	03-Jan-14	9,692.23		22.00	21.56	16.63	16.56	13.27	13.08	23.47	23.84	13.87	13.57	13.66	13.26
Equity Optimiser	21-Jan-08	2,416.25	Nifty 50 (80%) LiquiFEX (20%)	21.44	18.67	16.02	14.67	13.39	11.74	21.54	20.09	12.74	12.22	10.13	8.27
Equity Optimiser Pension	21-Jan-08	507.29		21.68	18.67	16.54	14.67	13.50	11.74	21.64	20.09	13.96	12.22	10.60	8.27
Equity Elite	25-Feb-08	12.82		21.19	18.67	16.91	14.67	16.59	11.74	25.32	20.09	16.91	12.22	13.47	8.33
Equity Elite II	10-Feb-10	12,319.71		19.55	18.67	15.21	14.67	12.19	11.74	20.06	20.09	12.74	12.22	11.38	10.81
Top 300	07-Jan-10	1,709.12		20.39	18.67	15.52	14.67	12.78	11.74	20.90	20.09	14.29	12.22	12.01	10.12
Top 300 Pension	18-Jan-10	456.49		18.05	18.67	14.43	14.67	12.16	11.74	20.49	20.09	14.03	12.22	11.69	10.13
Growth	24-Nov-05	2,809.79	Nifty 50 (70%) CompB ex (30%)	20.10	17.06	15.13	14.01	11.55	10.91	18.65	18.31	12.85	11.99	12.25	10.95
Growth Pension	15-Feb-07	391.62		20.28	17.06	15.07	14.01	11.50	10.91	18.96	18.31	13.08	11.99	11.40	8.49
Balanced	05-Dec-05	24,285.10	Nifty 50 (50%) CompB ex (50%)	14.77	14.10	12.33	12.28	9.33	9.39	14.07	14.65	10.53	10.75	10.74	10.17
Balanced Pension	21-Feb-07	468.69		15.25	14.10	13.04	12.28	9.95	9.39	14.45	14.65	11.40	10.75	11.46	9.12
Bond	10-Jan-05	22,174.77	CRISIL CompB ex	6.58	6.83	7.17	7.82	4.98	5.37	4.98	5.58	6.28	7.04	8.09	7.15
Bond Pension	16-Jan-07	427.23		6.47	6.83	7.18	7.82	4.76	5.37	5.03	5.58	6.47	7.04	8.35	7.48
Bond Pension II	03-Jan-14	27,372.56		6.36	6.83	7.14	7.82	4.80	5.37	4.86	5.58	5.84	7.04	7.46	8.20
Index	07-Jan-10	128.21	Nifty 50	23.07	21.56	17.58	16.56	14.13	13.08	20.90	23.84	14.57	13.57	10.82	10.62
Index Pension	18-Jan-10	35.06		23.11	21.56	17.59	16.56	14.27	13.08	24.00	23.84	14.58	13.57	11.16	10.63
Money Market	01-Feb-06	394.40	CRISIL T-	6.95	7.22	6.32	6.73	5.34	5.61	4.92	5.08	5.12	5.42	6.65	6.86
Money Market Pension	20-Mar-08	90.28	Bill Index #	6.89	7.22	6.29	6.73	5.30	5.61	4.90	5.08	5.09	5.42	7.05	6.87
Money Market Pension II	03-Jan-14	1,440.89		6.67	7.22	6.04	6.73	5.07	5.61	4.66	5.08	4.83	5.42	6.09	6.59
Guaranteed Pension Fund (GPF070211)	09-Feb-11	2.50	NA	5.88	NA	5.39	NA	4.05	NA	4.12	NA	5.55	NA	6.62	NA
P/E Managed	08-Sep-10	244.64		19.89	NA	15.88	NA	11.24	NA	15.50	NA	11.36	NA	9.50	NA
Discontinued Policy	11-Apr-11	7,602.01		6.63	NA	6.09	NA	4.76	NA	4.65	NA	5.30	NA	6.33	NA
Discontinue Pension	03-Jan-14	4,523.95		6.53	NA	6.11	NA	4.79	NA	4.69	NA	5.52	NA	6.74	NA
Pure Fund	15-Jun-16	1,061.61		30.97	NA	19.45	NA	15.13	NA	23.24	NA	16.33	NA	13.13	NA
Midcap Fund	15-Jun-16	23,703.25	NIFTY Free Float Midcap 100	51.63	53.15	32.80	35.20	25.20	26.12	35.10	40.49	23.93	23.55	20.18	18.44
Bond Optimiser Fund	24-Jan-19	2,785.21	NIFTY 50 (20%) & CompBEX (80%)	11.94	9.71	10.08	9.62	8.09	7.02	10.12	9.19	10.19	8.62	14.06	9.13
Corporate Bond Fund	24-Jan-19	951.73	Crisil Med term Gilt Index (20%) & Crisil Med term AAA index (80%)	6.01	6.67	6.20	6.84	4.58	4.78	5.30	5.62	6.38	7.06	7.36	7.53

**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 31 May 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	98.57	67,138.46
Debt	0	20	0.01	5.66
Money Market	0	20	1.42	966.21
Total			100	68,110.33

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Equity Fund	0.01%	14.88%	27.29%	19.42%	14.38%	16.24%
Benchmark	-0.33%	11.91%	21.56%	16.56%	13.08%	13.35%

ASSET CATEGORY

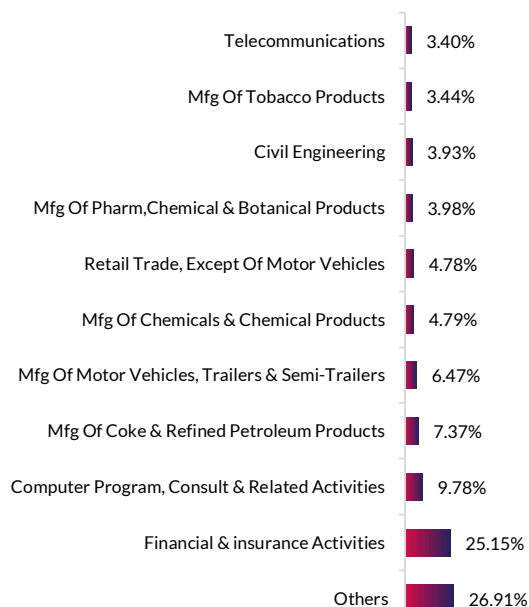
Equity	% of AUM
HDFC Bank Ltd.	7.77%
ICICI Bank Ltd	7.72%
Reliance Industries Ltd.	6.77%
Infosys Limited	4.55%
Trent Ltd.	4.28%
Larsen & Toubro Ltd.	3.46%
ITC Ltd.	3.44%
Tata Consultancy Services Ltd.	3.16%
Bharti Airtel Ltd.	2.75%
Axis Bank Ltd.	2.66%
Others	52.01%
Total	98.57%

Corporate Debt	% of AUM
Sundaram Liquid Fund	0.01%
SBI Liquid Fund - Direct Plan - Growth	0.00%
Total	0.01%

Money Market	1.42%
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 31-May-24	185.2371		
Modified Duration	0.00		

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.

BOND FUND (SFIN – ULIF002100105BONDULPFND111) as on 31 May 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	95.22	21,114.61
Money Market	0	40	4.78	1,060.15
Total			100	22,174.77

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Bond Fund	1.36%	5.02%	6.58%	7.17%	4.98%	8.09%
Benchmark	1.20%	4.79%	6.83%	7.82%	5.37%	7.15%

ASSET CATEGORY

Corporate Debt	% of AUM
8.70% Bharti Telecom Limited B & D 05-12-2025 XIII	2.05%
7.86% HDFC Bank B & D 02-12-2032 Basel III Tier 2	1.43%
7.80% HDFC Bank B & D 03-05-2033 US-002	1.38%
8.03% Tata Steel B & D 27-02-2028	1.36%
7.85% LIC Housing Fin B & D 18-08-2032 424 Opt I	1.27%
7.75% HDFC Bank B & D 13-06-2033 Us-006	0.94%
7.64% Axis Bank B & D 07-03-2034 Infra Bond Series 7	0.90%
7.79% HDFC Bank B & D 24-11-2032 AA-013	0.90%
7.46% REC Limited B & D 30-06-2028 223 B	0.89%
6.92% PFC B & D 14-04-2032 214	0.87%
Others	32.00%
Total	44.00%

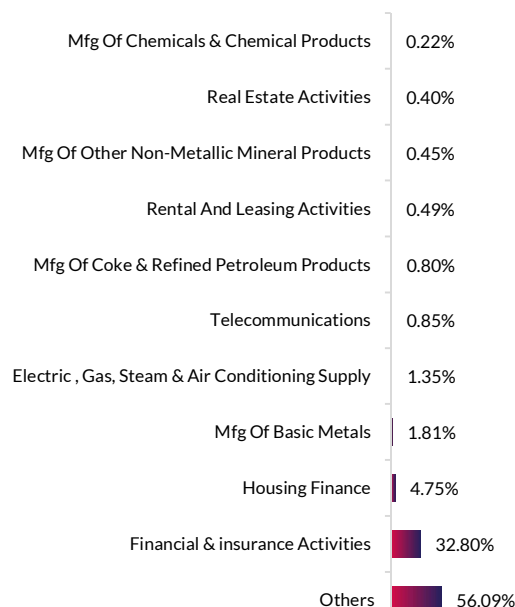
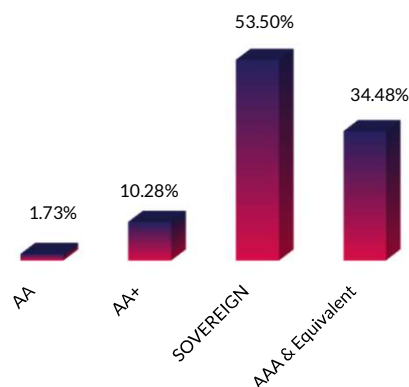
Government Securities	% of AUM
7.18% GOI CG 24-07-2037	12.54%
7.30% GOI CG 19-06-2053	10.97%
6.54% GOI CG 17-01-2032	5.42%
7.25% GOI CG 12-06-2063	4.01%
7.54% GOI CG 23-05-2036	3.04%
7.70% Karnataka SDL 08-11-2033 SGS	1.59%
7.36% Tamil Nadu SDL 13-03-2054	1.39%
7.70% Maharashtra SDL 08-11-2034 SGS	1.13%
7.40% GOI CG 19-09-2062	1.00%
7.26% GOI CG 22-08-2032	0.87%
Others	9.26%
Total	51.22%

Money Market	4.78%
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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 31-May-24	45.2626		
Modified Duration	6.48		

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 31 May 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	73.30	2,059.55
Debt	10	60	25.58	718.80
Money Market	0	40	1.12	31.44
Total			100	2,809.79

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Growth Fund	0.62%	10.85%	20.10%	15.13%	11.55%	12.25%
Benchmark	0.14%	9.80%	17.06%	14.01%	10.91%	10.95%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	5.81%
ICICI Bank Ltd	5.80%
Reliance Industries Ltd.	5.59%
Infosys Limited	3.86%
Axis Bank Ltd.	2.54%
ITC Ltd.	2.53%
Bharti Airtel Ltd.	2.46%
Larsen & Toubro Ltd.	2.41%
Tata Consultancy Services Ltd.	2.41%
NTPCLimited	2.24%
Others	37.65%
Total	73.30%

Corporate Debt	% of AUM
7.95% LIC Housing Fin B & D 21-02-2033 430	0.90%
7.77% HDFC Bank B & D 28-06-2027 AA-008	0.89%
7.95% LIC Housing Fin B & D 29-01-2028 359	0.60%
8.05% NTPCLimited B & D 05-05-2026 Sr 60	0.54%
8.30% IRFC B & D 25-03-2029 134	0.37%
7.97% HDFC Bank B & D 17-02-2033 Ab-002	0.36%
8.70% Bharti Telecom Limited B & D 05-12-2025 XIII	0.35%
8.40% IRFC B & D 08-01-2029 130	0.26%
8.27% REC Limited B & D 06-02-2025 130	0.21%
7.54% REC Limited B & D 30-12-2026 142	0.18%
Others	0.15%
Total	4.81%

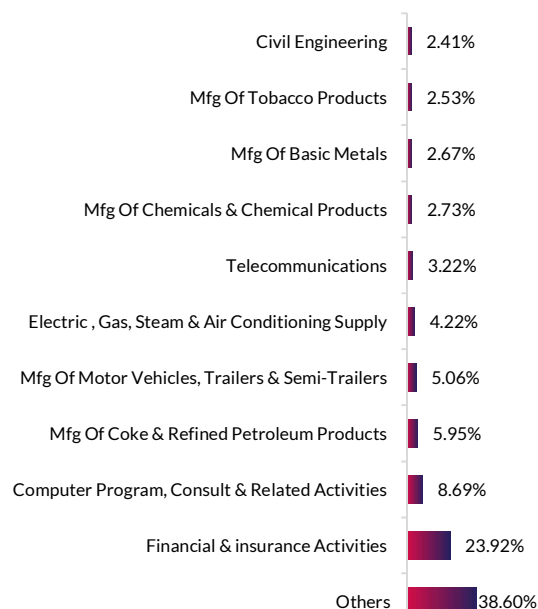
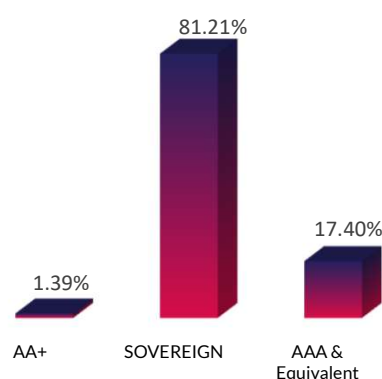
Government Securities	% of AUM
7.18% GOI CG 24-07-2037	13.00%
7.18% GOI CG 14-08-2033	2.24%
8.16% Tamil Nadu SDL 10-04-2029	0.92%
6.83% Karnataka SDL 08-12-2031	0.86%
7.80% Tamil Nadu SDL 27-07-2032	0.55%
7.30% GOI CG 19-06-2053	0.51%
7.50% GOI CG 10-08-2034	0.48%
7.26% GOI CG 22-08-2032	0.38%
7.73% Uttar Pradesh SDL 08-11-2033 SGS	0.36%
6.67% GOI CG 17-12-2050	0.34%
Others	1.14%
Total	20.78%



Money Market	1.12%
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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 31-May-24	85.0768		
Modified Duration	6.63		

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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BALANCED FUND (SFIN – ULIF004051205BALANCFDND111) as on 31 May 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	52.38	12,719.87
Debt	20	60	45.43	11,033.87
Money Market	0	40	2.19	531.36
Total			100	24,285.10

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Balance Fund	0.40%	8.59%	14.77%	12.33%	9.33%	10.74%
Benchmark	0.45%	8.38%	14.10%	12.28%	9.39%	10.17%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	4.48%
ICICI Bank Ltd	4.39%
Reliance Industries Ltd.	4.23%
Infosys Limited	2.48%
Bharti Airtel Ltd.	2.13%
Larsen & Toubro Ltd.	2.08%
ITC Ltd.	1.92%
Tata Consultancy Services Ltd.	1.88%
Axis Bank Ltd.	1.63%
NTPCLimited	1.58%
Others	25.58%
Total	52.38%

Corporate Debt	% of AUM
7.65% National Bank For Financing Infrastructure & Development B & D 22-12-	1.05%
8.70% Bharti Telecom Limited B & D 05-12-2025 XIII	0.86%
7.60% PFC B & D 25-08-2033 BS 233C	0.73%
7.75% LIC Housing Fin B & D 23-11-2027 353	0.70%
6.69% NTPCLIMITED B & D 13-09-2031 75	0.67%
8.03% Tata Steel B & D 27-02-2028	0.66%
7.90% LIC Housing Fin B & D 23-06-2027 421	0.60%
7.77% HDFC Bank B & D 28-06-2027 AA-008	0.59%
6.87% NTPCLIMITED B & D 21-04-2036 74	0.44%
6.73% IRFC B & D 06-07-2035 151	0.43%
Others	17.92%
Total	24.65%

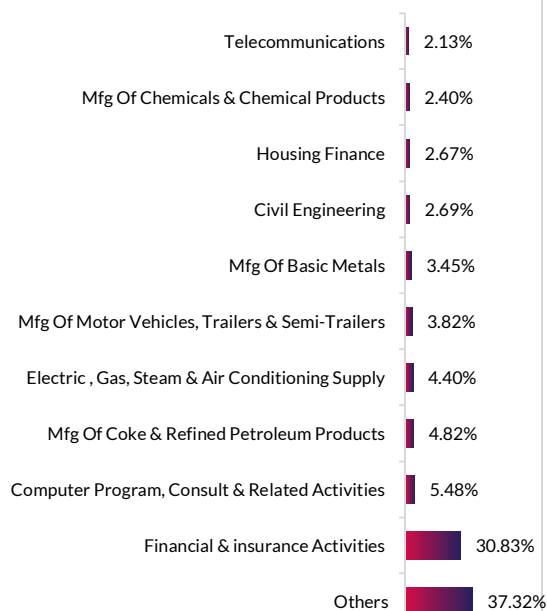
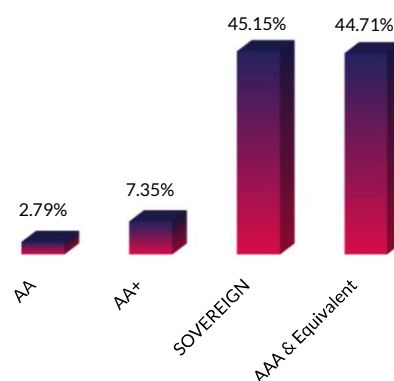
Government Securities	% of AUM
7.30% GOI CG 19-06-2053	4.52%
7.54% GOI CG 23-05-2036	1.73%
7.26% GOI CG 06-02-2033	1.46%
7.25% GOI CG 12-06-2063	1.19%
7.10% GOI CG 18-04-2029	1.03%
7.04% GOI CG 03-06-2029	0.86%
7.37% GOI CG 23-01-2054 SGRB	0.85%
7.57% GOI CG 17-06-2033	0.74%
7.18% GOI CG 24-07-2037	0.73%
7.71% Maharashtra SDL 08-11-2033 SGS	0.63%
Others	7.05%
Total	20.78%



Money Market	2.19%
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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 31-May-24	66.0466		
Modified Duration	5.92		

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 OPTIMISER FUND (SFIN – ULIF010210108EQTYOPTFND111) as on 31 May 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	83.22	2,010.80
Debt	0	40	4.76	115.06
Money Market	0	40	12.02	290.40
Total			100	2,416.25

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Equity Optimiser Fund	0.18%	9.88%	21.44%	16.02%	13.39%	10.13%
Benchmark	-0.14%	10.27%	18.67%	14.67%	11.74%	8.27%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	7.77%
ICICI Bank Ltd	6.57%
Reliance Industries Ltd.	6.42%
Larsen & Toubro Ltd.	3.84%
Infosys Limited	3.70%
ITC Ltd.	2.85%
Axis Bank Ltd.	2.80%
Tata Consultancy Services Ltd.	2.75%
Mahindra & Mahindra Ltd.	1.86%
NTPCLimited	1.56%
Others	43.10%
Total	83.22%

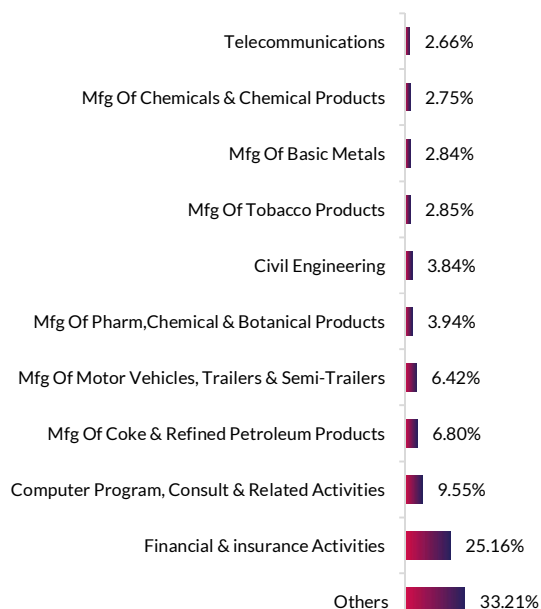
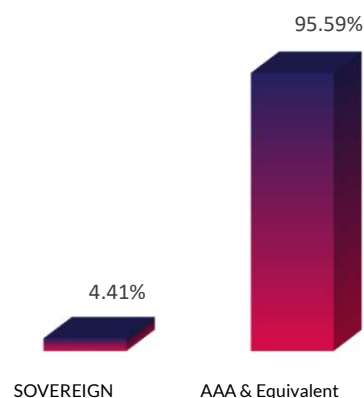
Corporate Debt	% of AUM
Sundaram Liquid Fund	2.46%
Kotak Liquid-Plan A - Growth - Direct	2.46%
Total	4.55%



Government Securities	% of AUM
8.20% GOI CG 24-09-2025	0.21%
Total	0.21%

Money Market	12.02%
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 31-May-24	48.5412		
Modified Duration	0.02		

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 31 May 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	99.47	127.52
Debt	0	10	0.00	0.00
Money Market	0	10	0.53	0.68
Total			100	128.21

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Index Fund	-0.17%	11.78%	23.07%	17.58%	14.13%	10.82%
Benchmark	-0.33%	11.91%	21.56%	16.56%	13.08%	10.62%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	9.74%
Reliance Industries Ltd.	9.34%
ICICI Bank Ltd	8.24%
Infosys Limited	5.92%
Larsen & Toubro Ltd.	4.65%
Tata Consultancy Services Ltd.	4.38%
ITC Ltd.	4.05%
Bharti Airtel Ltd.	3.82%
Axis Bank Ltd.	3.45%
Kotak Mahindra Bank Ltd.	2.59%
Others	43.29%
Total	99.47%

Money Market	0.53%
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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 31-May-24	43.9340		
Modified Duration	0.01		

TOP 10 INDUSTRY SECTOR

Mfg Of Basic Metals	3.45%
Telecommunications	3.82%
Mfg Of Pharm,Chemical & Botanical Products	3.85%
Mfg Of Tobacco Products	4.05%
Mfg Of Chemicals & Chemical Products	4.53%
Civil Engineering	4.65%
Mfg Of Motor Vehicles, Trailers & Semi-Trailers	6.07%
Mfg Of Coke & Refined Petroleum Products	9.98%
Computer Program, Consult & Related Activities	14.11%
Financial & insurance Activities	29.14%
Others	16.35%

 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 300 FUND (SFIN – ULIF016070110TOP300-FND111) as on 31 May 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	84.19	1,438.96
Debt	0	40	0.00	0.00
Money Market	0	40	15.81	270.16
Total			100	1,709.12

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Top 300 Fund	0.23%	10.71%	20.39%	15.52%	12.78%	12.01%
Benchmark	-0.14%	10.27%	18.67%	14.67%	11.74%	10.12%

ASSET CATEGORY

Equity	% of AUM
ICICI Bank Ltd	7.71%
Reliance Industries Ltd.	7.47%
HDFC Bank Ltd.	6.98%
Infosys Limited	3.94%
Larsen & Toubro Ltd.	3.51%
Tata Consultancy Services Ltd.	3.31%
ITC Ltd.	3.22%
Bharti Airtel Ltd.	3.18%
Axis Bank Ltd.	2.99%
NTPCLimited	2.41%
Others	39.47%
Total	84.19%

Money Market	15.81%
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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 31-May-24	51.2839		
Modified Duration	0.01		

TOP 10 INDUSTRY SECTOR

Telecommunications	3.18%
Mfg Of Basic Metals	3.21%
Mfg Of Tobacco Products	3.22%
Civil Engineering	3.51%
Mfg Of Chemicals & Chemical Products	3.55%
Electric , Gas, Steam & Air Conditioning Supply	4.06%
Mfg Of Coke & Refined Petroleum Products	7.47%
Mfg Of Motor Vehicles, Trailers & Semi-Trailers	7.63%
Computer Program, Consult & Related Activities	9.68%
Financial & insurance Activities	26.02%
Others	28.46%

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.

P/E MANAGED FUND (SFIN – ULIF021080910P/EMNGDFND111) as on 31 May 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	75.36	184.37
Debt & Money Market	24.64	60.27
Total	100.00	244.64

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
P/E MANAGED FUND	0.13%	6.23%	19.89%	15.88%	11.24%	9.50%
Benchmark	NA	NA	NA	NA	NA	NA

ASSET CATEGORY

Equity	% of AUM
Larsen & Toubro Ltd.	4.53%
HDFC Bank Ltd.	4.52%
ICICI Bank Ltd	4.07%
Reliance Industries Ltd.	3.95%
Uti Bank ETF	3.57%
India Shelter Finance Corporation Limited	2.81%
Infosys Limited	2.77%
Persistent Systems Limitedfv-5	2.10%
Tata Steel Ltd.	1.77%
Innova Captab Limited	1.77%
Others	43.49%
Total	75.36%

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

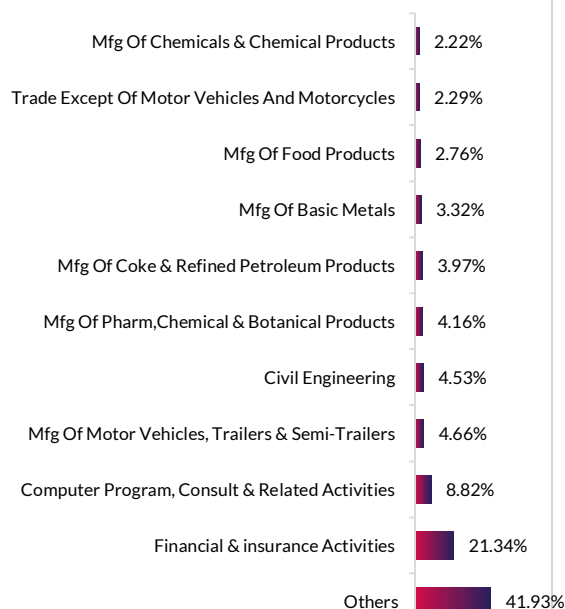
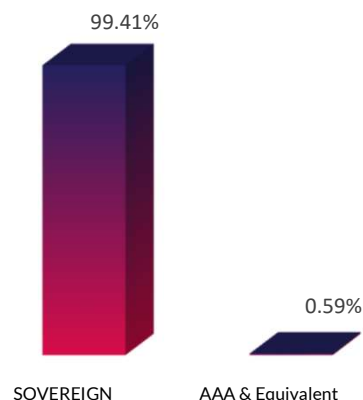
Government Securities	% of AUM
7.18% GOI CG 14-08-2033	6.19%
Total	6.19%



Money Market	
	18.41%

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	08-Sep-10		
Benchmark	NA		
Risk Profile	High		
NAV as on 31-May-24	34.8171		
Modified Duration	1.81		

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 31 May 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	87.68	11.24
Debt	0	40	0.03	0.00
Money Market	0	40	12.29	1.58
Total			100	12.82

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Equity Elite Fund	-0.75%	11.68%	21.19%	16.91%	16.59%	13.47%
Benchmark	-0.14%	10.27%	18.67%	14.67%	11.74%	8.33%

ASSET CATEGORY

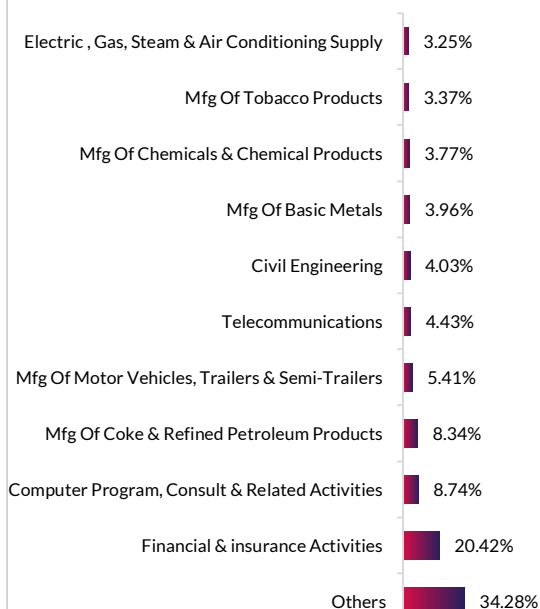
Equity	% of AUM
Nippon India ETF Bank Bees	7.84%
Reliance Industries Ltd.	7.81%
HDFC Bank Ltd.	6.57%
ICICI Bank Ltd	5.77%
Infosys Limited	4.17%
Larsen & Toubro Ltd.	4.03%
Kotak Banking ETF	3.94%
Bharti Airtel Ltd.	3.75%
ITC Ltd.	3.37%
Tata Consultancy Services Ltd.	3.01%
Others	37.42%
Total	87.68%


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

Money Market	12.29%
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 31-May-24	78.1822		
Modified Duration	0.00		

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.

EQUITY ELITE II FUND (SFIN – ULIF019100210EQTELI2FND111) as on 31 May 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	82.50	10,164.28
Debt	0	40	14.56	1,793.43
Money Market	0	40	2.94	362.00
Total			100	12,319.71

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Equity Elite II Fund	-0.40%	10.45%	19.55%	15.21%	12.19%	11.38%
Benchmark	-0.14%	10.27%	18.67%	14.67%	11.74%	10.81%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	7.21%
Reliance Industries Ltd.	6.71%
ICICI Bank Ltd	6.69%
Infosys Limited	3.93%
Larsen & Toubro Ltd.	3.40%
Bharti Airtel Ltd.	3.32%
ITC Ltd.	3.08%
Tata Consultancy Services Ltd.	2.91%
NTPCLimited	2.58%
Axis Bank Ltd.	2.55%
Others	40.14%
Total	82.50%

Corporate Debt	% of AUM
7.17% PFC B & D 22-05-2025 202-B	1.41%
7.33% L&T B & D 09-12-2024 III	1.29%
7.66% L&T B & D 09-11-2025	1.01%
7.48% NTPCLimited B & D 21-03-2026	0.81%
8.065% Sundaram Fin B & D 22-05-2026 Y 1	0.81%
8.00% Bajaj Finance Limited B & D 27-02-2026 286 Tranch 12 Opt 1	0.61%
7.13% PFC B & D 08-08-2025	0.56%
7.30% Cholamandalam Investment & Finance Company Limited B & D 29-03-2	0.51%
8.90% Bharti Telecom Limited B & D 04-12-2025 XVI	0.41%
7.82% LIC Housing Fin B & D 14-01-2026 429	0.41%
Others	4.25%
Total	12.09%

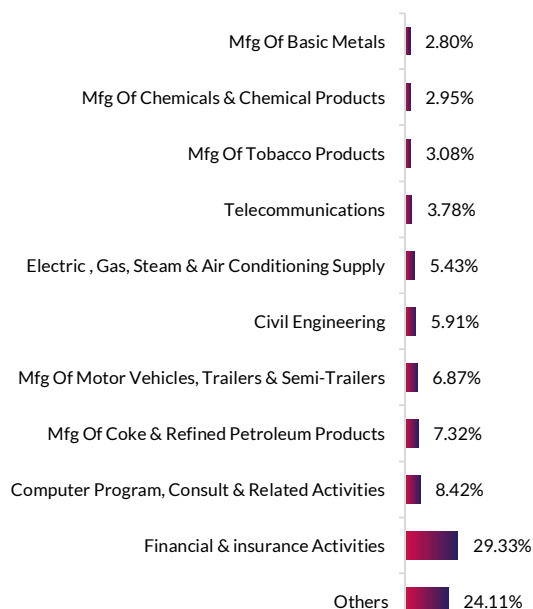
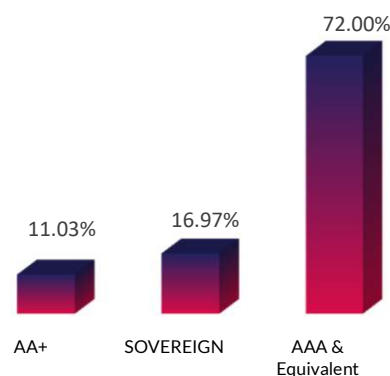
Government Securities	% of AUM
0.00% GOI FRB_Gsec 04-10-2028	1.22%
5.74% GOI CG 15-11-2026	0.63%
6.90% GOI Oil BD 04-02-2026	0.60%
5.63% GOI CG 12-04-2026	0.02%
Total	2.47%



Money Market	2.94%
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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	10-Feb-10		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
Risk Profile	High		
NAV as on 31-May-24	46.7899		
Modified Duration	1.37		

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

EQUITY PENSION FUND (SFIN – ULIF006150107PEEQITYFND111) as on 31 May 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	97.80	4,731.96
Debt	0	20	0.52	25.33
Money Market	0	20	1.68	81.17
Total			100	4,838.46

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Equity Pension Fund	-0.07%	12.02%	23.81%	17.22%	13.81%	11.46%
Benchmark	-0.33%	11.91%	21.56%	16.56%	13.08%	9.88%

ASSET CATEGORY

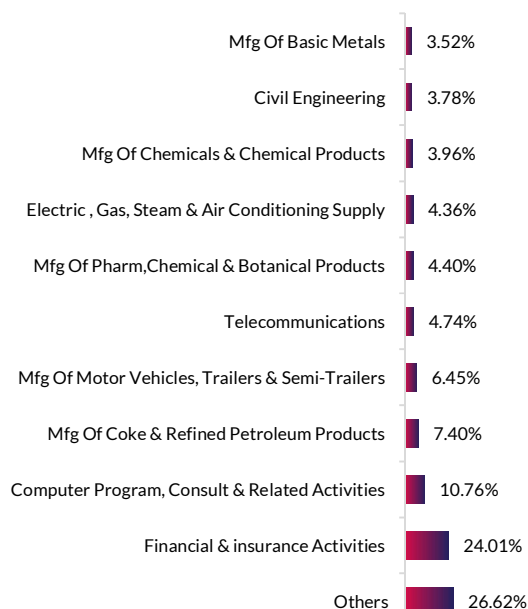
Equity	% of AUM
HDFC Bank Ltd.	7.42%
Reliance Industries Ltd.	7.23%
ICICI Bank Ltd	6.37%
Infosys Limited	4.55%
Larsen & Toubro Ltd.	3.78%
Tata Consultancy Services Ltd.	3.46%
Bharti Airtel Ltd.	3.07%
Axis Bank Ltd.	2.67%
ITC Ltd.	2.63%
Mahindra & Mahindra Ltd.	2.47%
Others	54.15%
Total	97.80%

Corporate Debt	% of AUM
SBI Liquid Fund - Direct Plan - Growth	0.52%
Total	0.52%

Money Market	1.68%
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 31-May-24	65.9936		
Modified Duration	0.01		

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 31 May 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	96.01	410.18
Money Market	0	40	3.99	17.04
Total			100	427.23

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Bond Pension Fund	1.45%	5.12%	6.47%	7.18%	4.76%	8.35%
Benchmark	1.20%	4.79%	6.83%	7.82%	5.37%	7.48%

ASSET CATEGORY

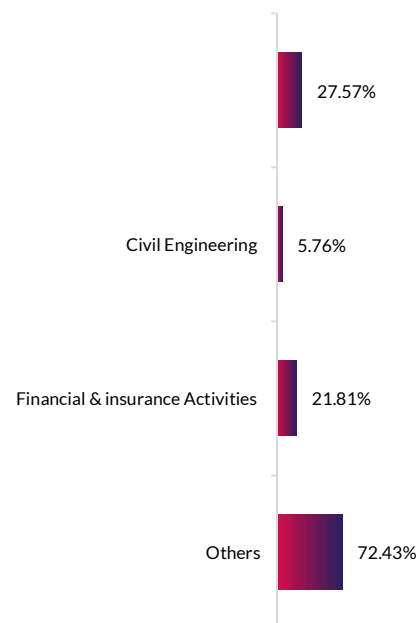
Corporate Debt	% of AUM
6.37% L & T Metro Rail (Hyderabad) Limited B & D 30-04-2025 A	5.76%
8.65% India Infradebt Limited B & D 21-03-2026 Series Ii	4.74%
8.70% Bharti Telecom Limited B & D 05-12-2025 XIII	3.96%
7.97% HDFC Bank B & D 17-02-2033 Ab-002	3.56%
7.75% HDFC Bank B & D 13-06-2033 Us-006	2.33%
8.75% PNB FD 03-12-2024 58	2.32%
7.05% PFC B & D 09-08-2030 205-A	2.28%
9.70% L&T Finance Limited B & D 10-06-2024 Opt 3	1.17%
7.20% NABARD B & D 21-10-2031 LTIF A 1	1.16%
8.75% PNB FD 03-12-2024 2	0.23%
Others	0.07%
Total	27.57%

Government Securities	% of AUM
7.18% GOI CG 24-07-2037	38.50%
7.25% GOI CG 12-06-2063	6.51%
7.10% GOI CG 08-04-2034	5.90%
7.30% GOI CG 19-06-2053	4.30%
7.18% GOI CG 14-08-2033	3.07%
7.80% Tamil Nadu SDL 27-07-2032	2.41%
7.34% GOI CG 22-04-2064	2.40%
7.45% Maharashtra SDL 20-03-2037	2.36%
8.28% Tamil Nadu SDL 21-02-2028	1.21%
6.98% Maharashtra SDL 26-02-2028	1.16%
Others	0.63%
Total	68.44%

Money Market	3.99%
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 31-May-24	40.3060		
Modified Duration	6.61		

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 31 May 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	71.37	279.49
Debt	10	60	21.52	84.28
Money Market	0	40	7.11	27.84
Total			100	391.62

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Growth Pension Fund	0.77%	11.39%	20.28%	15.07%	11.50%	11.40%
Benchmark	0.14%	9.80%	17.06%	14.01%	10.91%	8.49%

ASSET CATEGORY

Equity	% of AUM
ICICI Bank Ltd	5.94%
Reliance Industries Ltd.	5.49%
HDFC Bank Ltd.	4.96%
Infosys Limited	3.27%
Axis Bank Ltd.	2.67%
Larsen & Toubro Ltd.	2.55%
Tata Consultancy Services Ltd.	2.50%
Bharti Airtel Ltd.	2.35%
ITC Ltd.	2.06%
Bharti Hexacom Limited	1.83%
Others	37.75%
Total	71.37%

Corporate Debt	% of AUM
8.40% IRFC B & D 08-01-2029 130	0.79%
7.95% LIC Housing Fin B & D 29-01-2028 359	0.76%
7.97% HDFC Bank B & D 17-02-2033 Ab-002	0.52%
8.70% REC Limited B & D 28-09-2028 GOI-IV	0.43%
7.49% IRFC B & D 30-05-2027 120	0.25%
Total	2.75%

Government Securities	% of AUM
7.10% GOI CG 08-04-2034	11.58%
7.25% GOI CG 12-06-2063	1.81%
7.73% Uttar Pradesh SDL 08-11-2033 SGS	1.31%
7.26% GOI CG 06-02-2033	1.16%
7.30% GOI CG 19-06-2053	1.04%
7.18% GOI CG 24-07-2037	0.77%
8.49% Tamil Nadu SDL 10-02-2026	0.47%
8.28% Tamil Nadu SDL 21-02-2028	0.37%
7.26% GOI CG 22-08-2032	0.26%

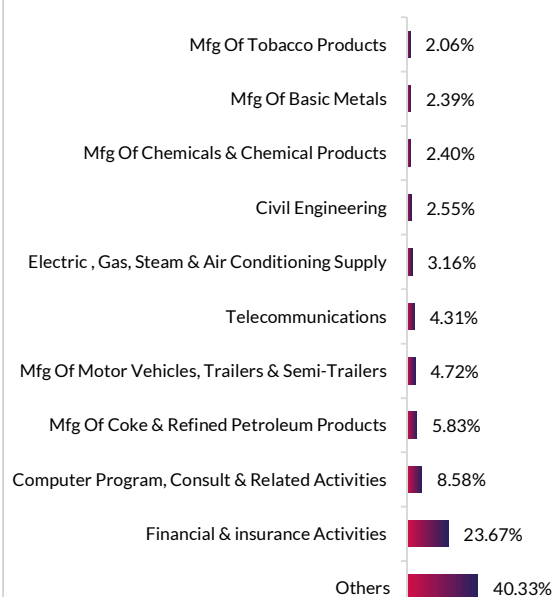
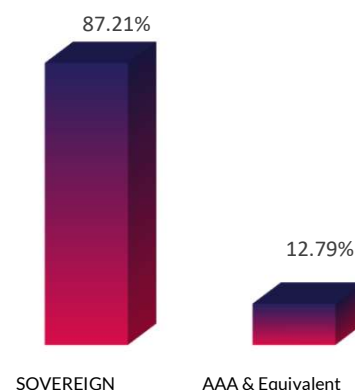
Total 18.77%

Money Market 7.11%

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 31-May-24	64.7860		
Modified Duration	5.25		

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 31 May 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	50.10	234.82
Debt	20	60	46.78	219.26
Money Market	0	40	3.12	14.61
Total			100	468.69

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Balance Pension Fund	0.78%	8.37%	15.25%	13.04%	9.95%	11.46%
Benchmark	0.45%	8.38%	14.10%	12.28%	9.39%	9.12%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	4.55%
Reliance Industries Ltd.	4.04%
ICICI Bank Ltd	3.79%
Larsen & Toubro Ltd.	2.32%
Infosys Limited	2.01%
Tata Consultancy Services Ltd.	1.88%
Axis Bank Ltd.	1.65%
ITC Ltd.	1.59%
Mahindra & Mahindra Ltd.	1.13%
Bharti Airtel Ltd. Partly Paid 1.25	0.95%
Others	26.18%
Total	50.10%

Corporate Debt	% of AUM
7.80% HDFC Bank B & D 03-05-2033 US-002	1.07%
7.95% LIC Housing Fin B & D 29-01-2028 359	1.06%
7.20% NABARD B & D 21-10-2031 LTIF A 1	1.06%
7.97% HDFC Bank B & D 17-02-2033 Ab-002	0.65%
8.70% Bharti Telecom Limited B & D 05-12-2025 XIII	0.53%
7.34% IRFC B & D 19-02-2028 Tranche 1 Series II	0.46%
8.75% PNB FD 08-12-2024	0.21%

Total	5.04%
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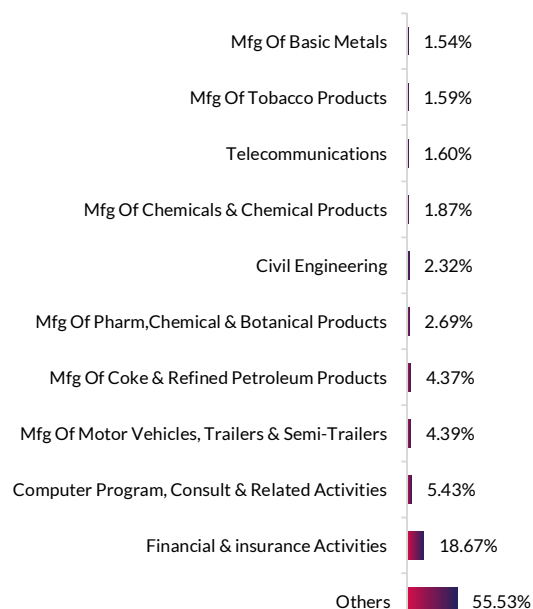
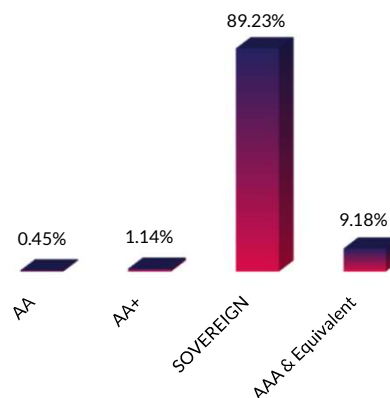
Government Securities	% of AUM
7.18% GOI CG 24-07-2037	20.72%
7.26% GOI CG 06-02-2033	8.64%
7.18% GOI CG 14-08-2033	5.60%
7.25% GOI CG 12-06-2063	2.23%
7.30% GOI CG 19-06-2053	1.74%
7.45% Maharashtra SDL 20-03-2037	1.07%
7.73% Uttar Pradesh SDL 08-11-2033 SGS	0.87%
8.07% Tamil Nadu SDL 28-01-2025	0.43%
7.50% GOI CG 10-08-2034	0.22%
8.28% Tamil Nadu SDL 21-02-2028	0.22%
Total	41.74%

Money Market	3.12%
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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	21-Feb-07		
Benchmark	Nifty 50 (50%) CompBex (50%)		
Risk Profile	Medium		
NAV as on 31-May-24	65.2628		
Modified Duration	7.15		

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.

EQUITY OPTIMISER PENSION FUND (SFIN – ULIF011210108PEEQOPTFND111) as on 31 May 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	84.19	427.09
Debt	0	40	0.00	0.00
Money Market	0	40	15.81	80.20
Total			100	507.29

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Equity Optimiser Pension Fund	0.06%	9.72%	21.68%	16.54%	13.50%	10.60%
Benchmark	-0.14%	10.27%	18.67%	14.67%	11.74%	8.27%

ASSET CATEGORY



Equity	% of AUM
HDFC Bank Ltd.	7.49%
Reliance Industries Ltd.	6.63%
ICICI Bank Ltd	5.91%
Larsen & Toubro Ltd.	3.76%
Infosys Limited	3.38%
Axis Bank Ltd.	2.66%
ITC Ltd.	2.63%
Tata Consultancy Services Ltd.	2.48%
Mahindra & Mahindra Ltd.	1.71%
Kotak Mahindra Bank Ltd.	1.49%
Others	46.05%
Total	84.19%
Money Market	15.81%
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 31-May-24	52.0216		
Modified Duration	0.00		

TOP 10 INDUSTRY SECTOR

Electric , Gas, Steam & Air Conditioning Supply	2.39%
Mfg Of Tobacco Products	2.63%
Mfg Of Basic Metals	2.65%
Mfg Of Chemicals & Chemical Products	3.41%
Civil Engineering	3.76%
Mfg Of Pharm,Chemical & Botanical Products	4.08%
Mfg Of Motor Vehicles, Trailers & Semi-Trailers	6.69%
Mfg Of Coke & Refined Petroleum Products	6.97%
Computer Program, Consult & Related Activities	9.34%
Financial & insurance Activities	25.36%
Others	32.73%

 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 31 May 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	99.64	34.93
Money Market	0	10	0.36	0.13
Total			100	35.06

FUND PERFORMANCE*

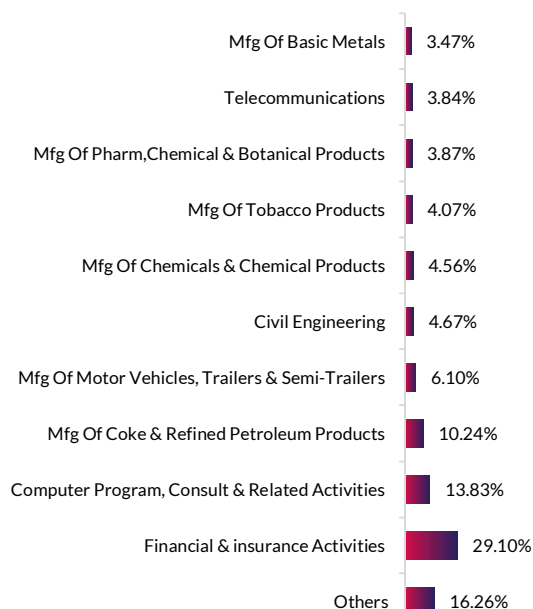
Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Index Pension Fund	-0.18%	11.70%	23.11%	17.59%	14.27%	11.16%
Benchmark	-0.33%	11.91%	21.56%	16.56%	13.08%	10.63%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	9.75%
Reliance Industries Ltd.	9.59%
ICICI Bank Ltd	8.22%
Infosys Limited	5.80%
Larsen & Toubro Ltd.	4.67%
Tata Consultancy Services Ltd.	4.30%
ITC Ltd.	4.07%
Bharti Airtel Ltd.	3.84%
Axis Bank Ltd.	3.45%
Mahindra & Mahindra Ltd.	2.58%
Others	43.38%
Total	99.64%
Money Market	0.36%
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 31-May-24	45.7955		
Modified Duration	0.01		

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 31 May 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	81.47	371.92
Money Market	0	40	18.53	84.57
Total			100	456.49

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Top 300 Pension Fund	-0.26%	9.13%	18.05%	14.43%	12.16%	11.69%
Benchmark	-0.14%	10.27%	18.67%	14.67%	11.74%	10.13%

ASSET CATEGORY



Equity	% of AUM
HDFC Bank Ltd.	7.43%
ICICI Bank Ltd	6.29%
Reliance Industries Ltd.	5.86%
Larsen & Toubro Ltd.	3.63%
Infosys Limited	3.60%
Bharti Airtel Ltd.	3.32%
Axis Bank Ltd.	3.07%
Mahindra & Mahindra Ltd.	2.73%
Tata Consultancy Services Ltd.	2.27%
ITC Ltd.	2.24%
Others	41.03%
Total	81.47%
Money Market	18.53%
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 31-May-24	49.0026		
Modified Duration	0.01		

TOP 10 INDUSTRY SECTOR

Mfg Of Chemicals & Chemical Products	2.84%
Mfg Of Other Transport Equipment	3.13%
Telecommunications	3.32%
Civil Engineering	3.63%
Mfg Of Basic Metals	3.88%
Electric , Gas, Steam & Air Conditioning Supply	3.92%
Mfg Of Motor Vehicles, Trailers & Semi-Trailers	6.02%
Mfg Of Coke & Refined Petroleum Products	6.51%
Computer Program, Consult & Related Activities	7.43%
Financial & insurance Activities	26.04%
Others	33.26%

 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 – ULIF005010206MONYMKTFFND111) as on 31 May 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	12.92	50.96
Money Market	80	100	87.08	343.44
Total			100	394.40

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Money Market Fund	0.59%	3.50%	6.95%	6.32%	5.34%	6.65%
Benchmark	0.60%	3.65%	7.22%	6.73%	5.61%	6.86%

ASSET CATEGORY

Corporate Debt	% of AUM
8.10% Bajaj Finance Limited B & D 08-01-2027 288-II	2.15%
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	1.77%
8.065% Sundaram Fin B & D 22-05-2026 Y 1	3.68%
Total	10.13%

Government Securities	% of AUM
0.00% GOI FRB_Gsec 04-10-2028	2.79%
Total	2.79%

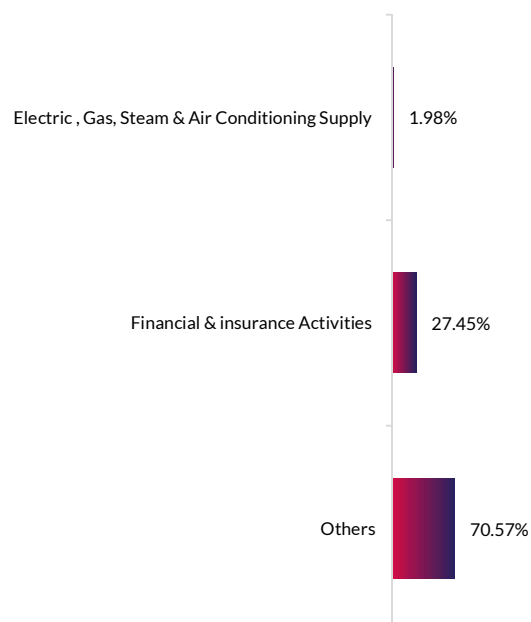
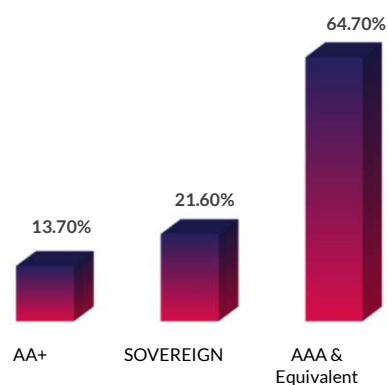
Money Market	87.08%
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Grand Total	100%
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FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan MJ	12	10	8
Launch Date	01-Feb-06		
Benchmark	CRISIL T-Bill Index #		
Risk Profile	Low		
NAV as on 31-May-24	32.5913		
Modified Duration	0.65		

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 31 May 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	11.07	10.00
Money Market	80	100	88.93	80.29
Total			100	90.28

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Money Market Pension Fund	0.59%	3.48%	6.89%	6.29%	5.30%	7.05%
Benchmark	0.60%	3.65%	7.22%	6.73%	5.61%	6.87%

ASSET CATEGORY

Corporate Debt	% of AUM
8.10% Bajaj Finance Limited B & D 08-01-2027 288-II	1.66%
8.13% Kotak Mahindra Prime Ltd B & D 18-08-2027	2.77%
8.60% Muthoot Finance Limited B & D 25-08-2025 Trn Vi 25-A Opt li	0.55%
8.065% Sundaram Fin B & D 22-05-2026 Y 1	1.66%
Total	6.64%

Government Securities	% of AUM
0.00% GOI FRB_Gsec 04-10-2028	4.43%
Total	4.43%

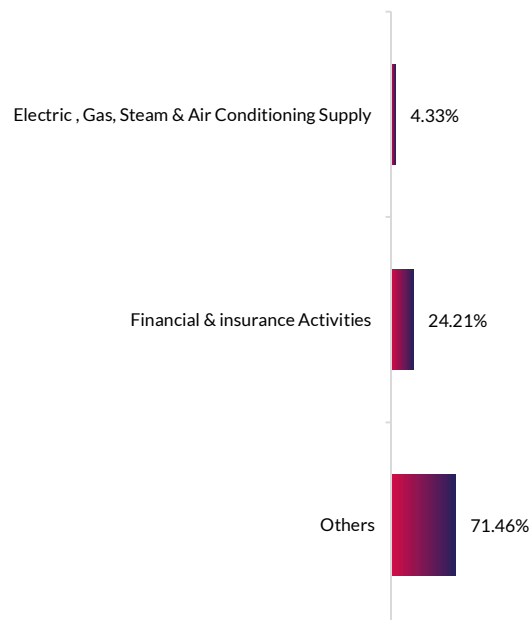
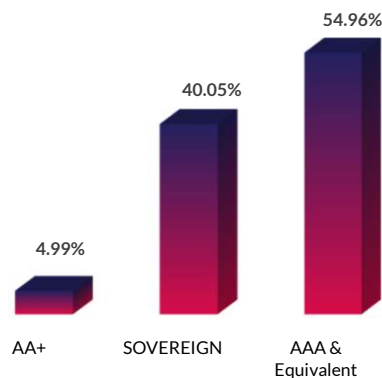
Money Market	88.93%
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Grand Total	100%
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FUND DESCRIPTION

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 31-May-24	30.1621		
Modified Duration	0.66		

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 31 May 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	2.50
Total			100	2.50

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
GPF070211 Guaranteed Pension Fund	0.65%	3.31%	5.88%	5.39%	4.05%	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	77.94%
Total	77.94%



Money Market	22.06%
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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 31-May-24	23.4899		
Modified Duration	1.31		

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 31 May 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	94.48	7,182.29
Money Market	0	40	5.52	419.72
Total			100	7,602.01

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Discontinued Policy Fund	0.75%	3.60%	6.63%	6.09%	4.76%	6.33%
Benchmark	NA	NA	NA	NA	NA	NA



ASSET CATEGORY

Government Securities	% of AUM
7.06% GOI CG 10-04-2028	8.55%
7.37% GOI CG 23-10-2028	7.32%
7.38% GOI CG 20-06-2027	6.57%
7.59% GOI CG 11-01-2026	5.79%
0.00% GOI FRB_Gsec 07-11-2024	5.58%
364 D TB 26-12-2024	5.56%
0.00% GOI FRB_Gsec 04-10-2028	5.27%
7.35% GOI CG 22-06-2024	4.30%
7.52% Gujarat SDL 08-03-2025 SGS	3.30%
8.36% Maharashtra SDL 27-01-2026	2.21%
Others	40.03%
Total	94.48%
Money Market	5.52%
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 31-May-24	22.4142		
Modified Duration	1.78		

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 31 May 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	99.32	9,626.49
Debt	0	20	0.26	25.31
Money Market	0	20	0.42	40.42
Total			100	9,692.23

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Equity Pension Fund II	-0.18%	10.73%	22.00%	16.63%	13.27%	13.66%
Benchmark	-0.33%	11.91%	21.56%	16.56%	13.08%	13.26%

ASSET CATEGORY

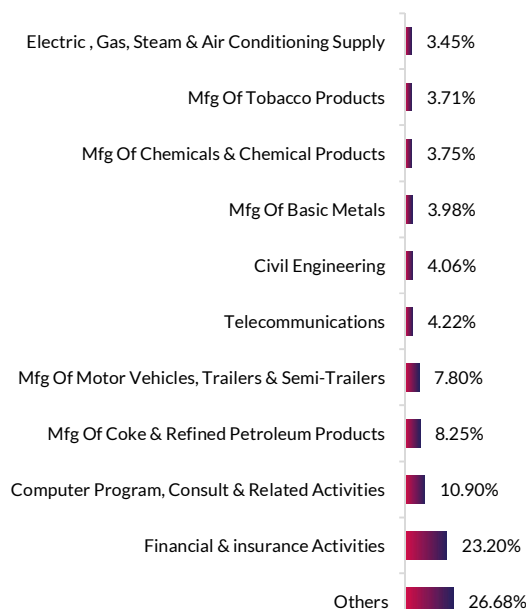
Equity	% of AUM
Reliance Industries Ltd.	8.25%
HDFC Bank Ltd.	7.86%
ICICI Bank Ltd	7.43%
Infosys Limited	4.71%
Larsen & Toubro Ltd.	4.06%
Bharti Airtel Ltd.	3.72%
ITC Ltd.	3.71%
Tata Consultancy Services Ltd.	3.49%
ICICI Prudential Private Banks Etf Split	3.43%
Axis Bank Ltd.	2.59%
Others	52.14%
Total	99.32%

Corporate Debt	% of AUM
SBI Liquid Fund - Direct Plan - Growth	0.26%
Total	0.26%


Money Market	0.42%
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 31-May-24	37.8744		
Modified Duration	0.00		

TOP 10 INDUSTRY SECTOR

DEBT RATING PROFILE


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

BOND PENSION FUND II (SFIN – ULIF028300513PENBON2FND111) as on 31 May 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	96.63	26,449.58
Money Market	0	40	3.37	922.98
Total			100	27,372.56

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Bond Pension Fund II	1.34%	5.01%	6.36%	7.14%	4.80%	7.46%
Benchmark	1.20%	4.79%	6.83%	7.82%	5.37%	8.20%

ASSET CATEGORY

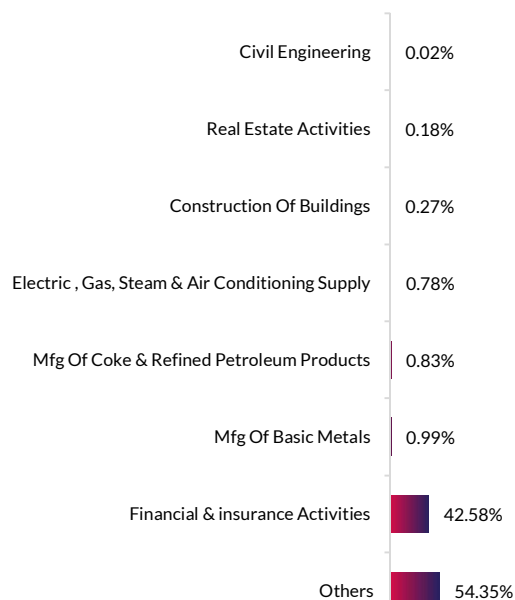
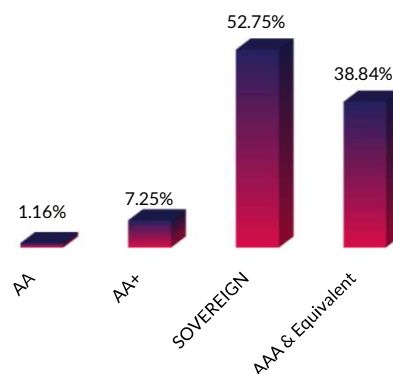
Corporate Debt	% of AUM
7.79% HDFC Bank B & D 24-11-2032 AA-013	4.02%
7.98% REC LIMITED B & D 30-04-2099 222	2.05%
7.62% PFC B & D 15-07-2033 228B	1.75%
7.69% REC Limited B & D 31-01-2033 218 B	1.72%
7.65% IRFC B & D 18-04-2033 168 B	1.63%
8.70% Bharti Telecom Limited B & D 05-12-2025 XIII	1.46%
7.64% Axis Bank B & D 07-03-2034 Infra Bond Series 7	1.37%
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%
Others	27.98%
Total	45.65%

Government Securities	% of AUM
6.54% GOI CG 17-01-2032	10.53%
7.25% GOI CG 12-06-2063	9.87%
7.37% GOI CG 23-01-2054 SGRB	3.78%
8.17% GOI CG 01-12-2044	2.26%
7.10% GOI CG 08-04-2034	2.03%
7.38% Tamil Nadu SDL 06-03-2054	1.80%
7.42% Karnataka SDL 05-03-2035	1.63%
6.80% GOI CG 15-12-2060	1.60%
7.46% GOI CG 06-11-2073	1.54%
7.50% Maharashtra SDL 27-03-2044	1.39%
Others	14.55%
Total	50.97%

Money Market	3.37%
Grand Total	100%

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 31-May-24	21.1224		
Modified Duration	6.96		

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 31 May 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	15.51	223.48
Money Market	80	100	84.49	1,217.41
Total			100	1,440.89

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Money Market Pension Fund II	0.58%	3.39%	6.67%	6.04%	5.07%	6.09%
Benchmark	0.60%	3.65%	7.22%	6.73%	5.61%	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	3.26%
8.13% Kotak Mahindra Prime Ltd B & D 18-08-2027	0.69%
8.60% Muthoot Finance Limited B & D 25-08-2025 Trn Vi 25-A Opt li	1.21%
8.065% Sundaram Fin B & D 22-05-2026 Y 1	2.36%

Total	8.56%
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Government Securities	% of AUM
0.00% GOI FRB_Gsec 04-10-2028	6.95%

Total	6.95%
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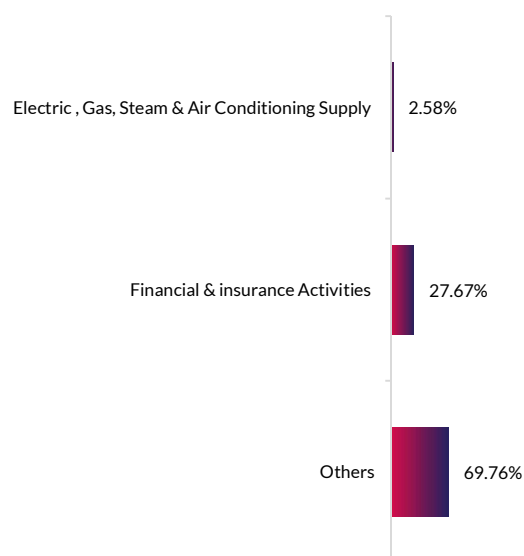
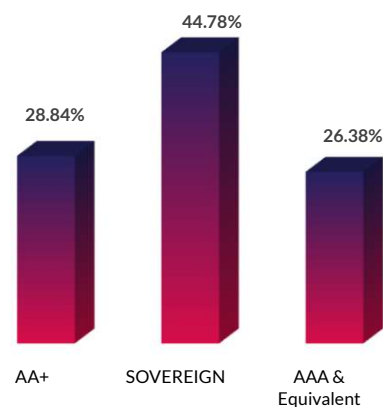
Money Market	84.49%
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Grand Total	100%
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FUND DESCRIPTION

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 31-May-24	18.4963		
Modified Duration	0.68		

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 31 May 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	94.73	4,285.37
Money Market	0	40	5.27	238.59
Total			100	4,523.95

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Discontinue Pension Fund	0.75%	3.63%	6.53%	6.11%	4.79%	6.74%
Benchmark	NA	NA	NA	NA	NA	NA

ASSET CATEGORY

Government Securities	% of AUM
7.06% GOI CG 10-04-2028	7.74%
7.37% GOI CG 23-10-2028	6.15%
0.00% GOI FRB_Gsec 07-11-2024	6.07%
0.00% GOI FRB_Gsec 04-10-2028	5.53%
6.79% GOI CG 15-05-2027	4.58%
7.59% GOI CG 11-01-2026	4.23%
8.28% GOI CG 21-09-2027	3.43%
7.52% Gujrat SDL 08-03-2025 SGS	3.32%
6.69% Madhya Pradesh SDL 17-03-2025	3.30%
7.38% GOI CG 20-06-2027	3.01%
Others	47.36%
Total	94.73%
Money Market	5.27%
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 31-May-24	18.9308		
Modified Duration	1.74		

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 31 May 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	97.14	1,031.29
Money Market	0	20	2.86	30.32
Total			100	1,061.61

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Pure Fund	0.70%	11.39%	30.97%	19.45%	15.13%	13.13%
Benchmark	NA	NA	NA	NA	NA	NA

ASSET CATEGORY

Equity	% of AUM
Reliance Industries Ltd.	7.72%
Larsen & Toubro Ltd.	4.79%
Infosys Limited	4.43%
ZF Commercial Vehicle Control Systems India Ltd	2.86%
Bharti Airtel Ltd.Partly Paid 1.25	2.68%
Cello World Limited	2.50%
PI Industries Limited	2.46%
Glaxosmithkline Pharmaceuticals Ltd	2.44%
Keystone Realtors Limited	2.33%
Tata Consultancy Services Ltd.	2.30%
Others	62.65%
Total	97.14%
Money Market	2.86%
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 31-May-24	26.6603		
Modified Duration	0.01		

TOP 10 INDUSTRY SECTOR

Mfg Of Food Products	3.20%
Electric , Gas, Steam & Air Conditioning Supply	3.50%
Trade Except Of Motor Vehicles And Motorcycles	4.77%
Civil Engineering	4.79%
Mfg Of Basic Metals	4.94%
Mfg Of Pharm,Chemical & Botanical Products	7.41%
Mfg Of Coke & Refined Petroleum Products	8.38%
Mfg Of Chemicals & Chemical Products	8.72%
Computer Program, Consult & Related Activities	11.38%
Mfg Of Motor Vehicles, Trailers & Semi-Trailers	12.67%
Others	30.23%

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.

MIDCAP FUND (SFIN – ULIF031290915MIDCAPFUND111) as on 31 May 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	96.14	22,787.95
Debt	0	20	2.69	638.22
Money Market	0	20	1.17	277.08
Total			100	23,703.25

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Midcap Fund	2.70%	24.33%	51.63%	32.80%	25.20%	20.18%
Benchmark	1.65%	20.50%	53.15%	35.20%	26.12%	18.44%

ASSET CATEGORY

Equity	% of AUM
Bharat Electronics Ltd.	2.40%
Trent Ltd.	2.13%
Cummins India Ltd.	2.10%
Rural Electrification Corporation Limited	2.01%
Federal Bank Ltd.	1.83%
Indian Hotels Co. Ltd.	1.81%
Exide Industries Ltd.	1.80%
Fortis Healthcare Ltd	1.70%
Persistent Systems Limitedfv-5	1.68%
Hindustan Petroleum Corporation Limited	1.63%
Others	77.05%
Total	96.14%

Corporate Debt	% of AUM
INVESCO INDIA LIQUID FUND - GROWTH - DISTRIBUTOR	0.72%
SBI LIQUID FUND - DIRECT PLAN - GROWTH	0.65%
LIC MF LIQUID FUND - DIRECT - GROWTH	0.47%
BANDHAN LIQUID FUND - DIRECT PLAN - GROWTH	0.43%
UTI LIQUID CASH PLAN - INSTITUTIONAL - GROWTH	0.43%

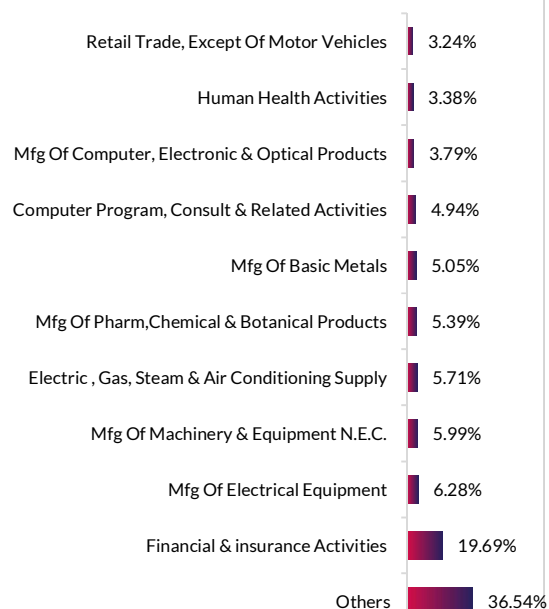
Total	2.69%
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Money Market	1.17%
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Grand Total	100%
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FUND DESCRIPTION

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 31-May-24	43.1364		
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.

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BOND OPTIMISER FUND (SFIN – ULIF032290618BONDOPTFND111) as on 31 May 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	21.47	597.96
Debt	75	100	76.12	2,120.22
Money Market	0	25	2.41	67.03
Total			100	2,785.21

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Bond Optimiser Fund	0.94%	6.76%	11.94%	10.08%	8.09%	14.06%
Benchmark	0.90%	6.23%	9.71%	9.62%	7.02%	9.13%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	1.98%
ICICI Bank Ltd	1.84%
Reliance Industries Ltd.	1.73%
Infosys Limited	0.96%
Larsen & Toubro Ltd.	0.87%
Trent Ltd.	0.69%
ITC Ltd.	0.64%
Bharti Airtel Ltd.	0.58%
Bharat Electronics Ltd.	0.53%
RR Kabel Limited	0.51%
Others	11.14%
Total	21.47%

Corporate Debt	% of AUM
7.68% BOB B & D 01-12-2033 XX-II	1.83%
8.20% PGCB & D 23-01-2025 XI Viii	1.80%
7.75% HDFC Bank B & D 13-06-2033 Us-006	1.25%
7.95% LIC Housing Fin B & D 21-02-2033 430	0.91%
7.66% L&T B & D 09-11-2025	0.90%
7.95% LIC Housing Fin B & D 29-01-2028 359	0.89%
8.70% Bharti Telecom Limited B & D 05-12-2025 XIII	0.89%
7.80% The Ramco Cements Limited 12-09-2028	0.89%
6.37% L & T Metro Rail (Hyderabad) Limited B & D 30-04-2025 A	0.88%
7.79% RIL B & D 10-11-2033 P	0.73%
Others	14.86%
Total	25.84%

Government Securities	% of AUM
7.30% GOI CG 19-06-2053	8.38%
7.18% GOI CG 24-07-2037	6.30%
7.26% GOI CG 06-02-2033	5.92%
7.18% GOI CG 14-08-2033	3.91%
7.46% Maharashtra SDL 27-03-2041	3.62%
6.54% GOI CG 17-01-2032	3.45%
7.25% GOI CG 12-06-2063	3.27%
7.50% GOI CG 10-08-2034	2.40%
6.62% GOI CG 28-11-2051	1.52%
6.63% Tamil Nadu SDL 23-12-2035	1.35%
Others	10.15%
Total	50.28%

Money Market	2.41%
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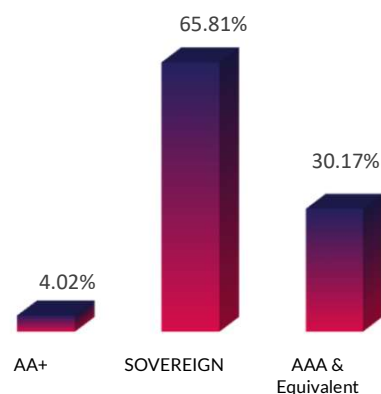
Grand Total	100%
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FUND DESCRIPTION

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 31-May-24	20.1837		
Modified Duration	6.72		

TOP 10 INDUSTRY SECTOR

Mfg Of Chemicals & Chemical Products	0.81%
Mfg Of Basic Metals	1.12%
Mfg Of Other Non-Metallic Mineral Products	1.19%
Mfg Of Motor Vehicles, Trailers & Semi-Trailers	1.43%
Computer Program, Consult & Related Activities	1.97%
Civil Engineering	2.71%
Mfg Of Coke & Refined Petroleum Products	2.77%
Housing Finance	3.06%
Electric , Gas, Steam & Air Conditioning Supply	3.83%
Financial & insurance Activities	22.16%
Others	58.97%

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 31 May 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	96.80	921.26
Money Market	0	30	3.20	30.47
Total			100	951.73

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Corporate Bond Fund	0.84%	4.06%	6.01%	6.20%	4.58%	7.36%
Benchmark	0.87%	4.15%	6.67%	6.84%	4.78%	7.53%

ASSET CATEGORY

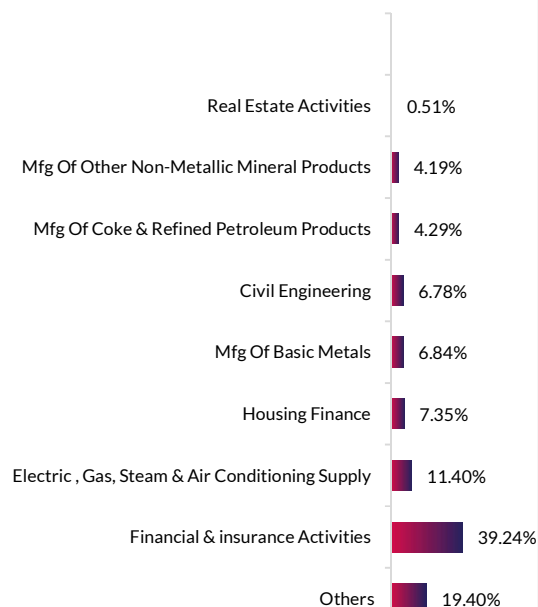
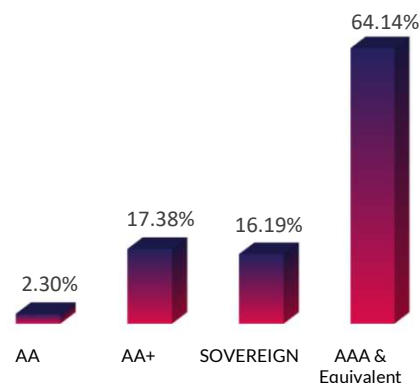
Corporate Debt	% of AUM
7.68% BOB B & D 01-12-2033 XX-II	5.34%
9.00% HDFC Bank B & D 29-11-2028 U-005 (HDFC)	2.72%
7.70% PGCB & D 12-10-2033 LXXIV-74	2.65%
7.65% PGCB & D 11-01-2034 75- LXXV	2.64%
8.85% Muthoot Finance Limited B & D 20-12-2028 30-A Opt I	2.63%
7.725% L&T B & D 28-04-2028	2.62%
7.70% Tata Steel B & D 13-03-2025	2.62%
7.80% The Ramco Cements Limited 12-09-2028	2.61%
6.37% L & T Metro Rail (Hyderabad) Limited B & D 30-04-2025 A	2.59%
9.90% Tata Power B & D 25-08-2028 II	2.22%
Others	51.95%
Total	80.60%

Government Securities	% of AUM
7.18% GOI CG 14-08-2033	4.77%
6.54% GOI CG 17-01-2032	3.46%
7.45% Maharashtra SDL 20-03-2038	2.64%
7.26% GOI CG 06-02-2033	1.17%
7.73% Maharashtra SDL 10-01-2036 SGS	0.54%
7.34% GOI CG 22-04-2064	0.54%
7.70% Karnataka SDL 08-11-2033 SGS	0.54%
8.27% Gujrat SDL 13-01-2026	0.53%
7.60% FCI B & D 09-01-2030 Vii A	0.53%
7.48% Uttar Pradesh SDL 22-03-2044	0.32%
Others	1.16%
Total	16.19%

Money Market	3.20%
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 31-May-24	14.6057		
Modified Duration	3.99		

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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 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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