

# invest care ULIP

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



September, 2025



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 Elite Plus	SBI Life - Smart Scholar Plus	SBI Life - Smart Fortune Builder	SBI Life - eWealth Plus	SBI Life - Smart Privilege Plus	SBI Life - Retire Smart Plus
	(UIN: 111L146V01)	(UIN: 111L144V01)	(UIN: 111L142V01)	(UIN: 111L147V01)	(UIN: 111L143V01)	(UIN: 111L135V02)
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						✓
Bluechip	✓	✓	✓	✓	✓	

\* 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 September 2025 (₹ 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	78,368.66	NIFTY 50	-7.35	-4.65	12.89	11.95	13.62	12.92	9.36	8.72	16.97	16.95	15.53	12.92
Equity Pension	15-Jan-07	9,822.30		-4.51	-4.65	12.91	11.95	13.34	12.92	9.43	8.72	18.12	16.95	11.23	9.66
Equity Pension II	03-Jan-14	12,277.62		-5.04	-4.65	11.64	11.95	12.60	12.92	8.78	8.72	17.22	16.95	12.92	12.51
Equity Optimiser	21-Jan-08	2,586.66	Nifty 50 (80%) LiquiFE X (20%)	-2.20	-2.35	12.22	11.10	13.17	11.85	9.45	8.40	16.26	14.82	10.01	8.17
Equity Optimiser Pension	21-Jan-08	867.35		-1.12	-2.35	13.11	11.10	13.99	11.85	10.04	8.40	16.53	14.82	10.53	8.17
Equity Elite	25-Feb-08	12.44		-1.86	-2.35	12.41	11.10	13.36	11.85	11.42	8.40	18.57	14.82	13.06	8.23
Equity Elite II	10-Feb-10	12,097.56		-3.36	-2.35	10.80	11.10	11.66	11.85	8.55	8.40	14.88	14.82	10.97	10.48
Top 300	07-Jan-10	1,900.92		-3.05	-2.35	11.47	11.10	12.21	11.85	8.84	8.40	15.63	14.82	11.61	9.85
Top 300 Pension	18-Jan-10	628.13		-0.87	-2.35	11.24	11.10	11.91	11.85	8.67	8.40	15.55	14.82	11.41	9.86
Growth	24-Nov-05	2,962.20	Nifty 50 (70%) CompB ex (30%)	-2.44	-1.17	11.98	10.96	12.31	11.57	8.61	8.16	14.46	13.82	11.95	10.70
Growth Pension	15-Feb-07	564.72		-0.56	-1.17	13.00	10.96	12.94	11.57	9.01	8.16	14.83	13.82	11.25	8.41
Balanced	05-Dec-05	22,110.90	Nifty 50 (50%) CompB ex (50%)	0.01	1.15	9.89	10.21	10.27	10.60	7.42	7.69	11.24	11.67	10.49	9.99
Balanced Pension	21-Feb-07	722.67		1.29	1.15	11.09	10.21	11.27	10.60	8.06	7.69	11.86	11.67	11.26	9.02
Bond	10-Jan-05	18,604.70	CRISIL CompB ex	6.11	6.86	7.88	8.06	7.51	7.95	5.70	6.17	5.67	6.11	8.06	7.20
Bond Pension	16-Jan-07	502.89		5.38	6.86	7.56	8.06	7.25	7.95	5.54	6.17	5.50	6.11	8.25	7.52
Bond Pension II	03-Jan-14	29,559.06		5.30	6.86	7.44	8.06	7.25	7.95	5.44	6.17	5.42	6.11	7.40	8.17
Index	07-Jan-10	110.89	Nifty 50	-5.88	-4.65	11.74	11.95	13.12	12.92	9.42	8.72	17.45	16.95	10.44	10.29
Index Pension	18-Jan-10	28.25		-5.81	-4.65	11.73	11.95	13.12	12.92	9.45	8.72	17.44	16.95	10.76	10.30
Money Market	01-Feb-06	420.68	CRISIL T-	6.86	6.68	7.03	7.10	6.79	7.02	6.07	6.21	5.52	5.69	6.68	6.86
Money Market Pension	20-Mar-08	126.12	Bill Index #	6.76	6.68	6.96	7.10	6.77	7.02	6.03	6.21	5.49	5.69	7.04	6.88
Money Market Pension II	03-Jan-14	1,554.86		6.53	6.68	6.73	7.10	6.49	7.02	5.78	6.21	5.25	5.69	6.16	6.63
Guaranteed Pension Fund (GPF070211)	09-Feb-11	2.65	NA	8.33	NA	7.52	NA	6.82	NA	5.34	NA	5.15	NA	6.75	NA
P/E Managed	08-Sep-10	238.40		1.90	NA	11.27	NA	13.17	NA	9.67	NA	12.55	NA	9.49	NA
Discontinued Policy	11-Apr-11	9,241.29		7.43	NA	7.67	NA	7.15	NA	5.86	NA	5.56	NA	6.48	NA
Discontinue Pension	03-Jan-14	6,592.52		7.34	NA	7.61	NA	7.10	NA	5.87	NA	5.57	NA	6.87	NA
Pure Fund	15-Jun-16	1,182.37		-11.01	NA	10.22	NA	11.97	NA	8.17	NA	15.82	NA	11.60	NA
Midcap Fund	15-Jun-16	44,262.79	NIFTY Free Float Midcap 100	-5.56	-6.03	19.91	18.09	21.34	22.61	16.03	16.79	24.94	27.19	18.19	16.71
Bond Optimiser Fund	24-Jan-19	3,241.68	NIFTY 50 (20%) & CompBEX (80%)	2.97	4.59	9.06	8.97	9.28	9.05	7.38	6.84	8.66	8.36	12.69	8.88
Corporate Bond Fund	24-Jan-19	1,065.87	Crisil Med term Gilt Index (20%) & Crisil Med term AAA index (80%)	6.96	8.07	7.57	8.29	7.07	7.86	5.52	6.01	5.69	6.19	7.43	7.76
Bluechip Fund	25-Aug-24	2,175.93	Nifty 100	-5.16	-5.93	NA	-0.36	-2.14							

\*\*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 September 2025**
**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	99.24	77,773.61
Debt	0	20	0.00	0.00
Money Market	0	20	0.76	595.05
<b>Total</b>			<b>100</b>	<b>78,368.66</b>

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Equity Fund	0.51%	3.44%	-7.35%	12.89%	13.62%	15.53%
Benchmark	0.75%	4.64%	-4.65%	11.95%	12.92%	12.92%

**ASSET CATEGORY**

Equity	% of AUM
ICICI Bank Ltd	9.27%
HDFC Bank Ltd.	9.22%
Reliance Industries Ltd.	7.51%
Infosys Limited	4.68%
Bharti Airtel Ltd.	4.01%
Larsen & Toubro Ltd.	3.63%
Trent Ltd.	3.35%
ITC Ltd.	3.16%
Mahindra & Mahindra Ltd.	2.59%
Kotak Mahindra Bank Ltd.	2.52%
Others	49.30%
<b>Total</b>	<b>99.24%</b>

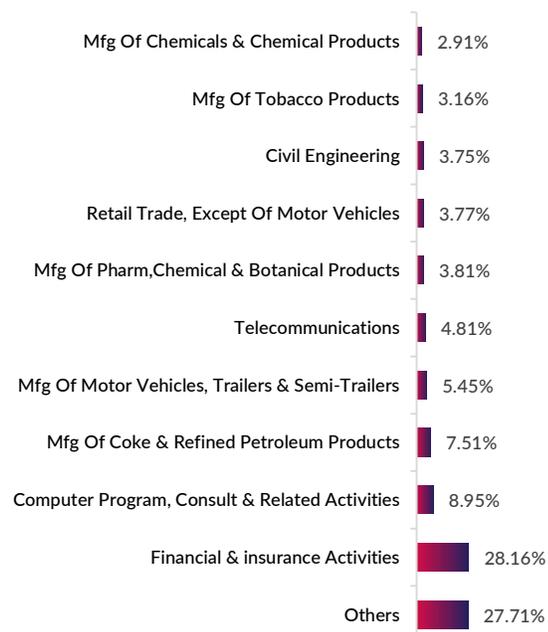
Corporate Debt	% of AUM
<b>Total</b>	<b>0.00%</b>

<b>Money Market</b>	<b>0.76%</b>
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<b>Grand Total</b>	<b>100%</b>
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**FUND DESCRIPTION**

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Gopikrishna Shenoy	1	0	0
Mr. Dharmesh Gandhi	2	0	0
Launch Date	10-Jan-05		
Benchmark	Nifty 50		
Risk Profile	High		
NAV as on 30-Sep-25	199.4378		
Modified Duration	0.00		

**TOP 10 INDUSTRY SECTOR**


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 FUND (SFIN - ULIF002100105BONDULPFND111) as on 30 September 2025**

**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	96.75	17,999.42
Money Market	0	40	3.25	605.29
<b>Total</b>			<b>100</b>	<b>18,604.70</b>

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Bond Fund	0.95%	2.68%	6.11%	7.88%	7.51%	8.06%
Benchmark	0.91%	2.87%	6.86%	8.06%	7.95%	7.20%

**ASSET CATEGORY**

Corporate Debt	% of AUM
7.48% NABARD B & D 15-09-2028 25G	2.73%
7.97% MANKIND PHARMA LTD. B & D 16-11-2027	2.13%
7.34% PNB B & D 14-02-2035 III	1.89%
7.15% NATIONAL BANK FOR FINANCING INFRASTRUCTURE & DEVELOPME	1.74%
8.03% Tata Steel B & D 27-02-2028	1.64%
7.85% LIC Housing Fin B & D 18-08-2032 424 Opt I	1.55%
7.5285% POONAWALLA FINCORP LIMITED B & D 24-09-2027 D1	1.34%
7.46% REC Limited B & D 30-06-2028 223 B	1.10%
7.55% BAJAJ FINANCE LIMITED B & D 03-04-2035 289 OPT I	1.07%
8.78% MUTHOOT FINANCE LIMITED B & D 04-10-2029 38-A OPT I	1.07%
Others	45.28%
<b>Total</b>	<b>61.54%</b>

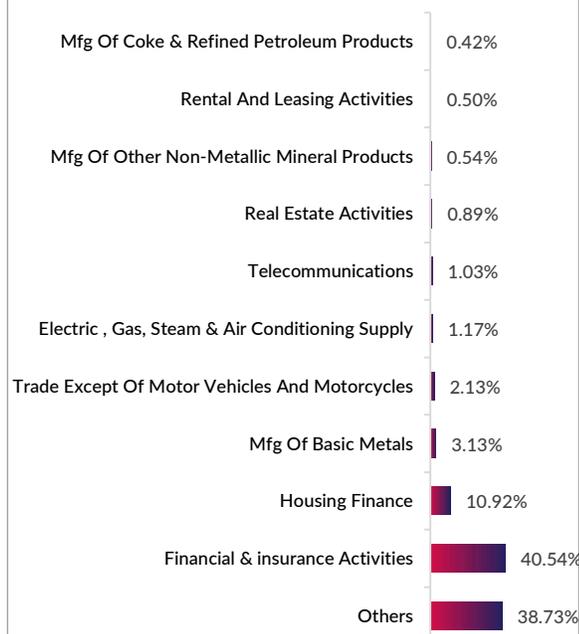
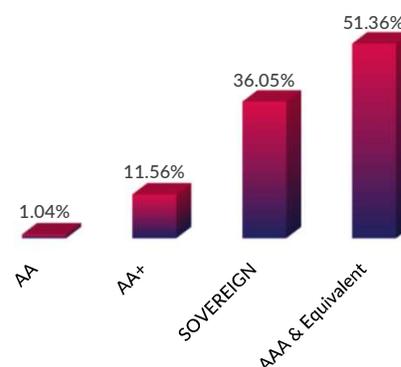
Government Securities	% of AUM
7.09% GOICg 05-08-2054	8.90%
7.18% GOI CG 14-08-2033	3.69%
7.30% GOI CG 19-06-2053	3.53%
6.68% GOI CG 07-07-2040	3.48%
7.34% GOI CG 22-04-2064	3.01%
7.18% GOI CG 24-07-2037	2.88%
7.18% MAHARASHTRA SDL 10-09-2033 SGS	1.28%
6.33% GOI CG 05-05-2035	1.13%
7.24% GOI CG 18-08-2055	1.11%
7.43% HARIYANA SDL 01-10-2039 SGS	1.08%
Others	5.12%
<b>Total</b>	<b>35.21%</b>

<b>Money Market</b>	<b>3.25%</b>
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<b>Grand Total</b>	<b>100%</b>
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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-Sep-25	49.8724		
Modified Duration	5.73		

**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.

**GROWTH FUND (SFIN – ULIF003241105GROWTH-FND111) as on 30 September 2025**

**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	75.24	2,228.90
Debt	10	60	21.80	645.77
Money Market	0	40	2.95	87.53
<b>Total</b>			<b>100</b>	<b>2,962.20</b>

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Growth Fund	1.02%	4.90%	-2.44%	11.98%	12.31%	11.95%
Benchmark	0.81%	4.20%	-1.17%	10.96%	11.57%	10.70%

**ASSET CATEGORY**

Equity	% of AUM
HDFC Bank Ltd.	7.65%
ICICI Bank Ltd	6.50%
Reliance Industries Ltd.	4.73%
Infosys Limited	3.48%
Bharti Airtel Ltd.	3.05%
Mahindra & Mahindra Ltd.	2.56%
ITC Ltd.	2.10%
Axis Bank Ltd.	2.07%
Maruti Suzuki India Ltd	1.83%
NTPCLimited	1.64%
Others	39.63%
<b>Total</b>	<b>75.24%</b>

Corporate Debt	% of AUM
7.95% LIC Housing Fin B & D 21-02-2033 430	0.87%
7.77% HDFC Bank B & D 28-06-2027 AA-008	0.86%
7.95% LIC Housing Fin B & D 29-01-2028 359	0.59%
8.05% NTPCLimited B & D 05-05-2026 Sr 60	0.51%
7.17% IRFC B & D 27-04-2035 188	0.41%
8.30% IRFC B & D 25-03-2029 134	0.35%
7.97% HDFC Bank B & D 17-02-2033 Ab-002	0.35%
8.70% Bharti Telecom Limited B & D 05-12-2025 XIII	0.34%
8.40% IRFC B & D 08-01-2029 130	0.25%
7.97% MANKIND PHARMA LTD. B & D 16-11-2027	0.24%
Others	0.32%
<b>Total</b>	<b>5.07%</b>

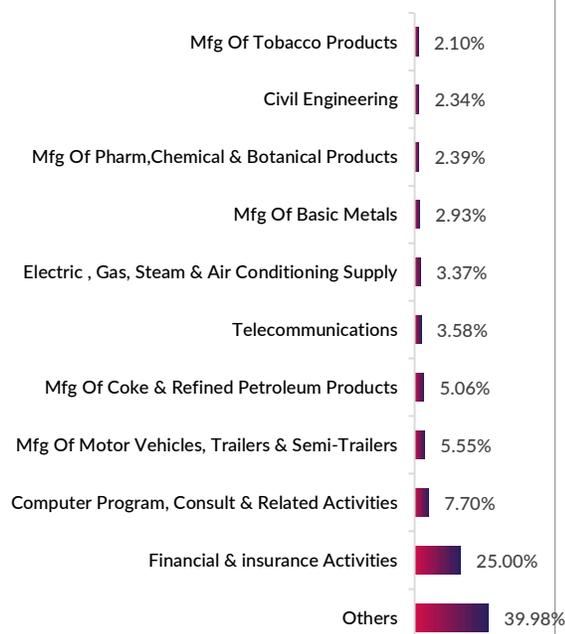
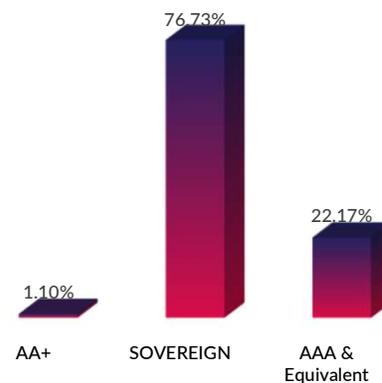
Government Securities	% of AUM
7.18% GOI CG 24-07-2037	6.42%
7.18% GOI CG 14-08-2033	2.43%
6.79% GOI CG 07-10-2034	2.05%
7.34% GOI CG 22-04-2064	1.22%
6.83% Karnataka SDL 08-12-2031	0.84%
6.90% GOI CG 15-04-2065	0.72%
7.80% Tamil Nadu SDL 27-07-2032	0.53%
7.50% GOI CG 10-08-2034	0.46%
7.10% GOI CG 08-04-2034	0.36%
6.92% GOI CG 18-11-2039	0.34%
Others	1.35%
<b>Total</b>	<b>16.73%</b>

<b>Money Market</b>	<b>2.95%</b>
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<b>Grand Total</b>	<b>100%</b>
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**FUND DESCRIPTION**

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan Mj	11	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-Sep-25	94.1609		
Modified Duration	5.69		

**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 FUND (SFIN - ULIF004051205BALANCFND111) as on 30 September 2025**

**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	52.15	11,529.97
Debt	20	60	45.94	10,157.94
Money Market	0	40	1.91	422.99
<b>Total</b>			<b>100</b>	<b>22,110.90</b>

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Balance Fund	1.03%	3.57%	0.01%	9.89%	10.27%	10.49%
Benchmark	0.84%	3.86%	1.15%	10.21%	10.60%	9.99%

**ASSET CATEGORY**

Equity	% of AUM
HDFC Bank Ltd.	5.14%
ICICI Bank Ltd	4.28%
Reliance Industries Ltd.	3.36%
Bharti Airtel Ltd.	2.80%
Infosys Limited	2.58%
Mahindra & Mahindra Ltd.	2.09%
Larsen & Toubro Ltd.	2.02%
ITC Ltd.	1.62%
BAJAJ FINANCE LIMITEDFV-2FV-1	1.39%
Axis Bank Ltd.	1.26%
Others	25.60%
<b>Total</b>	<b>52.15%</b>

Corporate Debt	% of AUM
7.40% NABARD B & D 29-04-2030 25 D-R1	1.38%
7.65% TATA STEEL B & D 21-02-2030	1.21%
7.87% Bajaj Finance Limited B & D 08-02-2034 288 Trn-10 Opt I	0.95%
7.20% MINDSPACE BUSINESS PARKS REIT B & D 10-05-2030 MERIT 12	0.79%
8.03% Tata Steel B & D 27-02-2028	0.74%
7.97% MANKIND PHARMA LTD. B & D 16-11-2027	0.70%
8.78% MUTHOOT FINANCE LIMITED B & D 04-10-2029 38-A OPT I	0.69%
7.66% LIC HOUSING FIN B & D 11-12-2029 451	0.69%
7.44% PFC B & D 15-01-2030 247 A	0.67%
7.65% National Bank For Financing Infrastructure & Development B & D 22-12-	0.63%
Others	21.37%
<b>Total</b>	<b>29.81%</b>

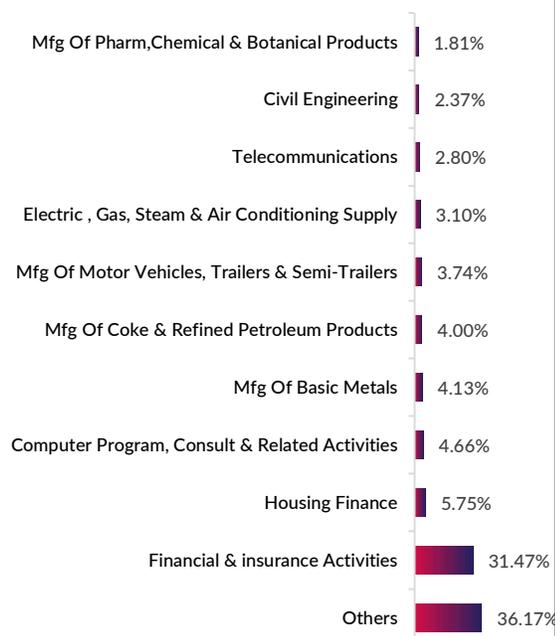
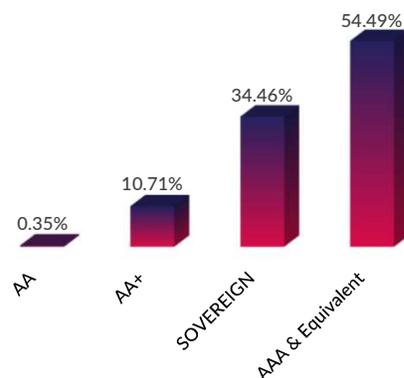
Government Securities	% of AUM
7.09% GOICg 05-08-2054	3.16%
6.68% GOI CG 07-07-2040	2.71%
7.54% GOI CG 23-05-2036	2.06%
7.30% GOI CG 19-06-2053	1.70%
6.33% GOI CG 05-05-2035	1.04%
7.34% GOI CG 22-04-2064	1.03%
7.18% MAHARASHTRA SDL 10-09-2033 SGS	0.63%
7.37% GOI CG 23-01-2054 SGRB	0.53%
7.40% GOICg 09-09-2035	0.36%
7.29% GOI CG 27-01-2033 SGRB	0.35%
Others	2.55%
<b>Total</b>	<b>16.13%</b>

<b>Money Market</b>	<b>1.91%</b>
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<b>Grand Total</b>	<b>100%</b>
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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-Sep-25	72.3364		
Modified Duration	5.77		

**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.

**EQUITY OPTIMISER FUND (SFIN - ULIF010210108EQTYOPTFND111) as on 30 September 2025**
**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	86.33	2,233.07
Debt	0	40	3.67	94.95
Money Market	0	40	10.00	258.64
<b>Total</b>			<b>100</b>	<b>2,586.66</b>

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Equity Optimiser Fund	0.58%	5.13%	-2.20%	12.22%	13.17%	10.01%
Benchmark	0.70%	4.40%	-2.35%	11.10%	11.85%	8.17%

**ASSET CATEGORY**

Equity	% of AUM
HDFC Bank Ltd.	8.03%
ICICI Bank Ltd	6.56%
Reliance Industries Ltd.	5.76%
Infosys Limited	3.40%
Bharti Airtel Ltd.Partly Paid 1.25	3.04%
Larsen & Toubro Ltd.	2.63%
Axis Bank Ltd.	2.27%
BAJAJ FINANCE LIMITEDFV-2FV-1	2.18%
ITC Ltd.	2.01%
Mahindra & Mahindra Ltd.	1.98%
Others	48.49%
<b>Total</b>	<b>86.33%</b>

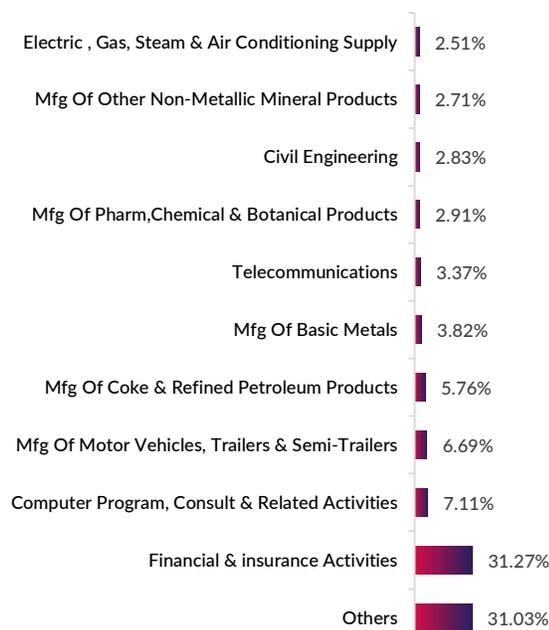
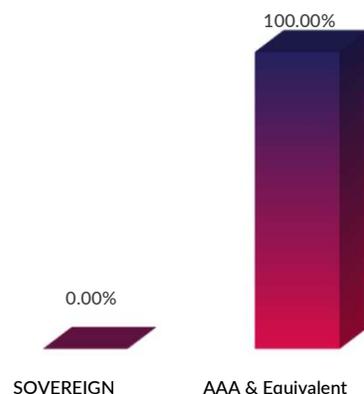
Corporate Debt	% of AUM
5.45% NTPCLIMITED B & D 15-10-2025 72	0.97%
5.85% REC LIMITED B & D 20-12-2025 203-B	0.97%
<b>Total</b>	<b>3.67%</b>

Government Securities	% of AUM
<b>Total</b>	<b>0.00%</b>

<b>Money Market</b>	<b>10.00%</b>
<b>Grand Total</b>	<b>100%</b>

**FUND DESCRIPTION**

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Dharmesh Gandhi	2	0	0
Mr. Devesh R Dokwal	6	0	8
Launch Date	21-Jan-08		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
Risk Profile	High		
NAV as on 30-Sep-25	54.1349		
Modified Duration	0.06		

**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.

**INDEX FUND (SFIN - ULIF015070110INDEXULFND111) as on 30 September 2025**

**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	99.66	110.52
Money Market	0	10	0.34	0.38
<b>Total</b>			<b>100</b>	<b>110.89</b>

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Index Fund	0.31%	4.12%	-5.88%	11.74%	13.12%	10.44%
Benchmark	0.75%	4.64%	-4.65%	11.95%	12.92%	10.29%

**ASSET CATEGORY**

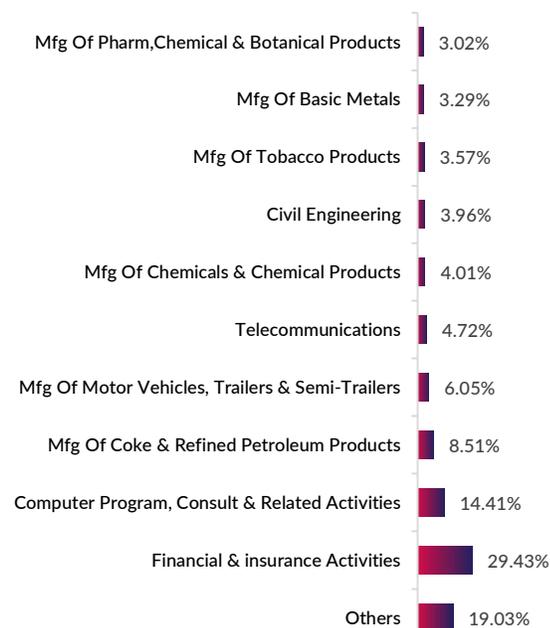
Equity	% of AUM
HDFC Bank Ltd.	9.48%
ICICI Bank Ltd	8.63%
Reliance Industries Ltd.	8.51%
Infosys Limited	6.69%
Bharti Airtel Ltd.	4.72%
Larsen & Toubro Ltd.	3.96%
Tata Consultancy Services Ltd.	3.80%
ITC Ltd.	3.57%
Axis Bank Ltd.	2.91%
Mahindra & Mahindra Ltd.	2.80%
Others	44.58%
<b>Total</b>	<b>99.66%</b>

<b>Money Market</b>	<b>0.34%</b>
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<b>Grand Total</b>	<b>100%</b>
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**FUND DESCRIPTION**

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan Mj	11	10	8
Mr. Devesh R Dokwal	6	0	8
Launch Date	07-Jan-10		
Benchmark	Nifty 50		
Risk Profile	High		
NAV as on 30-Sep-25	47.7729		
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 FUND (SFIN - ULIF016070110TOP300-FND111) as on 30 September 2025**

**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	84.29	1,602.37
Money Market	0	40	15.71	298.55
<b>Total</b>			<b>100</b>	<b>1,900.92</b>

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Top 300 Fund	0.63%	4.88%	-3.05%	11.47%	12.21%	11.61%
Benchmark	0.70%	4.40%	-2.35%	11.10%	11.85%	9.85%

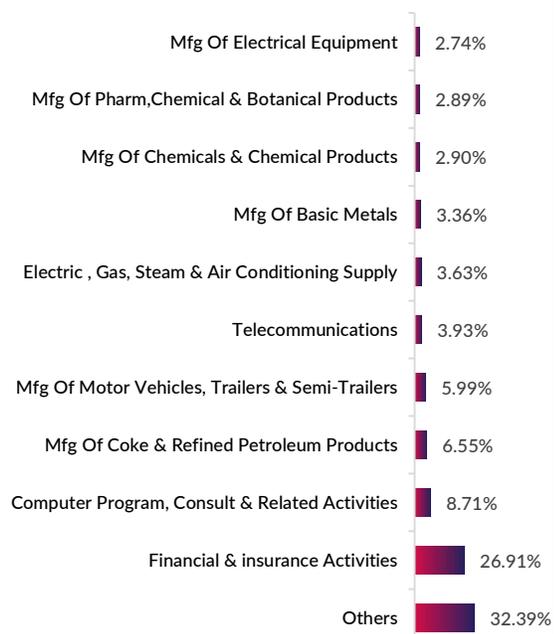
**ASSET CATEGORY**

Equity	% of AUM
HDFC Bank Ltd.	8.77%
ICICI Bank Ltd	8.00%
Reliance Industries Ltd.	6.55%
Infosys Limited	4.01%
Bharti Airtel Ltd.	3.45%
Mahindra & Mahindra Ltd.	2.79%
ITC Ltd.	2.73%
Axis Bank Ltd.	2.69%
Larsen & Toubro Ltd.	2.46%
BAJAJ FINANCE LIMITEDFV-2FV-1	2.43%
Others	40.42%
<b>Total</b>	<b>84.29%</b>

<b>Money Market</b>	<b>15.71%</b>
<b>Grand Total</b>	<b>100%</b>

**FUND DESCRIPTION**

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan Mj	11	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-Sep-25	56.3986		
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.

**P/E MANAGED FUND (SFIN - ULIF021080910P/EMNGDFND111) as on 30 September 2025**

**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

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	48.27	115.07
Debt & Money Market	51.73	123.33
<b>Total</b>	<b>100.00</b>	<b>238.40</b>

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
P/E MANAGED FUND	0.82%	5.04%	1.90%	11.27%	13.17%	9.49%
Benchmark	NA	NA	NA	NA	NA	NA

**ASSET CATEGORY**

Equity	% of AUM
HDFC Bank Ltd.	5.13%
Reliance Industries Ltd.	3.12%
ICICI Bank Ltd	2.75%
CRAFTSMAN AUTOMATION LTD.	2.41%
Infosys Limited	2.20%
Uno Minda Limited	1.98%
Keystone Realtors Limited	1.93%
Eid Parry India Limited	1.83%
Cholamandalam Financial Holdings Ltd	1.79%
India Shelter Finance Corporation Limited	1.71%
Others	23.40%
<b>Total</b>	<b>48.27%</b>

Corporate Debt	% of AUM
<b>Total</b>	<b>0.00%</b>

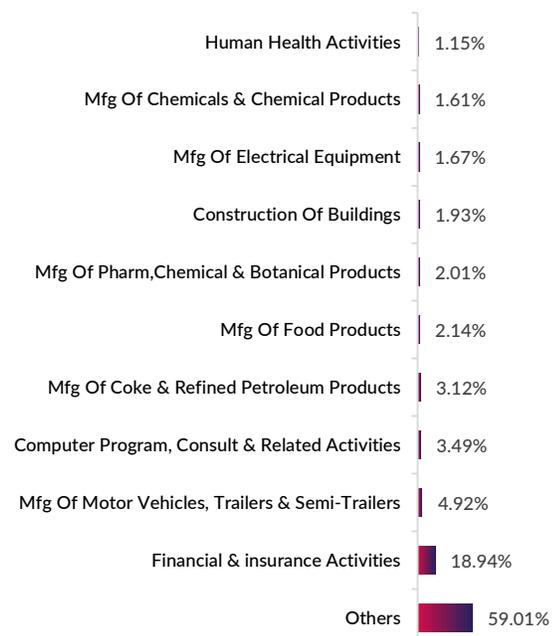
Government Securities	% of AUM
7.18% GOI CG 14-08-2033	6.50%
<b>Total</b>	<b>6.50%</b>

<b>Money Market</b>	<b>45.23%</b>
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<b>Grand Total</b>	<b>100%</b>
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**FUND DESCRIPTION**

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan Mj	11	10	8
Mr. Devesh R Dokwal	6	0	8
Launch Date	08-Sep-10		
Benchmark	NA		
Risk Profile	High		
NAV as on 30-Sep-25	39.2420		
Modified Duration	0.72		

**TOP 10 INDUSTRY SECTOR**

**DEBT RATING PROFILE**

100.00%



SOVEREIGN

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.

**EQUITY ELITE FUND (SFIN - ULIF012250208EOTYELTFND111) as on 30 September 2025**
**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	89.86	11.18
Debt	0	40	0.00	0.00
Money Market	0	40	10.14	1.26
<b>Total</b>			<b>100</b>	<b>12.44</b>

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Equity Elite Fund	0.80%	5.84%	-1.86%	12.41%	13.36%	13.06%
Benchmark	0.70%	4.40%	-2.35%	11.10%	11.85%	8.23%

**ASSET CATEGORY**

Equity	% of AUM
Nippon India ETF Bank Bees	8.39%
HDFC Bank Ltd.	6.73%
Reliance Industries Ltd.	6.14%
ICICI Bank Ltd	5.85%
Bharti Airtel Ltd.	4.76%
Kotak Banking ETF	4.57%
Infosys Limited	4.40%
Larsen & Toubro Ltd.	3.53%
Mahindra & Mahindra Ltd.	3.31%
ITC Ltd.	2.91%
Others	39.28%
<b>Total</b>	<b>89.86%</b>

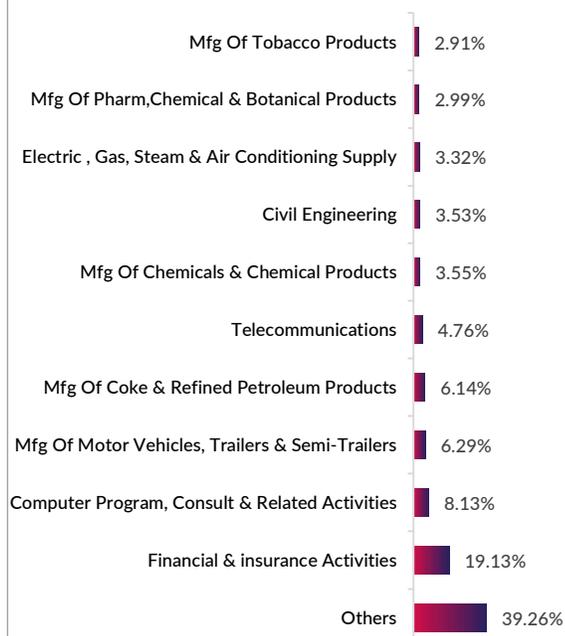
Corporate Debt	% of AUM
<b>Total</b>	<b>0.00%</b>

<b>Money Market</b>	<b>10.14%</b>
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<b>Grand Total</b>	<b>100%</b>
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**FUND DESCRIPTION**

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan Mj	11	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-Sep-25	86.9070		
Modified Duration	0.00		

**TOP 10 INDUSTRY SECTOR**


 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 30 September 2025**
**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	81.74	9,888.62
Debt	0	40	15.85	1,918.05
Money Market	0	40	2.40	290.89
<b>Total</b>			<b>100</b>	<b>12,097.56</b>

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Equity Elite II Fund	1.09%	4.68%	-3.36%	10.80%	11.66%	10.97%
Benchmark	0.70%	4.40%	-2.35%	11.10%	11.85%	10.48%

**ASSET CATEGORY**

Equity	% of AUM
HDFC Bank Ltd.	7.78%
ICICI Bank Ltd	6.58%
Reliance Industries Ltd.	5.17%
Bharti Airtel Ltd.	4.19%
Infosys Limited	4.08%
Larsen & Toubro Ltd.	2.98%
Mahindra & Mahindra Ltd.	2.98%
ITC Ltd.	2.39%
Axis Bank Ltd.	2.06%
BAJAJ FINANCE LIMITEDFV-2FV-1	2.03%
Others	41.51%
<b>Total</b>	<b>81.74%</b>

Corporate Debt	% of AUM
7.59% REC LIMITED B & D 31-05-2027 232-A	1.47%
7.99% MANKIND PHARMA LTD. B & D 16-10-2026	0.83%
8.065% Sundaram Fin B & D 22-05-2026 Y 1	0.83%
7.48% NTPCLimited B & D 21-03-2026	0.83%
9.00% Bharti Telecom Limited B & D 04-12-2028 XVIII	0.82%
7.44% PFC B & D 15-01-2030 247 A	0.63%
8.10% Bajaj Finance Limited B & D 08-01-2027 288-II	0.63%
7.35% SUNDARAM FIN B & D 23-04-2027 Z 1	0.62%
7.3763% BAJAJ FINANCE LIMITED B & D 26-06-2028 289 TRN-20 OPT II	0.62%
8.00% Bajaj Finance Limited B & D 27-02-2026 286 Tranch 12 Opt 1	0.62%
Others	5.46%
<b>Total</b>	<b>13.36%</b>

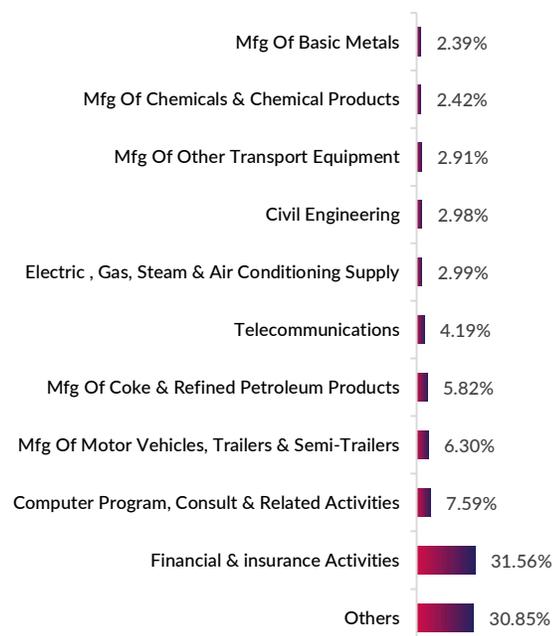
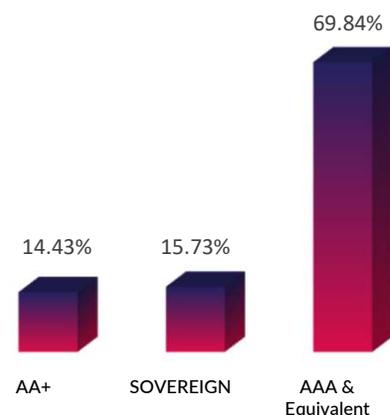
Government Securities	% of AUM
0.00% GOI FRB_Gsec 04-10-2028	1.25%
6.90% GOI Oil BD 04-02-2026	0.62%
6.79% GOI CG 07-10-2034	0.27%
7.18% GOI CG 14-08-2033	0.21%
<b>Total</b>	<b>2.49%</b>

**Money Market** 2.40%

**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-Sep-25	50.9524		
Modified Duration	1.50		

**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.

\*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 (SFIN - ULIF006150107PEEQITYFND111) as on 30 September 2025**
**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	97.94	9,619.77
Debt	0	20	0.21	20.24
Money Market	0	20	1.86	182.30
<b>Total</b>			<b>100</b>	<b>9,822.30</b>

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Equity Pension Fund	1.12%	5.95%	-4.51%	12.91%	13.34%	11.23%
Benchmark	0.75%	4.64%	-4.65%	11.95%	12.92%	9.66%

**ASSET CATEGORY**

Equity	% of AUM
HDFC Bank Ltd.	8.23%
ICICI Bank Ltd	6.78%
Reliance Industries Ltd.	6.24%
Infosys Limited	4.40%
Bharti Airtel Ltd.	3.40%
Mahindra & Mahindra Ltd.	3.29%
Larsen & Toubro Ltd.	2.70%
ETERNAL LIMITED	2.58%
ITC Ltd.	2.52%
BAJAJ FINANCE LIMITEDFV-2FV-1	2.35%
Others	55.45%
<b>Total</b>	<b>97.94%</b>

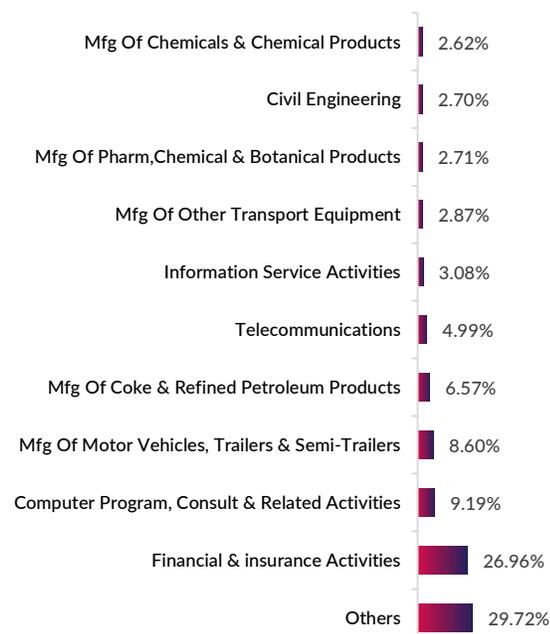
Corporate Debt	% of AUM
SBI Liquid Fund - Direct Plan - Growth	0.21%
<b>Total</b>	<b>0.21%</b>

<b>Money Market</b>	<b>1.86%</b>
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<b>Grand Total</b>	<b>100%</b>
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**FUND DESCRIPTION**

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan Mj	11	10	8
Mr. Divesh Kumar	2	1	0
Launch Date	15-Jan-07		
Benchmark	Nifty 50		
Risk Profile	High		
NAV as on 30-Sep-25	73.4073		
Modified Duration	0.00		

**TOP 10 INDUSTRY SECTOR**

**DEBT RATING PROFILE**

100.00%



AAA &amp; 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 (SFIN - ULIF007160107PENBONDFND111) as on 30 September 2025**

**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	73.01	367.16
Money Market	0	40	26.99	135.73
<b>Total</b>			<b>100</b>	<b>502.89</b>

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Bond Pension Fund	0.80%	1.79%	5.38%	7.56%	7.25%	8.25%
Benchmark	0.91%	2.87%	6.86%	8.06%	7.95%	7.52%

**ASSET CATEGORY**

Corporate Debt	% of AUM
8.05% Tata Capital Housing Finance Limited B & D 18-06-2029 A	5.10%
7.65% POONAWALLA FINCORP LIMITED B & D 19-06-2028 B1	4.97%
8.70% Bharti Telecom Limited B & D 05-12-2025 XIII	3.38%
7.97% HDFC Bank B & D 17-02-2033 Ab-002	3.09%
7.90% TORRENT INVESTMENTS LIMITED B & D 19-08-2028 I	3.00%
7.75% HDFC Bank B & D 13-06-2033 Us-006	2.04%
7.05% PFC B & D 09-08-2030 205-A	2.00%
7.20% NABARD B & D 21-10-2031 LTIF A 1	1.01%
8.65% India Infradebt Limited B & D 21-03-2026 Series II	1.00%
7.17% IRFC B & D 27-04-2035 188	0.40%
Others	0.67%
<b>Total</b>	<b>26.65%</b>

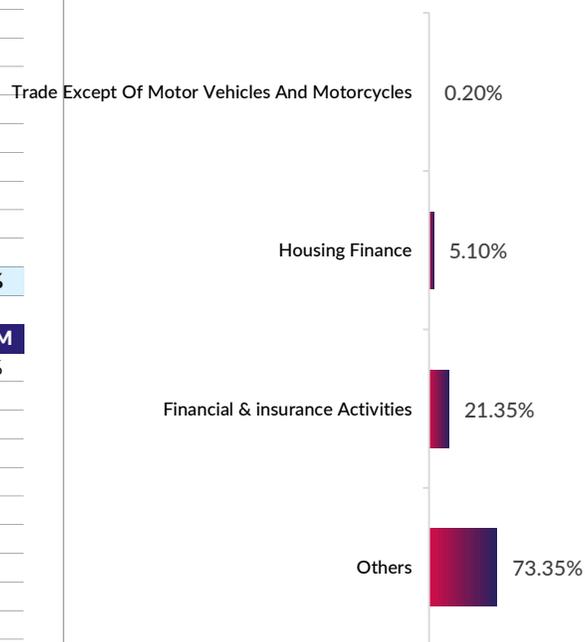
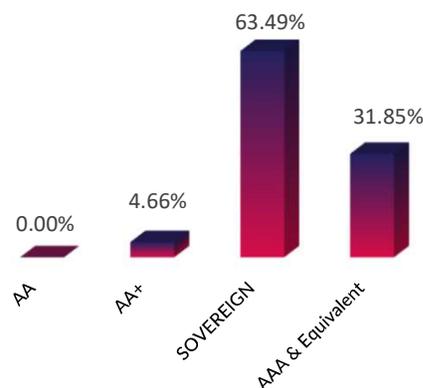
Government Securities	% of AUM
6.79% GOI CG 07-10-2034	17.07%
7.25% GOI CG 12-06-2063	7.52%
6.90% GOI CG 15-04-2065	4.37%
7.54% GOI CG 23-05-2036	4.20%
7.34% GOI CG 22-04-2064	3.41%
6.92% GOI CG 18-11-2039	2.99%
7.10% GOI CG 08-04-2034	2.05%
7.45% Maharashtra SDL 20-03-2037	2.01%
6.33% GOI CG 05-05-2035	1.95%
7.72% GOI CG 26-10-2055	0.24%
Others	0.55%
<b>Total</b>	<b>46.35%</b>

<b>Money Market</b>	<b>26.99%</b>
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<b>Grand Total</b>	<b>100%</b>
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**FUND DESCRIPTION**

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan Mj	11	10	8
Launch Date	16-Jan-07		
Benchmark	Crisil CompBex		
Risk Profile	Low to Medium		
NAV as on 30-Sep-25	44.1416		
Modified Duration	4.87		

**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 September 2025**

**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	68.39	386.23
Debt	10	60	23.39	132.10
Money Market	0	40	8.21	46.38
<b>Total</b>			<b>100</b>	<b>564.72</b>

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Growth Pension Fund	1.16%	5.64%	-0.56%	13.00%	12.94%	11.25%
Benchmark	0.81%	4.20%	-1.17%	10.96%	11.57%	8.41%

**ASSET CATEGORY**

Equity	% of AUM
HDFC Bank Ltd.	5.69%
ICICI Bank Ltd	5.22%
Reliance Industries Ltd.	3.57%
Infosys Limited	3.37%
Axis Bank Ltd.	2.21%
Bharti Airtel Ltd.	2.05%
Mahindra & Mahindra Ltd.	2.00%
Bharti Hexacom Limited	1.71%
Larsen & Toubro Ltd.	1.66%
ITC Ltd.	1.64%
Others	39.28%
<b>Total</b>	<b>68.39%</b>

Corporate Debt	% of AUM
8.40% IRFC B & D 08-01-2029 130	0.56%
7.95% LIC Housing Fin B & D 29-01-2028 359	0.54%
7.17% IRFC B & D 27-04-2035 188	0.53%
7.97% HDFC Bank B & D 17-02-2033 Ab-002	0.37%
8.70% REC Limited B & D 28-09-2028 GOI-IV	0.30%
7.97% MANKIND PHARMA LTD. B & D 16-11-2027	0.27%
7.49% IRFC B & D 30-05-2027 120	0.18%
<b>Total</b>	<b>2.75%</b>

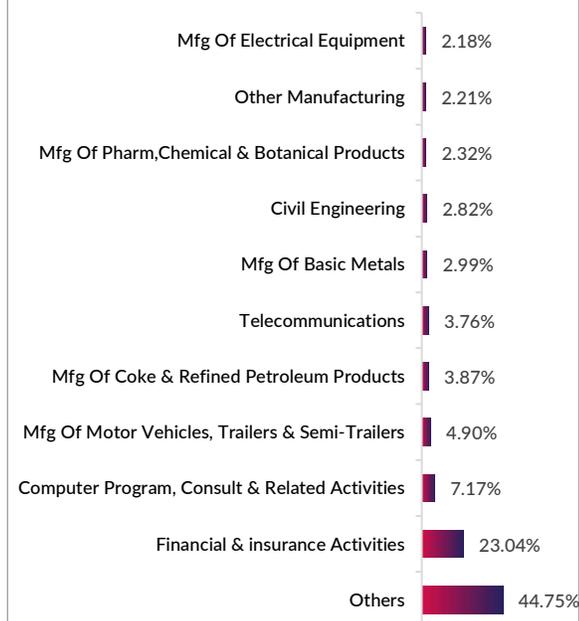
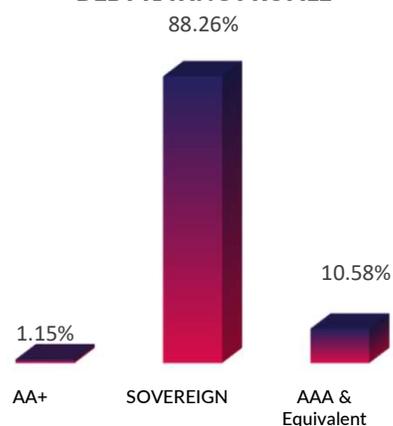
Government Securities	% of AUM
7.10% GOI CG 08-04-2034	8.38%
6.79% GOI CG 07-10-2034	4.65%
6.90% GOI CG 15-04-2065	2.54%
7.25% GOI CG 12-06-2063	1.23%
7.34% GOI CG 22-04-2064	0.89%
7.26% GOI CG 06-02-2033	0.83%
7.23% GoI Cg 15-04-2039	0.73%
7.46% GOI CG 06-11-2073	0.54%
8.49% Tamil Nadu SDL 10-02-2026	0.32%
8.28% Tamil Nadu SDL 21-02-2028	0.26%
<b>Total</b>	<b>20.65%</b>

<b>Money Market</b>	<b>8.21%</b>
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<b>Grand Total</b>	<b>100%</b>
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**FUND DESCRIPTION**

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan Mj	11	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-Sep-25	72.9957		
Modified Duration	5.37		

**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.

\*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 September 2025**

**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	53.40	385.93
Debt	20	60	35.71	258.05
Money Market	0	40	10.89	78.70
<b>Total</b>			<b>100</b>	<b>722.67</b>

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Balance Pension Fund	1.04%	4.65%	1.29%	11.09%	11.27%	11.26%
Benchmark	0.84%	3.86%	1.15%	10.21%	10.60%	9.02%

**ASSET CATEGORY**

Equity	% of AUM
HDFC Bank Ltd.	4.53%
Reliance Industries Ltd.	3.68%
ICICI Bank Ltd	2.94%
Bharti Airtel Ltd.Partly Paid 1.25	1.74%
Infosys Limited	1.73%
Axis Bank Ltd.	1.41%
ITC Ltd.	1.24%
Kotak Mahindra Bank Ltd.	1.22%
Larsen & Toubro Ltd.	1.19%
ICICI Prudential Private Banks Etf Split	1.17%
Others	32.55%
<b>Total</b>	<b>53.40%</b>

Corporate Debt	% of AUM
7.90% TORRENT INVESTMENTS LIMITED B & D 19-08-2028 I	1.39%
7.17% IRFC B & D 27-04-2035 188	1.11%
7.80% HDFC Bank B & D 03-05-2033 US-002	0.71%
7.95% LIC Housing Fin B & D 29-01-2028 359	0.71%
7.20% NABARD B & D 21-10-2031 LTIF A 1	0.70%
7.97% HDFC Bank B & D 17-02-2033 Ab-002	0.43%
8.70% Bharti Telecom Limited B & D 05-12-2025 XIII	0.35%
7.34% IRFC B & D 19-02-2028 Tranche 1 Series II	0.29%
7.97% MANKIND PHARMA LTD. B & D 16-11-2027	0.21%
<b>Total</b>	<b>6.03%</b>

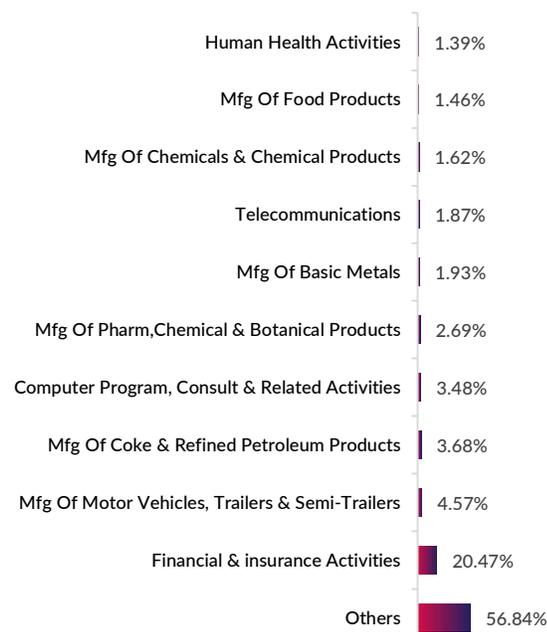
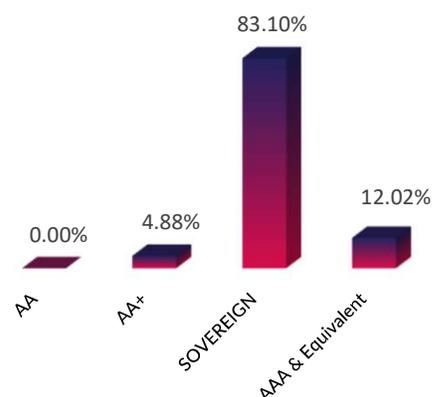
Government Securities	% of AUM
6.79% GOI CG 07-10-2034	8.59%
7.26% GOI CG 06-02-2033	5.74%
6.90% GOI CG 15-04-2065	2.91%
7.18% GOI CG 14-08-2033	2.86%
7.18% GOI CG 24-07-2037	2.56%
7.10% GOI CG 08-04-2034	1.85%
7.25% GOI CG 12-06-2063	1.79%
7.30% GOI CG 19-06-2053	1.26%
7.34% GOI CG 22-04-2064	0.98%
7.45% Maharashtra SDL 20-03-2037	0.70%
<b>Total</b>	<b>29.67%</b>

<b>Money Market</b>	<b>10.89%</b>
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<b>Grand Total</b>	<b>100%</b>
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**FUND DESCRIPTION**

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan Mj	11	10	8
Mr. Devesh R Dokwal	6	0	8
Launch Date	21-Feb-07		
Benchmark	Nifty 50 (50%) CompBex (50%)		
Risk Profile	Medium		
NAV as on 30-Sep-25	72.9712		
Modified Duration	5.39		

**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 - ULIF011210108PEEOOPTFND111) as on 30 September 2025**
**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	86.09	746.71
Debt	0	40	0.00	0.00
Money Market	0	40	13.91	120.63
<b>Total</b>			<b>100</b>	<b>867.35</b>

**FUND PERFORMANCE\***

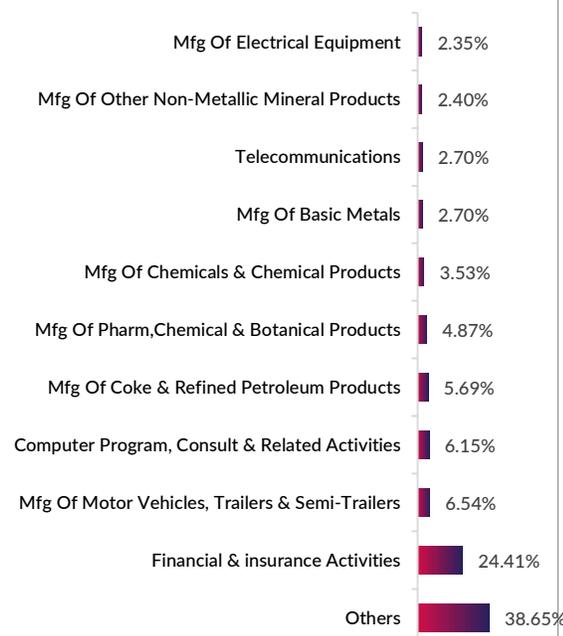
Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Equity Optimiser Pension Fund	0.93%	6.18%	-1.12%	13.11%	13.99%	10.53%
Benchmark	0.70%	4.40%	-2.35%	11.10%	11.85%	8.17%

**ASSET CATEGORY**

Equity	% of AUM
HDFC Bank Ltd.	7.70%
Reliance Industries Ltd.	5.69%
ICICI Bank Ltd	4.54%
Infosys Limited	2.98%
Bharti Airtel Ltd.Partly Paid 1.25	2.48%
Larsen & Toubro Ltd.	2.28%
ICICI Prudential Private Banks Etf Split	2.26%
ITC Ltd.	2.06%
Kotak Mahindra Bank Ltd.	1.94%
Axis Bank Ltd.	1.83%
Others	52.32%
<b>Total</b>	<b>86.09%</b>
<b>Money Market</b>	<b>13.91%</b>
<b>Grand Total</b>	<b>100%</b>

**FUND DESCRIPTION**

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan Mj	11	10	8
Mr. Devesh R Dokwal	6	0	8
Launch Date	21-Jan-08		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
Risk Profile	High		
NAV as on 30-Sep-25	58.9041		
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.

**INDEX PENSION FUND (SFIN - ULIF017180110PEINDEXFND111) as on 30 September 2025**

**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	99.51	28.11
Money Market	0	10	0.49	0.14
<b>Total</b>			<b>100</b>	<b>28.25</b>

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Index Pension Fund	0.30%	4.21%	-5.81%	11.73%	13.12%	10.76%
Benchmark	0.75%	4.64%	-4.65%	11.95%	12.92%	10.30%

**ASSET CATEGORY**

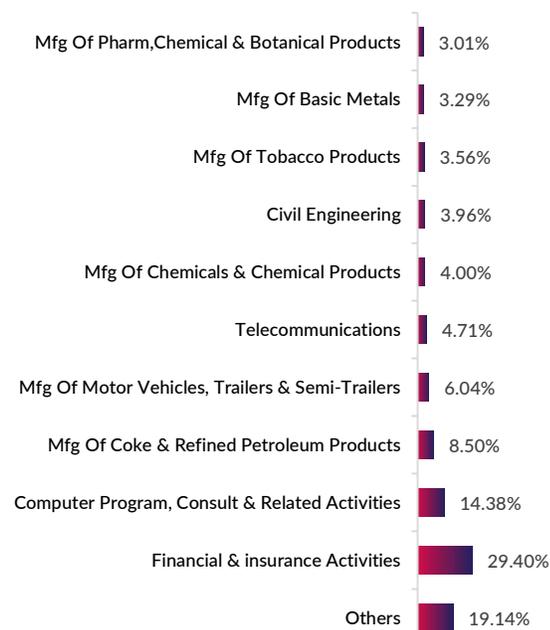
Equity	% of AUM
HDFC Bank Ltd.	9.47%
ICICI Bank Ltd	8.62%
Reliance Industries Ltd.	8.50%
Infosys Limited	6.68%
Bharti Airtel Ltd.	4.71%
Larsen & Toubro Ltd.	3.96%
Tata Consultancy Services Ltd.	3.79%
ITC Ltd.	3.56%
Axis Bank Ltd.	2.90%
Mahindra & Mahindra Ltd.	2.80%
Others	44.51%
<b>Total</b>	<b>99.51%</b>

<b>Money Market</b>	<b>0.49%</b>
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<b>Grand Total</b>	<b>100%</b>
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**FUND DESCRIPTION**

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan Mj	11	10	8
Mr. Devesh R Dokwal	6	0	8
Launch Date	18-Jan-10		
Benchmark	Nifty 50		
Risk Profile	High		
NAV as on 30-Sep-25	49.8078		
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 September 2025**

**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	81.35	511.01
Money Market	0	40	18.65	117.12
<b>Total</b>			<b>100</b>	<b>628.13</b>

**FUND PERFORMANCE\***

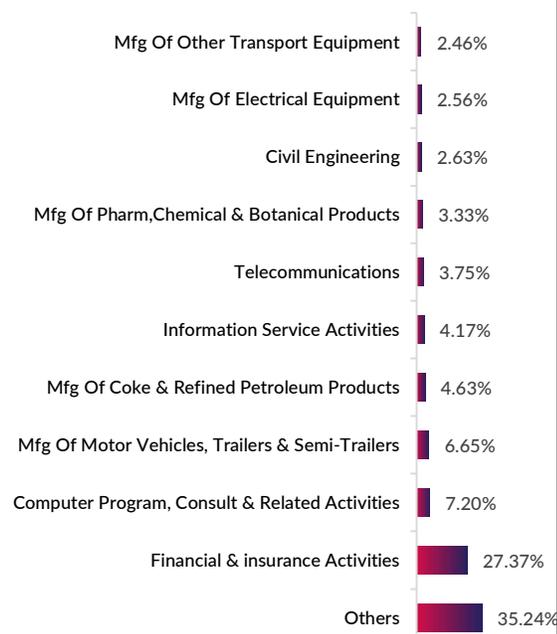
Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Top 300 Pension Fund	0.83%	6.21%	-0.87%	11.24%	11.91%	11.41%
Benchmark	0.70%	4.40%	-2.35%	11.10%	11.85%	9.86%

**ASSET CATEGORY**

Equity	% of AUM
HDFC Bank Ltd.	9.03%
ICICI Bank Ltd	6.88%
Reliance Industries Ltd.	4.44%
Bharti Airtel Ltd.	3.75%
Infosys Limited	3.57%
Larsen & Toubro Ltd.	2.63%
ETERNAL LIMITED	2.60%
Mahindra & Mahindra Ltd.	2.56%
GE VERNOVA T&D INDIA LTD	2.48%
Axis Bank Ltd.	2.40%
Others	41.01%
<b>Total</b>	<b>81.35%</b>
<b>Money Market</b>	<b>18.65%</b>
<b>Grand Total</b>	<b>100%</b>

**FUND DESCRIPTION**

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan Mj	11	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-Sep-25	54.6347		
Modified Duration	0.00		

**TOP 10 INDUSTRY SECTOR**


 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 September 2025**
**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	16.11	67.78
Money Market	80	100	83.89	352.90
<b>Total</b>			<b>100</b>	<b>420.68</b>

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Money Market Fund	0.57%	3.35%	6.86%	7.03%	6.79%	6.68%
Benchmark	0.44%	3.17%	6.68%	7.10%	7.02%	6.86%

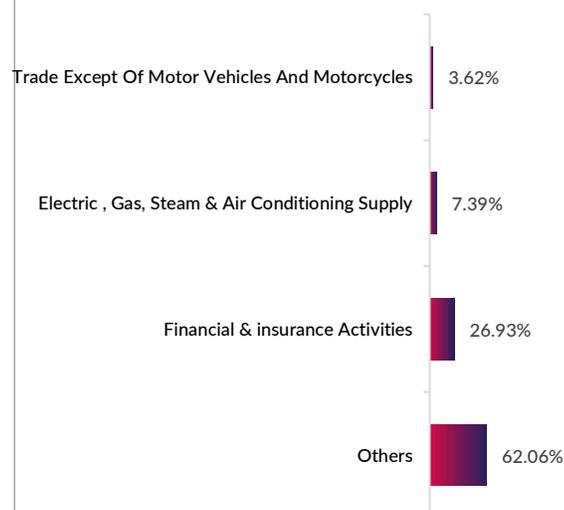
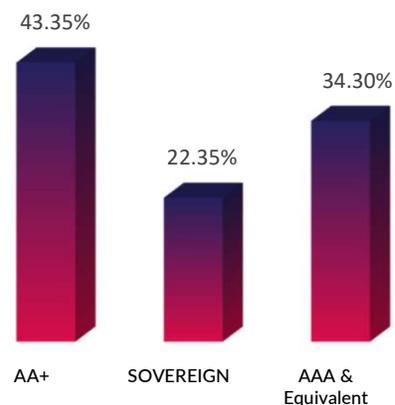
**ASSET CATEGORY**

Corporate Debt	% of AUM
7.97% MANKIND PHARMA LTD. B & D 16-11-2027	3.62%
8.065% Sundaram Fin B & D 22-05-2026 Y 1	3.47%
8.12% Bajaj Finance Limited B & D 10-09-2027	2.06%
8.90% MUTHOOT FINANCE LIMITED B & D 07-10-2027 37-A OPT I	1.70%
8.857% Shriram Finance Ltd. B & D 02-09-2027	1.67%
<b>Total</b>	<b>12.51%</b>
Government Securities	% of AUM
6.79% GOI CG 07-10-2034	2.88%
0.00% GOI FRB_Gsec 04-10-2028	0.72%
<b>Total</b>	<b>3.60%</b>
Money Market	83.89%
<b>Grand Total</b>	<b>100%</b>

**FUND DESCRIPTION**

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan Mj	11	10	8
Launch Date	01-Feb-06		
Benchmark	CRISIL T-Bill Index #		
Risk Profile	Low		
NAV as on 30-Sep-25	35.6707		
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**


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.

**MONEY MARKET PENSION FUND (SFIN - ULIF013200308PEMNYMTFND111) as on 30 September 2025**
**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	11.63	14.66
Money Market	80	100	88.37	111.46
<b>Total</b>			<b>100</b>	<b>126.12</b>

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Money Market Pension Fund	0.56%	3.29%	6.76%	6.96%	6.77%	7.04%
Benchmark	0.44%	3.17%	6.68%	7.10%	7.02%	6.88%

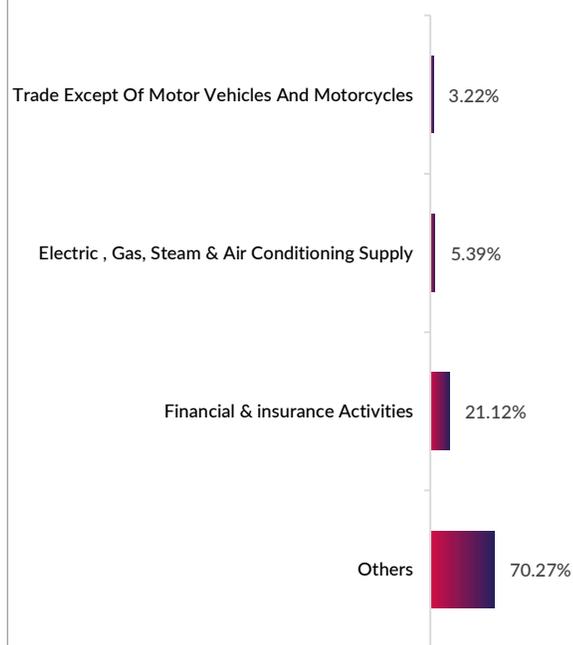
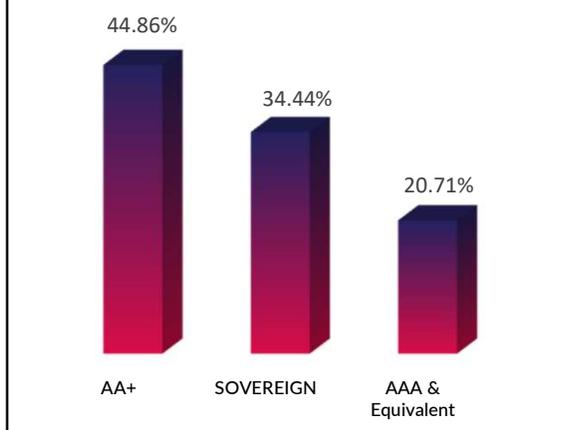
**ASSET CATEGORY**

Corporate Debt	% of AUM
7.97% MANKIND PHARMA LTD. B & D 16-11-2027	3.22%
8.857% Shriram Finance Ltd. B & D 02-09-2027	1.59%
8.12% Bajaj Finance Limited B & D 10-09-2027	1.21%
8.065% Sundaram Fin B & D 22-05-2026 Y 1	1.20%
8.90% MUTHOOT FINANCE LIMITED B & D 07-10-2027 37-A OPT I	0.40%
<b>Total</b>	<b>7.62%</b>
Government Securities	% of AUM
6.79% GOI CG 07-10-2034	2.40%
0.00% GOI FRB_Gsec 04-10-2028	1.60%
<b>Total</b>	<b>4.00%</b>
Money Market	88.37%
<b>Grand Total</b>	<b>100%</b>

**FUND DESCRIPTION**

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan Mj	11	10	8
Launch Date	20-Mar-08		
Benchmark	CRISIL T-Bill Index #		
Risk Profile	Low		
NAV as on 30-Sep-25	32.9831		
Modified Duration	0.49		

# 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 September 2025**

**INVESTMENT OBJECTIVE:** To maximise the investment return subject to a guaranteed<sup>^</sup> 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)

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	0	10	0.00	0.00
Debt & Money Market	90	100	100.00	2.65
<b>Total</b>			<b>100</b>	<b>2.65</b>

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
GPF070211 Guaranteed Pension Fund	0.89%	3.34%	8.33%	7.52%	6.82%	6.75%
Benchmark	NA	NA	NA	NA	NA	NA

**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-Sep-25	26.0307		
Modified Duration	3.00		

<sup>^</sup>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
6.75% GOI CG 23-12-2029	67.51%
7.59% GOI CG 11-01-2026	18.90%
6.79% GOI CG 07-10-2034	3.81%
6.92% GOI CG 18-11-2039	3.79%

<b>Total</b>	<b>94.00%</b>
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<b>Money Market</b>	<b>6.00%</b>
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<b>Grand Total</b>	<b>100%</b>
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**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 September 2025**

**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	89.70	8,289.49
Money Market	0	40	10.30	951.80
<b>Total</b>			<b>100</b>	<b>9,241.29</b>

**FUND PERFORMANCE\***

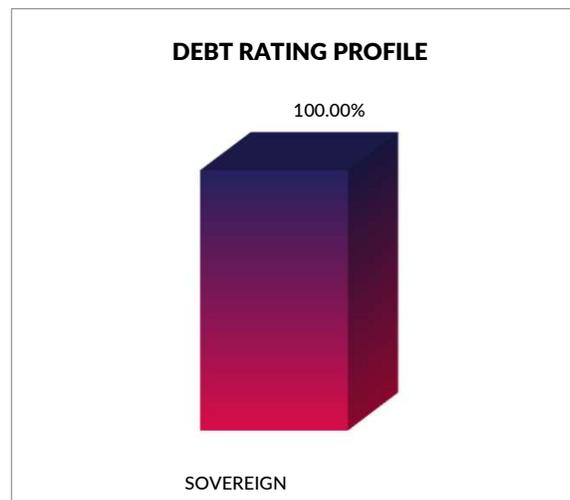
Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Discontinued Policy Fund	0.75%	3.75%	7.43%	7.67%	7.15%	6.48%
Benchmark	NA	NA	NA	NA	NA	NA

**ASSET CATEGORY**

Government Securities	% of AUM
0.00% GOI FRB_Gsec 04-10-2028	9.40%
7.10% GOI CG 18-04-2029	7.27%
7.06% GOI CG 10-04-2028	7.22%
7.04% GOI Cg 03-06-2029	6.46%
7.37% GOI CG 23-10-2028	6.19%
7.26% GOI CG 14-01-2029	5.79%
7.38% GOI CG 20-06-2027	3.83%
7.59% GOI CG 11-01-2026	3.11%
7.17% GOI CG 17-04-2030	2.64%
364 D TB 01-05-2026	2.62%
Others	35.17%
<b>Total</b>	<b>89.70%</b>
<b>Money Market</b>	<b>10.30%</b>
<b>Grand Total</b>	<b>100%</b>

**FUND DESCRIPTION**

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan Mj	11	10	8
Launch Date	11-Apr-11		
Benchmark	NA		
Risk Profile	Low		
NAV as on 30-Sep-25	24.8197		
Modified Duration	2.02		

**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.

**EQUITY PENSION FUND II (SFIN – ULIF027300513PEEQIT2FND111) as on 30 September 2025**
**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	99.19	12,178.58
Debt	0	20	0.00	0.00
Money Market	0	20	0.81	99.04
<b>Total</b>			<b>100</b>	<b>12,277.62</b>

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Equity Pension Fund II	0.95%	4.66%	-5.04%	11.64%	12.60%	12.92%
Benchmark	0.75%	4.64%	-4.65%	11.95%	12.92%	12.51%

**ASSET CATEGORY**

Equity	% of AUM
HDFC Bank Ltd.	9.33%
ICICI Bank Ltd	7.85%
Reliance Industries Ltd.	6.14%
Bharti Airtel Ltd.	5.09%
Infosys Limited	4.87%
Larsen & Toubro Ltd.	3.71%
Mahindra & Mahindra Ltd.	3.70%
ICICI Prudential Private Banks Etf Split	3.16%
Axis Bank Ltd.	2.69%
ITC Ltd.	2.61%
Others	52.14%
<b>Total</b>	<b>99.19%</b>

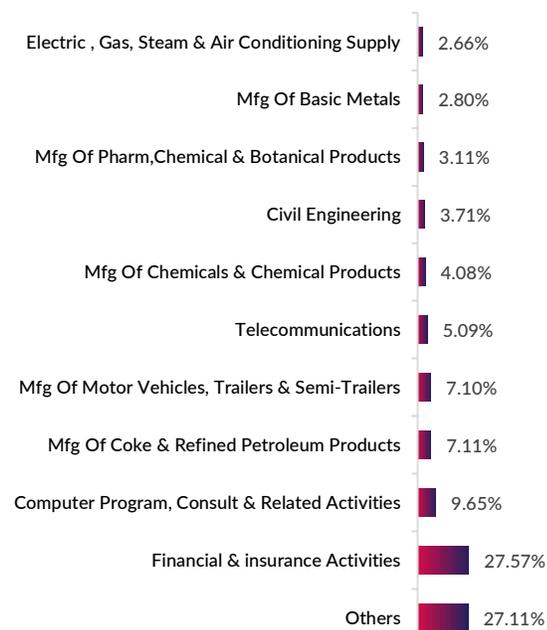
Corporate Debt	% of AUM
<b>Total</b>	<b>0.00%</b>

<b>Money Market</b>	<b>0.81%</b>
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<b>Grand Total</b>	<b>100%</b>
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**FUND DESCRIPTION**

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan Mj	11	10	8
Mr. Vineet Lakhota	3	0	1
Launch Date	10-Jan-14		
Benchmark	Nifty 50		
Risk Profile	High		
NAV as on 30-Sep-25	41.5783		
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.

**BOND PENSION FUND II (SFIN – ULIF028300513PENBON2FND111) as on 30 September 2025**

**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	96.77	28,604.83
Money Market	0	40	3.23	954.23
<b>Total</b>			<b>100</b>	<b>29,559.06</b>

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Bond Pension Fund II	0.97%	2.06%	5.30%	7.44%	7.25%	7.40%
Benchmark	0.91%	2.87%	6.86%	8.06%	7.95%	8.17%

**ASSET CATEGORY**

Corporate Debt	% of AUM
7.6450% LIC HOUSING FIN B & D 21-02-2030 452	4.32%
7.79% HDFC Bank B & D 24-11-2032 AA-013	3.75%
7.38% BAJAJ FINANCE LIMITED B & D 28-06-2030 II	2.71%
7.26% NTPC LIMITED B & D 20-03-2040 82-2040	1.91%
7.98% REC LIMITED B & D 30-04-2099 222	1.88%
7.43% NBFID B & D 04-07-2034	1.75%
7.15% IRFC B & D 14-11-2039 183	1.66%
7.69% REC Limited B & D 31-01-2033 218 B	1.27%
7.60% PFC B & D 25-08-2033 BS 233C	1.18%
7.80% HDFC Bank B & D 06-09-2032 AA-010	0.98%
Others	28.64%
<b>Total</b>	<b>50.04%</b>

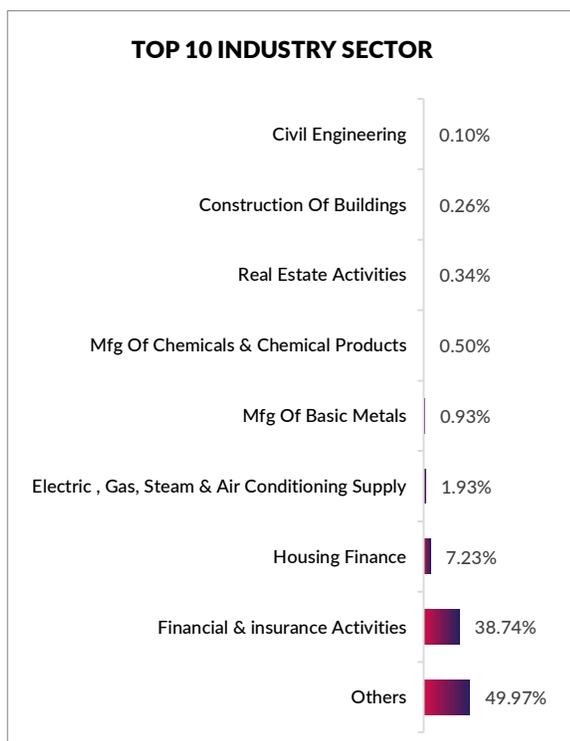
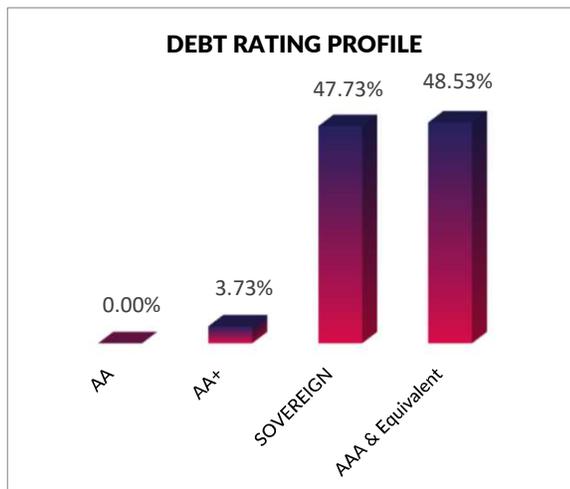
Government Securities	% of AUM
7.18% GOI CG 14-08-2033	19.36%
6.68% GOI CG 07-07-2040	9.55%
7.30% GOI CG 19-06-2053	2.77%
6.99% GOI CG 15-12-2051	2.53%
6.67% GOI CG 17-12-2050	1.69%
7.18% MAHARASHTRA SDL 10-09-2033 SGS	1.47%
6.62% GOI CG 28-11-2051	1.37%
6.54% GOI CG 17-01-2032	1.27%
7.41% GOI CG 19-12-2036	1.05%
6.80% GOI CG 15-12-2060	0.94%
Others	4.72%
<b>Total</b>	<b>46.73%</b>

<b>Money Market</b>	<b>3.23%</b>
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<b>Grand Total</b>	<b>100%</b>
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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-Sep-25	23.1077		
Modified Duration	6.29		

**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.

**MONEY MARKET PENSION FUND II (SFIN - ULIF029300513PEMNYM2FND111) as on 30 September 2025**
**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	13.56	210.80
Money Market	80	100	86.44	1,344.06
<b>Total</b>			<b>100</b>	<b>1,554.86</b>

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Money Market Pension Fund II	0.53%	3.17%	6.53%	6.73%	6.49%	6.16%
Benchmark	0.44%	3.17%	6.68%	7.10%	7.02%	6.63%

**ASSET CATEGORY**

Corporate Debt	% of AUM
8.065% Sundaram Fin B & D 22-05-2026 Y 1	2.20%
7.97% MANKIND PHARMA LTD. B & D 16-11-2027	2.02%
8.90% MUTHOOT FINANCE LIMITED B & D 07-10-2027 37-A OPT I	1.15%
<b>8.857% Shriram Finance Ltd. B &amp; D 02-09-2027</b>	<b>1.03%</b>
8.12% Bajaj Finance Limited B & D 10-09-2027	0.98%
<b>Total</b>	<b>7.39%</b>

Government Securities	% of AUM
0.00% GOI FRB_Gsec 04-10-2028	3.90%
6.79% GOI CG 07-10-2034	2.27%
<b>Total</b>	<b>6.17%</b>

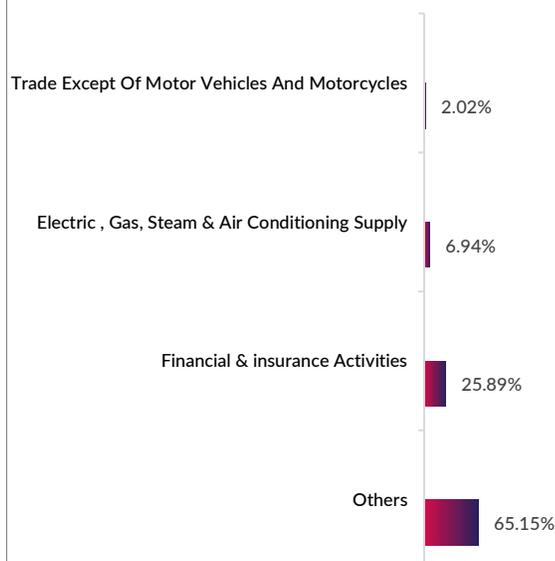
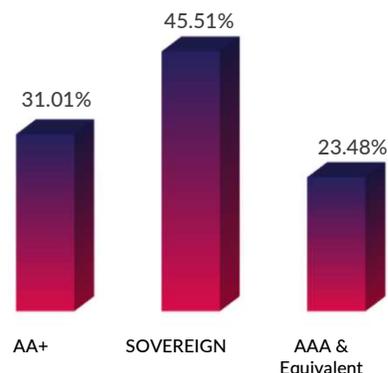
<b>Money Market</b>	<b>86.44%</b>
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<b>Grand Total</b>	<b>100%</b>
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**FUND DESCRIPTION**

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan Mj	11	10	8
Launch Date	10-Jan-14		
Benchmark	CRISIL T-Bill Index #		
Risk Profile	Low		
NAV as on 30-Sep-25	20.1617		
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%.

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

**DISCONTINUE PENSION FUND (SFIN - ULIF025300513PEDISCOFND111) as on 30 September 2025**

**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	91.77	6,049.77
Money Market	0	40	8.23	542.74
<b>Total</b>			<b>100</b>	<b>6,592.52</b>

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Discontinue Pension Fund	0.72%	3.69%	7.34%	7.61%	7.10%	6.87%
Benchmark	NA	NA	NA	NA	NA	NA

**ASSET CATEGORY**

Government Securities	% of AUM
0.00% GOI FRB_Gsec 04-10-2028	10.19%
7.10% GOI CG 18-04-2029	5.49%
7.06% GOI CG 10-04-2028	5.45%
7.04% GOI Cg 03-06-2029	4.93%
7.26% GOI CG 14-01-2029	4.41%
7.37% GOI CG 23-10-2028	4.34%
0.00% GOI FRB_Gsec 22-09-2033	4.00%
6.79% GOI CG 15-05-2027	3.21%
364 D TB 08-01-2026	3.13%
8.28% GOI CG 21-09-2027	2.38%
Others	44.24%
<b>Total</b>	<b>91.77%</b>
<b>Money Market</b>	<b>8.23%</b>
<b>Grand Total</b>	<b>100%</b>

**FUND DESCRIPTION**

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan Mj	11	10	8
Launch Date	22-Aug-14		
Benchmark	NA		
Risk Profile	Low		
NAV as on 30-Sep-25	20.9422		
Modified Duration	2.15		

**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.

**PURE FUND (SFIN - ULIF030290915PUREULPFND111) as on 30 September 2025**

**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),

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	80	100	99.23	1,173.27
Money Market	0	20	0.77	9.11
<b>Total</b>			<b>100</b>	<b>1,182.37</b>

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Pure Fund	-0.13%	6.54%	-11.01%	10.22%	11.97%	11.60%
Benchmark	NA	NA	NA	NA	NA	NA

**ASSET CATEGORY**

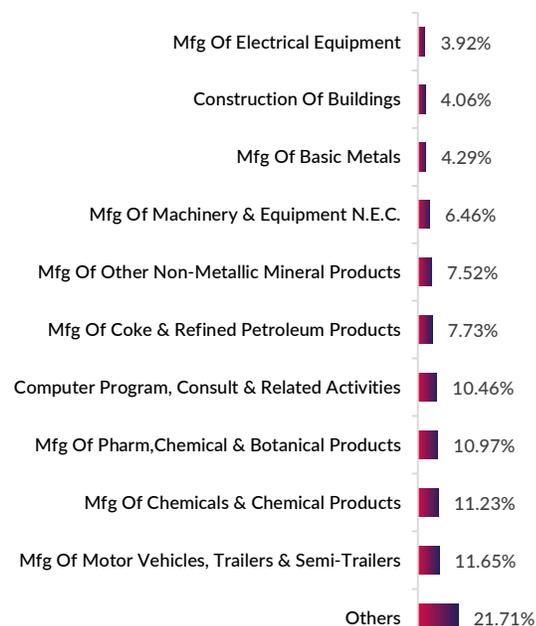
Equity	% of AUM
Reliance Industries Ltd.	7.66%
Uno Minda Limited	4.62%
Infosys Limited	4.13%
Keystone Realtors Limited	4.02%
COHANCE LIFESCIENCES LIMITED	3.59%
CERA SANITARYWARE LIMITED	3.50%
CRAFTSMAN AUTOMATION LTD.	3.45%
Bharti Airtel Ltd.Partly Paid 1.25	3.34%
Trent Ltd.	3.33%
Innova Captab Limited	3.32%
Others	58.26%
<b>Total</b>	<b>99.23%</b>

<b>Money Market</b>	<b>0.77%</b>
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<b>Grand Total</b>	<b>100%</b>
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**FUND DESCRIPTION**

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan Mj	11	10	8
Mr. Devesh R Dokwal	6	0	8
Launch Date	21-Jun-16		
Benchmark	NA		
Risk Profile	High		
NAV as on 30-Sep-25	27.7004		
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.

**MIDCAP FUND (SFIN - ULIF031290915MIDCAPFUND111) as on 30 September 2025**

**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	98.11	43,424.33
Debt	0	20	0.87	384.38
Money Market	0	20	1.03	454.09
<b>Total</b>			<b>100</b>	<b>44,262.79</b>

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Midcap Fund	1.37%	8.05%	-5.56%	19.91%	21.34%	18.19%
Benchmark	1.44%	9.40%	-6.03%	18.09%	22.61%	16.71%

**ASSET CATEGORY**

Equity	% of AUM
Fortis Healthcare Ltd	2.25%
HDFC Asset Management Company Ltd	2.22%
Dixon Technologies (India) Ltd	2.19%
Federal Bank Ltd.	2.12%
AU Small Finance Bank Limited	1.98%
COFORGE LTD.FV-2	1.95%
Cummins India Ltd.	1.95%
Max Financial Services Limited	1.91%
Persistent Systems Limited	1.75%
Ashok Leyland Ltd.	1.69%
Others	78.09%
<b>Total</b>	<b>98.11%</b>

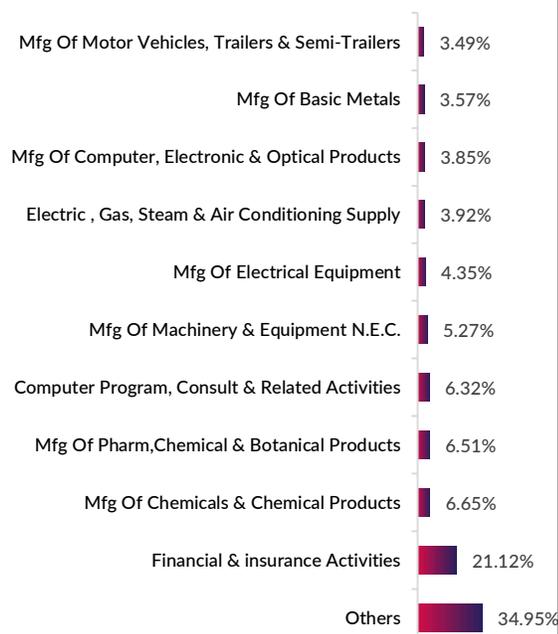
Corporate Debt	% of AUM
LIC MF Liquid Fund - Direct - Growth	0.27%
Sundaram Liquid Fund	0.23%
Invesco India Liquid Fund - Growth - Distributor	0.19%
Kotak Liquid-Plan A - Growth - Direct	0.11%
Bandhan Liquid Fund - Direct Plan - Growth	0.03%
SBI Liquid Fund - Direct Plan - Growth	0.000306%
<b>Total</b>	<b>0.87%</b>

<b>Money Market</b>	<b>1.03%</b>
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<b>Grand Total</b>	<b>100%</b>
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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-Sep-25	47.2044		
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.

**BOND OPTIMISER FUND (SFIN - ULIF032290618BONDOPTFND111) as on 30 September 2025**

**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	18.59	602.74
Debt	75	100	78.49	2,544.44
Money Market	0	25	2.92	94.50
<b>Total</b>			<b>100</b>	<b>3,241.68</b>

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Bond Optimiser Fund	0.76%	2.90%	2.97%	9.06%	9.28%	12.69%
Benchmark	0.88%	3.29%	4.59%	8.97%	9.05%	8.88%

**ASSET CATEGORY**

Equity	% of AUM
HDFC Bank Ltd.	2.27%
ICICI Bank Ltd	1.90%
Reliance Industries Ltd.	1.28%
Infosys Limited	0.93%
Larsen & Toubro Ltd.	0.75%
Bharti Airtel Ltd.	0.68%
Mahindra & Mahindra Ltd.	0.64%
ITC Ltd.	0.52%
Axis Bank Ltd.	0.51%
Trent Ltd.	0.41%
Others	8.72%
<b>Total</b>	<b>18.59%</b>

Corporate Debt	% of AUM
7.40% NABARD B & D 29-04-2030 25 D-R1	2.88%
7.65% TATA STEEL B & D 21-02-2030	2.64%
7.44% PFC B & D 15-01-2030 247 A	2.43%
7.66% LIC HOUSING FIN B & D 11-12-2029 451	2.36%
7.26% NTPC LIMITED B & D 20-03-2040 82-2040	2.00%
8.80% REC Limited B & D 22-01-2029 GOI-Vi	1.63%
7.92% Tata Capital Housing Finance Limited B & D 07-07-2034	1.59%
7.68% BOB B & D 01-12-2033 XX-II	1.59%
8.78% MUTHOOT FINANCE LIMITED B & D 04-10-2029 38-A OPT I	1.42%
7.93% Tata Power Renewable Energy Limited B & D 26-06-2034 li	1.26%
Others	25.31%
<b>Total</b>	<b>45.12%</b>

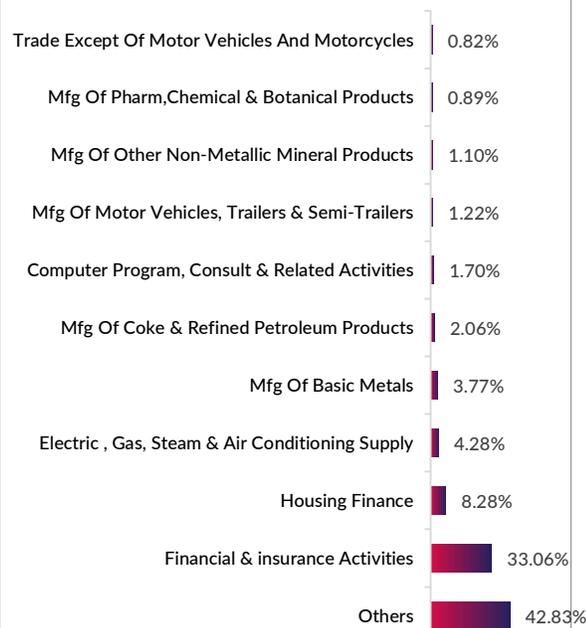
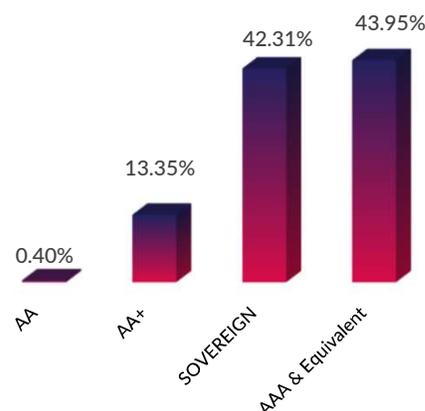
Government Securities	% of AUM
7.34% GOI CG 22-04-2064	5.60%
7.18% GOI CG 14-08-2033	4.79%
7.59% GOI CG 11-01-2026	3.09%
7.10% GOI CG 08-04-2034	2.94%
7.09% GOICg 05-08-2054	2.74%
6.68% GOI CG 07-07-2040	2.27%
6.90% GOI CG 15-04-2065	1.77%
7.18% MAHARASHTRA SDL 10-09-2033 SGS	1.54%
6.62% GOI CG 28-11-2051	1.29%
7.30% GOI CG 19-06-2053	1.09%
Others	6.25%
<b>Total</b>	<b>33.37%</b>

<b>Money Market</b>	<b>2.92%</b>
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<b>Grand Total</b>	<b>100%</b>
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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-Sep-25	22.1887		
Modified Duration	5.59		

**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.

**CORPORATE BOND FUND (SFIN – ULIF033290618CORBONDFND111) as on 30 September 2025**

**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	96.03	1,023.61
Money Market	0	30	3.97	42.26
<b>Total</b>			<b>100</b>	<b>1,065.87</b>

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Corporate Bond Fund	0.66%	3.34%	6.96%	7.57%	7.07%	7.43%
Benchmark	0.67%	3.86%	8.07%	8.29%	7.86%	7.76%

**ASSET CATEGORY**

Corporate Debt	% of AUM
7.68% BOB B & D 01-12-2033 XX-II	4.84%
7.40% NABARD B & D 29-04-2030 25 D-R1	3.14%
7.97% MANKIND PHARMA LTD. B & D 16-11-2027	3.05%
7.44% PFC B & D 15-01-2030 247 A	2.62%
8.85% Muthoot Finance Limited B & D 20-12-2028 30-A Opt I	2.41%
7.725% L&T B & D 28-04-2028	2.40%
7.75% LIC HOUSING FIN B & D 23-08-2029 444	2.40%
8.0208% ADITYA BIRLA CAPITAL LIMITED B & D 18-02-2030 L3	2.38%
7.80% The Ramco Cements Limited 12-09-2028	2.37%
7.20% MINDSPACE BUSINESS PARKS REIT B & D 10-05-2030 MERIT 12	2.34%
Others	50.85%
<b>Total</b>	<b>78.80%</b>

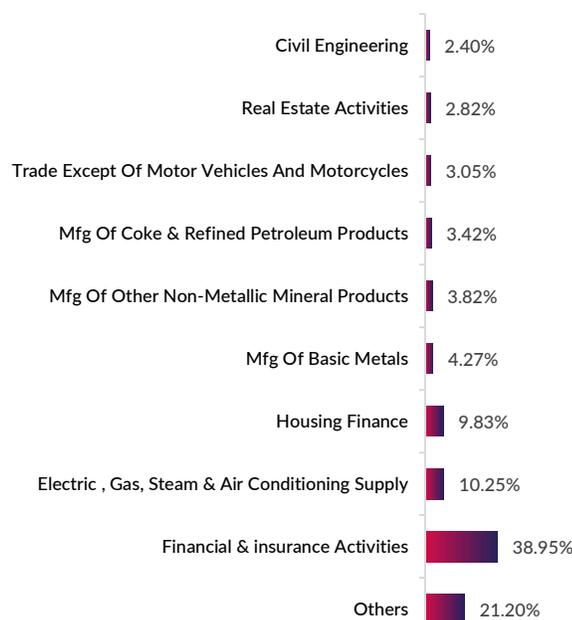
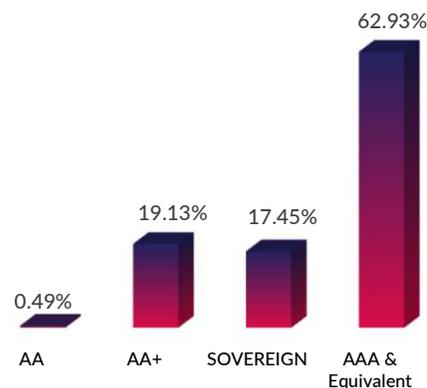
Government Securities	% of AUM
7.18% GOI CG 14-08-2033	4.05%
6.68% GOI CG 07-07-2040	3.23%
7.11% MAHARASHTRA SDL 25-09-2036 SGS	2.31%
6.33% GOI CG 05-05-2035	2.31%
7.49% RAJASTHAN SDL 28-08-2035 SGS	1.90%
7.49% HARIYANA SDL 27-03-2035 SGS	1.42%
7.18% MAHARASHTRA SDL 10-09-2033 SGS	0.94%
7.60% FCI B & D 09-01-2030 Vii A	0.48%
7.62% GOI CG 15-09-2039	0.25%
7.23% TAMIL NADU SDL 12-03-2055 SGS	0.19%
Others	0.17%
<b>Total</b>	<b>17.23%</b>

<b>Money Market</b>	<b>3.97%</b>
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<b>Grand Total</b>	<b>100%</b>
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**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-Sep-25	16.1319		
Modified Duration	3.76		

**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.

**BLUECHIP FUND (SFIN – ULIF034250824BLUECHPFND111) as on 30 September 2025**

INVESTMENT OBJECTIVE: Bluechip Fund would mainly invest in companies with large market capitalization segment across various sectors. The scheme will endeavor to identify companies that are relatively stable in comparison to the broader market and endeavor to select stocks based on financial strength of companies, management strategies and reputation, track record and liquidity. Blue Chip Fund will aim to provide investors with opportunities for long-term growth in capital through an active management of investments in a diversified basket of large cap equity. The fund will invest a minimum of 80% in large cap stocks. Generally, Large cap stocks are well established companies having good brand equity and are possibly market leaders in their industries.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	80	100	97.92	2,130.61
Debt	0	20	0.00	0.00
Money Market	0	20	2.08	45.33
<b>Total</b>			<b>100</b>	<b>2,175.93</b>

**FUND PERFORMANCE\***

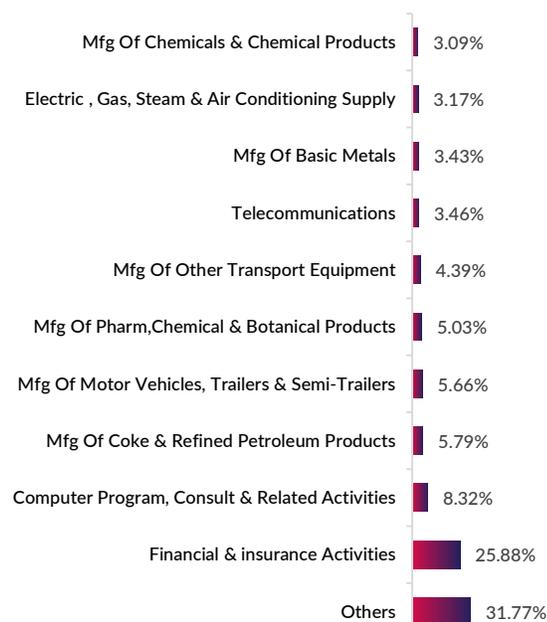
Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Bluechip Fund	1.27%	5.62%	-5.16%	NA	NA	-0.36%
Benchmark	1.17%	5.15%	-5.93%	NA	NA	-2.14%

**ASSET CATEGORY**

Equity	% of AUM
HDFC Bank Ltd.	7.70%
ICICI Bank Ltd	5.89%
Reliance Industries Ltd.	4.93%
Infosys Limited	3.87%
Bharti Airtel Ltd.	3.46%
Nippon India Nifty Psu Bank Bees	2.88%
Larsen & Toubro Ltd.	2.49%
ITC Ltd.	2.45%
Axis Bank Ltd.	2.19%
Kotak Mahindra Bank Ltd.	2.15%
Others	59.90%
<b>Total</b>	<b>97.92%</b>
<b>Money Market</b>	<b>2.08%</b>
<b>Grand Total</b>	<b>100%</b>

**FUND DESCRIPTION**

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Devesh R Dokwal	6	0	8
Launch Date	25-Aug-24		
Benchmark	Nifty 100		
Risk Profile	High		
NAV as on 30-Sep-25	9.9599		
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.

**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.**



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For more details on Risk Factors, Terms & Conditions, please read the sales brochure carefully before concluding a sale