

invest care ULIP

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



November, 2024



UNIT LINKED PRODUCTS FROM SBI LIFE INSURANCE CO. LTD.

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

SBI Life ULIP FUNDS*

Fund Names	Products Invested in Various Funds										
	SBI Life – Smart Power Insurance	SBI Life – Smart Elite	SBI Life – Smart Scholar Plus	SBI Life – Retire Smart	SBI Life – Smart Fortune Builder	SBI Life – Smart Wealth Assure	SBI Life – eWealth Insurance	SBI Life – Smart Privilege Plus	SBI Life – Smart InsureWealth Plus	SBI Life – Saral InsureWealth Plus	SBI Life – Retire Smart Plus
	(UIN: 111L090V02)	(UIN: 111L072V04)	(UIN: 111L144V01)	(UIN: 111L094V03)	(UIN: 111L142V01)	(UIN: 111L077V03)	(UIN: 111L100V03)	(UIN: 111L143V01)	(UIN: 111L125V02)	(UIN: 111L124V02)	(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 November 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	76,509.49	NIFTY 50	26.13	19.86	17.57	13.42	14.43	12.42	17.99	16.79	15.91	14.89	16.34	13.38
Equity Pension	15-Jan-07	6,867.92		23.89	19.86	15.88	13.42	13.72	12.42	18.54	16.79	16.15	14.89	11.75	10.01
Equity Pension II	03-Jan-14	11,845.81		20.13	19.86	14.16	13.42	12.70	12.42	17.27	16.79	15.24	14.89	13.84	13.33
Equity Optimiser	21-Jan-08	2,570.23	Nifty 50 (80%) LiquiFE X (20%)	19.71	17.43	15.11	12.28	12.69	11.37	16.53	14.68	14.14	13.28	10.37	8.41
Equity Optimiser Pension	21-Jan-08	660.12		20.32	17.43	15.82	12.28	13.34	11.37	16.62	14.68	15.47	13.28	10.87	8.41
Equity Elite	25-Feb-08	13.73		20.74	17.43	14.88	12.28	13.17	11.37	19.05	14.68	18.02	13.28	13.57	8.47
Equity Elite II	10-Feb-10	12,558.52		18.25	17.43	13.18	12.28	11.74	11.37	15.03	14.68	13.71	13.28	11.49	10.89
Top 300	07-Jan-10	1,837.89		18.74	17.43	13.40	12.28	11.98	11.37	15.84	14.68	15.18	13.28	12.11	10.23
Top 300 Pension	18-Jan-10	551.40		18.65	17.43	13.13	12.28	11.74	11.37	15.80	14.68	15.20	13.28	11.90	10.24
Growth	24-Nov-05	2,965.57	Nifty 50 (70%) CompB ex (30%)	19.43	16.87	13.92	11.96	11.49	10.67	14.56	13.52	13.92	12.80	12.35	11.01
Growth Pension	15-Feb-07	466.08	21.06	16.87	14.43	11.96	11.66	10.67	14.85	13.52	14.33	12.80	11.58	8.63	
Balanced	05-Dec-05	23,807.57	Nifty 50 (50%) CompB ex (50%)	15.15	14.81	11.21	10.91	9.43	9.41	11.03	11.27	10.94	11.24	10.79	10.22
Balanced Pension	21-Feb-07	578.87	16.33	14.81	12.41	10.91	9.92	9.41	11.70	11.27	11.93	11.24	11.56	9.21	
Bond	10-Jan-05	20,822.24	CRISIL CompB ex	9.38	9.47	7.60	8.09	5.53	5.96	5.02	5.47	6.08	6.75	8.10	7.20
Bond Pension	16-Jan-07	467.04		9.57	9.47	7.64	8.09	5.60	5.96	5.02	5.47	6.10	6.75	8.36	7.53
Bond Pension II	03-Jan-14	28,178.35		9.39	9.47	7.59	8.09	5.43	5.96	4.89	5.47	5.88	6.75	7.50	8.24
Index	07-Jan-10	132.14	Nifty 50	20.17	19.86	14.45	13.42	13.72	12.42	17.97	16.79	16.17	14.89	10.97	10.75
Index Pension	18-Jan-10	35.86		20.02	19.86	14.43	13.42	13.74	12.42	18.00	16.79	16.14	14.89	11.30	10.76
Money Market	01-Feb-06	403.60	CRISIL T-	7.17	7.41	6.85	7.21	6.01	6.24	5.33	5.55	5.17	5.46	6.67	6.87
Money Market Pension	20-Mar-08	102.13	Bill Index #	7.15	7.41	6.86	7.21	5.98	6.24	5.30	5.55	5.16	5.46	7.05	6.89
Money Market Pension II	03-Jan-14	1,487.73		6.93	7.41	6.58	7.21	5.73	6.24	5.06	5.55	4.91	5.46	6.13	6.62
Guaranteed Pension Fund (GPF070211)	09-Feb-11	2.51	NA	6.93	NA	6.16	NA	4.67	NA	4.10	NA	5.26	NA	6.64	NA
P/E Managed	08-Sep-10	249.51		14.39	NA	15.30	NA	11.84	NA	12.78	NA	12.63	NA	9.72	NA
Discontinued Policy	11-Apr-11	7,741.71		7.77	NA	6.95	NA	5.50	NA	4.89	NA	5.35	NA	6.40	NA
Discontinue Pension	03-Jan-14	5,365.26		7.80	NA	6.92	NA	5.54	NA	4.90	NA	5.47	NA	6.81	NA
Pure Fund	15-Jun-16	1,168.97		21.49	NA	18.69	NA	13.42	NA	19.19	NA	18.13	NA	13.46	NA
Midcap Fund	15-Jun-16	32,470.10	NIFTY Free Float Midcap 100	37.76	31.42	32.31	32.67	22.79	23.90	28.25	30.05	26.07	26.77	20.33	18.46
Bond Optimiser Fund	24-Jan-19	2,954.62	NIFTY 50 (20%) & CompBEX (80%)	12.70	11.64	10.46	9.26	7.75	7.39	8.63	7.82	9.59	8.64	13.83	9.24
Corporate Bond Fund	24-Jan-19	990.46	Crisil Med term Gilt Index (20%) & Crisil Med term AAA index (80%)	8.09	8.83	6.83	7.64	5.10	5.49	4.83	5.19	6.19	6.64	7.40	7.67
Bluechip Fund	25-Aug-24	824.82	Nifty 100	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	-0.20	-12.25

**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 November 2024

INVESTMENT OBJECTIVE: To provide high equity exposure targeting higher returns in the long term.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	80	100	99.01	75,751.42
Debt	0	20	0.27	207.62
Money Market	0	20	0.72	550.44
Total			100	76,509.49

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Equity Fund	0.27%	9.79%	26.13%	17.57%	14.43%	16.34%
Benchmark	-0.31%	7.10%	19.86%	13.42%	12.42%	13.38%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	8.61%
ICICI Bank Ltd	8.25%
Infosys Limited	6.16%
Reliance Industries Ltd.	6.12%
Trent Ltd.	4.31%
ITC Ltd.	3.61%
Tata Consultancy Services Ltd.	3.51%
Larsen & Toubro Ltd.	3.39%
Mahindra & Mahindra Ltd.	2.88%
Bharti Airtel Ltd.	2.85%
Others	49.31%
Total	99.01%

Corporate Debt	% of AUM
SBI Liquid Fund - Direct Plan - Growth	0.26%
Sundaram Liquid Fund	0.01%
Total	0.27%

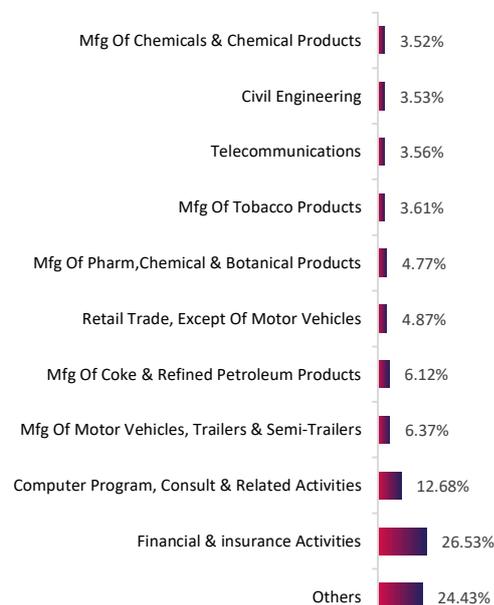
Money Market	0.72%
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Grand Total	100%
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FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Gopikrishna Shenoy	1	0	0
Mr. Dharmesh Gandhi	1	0	0
Launch Date	10-Jan-05		
Benchmark	Nifty 50		
Risk Profile	High		
NAV as on 30-Nov-24	203.3777		
Modified Duration	0.00		

TOP 10 INDUSTRY SECTOR



DEBT RATING PROFILE

100.00%



AAA & Equivalent

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

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

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

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

BOND FUND (SFIN – ULIF002100105BONDULPFND111) as on 30 November 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	90.94	18,936.09
Money Market	0	40	9.06	1,886.15
Total			100	20,822.24

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Bond Fund	0.33%	4.15%	9.38%	7.60%	5.53%	8.10%
Benchmark	0.56%	4.47%	9.47%	8.09%	5.96%	7.20%

ASSET CATEGORY

Corporate Debt	% of AUM
7.86% HDFC Bank B & D 02-12-2032 Basel III Tier 2	1.53%
8.03% Tata Steel B & D 27-02-2028	1.45%
7.97% MANKIND PHARMA LTD. B & D 16-11-2027	1.39%
7.85% LIC Housing Fin B & D 18-08-2032 424 Opt I	1.37%
7.61% LIC Housing Fin B & D 29-08-2034	1.23%
7.80% HDFC Bank B & D 03-05-2033 US-002	0.99%
8.70% Bharti Telecom Limited B & D 05-12-2025 XIII	0.99%
7.46% REC Limited B & D 30-06-2028 223 B	0.96%
6.92% PFC B & D 14-04-2032 214	0.94%
8.78% MUTHOOT FINANCE LIMITED B & D 04-10-2029 38-A OPT I	0.93%
Others	33.31%
Total	45.09%

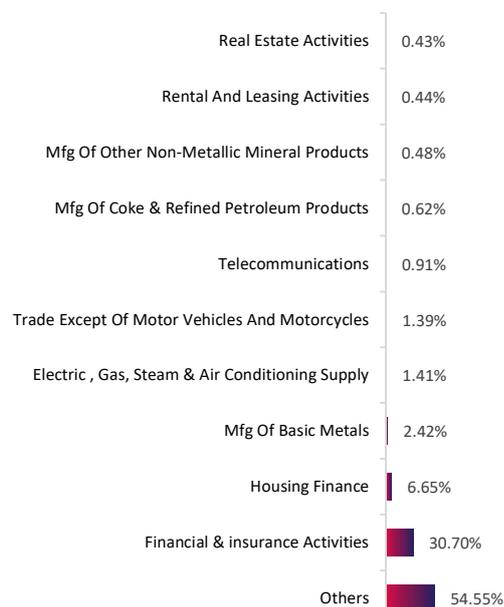
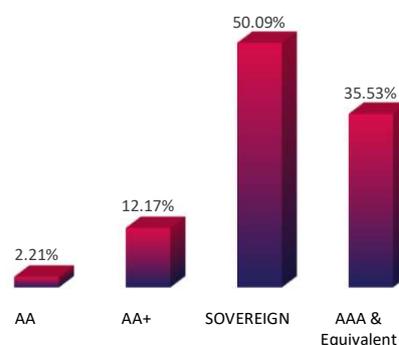
Government Securities	% of AUM
7.30% GOI CG 19-06-2053	11.84%
7.34% GOI CG 22-04-2064	9.29%
7.18% GOI CG 24-07-2037	8.10%
7.10% GOI CG 08-04-2034	5.18%
7.25% GOI CG 12-06-2063	4.08%
7.54% GOI CG 23-05-2036	2.02%
7.40% GOI CG 19-09-2062	1.08%
7.09% GOICg 05-08-2054	0.97%
7.46% GOI CG 06-11-2073	0.74%
6.95% GOI CG 16-12-2061	0.48%
Others	2.08%
Total	45.85%

Money Market	9.06%
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Grand Total	100%
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FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Nirmal Gandhi	0	1	0
Launch Date	10-Jan-05		
Benchmark	Crisil CompBex		
Risk Profile	Low to Medium		
NAV as on 30-Nov-24	47.1410		
Modified Duration	6.77		

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.

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

GROWTH FUND (SFIN – ULIF003241105GROWTH-FND111) as on 30 November 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	72.89	2,161.65
Debt	10	60	26.04	772.12
Money Market	0	40	1.07	31.80
Total			100	2,965.57

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Growth Fund	-0.07%	7.75%	19.43%	13.92%	11.49%	12.35%
Benchmark	-0.03%	6.44%	16.87%	11.96%	10.67%	11.01%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	7.22%
ICICI Bank Ltd	6.09%
Infosys Limited	4.83%
Reliance Industries Ltd.	4.65%
Bharti Airtel Ltd.	2.76%
ITC Ltd.	2.68%
Tata Consultancy Services Ltd.	2.65%
Axis Bank Ltd.	2.12%
Mahindra & Mahindra Ltd.	1.94%
Larsen & Toubro Ltd.	1.88%
Others	36.08%
Total	72.89%

Corporate Debt	% of AUM
7.95% LIC Housing Fin B & D 21-02-2033 430	0.86%
7.77% HDFC Bank B & D 28-06-2027 AA-008	0.84%
7.95% LIC Housing Fin B & D 29-01-2028 359	0.57%
8.05% NTPCLimited B & D 05-05-2026 Sr 60	0.51%
8.30% IRFC B & D 25-03-2029 134	0.35%
7.97% HDFC Bank B & D 17-02-2033 Ab-002	0.34%
8.70% Bharti Telecom Limited B & D 05-12-2025 XIII	0.34%
8.40% IRFC B & D 08-01-2029 130	0.24%
7.97% MANKIND PHARMA LTD. B & D 16-11-2027	0.24%
8.27% REC Limited B & D 06-02-2025 130	0.20%
Others	0.31%
Total	4.81%

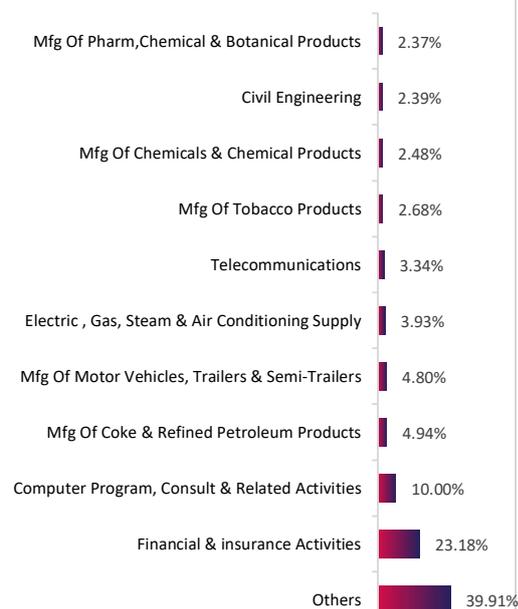
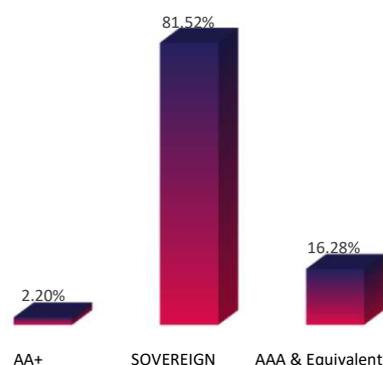
Government Securities	% of AUM
7.18% GOI CG 24-07-2037	14.70%
7.34% GOI CG 22-04-2064	1.26%
6.83% Karnataka SDL 08-12-2031	0.83%
7.18% GOI CG 14-08-2033	0.83%
7.23% GoI Cg 15-04-2039	0.73%
7.80% Tamil Nadu SDL 27-07-2032	0.53%
7.30% GOI CG 19-06-2053	0.49%
7.50% GOI CG 10-08-2034	0.46%
7.26% GOI CG 22-08-2032	0.36%
8.00% GOI Oil BD 23-03-2026	0.20%
Others	0.84%
Total	21.22%

Money Market	1.07%
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Grand Total	100%
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FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan MJ	12	10	8
Mr. Gopal Nawandhar	3	0	0
Launch Date	24-Nov-05		
Benchmark	Nifty 50 (70%) CompBex (30%)		
Risk Profile	Medium to High		
NAV as on 30-Nov-24	91.6675		
Modified Duration	6.71		

TOP 10 INDUSTRY SECTOR

DEBT RATING PROFILE


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

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

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

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

BALANCED FUND (SFIN – ULIF004051205BALANCFND111) as on 30 November 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	50.89	12,114.61
Debt	20	60	47.04	11,197.90
Money Market	0	40	2.08	495.07
Total			100	23,807.57

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Balance Fund	0.08%	6.03%	15.15%	11.21%	9.43%	10.79%
Benchmark	0.15%	5.94%	14.81%	10.91%	9.41%	10.22%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	4.68%
ICICI Bank Ltd	4.22%
Infosys Limited	3.51%
Reliance Industries Ltd.	3.18%
Bharti Airtel Ltd.	2.29%
Larsen & Toubro Ltd.	2.07%
ITC Ltd.	1.97%
Tata Consultancy Services Ltd.	1.88%
Mahindra & Mahindra Ltd.	1.40%
Axis Bank Ltd.	1.21%
Others	24.48%
Total	50.89%

Corporate Debt	% of AUM
7.65% National Bank For Financing Infrastructure & Development B & D 22-12-	1.08%
7.87% Bajaj Finance Limited B & D 08-02-2034 288 Trn-10 Opt I	1.04%
8.70% Bharti Telecom Limited B & D 05-12-2025 XIII	0.88%
7.97% MANKIND PHARMA LTD. B & D 16-11-2027	0.85%
7.75% LIC Housing Fin B & D 23-11-2027 353	0.71%
8.03% Tata Steel B & D 27-02-2028	0.68%
8.78% MUTHOOT FINANCE LIMITED B & D 04-10-2029 38-A OPT I	0.63%
7.60% PFC B & D 25-08-2033 BS 233C	0.58%
7.36% NBFID B & D 12-08-2044	0.55%
6.87% NTPCLIMITED B & D 21-04-2036 74	0.46%
Others	17.09%
Total	24.56%

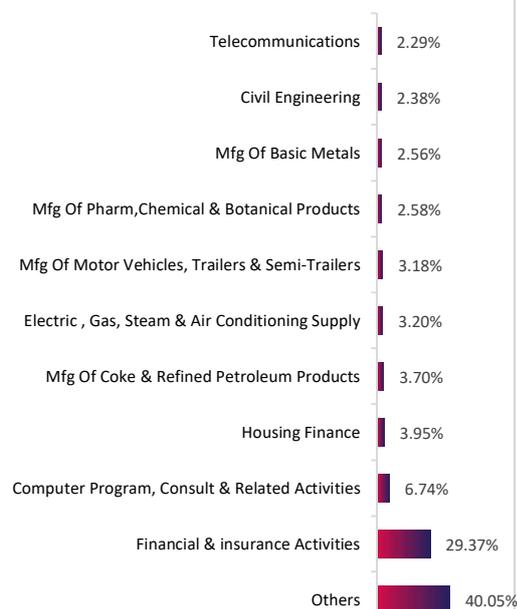
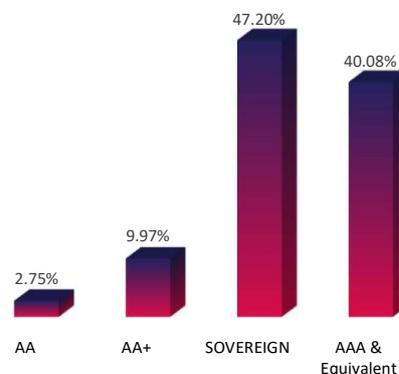
Government Securities	% of AUM
7.30% GOI CG 19-06-2053	6.91%
7.34% GOI CG 22-04-2064	3.35%
7.25% GOI CG 12-06-2063	2.30%
7.54% GOI CG 23-05-2036	1.90%
6.92% GOI CG 18-11-2039	1.15%
7.37% GOI CG 23-01-2054 SGRB	1.10%
7.18% GOI CG 24-07-2037	1.07%
7.10% GOI CG 08-04-2034	0.79%
7.09% GOICg 05-08-2054	0.68%
7.40% GOICg 09-09-2035	0.33%
Others	2.89%
Total	22.48%

Money Market	2.08%
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Grand Total	100%
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FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Tarang Hora	2	3	1
Mr. Vineet Lakhota	4	0	1
Launch Date	05-Dec-05		
Benchmark	Nifty 50 (50%) CompBex (50%)		
Risk Profile	Medium		
NAV as on 30-Nov-24	70.0312		
Modified Duration	7.29		

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.

EQUITY OPTIMISER FUND (SFIN – ULIF010210108EQTYOPTFND111) as on 30 November 2024

INVESTMENT OBJECTIVE: To provide equity exposure targeting higher returns through long term capital gains.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	60	100	82.46	2,119.51
Debt	0	40	4.63	118.99
Money Market	0	40	12.91	331.73
Total			100	2,570.23

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Equity Optimiser Fund	0.19%	8.95%	19.71%	15.11%	12.69%	10.37%
Benchmark	-0.12%	6.50%	17.43%	12.28%	11.37%	8.41%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	8.32%
ICICI Bank Ltd	6.99%
Reliance Industries Ltd.	5.66%
Infosys Limited	4.75%
Larsen & Toubro Ltd.	3.09%
ITC Ltd.	2.45%
Axis Bank Ltd.	2.36%
Tata Consultancy Services Ltd.	2.30%
Bharti Airtel Ltd.Partly Paid 1.25	2.21%
Mahindra & Mahindra Ltd.	2.13%
Others	42.21%
Total	82.46%

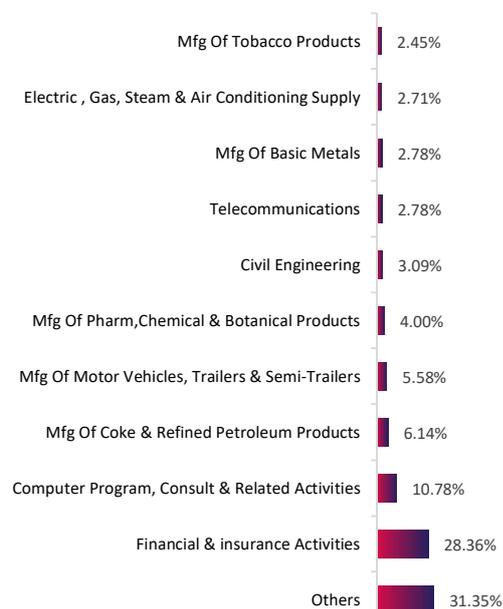
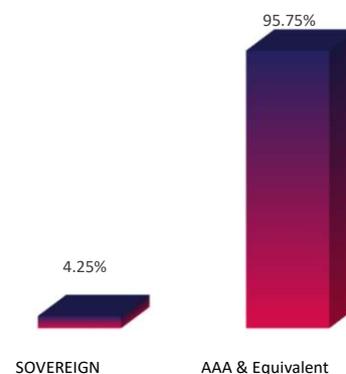
Corporate Debt	% of AUM
Sundaram Liquid Fund	2.39%
Kotak Liquid-Plan A - Growth - Direct	2.04%
Total	4.43%

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

Money Market	12.91%
Grand Total	100%

FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan MJ	12	10	8
Mr. Devesh R Dokwal	5	0	8
Launch Date	21-Jan-08		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
Risk Profile	High		
NAV as on 30-Nov-24	52.8865		
Modified Duration	0.01		

TOP 10 INDUSTRY SECTOR

DEBT RATING PROFILE


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

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

*) 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 November 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	97.87	129.32
Money Market	0	10	2.13	2.82
Total			100	132.14

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Index Fund	-0.46%	7.51%	20.17%	14.45%	13.72%	10.97%
Benchmark	-0.31%	7.10%	19.86%	13.42%	12.42%	10.75%

ASSET CATEGORY

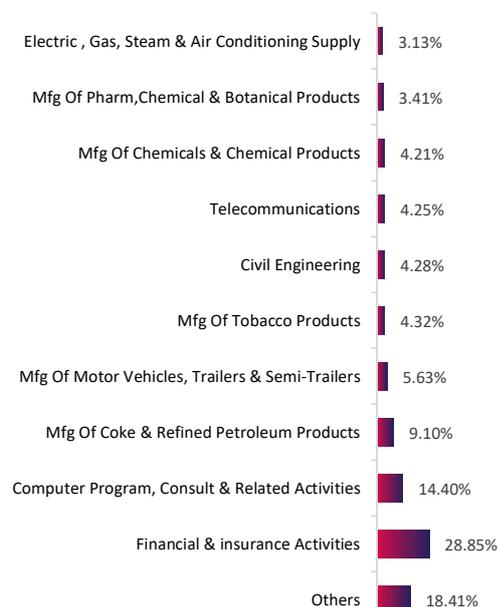
Equity	% of AUM
HDFC Bank Ltd.	9.67%
ICICI Bank Ltd	8.83%
Reliance Industries Ltd.	8.55%
Infosys Limited	6.68%
ITC Ltd.	4.32%
Larsen & Toubro Ltd.	4.28%
Bharti Airtel Ltd.	4.25%
Tata Consultancy Services Ltd.	3.63%
Axis Bank Ltd.	3.12%
Mahindra & Mahindra Ltd.	2.58%
Others	41.95%
Total	97.87%

Money Market	2.13%
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Grand Total	100%
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FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan MJ	12	10	8
Mr. Devesh R Dokwal	5	0	8
Launch Date	07-Jan-10		
Benchmark	Nifty 50		
Risk Profile	High		
NAV as on 30-Nov-24	47.2313		
Modified Duration	0.01		

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.

TOP 300 FUND (SFIN – ULIF016070110TOP300-FND111) as on 30 November 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	83.15	1,528.24
Money Market	0	40	16.85	309.65
Total			100	1,837.89

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Top 300 Fund	-0.02%	7.26%	18.74%	13.40%	11.98%	12.11%
Benchmark	-0.12%	6.50%	17.43%	12.28%	11.37%	10.23%

ASSET CATEGORY

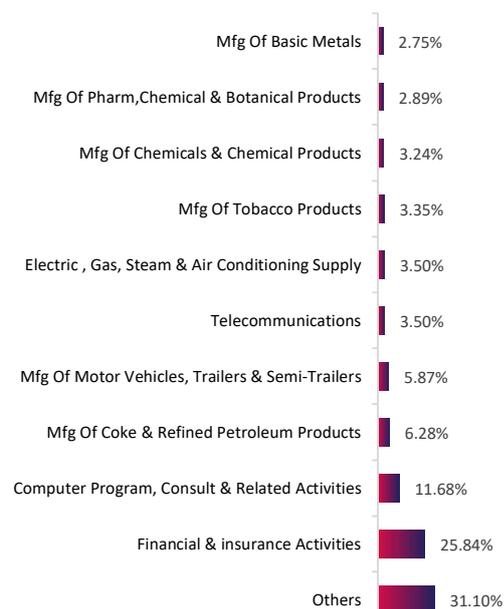
Equity	% of AUM
HDFC Bank Ltd.	8.31%
ICICI Bank Ltd	8.09%
Reliance Industries Ltd.	6.28%
Infosys Limited	5.07%
Bharti Airtel Ltd.	3.48%
ITC Ltd.	3.35%
Tata Consultancy Services Ltd.	3.35%
Larsen & Toubro Ltd.	2.73%
Axis Bank Ltd.	2.72%
NTPCLimited	2.11%
Others	37.66%
Total	83.15%

Money Market	16.85%
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Grand Total	100%
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FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan MJ	12	10	8
Mr. Gopal Nawandhar	3	0	0
Launch Date	07-Jan-10		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
Risk Profile	High		
NAV as on 30-Nov-24	55.0055		
Modified Duration	0.01		

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%.

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

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

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

Assets Mix (In %)	Actual	AUM (In Crs)
Equity	48.35	120.64
Debt & Money Market	51.65	128.87
Total	100.00	249.51

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
P/E MANAGED FUND	-0.20%	7.68%	14.39%	15.30%	11.84%	9.72%
Benchmark	NA	NA	NA	NA	NA	NA

ASSET CATEGORY

Equity	% of AUM
ICICI Bank Ltd	4.57%
HDFC Bank Ltd.	2.84%
Reliance Industries Ltd.	2.55%
India Shelter Finance Corporation Limited	2.23%
Larsen & Toubro Ltd.	1.93%
Bharti Airtel Ltd. Partly Paid 1.25	1.75%
ZF Commercial Vehicle Control Systems India Ltd	1.67%
Bajaj Finserv Limited	1.62%
Tata Consumer Products Limited	1.54%
Axis Bank Ltd.	1.50%
Others	26.15%
Total	48.35%

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

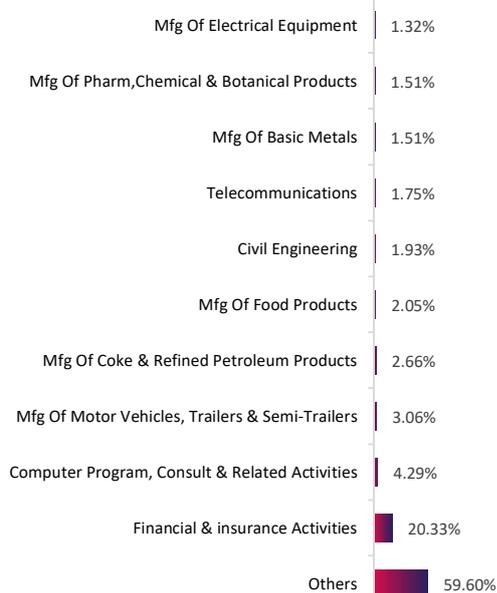
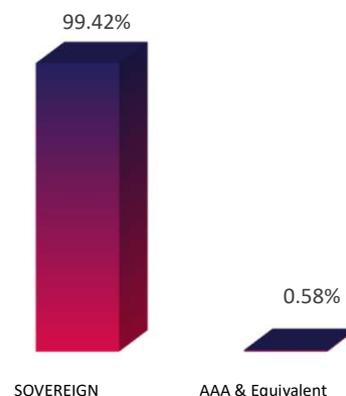
Government Securities	% of AUM
7.18% GOI CG 14-08-2033	6.15%
Total	6.15%

Money Market	45.46%
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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	08-Sep-10		
Benchmark	NA		
Risk Profile	High		
NAV as on 30-Nov-24	37.4926		
Modified Duration	0.73		

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 FUND (SFIN – ULIF012250208EQTYELTFND111) as on 30 November 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	84.96	11.66
Debt	0	40	0.03	0.00
Money Market	0	40	15.02	2.06
Total			100	13.73

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Equity Elite Fund	0.37%	8.11%	20.74%	14.88%	13.17%	13.57%
Benchmark	-0.12%	6.50%	17.43%	12.28%	11.37%	8.47%

ASSET CATEGORY

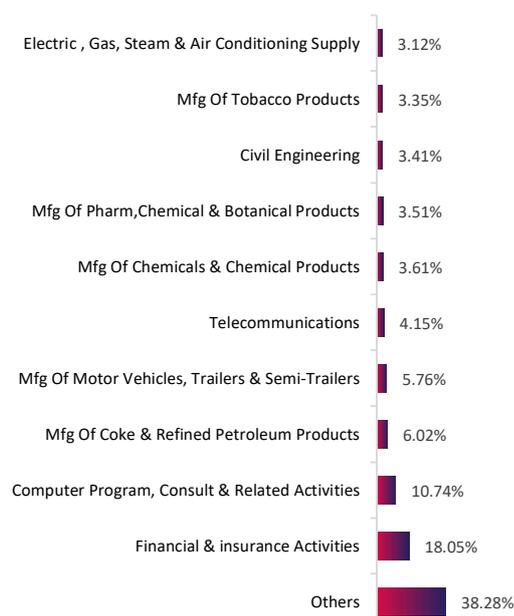
Equity	% of AUM
Nippon India ETF Bank Bees	7.59%
Reliance Industries Ltd.	6.02%
HDFC Bank Ltd.	5.95%
Infosys Limited	5.68%
ICICI Bank Ltd	5.68%
Bharti Airtel Ltd.	4.15%
Kotak Banking ETF	3.93%
Larsen & Toubro Ltd.	3.41%
ITC Ltd.	3.35%
Tata Consultancy Services Ltd.	2.96%
Others	36.22%
Total	84.96%

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

Money Market	15.02%
Grand Total	100%

FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan MJ	12	10	8
Mr. Vineet Lakhotia	4	0	1
Launch Date	25-Feb-08		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
Risk Profile	High		
NAV as on 30-Nov-24	84.5213		
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.

*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 November 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	80.40	10,097.30
Debt	0	40	15.78	1,981.25
Money Market	0	40	3.82	479.97
Total			100	12,558.52

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Equity Elite II Fund	0.10%	7.07%	18.25%	13.18%	11.74%	11.49%
Benchmark	-0.12%	6.50%	17.43%	12.28%	11.37%	10.89%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	7.51%
ICICI Bank Ltd	6.86%
Infosys Limited	5.51%
Reliance Industries Ltd.	5.12%
Bharti Airtel Ltd.	3.50%
Larsen & Toubro Ltd.	3.16%
ITC Ltd.	3.11%
Tata Consultancy Services Ltd.	3.02%
Mahindra & Mahindra Ltd.	2.35%
Axis Bank Ltd.	1.90%
Others	38.37%
Total	80.40%

Corporate Debt	% of AUM
7.59% REC LIMITED B & D 31-05-2027 232-A	1.39%
8.00% Bajaj Finance Limited B & D 27-02-2026 286 Tranch 12 Opt 1	1.39%
7.66% L&T B & D 09-11-2025	1.20%
7.48% NTPCLimited B & D 21-03-2026	0.80%
8.065% Sundaram Fin B & D 22-05-2026 Y 1	0.80%
8.90% Bharti Telecom Limited B & D 04-12-2025 XVI	0.76%
7.13% PFC B & D 08-08-2025	0.55%
7.30% Cholamandalam Investment & Finance Company Limited B & D 29-03-2	0.51%
7.97% MANKIND PHARMA LTD. B & D 16-11-2027	0.48%
8.19% NTPCLimited B & D 15-12-2025 Sr 57-2025	0.40%
Others	5.06%
Total	13.33%

Government Securities	% of AUM
0.00% GOI FRB_Gsec 04-10-2028	1.20%
5.74% GOI CG 15-11-2026	0.63%
6.90% GOI Oil BD 04-02-2026	0.60%
7.10% GOI CG 08-04-2034	0.02%
Total	2.44%

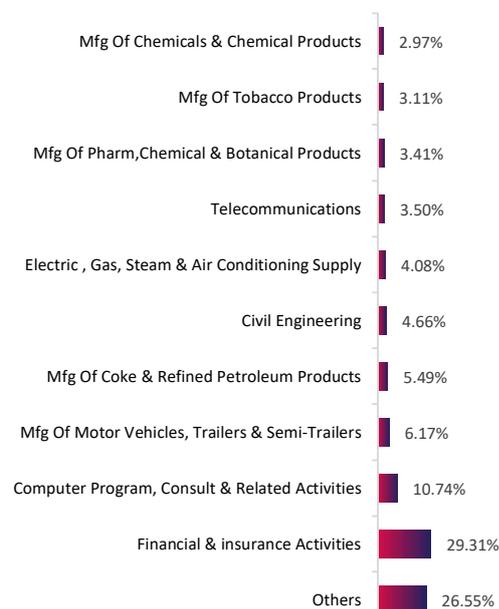
Money Market	3.82%
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Grand Total	100%
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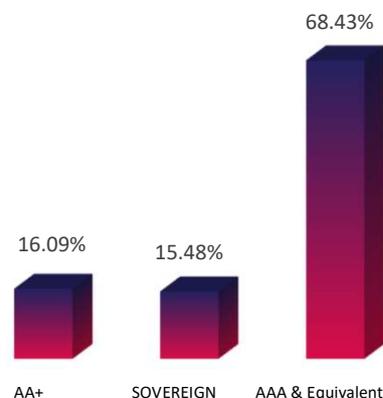
FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Tarang Hora	2	3	1
Mr. Vineet Lakhota	4	0	1
Launch Date	10-Feb-10		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
Risk Profile	High		
NAV as on 30-Nov-24	50.0961		
Modified Duration	1.39		

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 PENSION FUND (SFIN – ULIF006150107PEEQITYFND111) as on 30 November 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	97.55	6,699.57
Debt	0	20	0.28	19.17
Money Market	0	20	2.17	149.18
Total			100	6,867.92

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Equity Pension Fund	0.40%	10.60%	23.89%	15.88%	13.72%	11.75%
Benchmark	-0.31%	7.10%	19.86%	13.42%	12.42%	10.01%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	8.59%
ICICI Bank Ltd	6.71%
Infosys Limited	6.29%
Reliance Industries Ltd.	4.67%
Bharti Airtel Ltd.	3.07%
Tata Consultancy Services Ltd.	3.03%
Larsen & Toubro Ltd.	2.95%
ITC Ltd.	2.84%
Mahindra & Mahindra Ltd.	2.69%
Axis Bank Ltd.	2.49%
Others	54.22%
Total	97.55%

Corporate Debt	% of AUM
SBI Liquid Fund - Direct Plan - Growth	0.28%
Total	0.28%

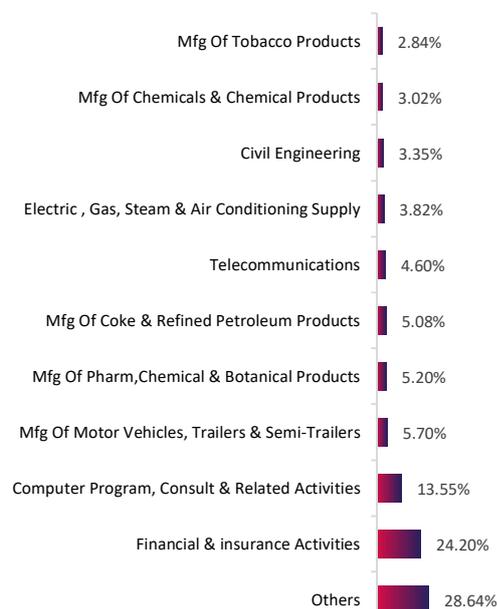
Money Market	2.17%
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Grand Total	100%
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FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan MJ	12	10	8
Mr. Divesh Kumar	2	1	0
Launch Date	15-Jan-07		
Benchmark	Nifty 50		
Risk Profile	High		
NAV as on 30-Nov-24	72.9890		
Modified Duration	0.00		

TOP 10 INDUSTRY SECTOR



DEBT RATING PROFILE

100.00%



AAA & Equivalent

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

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

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

BOND PENSION FUND (SFIN – ULIF007160107PENBONDFND111) as on 30 November 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	95.93	448.05
Money Market	0	40	4.07	18.99
Total			100	467.04

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Bond Pension Fund	0.37%	4.23%	9.57%	7.64%	5.60%	8.36%
Benchmark	0.56%	4.47%	9.47%	8.09%	5.96%	7.53%

ASSET CATEGORY

Corporate Debt	% of AUM
8.05% Tata Capital Housing Finance Limited B & D 18-06-2029 A	5.39%
8.65% India Infradebt Limited B & D 21-03-2026 Series ii	4.34%
8.70% Bharti Telecom Limited B & D 05-12-2025 XIII	3.64%
7.97% HDFC Bank B & D 17-02-2033 Ab-002	3.28%
7.75% HDFC Bank B & D 13-06-2033 Us-006	2.15%
8.75% PNB FD 03-12-2024 58	2.12%
7.05% PFC B & D 09-08-2030 205-A	2.10%
7.20% NABARD B & D 21-10-2031 LTIF A 1	1.07%
8.25% Sbi Cards And Payment Services Limited B & D 08-08-2034	0.22%
7.97% MANKIND PHARMA LTD. B & D 16-11-2027	0.21%
Others	0.49%
Total	25.00%

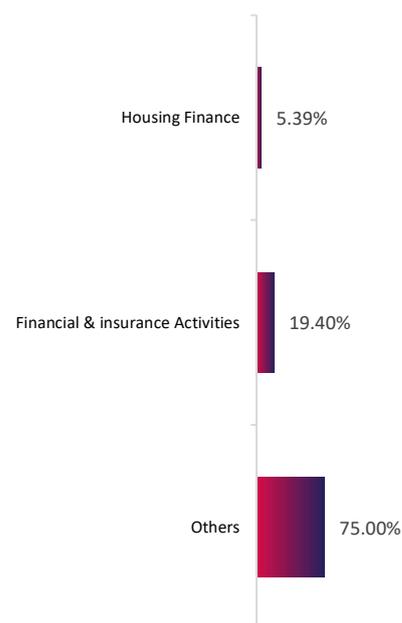
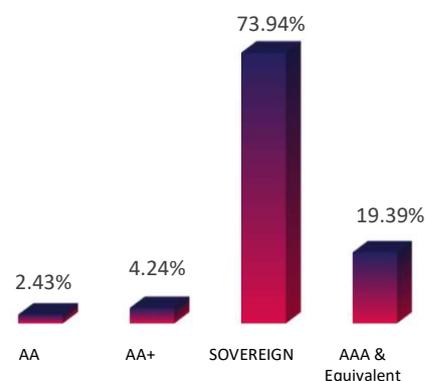
Government Securities	% of AUM
7.18% GOI CG 24-07-2037	38.43%
7.34% GOI CG 22-04-2064	11.58%
7.25% GOI CG 12-06-2063	8.45%
7.30% GOI CG 19-06-2053	4.66%
7.10% GOI CG 08-04-2034	4.59%
7.45% Maharashtra SDL 20-03-2037	2.19%
7.23% GoI Cg 15-04-2039	0.44%
7.46% GOI CG 06-11-2073	0.23%
7.50% GOI CG 10-08-2034	0.22%
7.29% Gujrat SDL 30-03-2032	0.14%
Others	0.00%
Total	70.93%

Money Market	4.07%
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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	16-Jan-07		
Benchmark	Crisil CompBex		
Risk Profile	Low to Medium		
NAV as on 30-Nov-24	42.0116		
Modified Duration	7.63		

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.

*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 November 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	69.76	325.15
Debt	10	60	28.87	134.56
Money Market	0	40	1.37	6.37
Total			100	466.08

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Growth Pension Fund	0.34%	8.68%	21.06%	14.43%	11.66%	11.58%
Benchmark	-0.03%	6.44%	16.87%	11.96%	10.67%	8.63%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	6.51%
ICICI Bank Ltd	5.79%
Reliance Industries Ltd.	4.10%
Infosys Limited	3.63%
Tata Consultancy Services Ltd.	2.44%
Axis Bank Ltd.	2.33%
Larsen & Toubro Ltd.	2.17%
Bharti Airtel Ltd.	2.15%
ITC Ltd.	1.94%
Bharti Hexacom Limited	1.87%
Others	36.85%
Total	69.76%

Corporate Debt	% of AUM
8.40% IRFC B & D 08-01-2029 130	0.67%
7.95% LIC Housing Fin B & D 29-01-2028 359	0.64%
7.97% HDFC Bank B & D 17-02-2033 Ab-002	0.44%
8.70% REC Limited B & D 28-09-2028 GOI-IV	0.36%
7.97% MANKIND PHARMA LTD. B & D 16-11-2027	0.32%
7.49% IRFC B & D 30-05-2027 120	0.21%
Total	2.65%

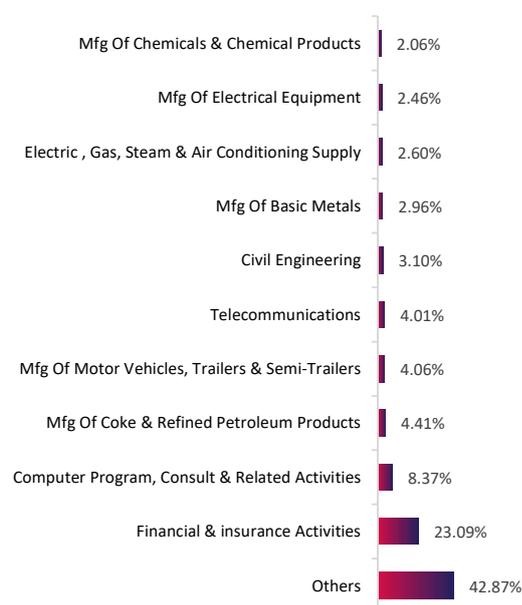
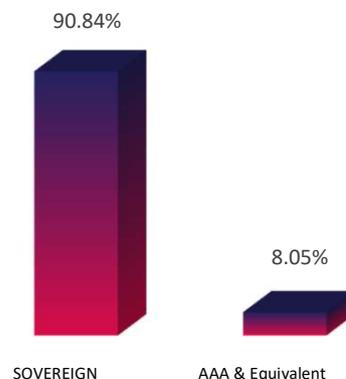
Government Securities	% of AUM
7.10% GOI CG 08-04-2034	16.22%
7.18% GOI CG 24-07-2037	2.31%
7.23% GoI Cg 15-04-2039	1.55%
7.25% GOI CG 12-06-2063	1.54%
7.34% GOI CG 22-04-2064	1.12%
7.26% GOI CG 06-02-2033	0.99%
7.30% GOI CG 19-06-2053	0.89%
7.46% GOI CG 06-11-2073	0.68%
8.49% Tamil Nadu SDL 10-02-2026	0.39%
8.28% Tamil Nadu SDL 21-02-2028	0.31%
Total	26.23%
Money Market	1.37%
Grand Total	100%

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

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

FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan MJ	12	10	8
Mr. Gopal Nawandhar	3	0	0
Launch Date	15-Feb-07		
Benchmark	Nifty 50 (70%) CompBex (30%)		
Risk Profile	Medium to High		
NAV as on 30-Nov-24	70.4083		
Modified Duration	6.66		

TOP 10 INDUSTRY SECTOR

DEBT RATING PROFILE


BALANCED PENSION FUND (SFIN – ULIF009210207PEBALANFND111) as on 30 November 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	48.60	281.32
Debt	20	60	48.94	283.30
Money Market	0	40	2.46	14.24
Total			100	578.87

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Balance Pension Fund	0.36%	7.35%	16.33%	12.41%	9.92%	11.56%
Benchmark	0.15%	5.94%	14.81%	10.91%	9.41%	9.21%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	4.48%
ICICI Bank Ltd	3.88%
Reliance Industries Ltd.	3.23%
Infosys Limited	2.71%
Bharti Airtel Ltd.Partly Paid 1.25	1.48%
Tata Consultancy Services Ltd.	1.41%
Larsen & Toubro Ltd.	1.38%
Teamlease Services Limited	1.15%
Axis Bank Ltd.	1.14%
Mahindra & Mahindra Ltd.	1.09%
Others	26.65%
Total	48.60%

Corporate Debt	% of AUM
7.80% HDFC Bank B & D 03-05-2033 US-002	0.87%
7.95% LIC Housing Fin B & D 29-01-2028 359	0.86%
7.20% NABARD B & D 21-10-2031 LTIF A 1	0.86%
7.97% HDFC Bank B & D 17-02-2033 Ab-002	0.53%
8.70% Bharti Telecom Limited B & D 05-12-2025 XIII	0.43%
7.34% IRFC B & D 19-02-2028 Tranche 1 Series II	0.37%
7.97% MANKIND PHARMA LTD. B & D 16-11-2027	0.26%
7.76% FED BANK B & D 12-11-2034 I	0.17%
8.75% PNB FD 08-12-2024	0.17%
Total	4.53%

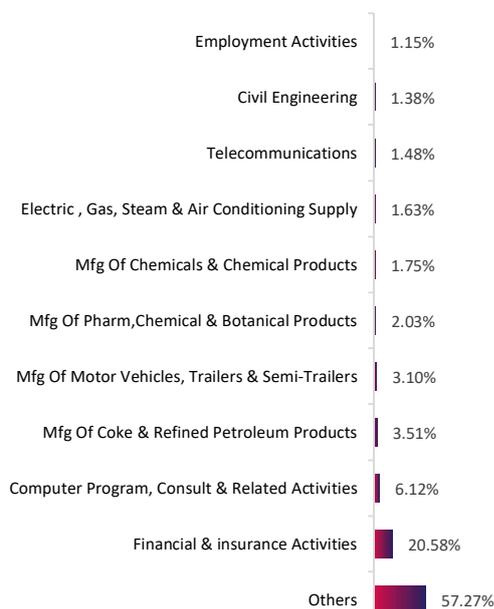
Government Securities	% of AUM
7.18% GOI CG 24-07-2037	20.73%
7.26% GOI CG 06-02-2033	7.10%
7.30% GOI CG 19-06-2053	3.58%
7.18% GOI CG 14-08-2033	3.54%
7.10% GOI CG 08-04-2034	3.00%
7.25% GOI CG 12-06-2063	2.36%
7.23% GoI Cg 15-04-2039	1.43%
7.34% GOI CG 22-04-2064	1.26%
7.45% Maharashtra SDL 20-03-2037	0.88%
7.46% GOI CG 06-11-2073	0.18%
Total	44.41%

Money Market	2.46%
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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 30-Nov-24	70.0576		
Modified Duration	7.34		

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.

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

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	60	100	82.17	542.43
Debt	0	40	0.00	0.00
Money Market	0	40	17.83	117.69
Total			100	660.12

FUND PERFORMANCE*

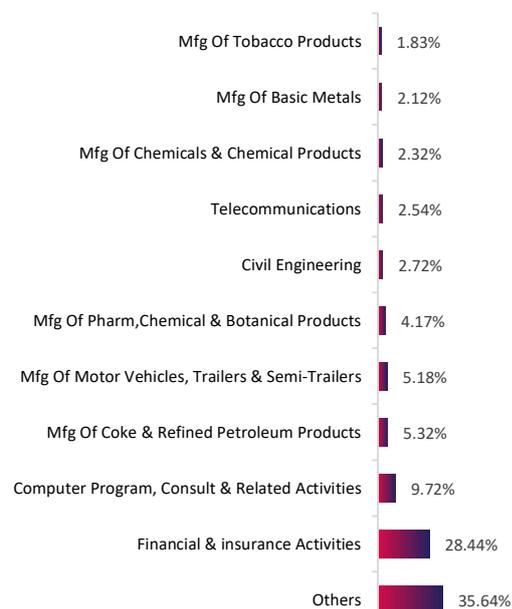
Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Equity Optimiser Pension Fund	0.34%	9.66%	20.32%	15.82%	13.34%	10.87%
Benchmark	-0.12%	6.50%	17.43%	12.28%	11.37%	8.41%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	7.44%
ICICI Bank Ltd	6.40%
Reliance Industries Ltd.	4.97%
Infosys Limited	4.49%
Larsen & Toubro Ltd.	2.72%
Bharti Airtel Ltd. Partly Paid 1.25	2.27%
Mahindra & Mahindra Ltd.	1.89%
ITC Ltd.	1.83%
Axis Bank Ltd.	1.80%
Bajaj Finance Limited	1.52%
Others	46.85%
Total	82.17%
Money Market	17.83%
Grand Total	100%

FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan MJ	12	10	8
Mr. Devesh R Dokwal	5	0	8
Launch Date	21-Jan-08		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
Risk Profile	High		
NAV as on 30-Nov-24	57.0481		
Modified Duration	0.01		

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.

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

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

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	90	100	98.22	35.22
Money Market	0	10	1.78	0.64
Total			100	35.86

FUND PERFORMANCE*

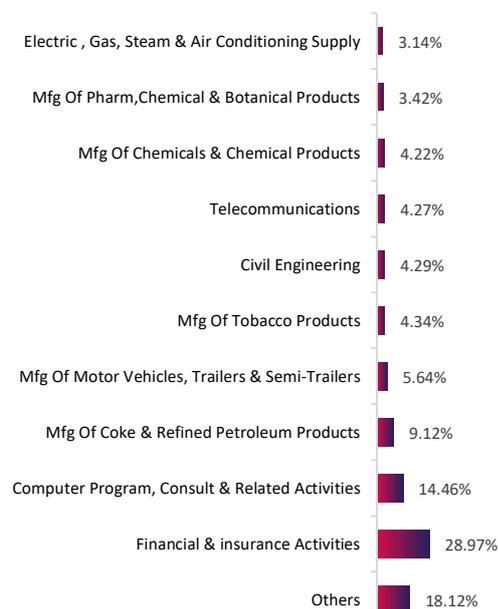
Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Index Pension Fund	-0.45%	7.45%	20.02%	14.43%	13.74%	11.30%
Benchmark	-0.31%	7.10%	19.86%	13.42%	12.42%	10.76%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	9.74%
ICICI Bank Ltd	8.86%
Reliance Industries Ltd.	8.57%
Infosys Limited	6.68%
ITC Ltd.	4.34%
Larsen & Toubro Ltd.	4.29%
Bharti Airtel Ltd.	4.27%
Tata Consultancy Services Ltd.	3.68%
Axis Bank Ltd.	3.13%
Mahindra & Mahindra Ltd.	2.58%
Others	42.08%
Total	98.22%
Money Market	1.78%
Grand Total	100%

FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan MJ	12	10	8
Mr. Devesh R Dokwal	5	0	8
Launch Date	18-Jan-10		
Benchmark	Nifty 50		
Risk Profile	High		
NAV as on 30-Nov-24	49.2073		
Modified Duration	0.01		

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.

TOP 300 PENSION FUND (SFIN – ULIF018180110PETP300FND111) as on 30 November 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	78.46	432.61
Money Market	0	40	21.54	118.78
Total			100	551.40

FUND PERFORMANCE*

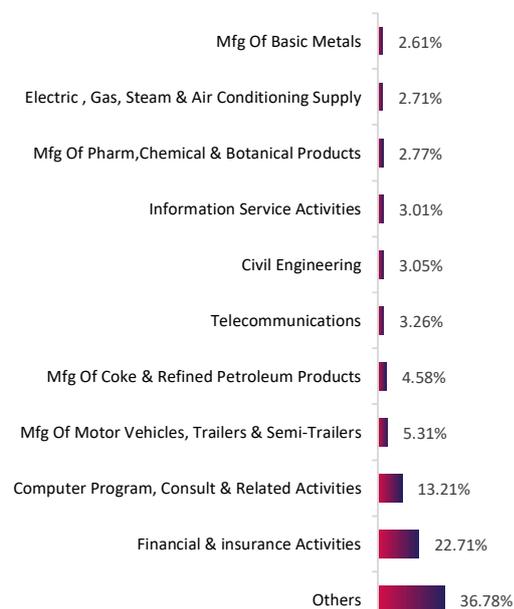
Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Top 300 Pension Fund	0.93%	8.72%	18.65%	13.13%	11.74%	11.90%
Benchmark	-0.12%	6.50%	17.43%	12.28%	11.37%	10.24%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	9.42%
Infosys Limited	6.09%
ICICI Bank Ltd	6.04%
Reliance Industries Ltd.	4.39%
Bharti Airtel Ltd.	3.26%
Larsen & Toubro Ltd.	3.05%
Axis Bank Ltd.	2.78%
Tata Consultancy Services Ltd.	2.54%
Mahindra & Mahindra Ltd.	2.43%
ITC Ltd.	2.07%
Others	36.40%
Total	78.46%
Money Market	21.54%
Grand Total	100%

FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan MJ	12	10	8
Mr. Divesh Kumar	2	1	0
Launch Date	18-Jan-10		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
Risk Profile	High		
NAV as on 30-Nov-24	53.2736		
Modified Duration	0.01		

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.

*) 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 November 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	18.20	73.47
Money Market	80	100	81.80	330.12
Total			100	403.60

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Money Market Fund	0.53%	3.54%	7.17%	6.85%	6.01%	6.67%
Benchmark	0.57%	3.62%	7.41%	7.21%	6.24%	6.87%

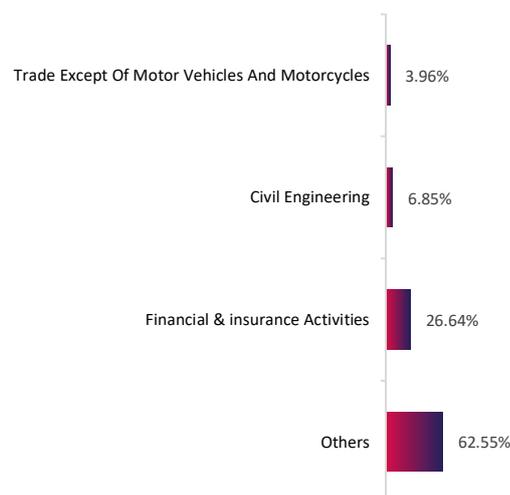
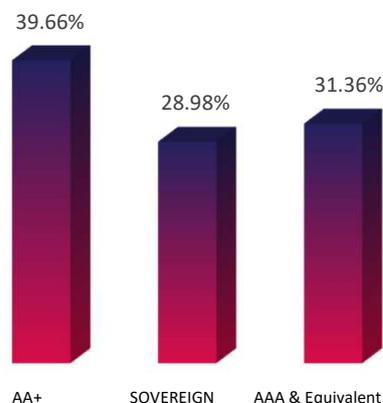
ASSET CATEGORY

Corporate Debt	% of AUM
7.97% MANKIND PHARMA LTD. B & D 16-11-2027	3.72%
8.065% Sundaram Fin B & D 22-05-2026 Y 1	3.60%
8.12% Bajaj Finance Limited B & D 10-09-2027	2.11%
8.857% Shriram Finance Ltd. B & D 02-09-2027	1.76%
8.90% MUTHOOT FINANCE LIMITED B & D 07-10-2027 37-A OPT I	1.74%
Total	12.93%
Government Securities	% of AUM
0.00% GOI FRB_Gsec 04-10-2028	2.74%
7.10% GOI CG 08-04-2034	2.53%
Total	5.28%
Money Market	81.80%
Grand Total	100%

FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan MJ	12	10	8
Launch Date	01-Feb-06		
Benchmark	CRISIL T-Bill Index #		
Risk Profile	Low		
NAV as on 30-Nov-24	33.7466		
Modified Duration	0.88		

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.

*) 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 November 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	16.29	16.64
Money Market	80	100	83.71	85.49
Total			100	102.13

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Money Market Pension Fund	0.53%	3.55%	7.15%	6.86%	5.98%	7.05%
Benchmark	0.57%	3.62%	7.41%	7.21%	6.24%	6.89%

ASSET CATEGORY

Corporate Debt	% of AUM
7.97% MANKIND PHARMA LTD. B & D 16-11-2027	3.92%
8.857% Shriram Finance Ltd. B & D 02-09-2027	1.99%
8.065% Sundaram Fin B & D 22-05-2026 Y 1	1.47%
8.12% Bajaj Finance Limited B & D 10-09-2027	1.47%
8.90% MUTHOOT FINANCE LIMITED B & D 07-10-2027 37-A OPT I	0.49%
Total	9.34%

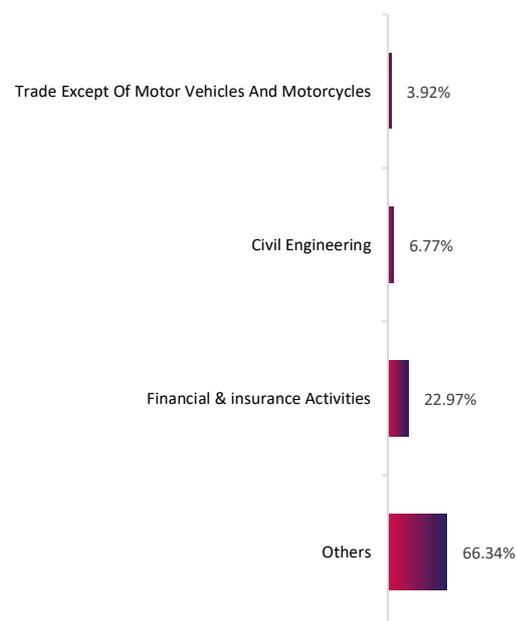
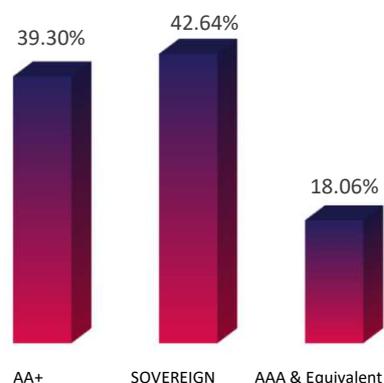
Government Securities	% of AUM
0.00% GOI FRB_Gsec 04-10-2028	3.94%
7.10% GOI CG 08-04-2034	3.00%
Total	6.95%

Money Market	83.71%
Grand Total	100%

FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan MJ	12	10	8
Launch Date	20-Mar-08		
Benchmark	CRISIL T-Bill Index #		
Risk Profile	Low		
NAV as on 30-Nov-24	31.2328		
Modified Duration	0.89		

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.

*) 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 November 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	2.51
Total			100	2.51

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
GPF070211 Guaranteed Pension Fund	0.76%	3.50%	6.93%	6.16%	4.67%	6.64%
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
7.10% GOI CG 08-04-2034	81.35%
Total	95.72%

Money Market	4.28%
Grand Total	100%

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-Nov-24	24.3120		
Modified Duration	6.92		



 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 November 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	98.04	7,590.30
Money Market	0	40	1.96	151.40
Total			100	7,741.71

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Discontinued Policy Fund	0.58%	4.02%	7.77%	6.95%	5.50%	6.40%
Benchmark	NA	NA	NA	NA	NA	NA

ASSET CATEGORY

Government Securities	% of AUM
0.00% GOI FRB_Gsec 04-10-2028	9.89%
7.10% GOI CG 18-04-2029	8.52%
7.06% GOI CG 10-04-2028	8.48%
7.04% GOI Cg 03-06-2029	7.31%
7.37% GOI CG 23-10-2028	7.26%
7.26% GOI CG 14-01-2029	6.78%
7.59% GOI CG 11-01-2026	5.70%
7.38% GOI CG 20-06-2027	4.53%
7.17% GOI CG 17-04-2030	3.09%
7.27% GOI CG 08-04-2026	1.76%
Others	34.74%
Total	98.04%
Money Market	1.96%
Grand Total	100%

FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan MJ	12	10	8
Launch Date	11-Apr-11		
Benchmark	NA		
Risk Profile	Low		
NAV as on 30-Nov-24	23.3154		
Modified Duration	2.70		



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

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

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

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

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

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	80	100	96.89	11,477.18
Debt	0	20	0.00	0.00
Money Market	0	20	3.11	368.63
Total			100	11,845.81

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Equity Pension Fund II	0.25%	8.49%	20.13%	14.16%	12.70%	13.84%
Benchmark	-0.31%	7.10%	19.86%	13.42%	12.42%	13.33%

ASSET CATEGORY

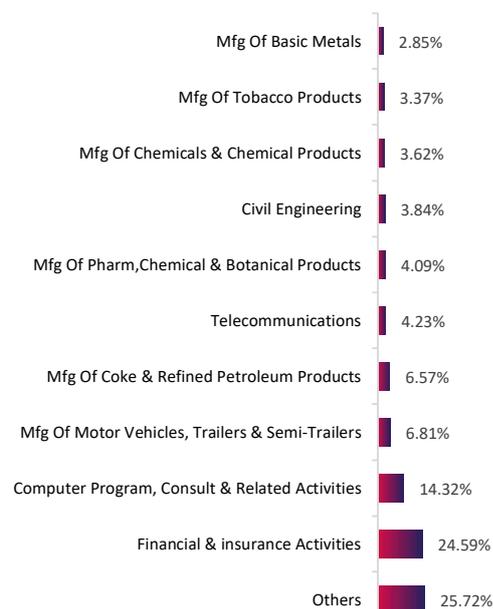
Equity	% of AUM
HDFC Bank Ltd.	8.37%
ICICI Bank Ltd	7.73%
Infosys Limited	6.55%
Reliance Industries Ltd.	6.09%
Bharti Airtel Ltd.	4.23%
Larsen & Toubro Ltd.	3.84%
Tata Consultancy Services Ltd.	3.60%
ITC Ltd.	3.37%
ICICI Prudential Private Banks Etf Split	3.32%
Mahindra & Mahindra Ltd.	2.74%
Others	52.14%
Total	96.89%

Corporate Debt	% of AUM
Total	0.00%

Money Market	3.11%
Grand Total	100%

FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan MJ	12	10	8
Vineet Lakhotia	4	0	1
Launch Date	10-Jan-14		
Benchmark	Nifty 50		
Risk Profile	High		
NAV as on 30-Nov-24	41.0887		
Modified Duration	0.01		

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 PENSION FUND II (SFIN – ULIF028300513PENBON2FND111) as on 30 November 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	96.89	27,302.08
Money Market	0	40	3.11	876.26
Total			100	28,178.35

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Bond Pension Fund II	0.25%	4.17%	9.39%	7.59%	5.43%	7.50%
Benchmark	0.56%	4.47%	9.47%	8.09%	5.96%	8.24%

ASSET CATEGORY

Corporate Debt	% of AUM
7.79% HDFC Bank B & D 24-11-2032 AA-013	3.94%
7.98% REC LIMITED B & D 30-04-2099 222	2.00%
7.43% NBFID B & D 04-07-2034	1.74%
8.70% Bharti Telecom Limited B & D 05-12-2025 XIII	1.42%
7.69% REC Limited B & D 31-01-2033 218 B	1.32%
7.60% PFC B & D 25-08-2033 BS 233C	1.23%
7.64% Axis Bank B & D 07-03-2034 Infra Bond Series 7	1.13%
9.53% Indian Bank B & D 27-12-2029 Basel III Tier 2	1.01%
7.80% HDFC Bank B & D 06-09-2032 AA-010	1.00%
6.18% Indian Bank B & D 13-01-2031 Tier 2 Sr V	0.95%
Others	33.34%
Total	49.09%

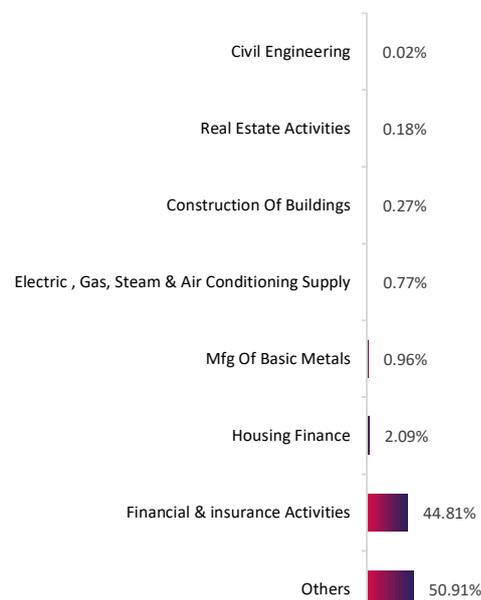
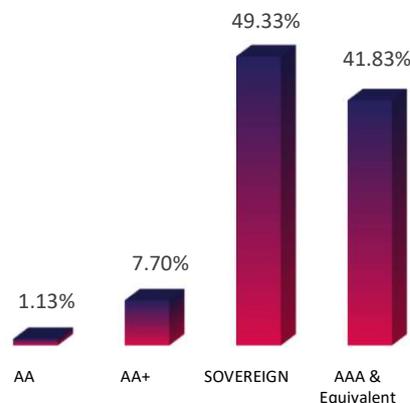
Government Securities	% of AUM
7.34% GOI CG 22-04-2064	15.48%
7.25% GOI CG 12-06-2063	7.55%
7.10% GOI CG 08-04-2034	7.48%
7.46% GOI CG 06-11-2073	5.44%
7.37% GOI CG 23-01-2054 SGRB	4.63%
7.02% GOI CG 18-06-2031	3.20%
6.80% GOI CG 15-12-2060	1.60%
7.41% GOI CG 19-12-2036	1.20%
7.54% GOI CG 23-05-2036	0.49%
6.76% GOI CG 22-02-2061	0.38%
Others	0.36%
Total	47.80%

Money Market	3.11%
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Grand Total	100%
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FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Saurab Passi	0	1	0
Launch Date	10-Jan-14		
Benchmark	Crisil CompBex		
Risk Profile	Low to Medium		
NAV as on 30-Nov-24	22.0037		
Modified Duration	7.50		

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.

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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 November 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	17.58	261.60
Money Market	80	100	82.42	1,226.13
Total			100	1,487.73

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Money Market Pension Fund II	0.51%	3.42%	6.93%	6.58%	5.73%	6.13%
Benchmark	0.57%	3.62%	7.41%	7.21%	6.24%	6.62%

ASSET CATEGORY

Corporate Debt	% of AUM
8.50% Au Small Finance Bank Limited Fd 17-02-2025	3.16%
8.065% Sundaram Fin B & D 22-05-2026 Y 1	2.29%
7.97% MANKIND PHARMA LTD. B & D 16-11-2027	2.09%
8.90% MUTHOOT FINANCE LIMITED B & D 07-10-2027 37-A OPT I	1.18%
8.857% Shriram Finance Ltd. B & D 02-09-2027	1.09%
8.12% Bajaj Finance Limited B & D 10-09-2027	1.01%

Total	10.82%
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Government Securities	% of AUM
0.00% GOI FRB_Gsec 04-10-2028	6.77%

Total	6.77%
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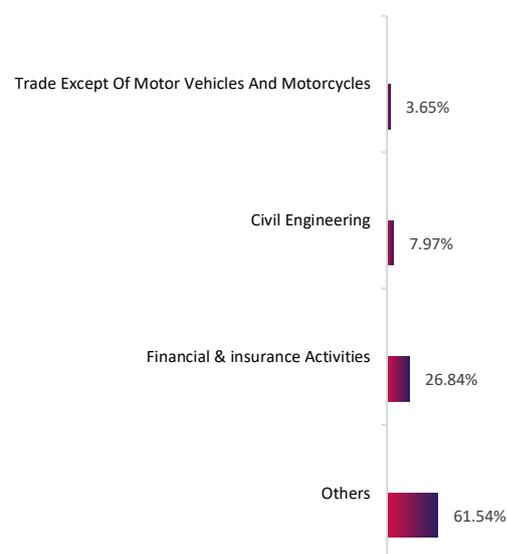
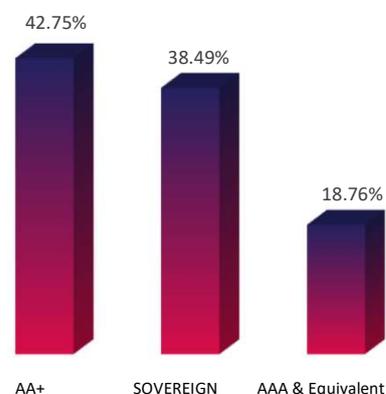
Money Market	82.42%
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Grand Total	100%
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FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan MJ	12	10	8
Launch Date	10-Jan-14		
Benchmark	CRISIL T-Bill Index #		
Risk Profile	Low		
NAV as on 30-Nov-24	19.1294		
Modified Duration	0.76		

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

TOP 10 INDUSTRY SECTOR

DEBT RATING PROFILE


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

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

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

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DISCONTINUE PENSION FUND (SFIN – ULIF025300513PEDISCOFND111) as on 30 November 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	96.06	5,153.92
Money Market	0	40	3.94	211.34
Total			100	5,365.26

FUND PERFORMANCE*

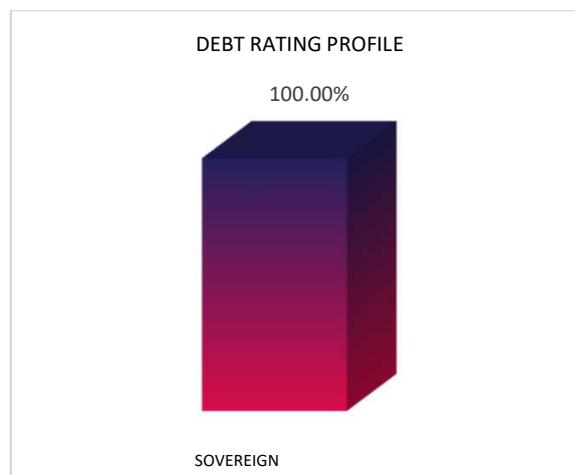
Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Discontinue Pension Fund	0.56%	4.02%	7.80%	6.92%	5.54%	6.81%
Benchmark	NA	NA	NA	NA	NA	NA

ASSET CATEGORY

Government Securities	% of AUM
0.00% GOI FRB_Gsec 04-10-2028	10.60%
7.10% GOI CG 18-04-2029	6.62%
7.06% GOI CG 10-04-2028	6.59%
7.04% GOI Cg 03-06-2029	5.57%
7.26% GOI CG 14-01-2029	5.32%
7.37% GOI CG 23-10-2028	5.24%
0.00% GOI FRB_Gsec 22-09-2033	4.89%
6.79% GOI CG 15-05-2027	3.90%
7.59% GOI CG 11-01-2026	3.57%
8.28% GOI CG 21-09-2027	2.90%
Others	40.86%
Total	96.06%
Money Market	3.94%
Grand Total	100%

FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan MJ	12	10	8
Launch Date	22-Aug-14		
Benchmark	NA		
Risk Profile	Low		
NAV as on 30-Nov-24	19.6922		
Modified Duration	2.90		



* 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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PURE FUND (SFIN – ULIF030290915PUREULPFND111) as on 30 November 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	95.53	1,116.69
Money Market	0	20	4.47	52.28
Total			100	1,168.97

FUND PERFORMANCE*

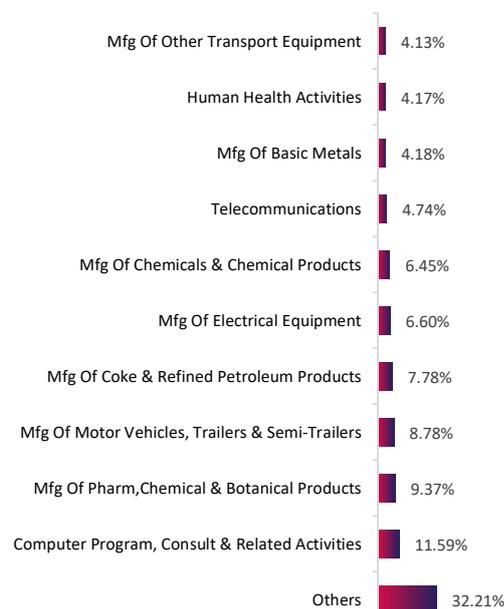
Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Pure Fund	-0.74%	9.06%	21.49%	18.69%	13.42%	13.46%
Benchmark	NA	NA	NA	NA	NA	NA

ASSET CATEGORY

Equity	% of AUM
Reliance Industries Ltd.	6.79%
Bharti Airtel Ltd.Partly Paid 1.25	4.67%
Infosys Limited	4.21%
Jupiter Life Line Hospitals Ltd.	3.89%
Hitachi Energy India Ltd.	3.46%
ZF Commercial Vehicle Control Systems India Ltd	3.43%
Innova Captab Limited	3.17%
Atul Limited	2.72%
Larsen & Toubro Ltd.	2.71%
Keystone Realtors Limited	2.47%
Others	58.01%
Total	95.53%
Money Market	4.47%
Grand Total	100%

FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan MJ	12	10	8
Mr. Devesh R Dokwal	5	0	8
Launch Date	21-Jun-16		
Benchmark	NA		
Risk Profile	High		
NAV as on 30-Nov-24	29.0769		
Modified Duration	0.01		

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.

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MIDCAP FUND (SFIN – ULIF031290915MIDCAPFUND111) as on 30 November 2024
INVESTMENT OBJECTIVE: The objective of this fund is to provide high equity exposure targeting higher returns in the long term by investing predominantly in Midcap Companies.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	80	100	95.04	30,858.62
Debt	0	20	2.65	859.65
Money Market	0	20	2.32	751.82
Total			100	32,470.10

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Midcap Fund	0.74%	10.80%	37.76%	32.31%	22.79%	20.33%
Benchmark	0.50%	9.06%	31.42%	32.67%	23.90%	18.46%

ASSET CATEGORY

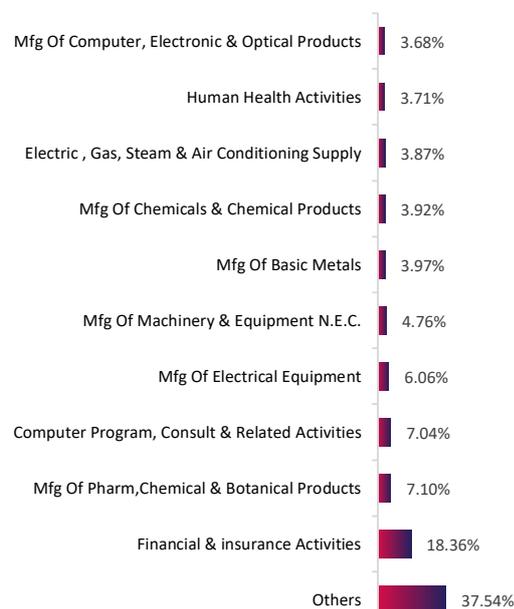
Equity	% of AUM
Trent Ltd.	2.32%
Indian Hotels Co. Ltd.	2.32%
Federal Bank Ltd.	2.30%
Coforge Ltd.	2.26%
Persistent Systems Limited	2.22%
Dixon Technologies (India) Ltd	2.05%
Fortis Healthcare Ltd	1.72%
Lupin Ltd.	1.64%
Bharat Electronics Ltd.	1.63%
Max Healthcare Institute Limited	1.57%
Others	75.00%
Total	95.04%

Corporate Debt	% of AUM
Bandhan Liquid Fund - Direct Plan - Growth	0.63%
Invesco India Liquid Fund - Growth - Distributor	0.54%
SBI Liquid Fund - Direct Plan - Growth	0.49%
LIC MF Liquid Fund - Direct - Growth	0.35%
Uti Liquid Cash Plan - Institutional - Growth	0.32%
6.99% IRFC B & D 19-03-2025 147	0.0030764
Total	2.65%

Money Market	2.32%
Grand Total	100%

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-Nov-24	47.7945		
Modified Duration	0.02		

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 30 November 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	20.42	603.34
Debt	75	100	77.23	2,281.92
Money Market	0	25	2.35	69.36
Total			100	2,954.62

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Bond Optimiser Fund	0.20%	5.57%	12.70%	10.46%	7.75%	13.83%
Benchmark	0.40%	5.09%	11.64%	9.26%	7.39%	9.24%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	2.36%
ICICI Bank Ltd	2.01%
Reliance Industries Ltd.	1.33%
Infosys Limited	1.32%
Larsen & Toubro Ltd.	0.83%
ITC Ltd.	0.67%
Trent Ltd.	0.65%
Bharti Airtel Ltd.	0.64%
Mahindra & Mahindra Ltd.	0.61%
NTPCLimited	0.44%
Others	9.56%
Total	20.42%

Corporate Debt	% of AUM
7.68% BOB B & D 01-12-2033 XX-II	1.73%
7.92% Tata Capital Housing Finance Limited B & D 07-07-2034	1.71%
8.20% PGCB & D 23-01-2025 XI VIII	1.69%
8.78% MUTHOOT FINANCE LIMITED B & D 04-10-2029 38-A OPT I	1.52%
7.93% Tata Power Renewable Energy Limited B & D 26-06-2034 li	1.37%
7.75% HDFC Bank B & D 13-06-2033 Us-006	1.19%
7.95% LIC Housing Fin B & D 21-02-2033 430	0.86%
7.9265% Lic Housing Fin B & D 14-07-2027 442	0.85%
7.66% L&T B & D 09-11-2025	0.85%
7.95% LIC Housing Fin B & D 29-01-2028 359	0.85%
Others	16.62%
Total	29.24%

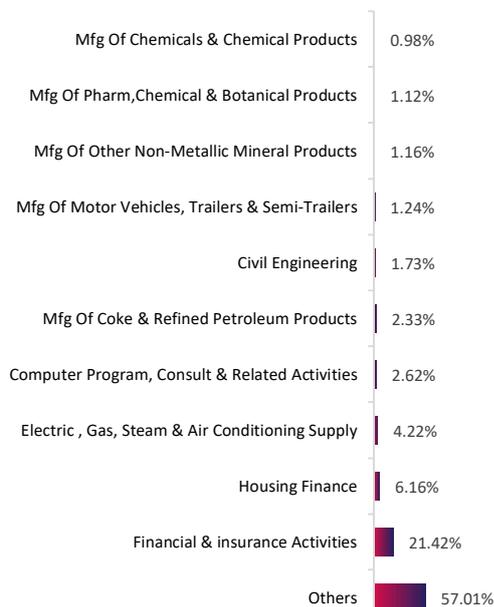
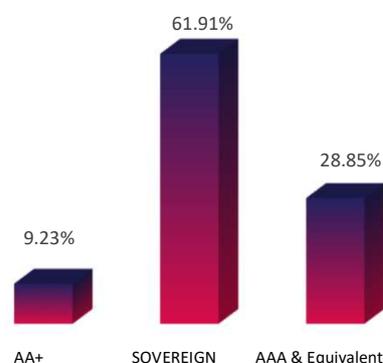
Government Securities	% of AUM
7.30% GOI CG 19-06-2053	10.76%
7.18% GOI CG 24-07-2037	6.47%
7.34% GOI CG 22-04-2064	6.40%
7.10% GOI CG 08-04-2034	5.05%
7.18% GOI CG 14-08-2033	4.03%
7.25% GOI CG 12-06-2063	3.12%
7.50% GOI CG 10-08-2034	2.31%
7.23% GoI Cg 15-04-2039	1.99%
6.62% GOI CG 28-11-2051	1.45%
6.63% Tamil Nadu SDL 23-12-2035	1.30%
Others	5.11%
Total	47.99%

Money Market	2.35%
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Grand Total	100%
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FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Tarang Hora	2	3	1
Mr. Divesh Kumar	2	1	0
Launch Date	31-Jan-19		
Benchmark	Nifty50 (20%) CompBEX(80%)		
Risk Profile	Low to Medium		
NAV as on 30-Nov-24	21.3077		
Modified Duration	7.26		

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.

CORPORATE BOND FUND (SFIN – ULIF033290618CORBONDFND111) as on 30 November 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	96.18	952.65
Money Market	0	30	3.82	37.81
Total			100	990.46

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Corporate Bond Fund	0.38%	3.87%	8.09%	6.83%	5.10%	7.40%
Benchmark	0.60%	4.50%	8.83%	7.64%	5.49%	7.67%

ASSET CATEGORY

Corporate Debt	% of AUM
7.68% BOB B & D 01-12-2033 XX-II	5.17%
7.97% MANKIND PHARMA LTD. B & D 16-11-2027	3.23%
7.65% PGCB & D 11-01-2034 75- LXXV	2.56%
8.85% Muthoot Finance Limited B & D 20-12-2028 30-A Opt I	2.55%
7.725% L&T B & D 28-04-2028	2.53%
7.80% The Ramco Cements Limited 12-09-2028	2.52%
7.70% PGCB & D 12-10-2033 LXXIV-74	2.31%
9.90% Tata Power B & D 25-08-2028 II	2.15%
7.79% RIL B & D 10-11-2033 P	2.07%
8.15% Tata Steel B & D 01-10-2026	2.03%
Others	46.99%
Total	74.11%

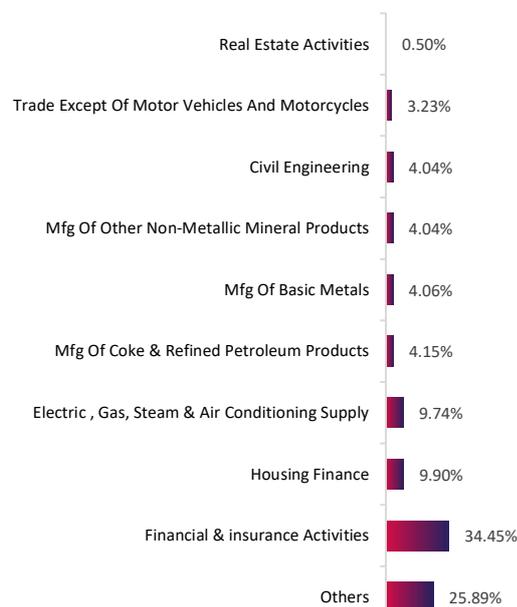
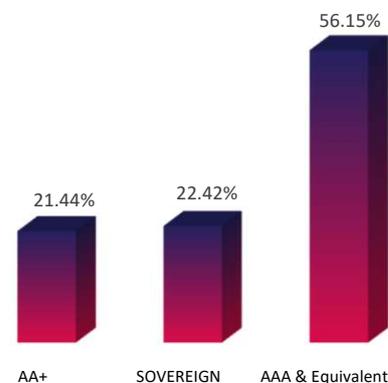
Government Securities	% of AUM
7.10% GOI CG 08-04-2034	6.71%
7.18% GOI CG 14-08-2033	4.21%
7.30% GOI CG 19-06-2053	4.04%
7.34% GOI CG 22-04-2064	3.39%
7.50% Tamil Nadu SDL 27-03-2054	1.05%
7.23% Goi Cg 15-04-2039	0.52%
8.27% Gujrat SDL 13-01-2026	0.51%
7.60% FCI B & D 09-01-2030 Vii A	0.51%
7.18% GOI CG 24-07-2037	0.41%
7.48% Uttar Pradesh SDL 22-03-2040	0.28%
Others	0.44%
Total	22.07%

Money Market	3.82%
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Grand Total	100%
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FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. 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-Nov-24	15.1712		
Modified Duration	4.58		

TOP 10 INDUSTRY SECTOR

DEBT RATING PROFILE


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

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

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

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

BLUECHIP FUND (SFIN – ULIF034250824BLUECHPFND111) as on 30 November 2024

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	94.51	779.52
Debt	0	20	0.00	0.00
Money Market	0	20	5.49	45.30
Total			100	824.82

FUND PERFORMANCE*

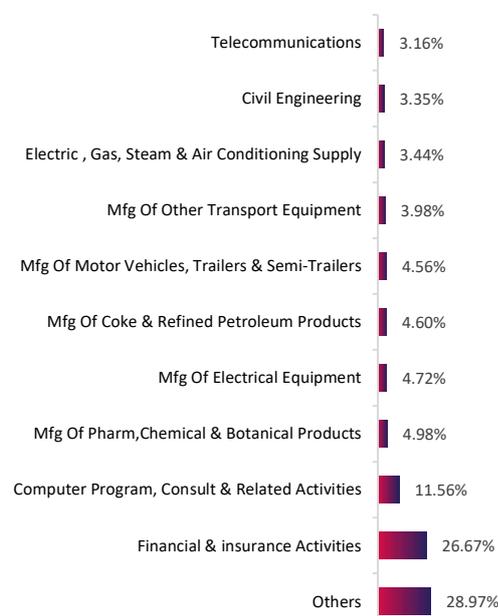
Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Bluechip Fund	0.35%	0.00%	NA	NA	NA	-0.20%
Benchmark	-0.02%	6.53%	NA	NA	NA	-12.25%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	7.87%
ICICI Bank Ltd	7.24%
Infosys Limited	5.30%
Reliance Industries Ltd.	3.94%
Larsen & Toubro Ltd.	3.35%
Bharti Airtel Ltd.	3.16%
Tata Consultancy Services Ltd.	2.86%
Axis Bank Ltd.	2.38%
Mahindra & Mahindra Ltd.	2.14%
ITC Ltd.	1.98%
Others	54.29%
Total	94.51%
Money Market	5.49%
Grand Total	100%

FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Vineet Lakhota	4	0	1
Launch Date	25-Aug-24		
Benchmark	Nifty 100		
Risk Profile	High		
NAV as on 30-Nov-24	9.9946		
Modified Duration	0.01		

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.

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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SBI Life Insurance Co. Ltd.

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