

invest

CARE ULIP

UNIT LINKED PRODUCTS FROM SBI LIFE INSURANCE CO. LTD.

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

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 (UIN: 111L090V0 2)	SBI Life – Smart Elite (UIN: 111L072V0 4)	SBI Life – Smart Scholar (UIN: 111L073V0 3)	SBI Life – Retire Smart (UIN: 111L094V0 3)	SBI Life – Smart Wealth Builder (UIN: 111L095V0 3)	SBI Life – Smart Wealth Assure (UIN: 111L077V0 3)	SBI Life – eWealth Insurance (UIN: 111L100V0 3)	SBI Life – Smart Privilege (UIN: 111L107V0 3)	SBI Life - Smart InsureWealth Plus (UIN : 111L125V0 2)	SBI Life - Saral InsureWealth Plus (UIN : 111L124V0 2)	SBI Life – Retire Smart Plus (UIN : 111L135V0 1)
Equity	✓		✓		✓	✓	✓	✓	✓	✓	
Equity Elite II		✓									
Bond	✓	✓	✓		✓	✓	✓	✓			
Money Market	✓	✓	✓		✓	✓	✓	✓	✓		
Growth	✓		✓		✓			✓	✓	✓	
Balanced	✓	✓	✓		✓	✓		✓	✓	✓	
Equity Optimiser	✓		✓		✓			✓	✓	✓	
Top 300	✓		✓		✓			✓			
Equity Pension II				✓							
Bond Pension II				✓							
Money Market Pension II				✓							
Pure Fund	✓	✓	✓		✓	✓		✓	✓	✓	
Midcap Fund		✓			✓			✓	✓	✓	
Bond Optimiser	✓	✓	✓		✓	✓		✓	✓	✓	
Corporate Bond	✓	✓			✓	✓		✓	✓	✓	
Equity Pension											✓
Equity Optimiser Pension											✓
Growth Pension											✓
Bond Pension											✓
Money Market Pension											✓
Top 300 Pension											✓
Balanced Pension											✓

* The Unit Linked Insurance Products do not offer any liquidity during the first five years of the contract. The policyholder will 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 October 31, 2023 (₹ 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	52,487.23	NIFTY 50	6.40	5.93	3.97	3.91	17.21	17.90	12.09	12.58	12.78	12.93	15.55	12.79
Equity Pension	15-Jan-07	2,558.45		5.86	5.93	4.05	3.91	18.98	17.90	13.11	12.58	12.99	12.93	10.78	9.15
Equity Pension II	03-Jan-14	7,271.65		5.64	5.93	3.92	3.91	18.35	17.90	12.71	12.58	13.11	12.93	12.69	12.19
Equity Optimiser	21-Jan-08	2,086.94	Nifty 50 (80%) LiquiFEX (20%)	8.00	6.23	5.10	4.46	16.98	15.41	11.60	11.39	11.88	11.73	9.52	7.61
Equity Optimiser Pension	21-Jan-08	335.75		8.65	6.23	5.51	4.46	16.84	15.41	13.10	11.39	13.09	11.73	10.00	7.61
Equity Elite	25-Feb-08	11.87		7.58	6.23	8.23	4.46	20.44	15.41	16.38	11.39	16.19	11.73	12.88	7.67
Equity Elite Fund II	10-Feb-10	11,134.67		6.16	6.23	4.94	4.46	15.57	15.41	11.61	11.39	11.71	11.73	10.72	10.15
Top 300	07-Jan-10	1,433.57		6.42	6.23	4.89	4.46	16.40	15.41	13.08	11.39	13.10	11.73	11.36	9.44
Top 300 Pension	18-Jan-10	322.35	6.29	6.23	4.78	4.46	16.50	15.41	13.23	11.39	13.35	11.73	11.17	9.45	
Growth	24-Nov-05	2,423.68	Nifty 50 (70%) CompB ex (30%)	6.55	6.46	4.11	4.26	14.19	13.86	11.65	11.06	11.99	11.71	11.75	10.50
Growth Pension	15-Feb-07	286.41		6.55	6.46	3.81	4.26	14.22	13.86	11.93	11.06	12.21	11.71	10.84	7.94
Balanced	5-Dec-05	23,157.43	Nifty 50 (50%) CompB ex (50%)	6.34	6.76	4.12	4.39	10.58	11.13	9.30	9.83	10.20	10.70	10.41	9.83
Balanced Pension	21-Feb-07	311.91		7.22	6.76	4.11	4.39	10.87	11.13	10.20	9.83	11.03	10.70	11.12	8.73
Bond	10-Jan-05	23,592.27	CRISIL CompB ex	6.39	7.35	3.62	4.34	3.59	4.18	5.28	6.09	6.79	7.55	8.03	7.07
Bond Pension	16-Jan-07	393.69		6.15	7.35	3.61	4.34	3.51	4.18	5.32	6.09	7.05	7.55	8.28	7.41
Bond Pension II	03-Jan-14	25,115.52		6.39	7.35	3.49	4.34	3.42	4.18	5.01	6.09	6.26	7.55	7.31	8.11
Index	07-Jan-10	116.59	Nifty 50	7.10	5.93	5.70	3.91	19.01	17.90	13.08	12.58	13.37	12.93	9.97	9.76
Index Pension	18-Jan-10	31.17		7.17	5.93	5.81	3.91	19.04	17.90	13.57	12.58	13.40	12.93	10.33	9.77

Funds	Inception Date	AUM as on October 31, 2023 (₹ 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
Money Market	1-Feb-06	386.89	CRISIL T-Bill Index #	6.45	7.00	5.30	5.52	4.63	4.84	4.66	4.95	5.14	5.43	6.64	6.84
Money Market Pension	20-Mar-08	71.49		6.53	7.00	5.27	5.52	4.61	4.84	4.65	4.95	5.13	5.43	7.05	6.85
Money Market Pension II	03-Jan-14	1,335.12		6.15	7.00	5.01	5.52	4.36	4.84	4.40	4.95	4.85	5.43	6.05	6.54
Guaranteed Pension Fund (GPF070211)	9-Feb-11	2.48	NA	5.38	NA	3.45	NA	3.33	NA	4.82	NA	6.23	NA	6.61	NA
P/E Managed	8-Sep-10	234.98		12.10	NA	6.61	NA	12.17	NA	10.92	NA	10.82	NA	9.01	NA
Discontinued Policy	11-Apr-11	7,323.48		6.09	NA	4.31	NA	4.01	NA	4.71	NA	5.60	NA	6.28	NA
Discontinued Pension	03-Jan-14	3,549.09		5.98	NA	4.34	NA	4.02	NA	4.87	NA	5.86	NA	6.69	NA
Pure Fund	15-Jun-16	830.22		8.61	NA	4.60	NA	18.43	NA	14.62	NA	13.14	NA	11.44	NA
Midcap Fund	15-Jun-16	12,864.21	NIFTY Free Float Midcap 100	16.94	23.68	9.78	12.96	26.65	31.58	20.83	23.30	18.84	17.73	16.99	15.48
Bond Optimiser Fund	24-Jan-19	2,403.78	NIFTY 50 (20%) & CompBEX (80%)	7.83	7.15	5.45	4.43	7.43	6.98	8.52	7.70	NA	NA	13.87	8.54
Corporate Bond Fund	24-Jan-19	858.34	Crisil Med term Gilt Index (20%) & Crisil Med term AAA index (80%)	5.86	6.91	3.55	3.87	3.84	4.16	5.81	6.17	NA	NA	7.26	7.42

**Past performance of any of the funds above is not indicative of their future performance.

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

EQUITY FUND (SFIN - ULIF001100105EQUITY-FND111) as on 31 October 2023

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

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	80	100	98.52	51,710.99
Debt	0	20	0.10	54.17
Money Market	0	20	1.38	722.07
TOTAL			100.00	52,487.23

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Equity Fund	-2.96%	7.77%	6.40%	3.97%	17.21%	15.55%
Benchmark	-2.84%	5.62%	5.93%	3.91%	17.90%	12.79%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	8.93%
ICICI Bank Ltd	7.55%
Reliance Industries Ltd.	7.04%
Infosys Limited	5.76%
ITC Ltd.	4.43%
Tata Consultancy Services Ltd.	3.35%
Larsen & Toubro Ltd.	2.96%
Trent Ltd.	2.57%
Kotak Mahindra Bank Ltd.	2.51%
Bajaj Finance Limited	2.44%
Others	50.97%
Total	98.52%

Corporate Debt	% of AUM
Sundaram Liquid Fund	0.10%
Total	0.10%

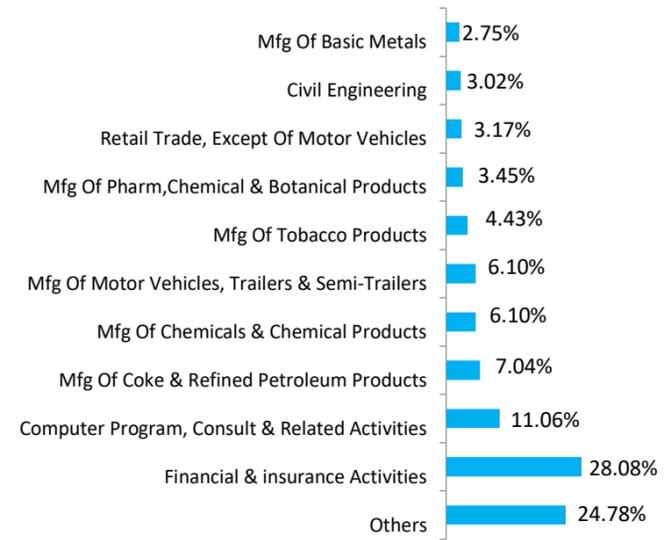
Money Market	1.38%
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Grand Total	100%
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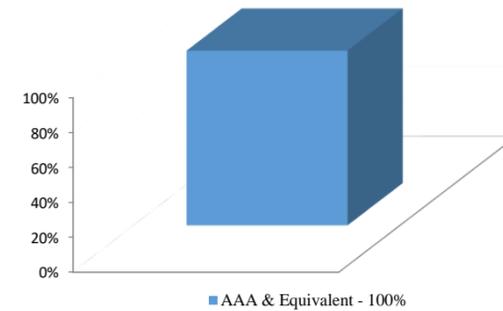
Fund Description

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan MJ	13	10	9
Mr. Gopikrishna Shenoy	1	0	0
Launch Date	10-Jan-05		
Benchmark	Nifty 50		
Risk Profile	High		
NAV as on 31-Oct-23	151.8498		
Modified Duration	0.00		

TOP 10 INDUSTRY SECTOR



DEBT RATING PROFILE



*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 31 October 2023

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	96.68	22,809.14
Money Market	0	40	3.32	783.13
TOTAL			100.00	23,592.27

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Bond Fund	-0.13%	1.86%	6.39%	3.62%	3.59%	8.03%
Benchmark	-0.10%	2.31%	7.35%	4.34%	4.18%	7.07%

ASSET CATEGORY

Corporate Debt	% of AUM
8.70% Bharti Telecom Limited B & D 05-12-2025 Xiii	1.93%
7.80% HDFC Bank B & D 03-05-2033 Us-002	1.70%
7.86% HDFC Bank B & D 02-12-2032 Basel Iii Tier 2	1.32%
8.03% Tata Steel B & D 27-02-2028	1.26%
7.85% LIC Housing Fin B & D 18-08-2032 424 Opt I	1.17%
6.80% SMFG India Credit Company Limited B & D 28-03-2025 92	1.12%
7.60% PFC B & D 25-08-2033 BS 233C	1.05%
7.95% HDFC Bank B & D 21-09-2026 1 2016/17	0.96%
7.77% HDFC Bank B & D 28-06-2027 Aa-008	0.92%
8.54% REC Limited B & D 15-11-2028 V	0.89%
Others	36.35%
Total	48.69%

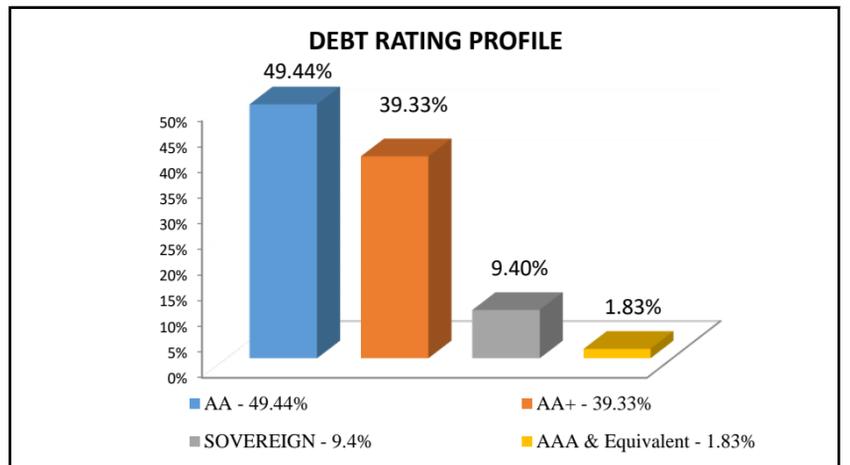
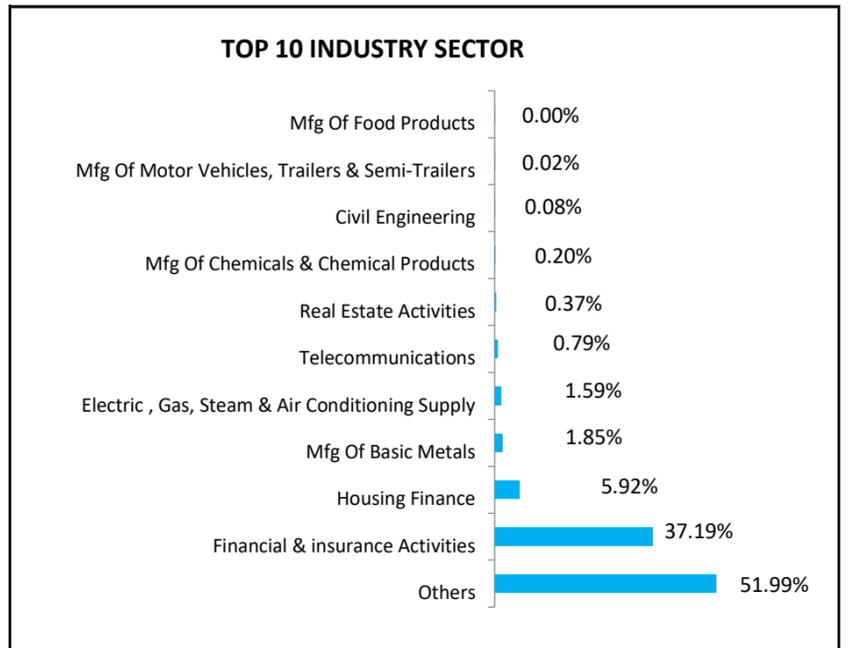
Government Securities	% of AUM
7.18% GOI CG 24-07-2037	10.32%
7.26% GOI CG 06-02-2033	7.17%
7.26% GOI CG 22-08-2032	4.72%
6.54% GOI CG 17-01-2032	3.67%
7.30% GoI CG 19-06-2053	3.62%
7.10% GOI CG 18-04-2029	2.86%
7.54% GOI CG 23-05-2036	2.77%
7.25% GoI CG 12-06-2063	2.08%
6.94% Chattisgarh SDL 24-03-2029	1.64%
7.40% GOI CG 19-09-2062	0.90%
Others	8.23%
Total	47.99%

Money Market	3.32%
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Grand Total	100%
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Fund Description

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Nirmal Gandhi	0	1	0
Launch Date	10-Jan-05		
Benchmark	Crisil CompBex		
Risk Profile	Low to Medium		
NAV as on 31-Oct-23	42.8022		
Modified Duration	5.34		



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GROWTH FUND (SFIN - ULIF003241105GROWTH-FND111) as on 31 October 2023

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	70.92	1,718.76
Debt	10	60	28.12	681.50
Money Market	0	40	0.97	23.42
TOTAL			100.00	2423.68

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Growth Fund	-2.24%	6.27%	6.55%	4.11%	14.19%	11.75%
Benchmark	-2.02%	4.66%	6.46%	4.26%	13.86%	10.50%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	6.49%
Reliance Industries Ltd.	6.04%
ICICI Bank Ltd	5.56%
Infosys Limited	4.42%
ITC Ltd.	3.03%
Tata Consultancy Services Ltd.	2.75%
Axis Bank Ltd.	2.36%
Larsen & Toubro Ltd.	2.23%
Bharti Airtel Ltd.	1.90%
NTPC Ltd.	1.88%
Others	34.26%
Total	70.92%

Corporate Debt	% of AUM
7.95% LIC Housing Fin B & D 21-02-2033 430	1.03%
7.77% HDFC Bank B & D 28-06-2027 Aa-008	1.02%
7.95% LIC Housing Fin B & D 29-01-2028 359	0.94%
8.05% NTPC B & D 05-05-2026 Sr 60	0.62%
8.30% IRFC B & D 25-03-2029 134	0.42%
8.70% Bharti Telecom Limited B & D 05-12-2025 Xiii	0.41%
7.97% HDFC Bank B & D 17-02-2033 Ab-002	0.41%
8.30% REC Limited B & D 10-04-2025 133	0.33%
8.40% IRFC B & D 08-01-2029 130	0.30%
7.54% REC Limited B & D 30-12-2026 142	0.29%
Others	0.57%
Total	6.34%

Government Securities	% of AUM
7.26% GOI CG 06-02-2033	6.60%
7.18% GOI CG 24-07-2037	6.51%
7.18% GOI CG 14-08-2033	2.12%
7.30% GoI CG 19-06-2053	1.21%
8.16% Tamil Nadu SDL 10-04-2029	1.05%
6.83% Karnataka SDL 08-12-2031	0.98%
7.80% Tamil Nadu SDL 27-07-2032	0.62%
7.50% GOI CG 10-08-2034	0.54%
7.26% GOI CG 14-01-2029	0.41%
7.26% GOI CG 22-08-2032	0.39%
Others	1.34%
Total	21.77%

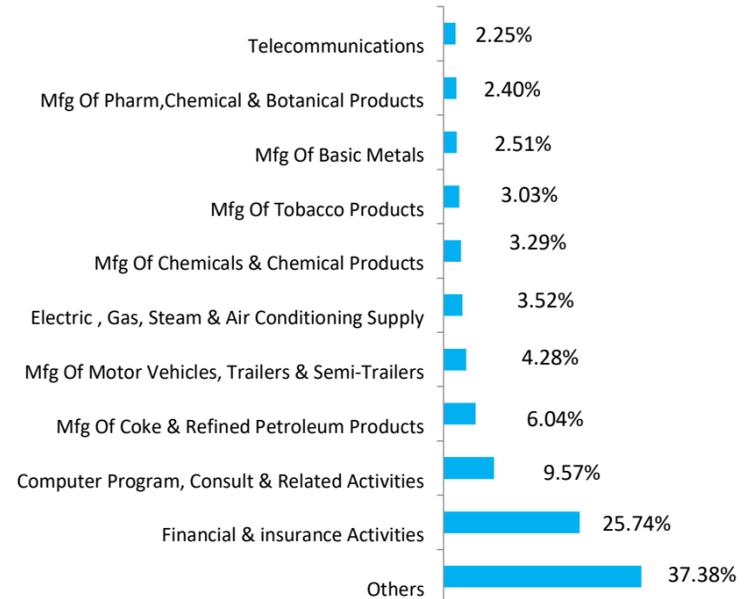
Money Market	0.97%
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Grand Total	100%
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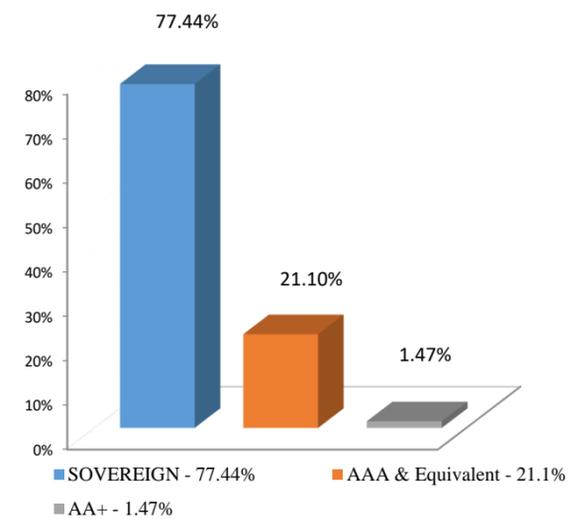
Fund Description

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan MJ	13	10	9
Mr. Gopal Nawandhar	1	0	0
Launch Date	24-Nov-05		
Benchmark	Nifty 50 (70%) CompBex (30%)		
Risk Profile	Medium to High		
NAV as on 31-Oct-23	73.4134		
Modified Duration	6.20		

TOP 10 INDUSTRY SECTOR



DEBT RATING PROFILE



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

BALANCED FUND (SFIN - ULIF004051205BALANCFND111) as on 31 October 2023

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	50.93	11,794.92
Debt	20	60	47.05	10,896.07
Money Market	0	40	2.01	466.45
TOTAL			100.00	23,157.43

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Balance Fund	-1.62%	4.39%	6.34%	4.12%	10.58%	10.41%
Benchmark	-1.47%	4.00%	6.76%	4.39%	11.13%	9.83%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	5.05%
ICICI Bank Ltd	4.28%
Reliance Industries Ltd.	4.25%
Infosys Limited	3.08%
ITC Ltd.	2.53%
Larsen & Toubro Ltd.	2.33%
Tata Consultancy Services Ltd.	2.01%
Axis Bank Ltd.	1.68%
Bharti Airtel Ltd.	1.60%
Hindustan Unilever Ltd.	1.34%
Others	22.78%
Total	50.93%

Corporate Debt	% of AUM
8.70% Bharti Telecom Limited B & D 05-12-2025 Xiii	0.91%
7.60% PFC B & D 25-08-2033 BS 233C	0.75%
7.75% LIC Housing Fin B & D 23-11-2027 353	0.72%
6.69% NTPC B & D 13-09-2031 75	0.70%
8.03% Tata Steel B & D 27-02-2028	0.69%
7.77% HDFC Bank B & D 28-06-2027 Aa-008	0.62%
7.90% LIC Housing Fin B & D 23-06-2027 421	0.62%
5.84% IOC B & D 19-04-2024 Xxii	0.55%
6.87% NTPC B & D 21-04-2036 74	0.46%
6.73% IRFC B & D 06-07-2035 151	0.44%
Others	17.68%
Total	24.12%

Government Securities	% of AUM
7.26% GOI CG 06-02-2033	3.64%
7.54% GOI CG 23-05-2036	3.63%
7.18% GOI CG 24-07-2037	3.21%
7.30% GoI CG 19-06-2053	1.80%
7.18% GOI CG 14-08-2033	1.51%
7.25% GoI CG 12-06-2063	1.40%
7.57% GOI CG 17-06-2033	1.19%
6.54% GOI CG 17-01-2032	1.19%
7.50% GOI CG 10-08-2034	0.82%
7.10% GOI CG 18-04-2029	0.52%
Others	4.01%
Total	22.93%

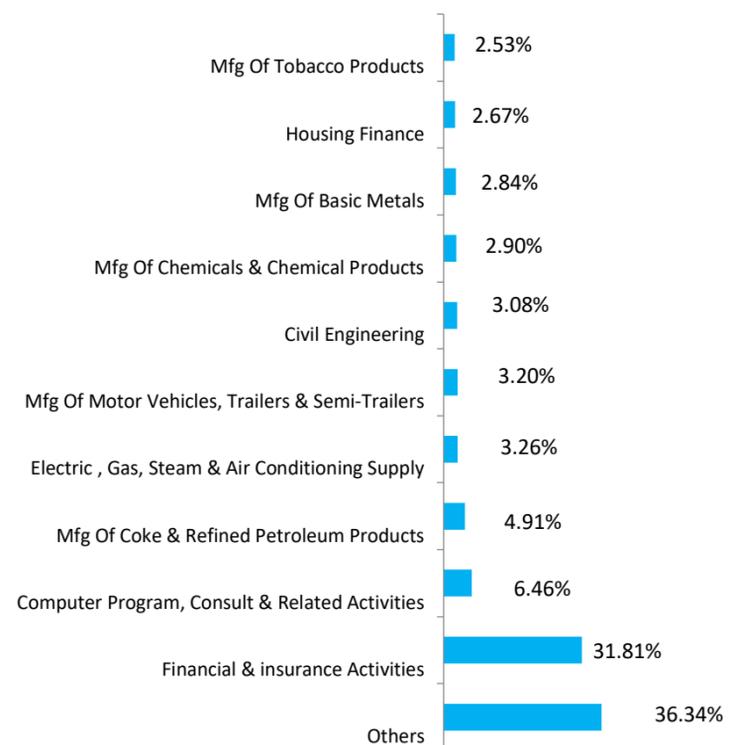
Money Market	2.01%
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Grand Total	100%
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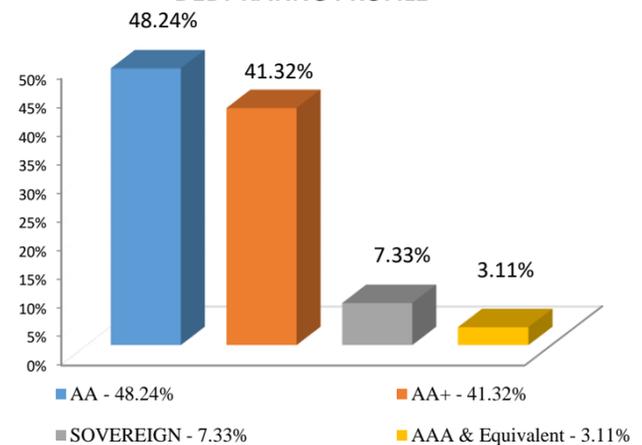
Fund Description

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Vineet Lakhota	3	0	2
Mr. Tarang Hora	2	3	4
Launch Date	05-Dec-05		
Benchmark	Nifty 50 (50%) CompBex (50%)		
Risk Profile	Medium		
NAV as on 31-Oct-23	58.9376		
Modified Duration	5.48		

TOP 10 INDUSTRY SECTOR



DEBT RATING PROFILE



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

EQUITY OPTIMISER FUND (SFIN - ULIF010210108EQTYOPTFND111) as on 31 October 2023

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

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	60	100	83.43	1,741.05
Debt	0	40	3.45	71.93
Money Market	0	40	13.13	273.96
TOTAL			100.00	2,086.94

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Equity Optimiser Fund	-2.28%	7.76%	8.00%	5.10%	16.98%	9.52%
Benchmark	-2.16%	5.23%	6.23%	4.46%	15.41%	7.61%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	9.25%
Reliance Industries Ltd.	7.05%
ICICI Bank Ltd	6.75%
Infosys Limited	4.33%
ITC Ltd.	3.84%
Tata Consultancy Services Ltd.	3.15%
Larsen & Toubro Ltd.	3.05%
Axis Bank Ltd.	2.36%
Kotak Mahindra Bank Ltd.	2.18%
Maruti Suzuki India Ltd.	1.79%
Others	39.67%
Total	83.43%

Government Securities	% of AUM
7.68% GOI CG 15-12-2023	0.48%
8.20% GOI CG 24-09-2025	0.24%
Total	0.72%

Corporate Debt	% of AUM
Sundaram Liquid Fund	2.72%
Total	2.72%

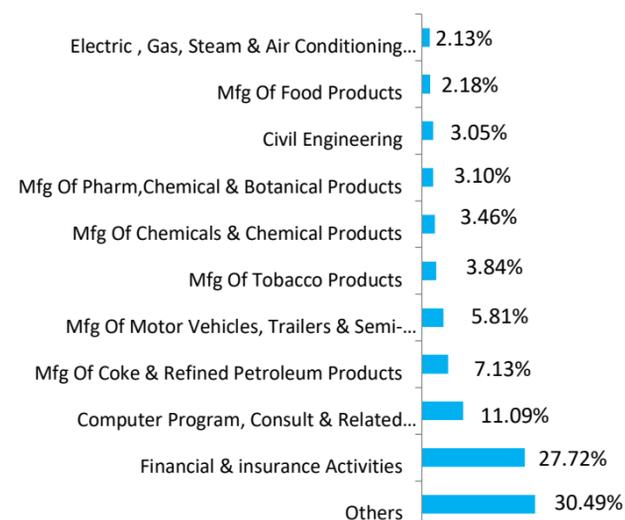
Money Market	13.13%
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Grand Total	100%
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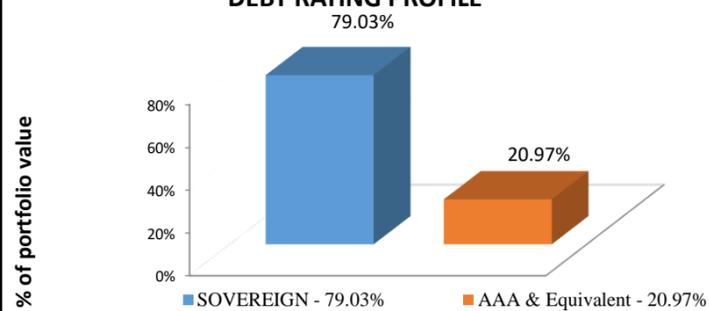
Fund Description

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan MJ	13	10	9
Mr. Devesh R Dokwal	5	0	8
Launch Date	21-Jan-08		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
Risk Profile	High		
NAV as on 31-Oct-23	42.0081		
Modified Duration	0.13		

TOP 10 INDUSTRY SECTOR



DEBT RATING PROFILE



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

INDEX FUND (SFIN - ULIF015070110INDEXULFND111) as on 31 October 2023

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	99.96	116.55
Debt	0	40	0.00	0.00
Money Market	0	40	0.04	0.05
TOTAL			100.00	116.59

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Index Fund	-2.80%	7.15%	7.10%	5.70%	19.01%	9.97%
Benchmark	-2.84%	5.62%	5.93%	3.91%	17.90%	9.76%

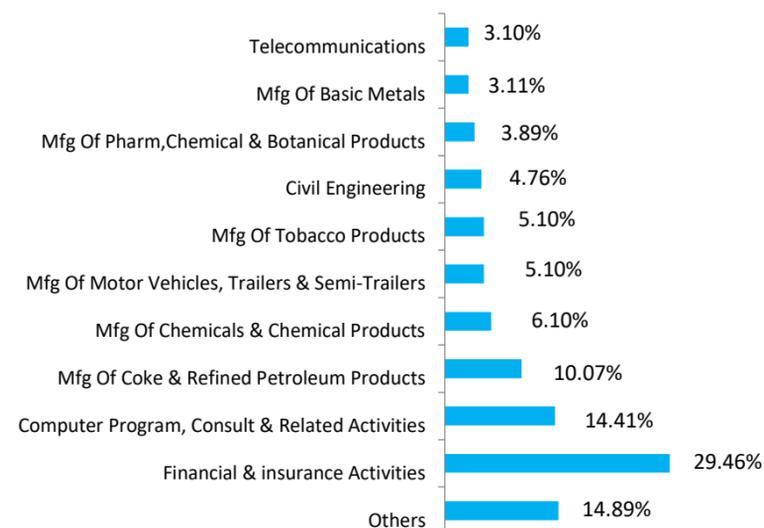
ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	9.64%
Reliance Industries Ltd.	9.62%
ICICI Bank Ltd	7.87%
Infosys Limited	6.18%
ITC Ltd.	5.10%
Larsen & Toubro Ltd.	4.76%
Tata Consultancy Services Ltd.	4.36%
Axis Bank Ltd.	3.34%
Kotak Mahindra Bank Ltd.	3.14%
Bharti Airtel Ltd.	3.10%
Others	42.84%
Total	99.96%
Money Market	0.04%
Grand Total	100%

Fund Description

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan MJ	13	10	9
Mr. Devesh R Dokwal	5	0	8
Launch Date	07-Jan-10		
Benchmark	Nifty 50		
Risk Profile	High		
NAV as on 31-Oct-23	37.1863		
Modified Duration	0.00		

TOP 10 INDUSTRY SECTOR



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

TOP 300 FUND (SFIN - ULIF016070110TOP300-FND111) as on 31 October 2023

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	83.93	1,203.26
Debt	0	40	0.00	0.00
Money Market	0	40	16.07	230.32
TOTAL			100.00	1,433.57

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Top 300 Fund	-2.47%	6.59%	6.42%	4.89%	16.40%	11.36%
Benchmark	-2.16%	5.23%	6.23%	4.46%	15.41%	9.44%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	8.02%
ICICI Bank Ltd	7.51%
Reliance Industries Ltd.	7.05%
Infosys Limited	4.57%
ITC Ltd.	3.86%
Tata Consultancy Services Ltd.	3.62%
Larsen & Toubro Ltd.	3.59%
Axis Bank Ltd.	3.01%
Kotak Mahindra Bank Ltd.	2.44%
Bharti Airtel Ltd.	2.31%
Others	37.96%
Total	83.93%

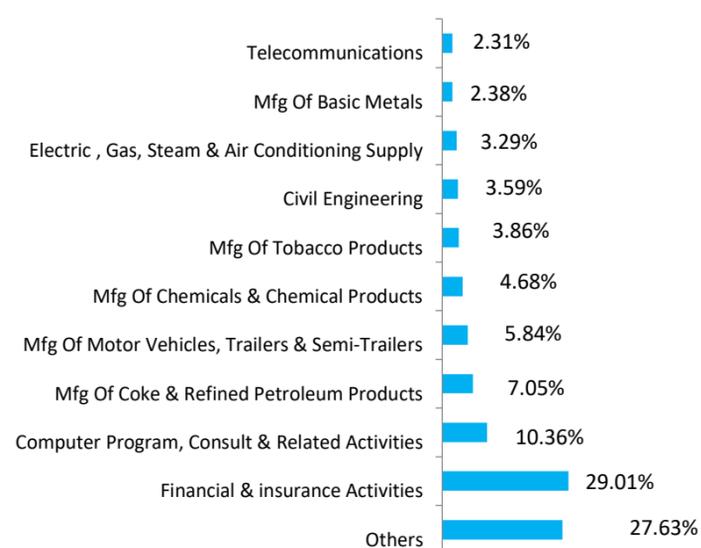
Money Market	16.07%
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Grand Total	100%
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Fund Description

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Vaibhav Goyal	5	0	0
Mr. Raghavan MJ	13	10	9
Launch Date	07-Jan-10		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
Risk Profile	High		
NAV as on 31-Oct-23	44.2665		
Modified Duration	0.06		

TOP 10 INDUSTRY SECTOR



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

P/E MANAGED FUND (SFIN - ULIF021080910P/EMNGDFND111) as on 31 October 2023

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	77.17	181.34
Debt & Money Market	22.83	53.64
TOTAL	100.00	234.98

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
P/E MANAGED FUND	-1.83%	10.17%	12.10%	6.61%	12.17%	9.01%
Benchmark	NA	NA	NA	NA	NA	NA

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	8.84%
Reliance Industries Ltd.	7.09%
ICICI Bank Ltd	6.42%
Tata Consultancy Services Ltd.	2.41%
Maruti Suzuki India Ltd.	2.34%
ITC Ltd.	2.30%
Infosys Limited	2.20%
Uno Minda Limited	2.05%
Bajaj Finance Limited	1.79%
Tata Motors Ltd.	1.66%
Others	40.06%
Total	77.17%

Corporate Debt	% of AUM
8.49% NTPC B & D 25-03-2025	0.08%
Total	0.08%

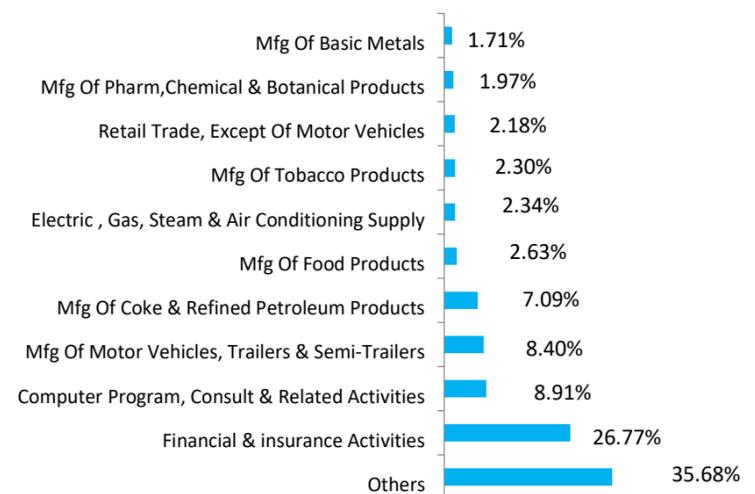
Money Market	22.75%
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Grand Total	100%
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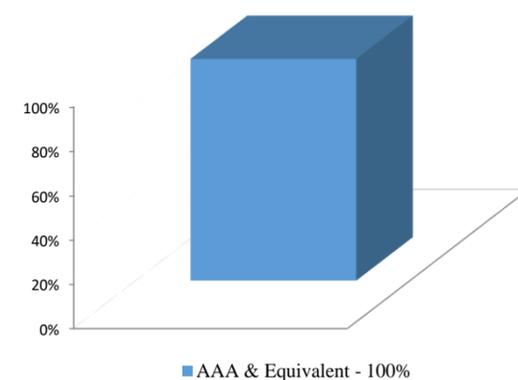
Fund Description

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan Mj	13	10	9
Mr. Devesh R Dokwal	5	0	8
Launch Date	08-Sep-10		
Benchmark	NA		
Risk Profile	High		
NAV as on 31-Oct-23	31.1180		
Modified Duration	0.15		

TOP 10 INDUSTRY SECTOR



DEBT RATING PROFILE



*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 31 October 2023

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	83.06	9.86
Debt	0	40	0.06	0.01
Money Market	0	40	16.87	2.00
TOTAL			100.00	11.87

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Equity Elite Fund	-2.70%	6.33%	7.58%	8.23%	20.44%	12.88%
Benchmark	-2.16%	5.23%	6.23%	4.46%	15.41%	7.67%

ASSET CATEGORY

Equity	% of AUM
Nippon India ETF Bank Bees	7.38%
Reliance Industries Ltd.	7.13%
HDFC Bank Ltd.	7.09%
Infosys Limited	5.19%
ICICI Bank Ltd	5.01%
ITC Ltd.	4.29%
Larsen & Toubro Ltd.	4.09%
Kotak Banking ETF	3.71%
Tata Consultancy Services Ltd.	3.41%
Bharti Airtel Ltd.	2.85%
Others	32.89%
Total	83.06%

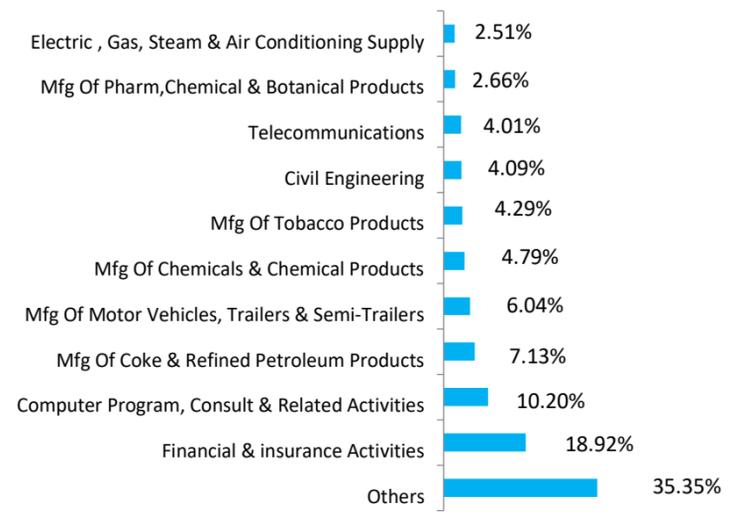
Corporate Debt	% of AUM
8.49% NTPC B & D 25-03-2025	0.06%
5.50% Britannia Industries Ltd B & D 03-06-2024	0.00%
Total	0.06%

Money Market	16.87%
Grand Total	100%

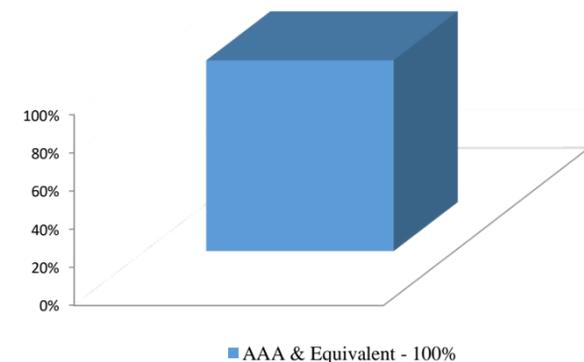
Fund Description

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Vineet Lakhota	3	0	2
Mr. Raghavan MJ	13	10	9
Launch Date	25-Feb-08		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
Risk Profile	High		
NAV as on 31-Oct-23	66.9217		
Modified Duration	0.00		

TOP 10 INDUSTRY SECTOR



DEBT RATING PROFILE



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

EQUITY ELITE II FUND (SFIN - ULIF019100210EQTELI2FND111) as on 31 October 2023

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	81.77	9,104.38
Debt	0	40	11.45	1,274.53
Money Market	0	40	6.79	755.76
TOTAL			100.00	11,134.67

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Equity Elite II Fund	-2.44%	6.13%	6.16%	4.94%	15.57%	10.72%
Benchmark	-2.16%	5.23%	6.23%	4.46%	15.41%	10.15%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	7.94%
Reliance Industries Ltd.	6.83%
ICICI Bank Ltd	6.69%
Infosys Limited	4.93%
ITC Ltd.	4.00%
Larsen & Toubro Ltd.	3.69%
Tata Consultancy Services Ltd.	3.19%
Axis Bank Ltd.	2.58%
Bharti Airtel Ltd.	2.55%
Hindustan Unilever Ltd.	2.21%
Others	37.15%
Total	81.77%

Corporate Debt	% of AUM
7.60% Hindalco B & D 18-03-2024	2.24%
7.33% L&T B & D 09-12-2024 III	1.43%
5.84% IOC B & D 19-04-2024 Xxii	1.42%
7.38% L&T B & D 10-06-2024 I	1.17%
8.25% IRFC B & D 28-02-2024 132	0.90%
5.78% NTPC B & D 29-04-2024 77	0.85%
4.57% Ultratech Cement B & D 29-12-2023	0.67%
7.3350% L&T B & D 09-09-2024 II	0.45%
9.00% Shriram Finance Limited B & D 24-06-2024	0.32%
Total	9.44%

GOVERNMENT SECURITIES	% of AUM
0.00% GOI FRB_Gsec 04-10-2028	1.34%
6.90% GOI Oil BD 04-02-2026	0.66%
Total	2.00%

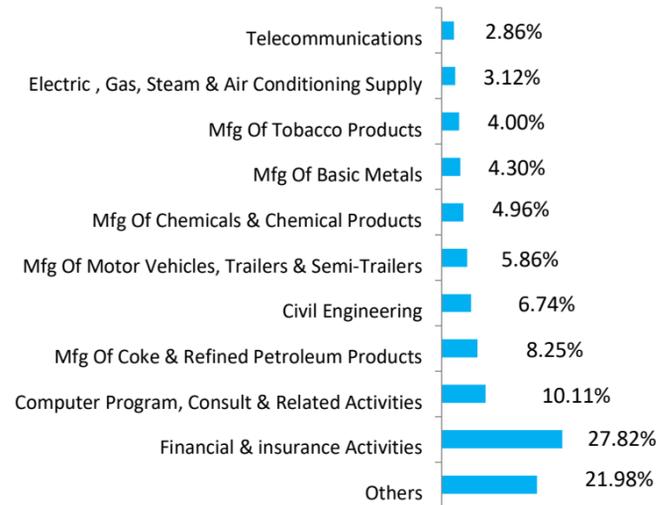
Money Market	6.79%
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Grand Total	100%
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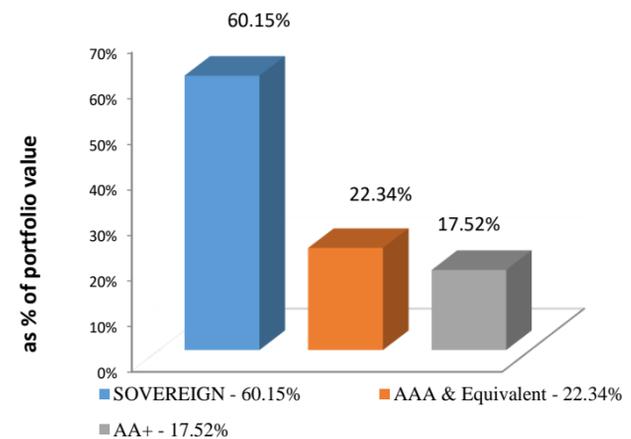
Fund Description

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Vineet Lakhota	3	0	2
Mr. Tarang Hora	2	3	4
Launch Date	10-Feb-10		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
Risk Profile	High		
NAV as on 31-Oct-23	40.4863		
Modified Duration	0.75		

TOP 10 INDUSTRY SECTOR



DEBT RATING PROFILE



*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 31 October 2023

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	96.55	2,470.06
Debt	0	20	0.00	0.01
Money Market	0	20	3.45	88.38
TOTAL			100.00	2,558.45

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Equity Pension Fund	-2.96%	8.01%	5.86%	4.05%	18.98%	10.78%
Benchmark	-2.84%	5.62%	5.93%	3.91%	17.90%	9.15%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	7.87%
Reliance Industries Ltd.	6.94%
ICICI Bank Ltd	6.82%
Infosys Limited	4.51%
Larsen & Toubro Ltd.	4.13%
ITC Ltd.	3.66%
Tata Consultancy Services Ltd.	3.51%
Bharti Airtel Ltd.	2.96%
Bajaj Finance Limited	2.69%
Axis Bank Ltd.	2.48%
Others	50.97%
Total	96.55%

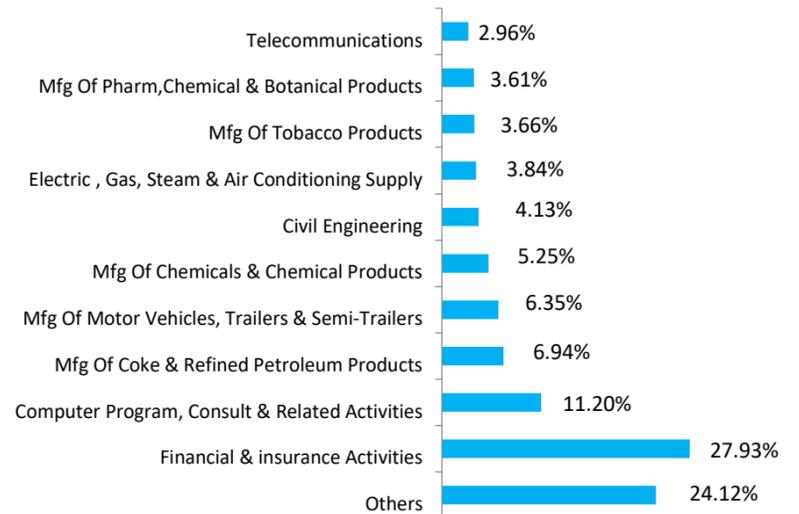
Corporate Debt	% of AUM
5.50% Britannia Industries Ltd B & D 03-06-2024	0.00%
Total	0.00%

Money Market	3.45%
Grand Total	100%

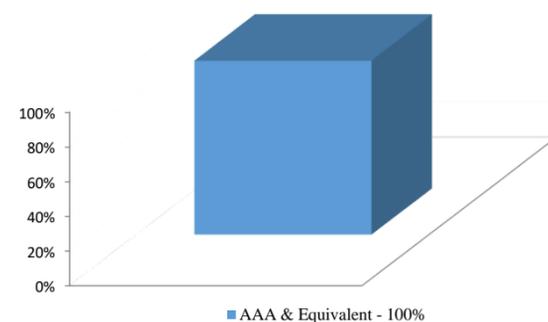
Fund Description

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan MJ	13	10	9
Mr. Vaibhav Goyal	5	0	0
Launch Date	15-Jan-07		
Benchmark	Nifty 50		
Risk Profile	High		
NAV as on 31-Oct-23	55.8733		
Modified Duration	0.00		

TOP 10 INDUSTRY SECTOR



DEBT RATING PROFILE



*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 31 October 2023

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	95.83	377.26
Money Market	0	40	4.17	16.44
TOTAL			100.00	393.69

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Bond Pension Fund	-0.22%	1.76%	6.15%	3.61%	3.51%	8.28%
Benchmark	-0.10%	2.31%	7.35%	4.34%	4.18%	7.41%

ASSET CATEGORY

Corporate Debt	% of AUM
8.60% REC Limited B & D 08-03-2029 GOI-Vii	6.64%
6.37% L & T Metro Rail (Hyderabad) Limited B & D 30-04-2025 A	6.20%
8.65% India Infradebt Limited B & D 21-03-2026 Series li	5.15%
7.95% LIC Housing Fin B & D 29-01-2028 359	4.78%
8.70% Bharti Telecom Limited B & D 05-12-2025 Xiii	4.32%
7.97% HDFC Bank B & D 17-02-2033 Ab-002	3.81%
8.75% PNB FD 03-12-2024 58	2.51%
7.75% HDFC Bank B & D 13-06-2033 Us-006	2.48%
7.05% PFC B & D 09-08-2030 205-A	2.44%
9.25% PFC B & D 25-09-2024 A	1.42%
Others	2.85%
Total	42.58%

Government Securities	% of AUM
7.18% GOI CG 24-07-2037	25.05%
7.26% GOI CG 06-02-2033	11.08%
7.30% GoI CG 19-06-2053	5.94%
7.25% GoI CG 12-06-2063	4.66%
7.80% Tamil Nadu SDL 27-07-2032	2.56%
8.28% Tamil Nadu SDL 21-02-2028	1.30%
6.98% Maharashtra SDL 26-02-2028	1.24%
7.18% GOI CG 14-08-2033	1.00%
7.50% GOI CG 10-08-2034	0.25%
7.29% Gujrat SDL 30-03-2032	0.16%
Others	0.00%
Total	53.25%

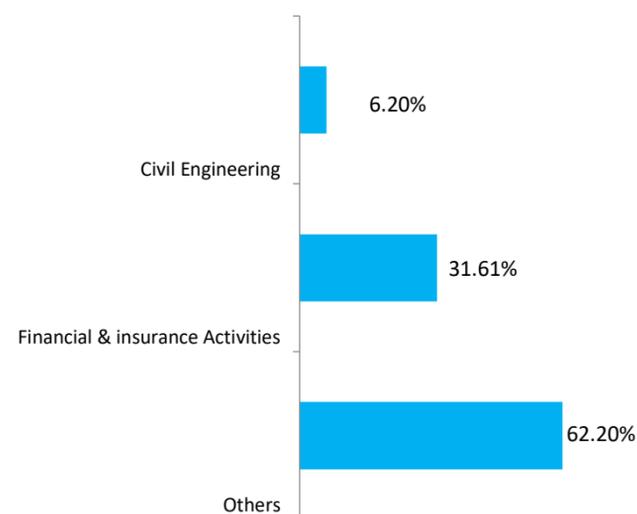
Money Market	4.17%
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Grand Total	100%
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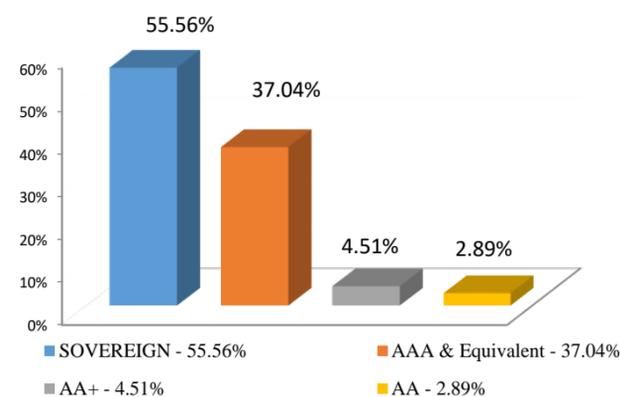
Fund Description

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan MJ	13	10	9
Launch Date	16-Jan-07		
Benchmark	Crisil CompBex		
Risk Profile	Low to Medium		
NAV as on 31-Oct-23	38.0815		
Modified Duration	5.79		

TOP 10 INDUSTRY SECTOR



DEBT RATING PROFILE



*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 - ULIF008150207PEGRWTFND111) as on 31 October 2023

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	67.95	194.61
Debt	10	60	29.63	84.86
Money Market	0	40	2.42	6.93
TOTAL			100.00	286.41

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Growth Pension Fund	-2.18%	6.43%	6.55%	3.81%	14.22%	10.84%
Benchmark	-2.02%	4.66%	6.46%	4.26%	13.86%	7.94%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	6.53%
ICICI Bank Ltd	5.95%
Reliance Industries Ltd.	5.92%
Infosys Limited	3.91%
Tata Consultancy Services Ltd.	2.96%
ITC Ltd.	2.84%
Larsen & Toubro Ltd.	2.78%
Axis Bank Ltd.	2.30%
Bharti Airtel Ltd.	1.97%
Bajaj Finance Limited	1.84%
Others	30.95%
Total	67.95%

Corporate Debt	% of AUM
8.40% IRFC B & D 08-01-2029 130	1.08%
7.54% REC Limited B & D 30-12-2026 142	1.04%
7.95% LIC Housing Fin B & D 29-01-2028 359	1.04%
8.30% REC Limited B & D 10-04-2025 133	0.70%
7.97% HDFC Bank B & D 17-02-2033 Ab-002	0.70%
8.70% REC Limited B & D 28-09-2028 GOI-lv	0.58%
8.27% REC Limited B & D 06-02-2025 130	0.35%
7.49% IRFC B & D 30-05-2027 120	0.35%
Total	5.84%

Government Securities	% of AUM
7.18% GOI CG 24-07-2037	10.91%
7.26% GOI CG 06-02-2033	3.29%
7.18% GOI CG 14-08-2033	2.93%
7.30% Goi CG 19-06-2053	2.04%
8.07% Tamil Nadu SDL 11-02-2025	1.76%
8.07% Tamil Nadu SDL 28-01-2025	0.70%
7.25% Goi CG 12-06-2063	0.67%
8.49% Tamil Nadu SDL 10-02-2026	0.64%
8.28% Tamil Nadu SDL 21-02-2028	0.50%
7.26% GOI CG 22-08-203:	0.35%
Total	23.79%

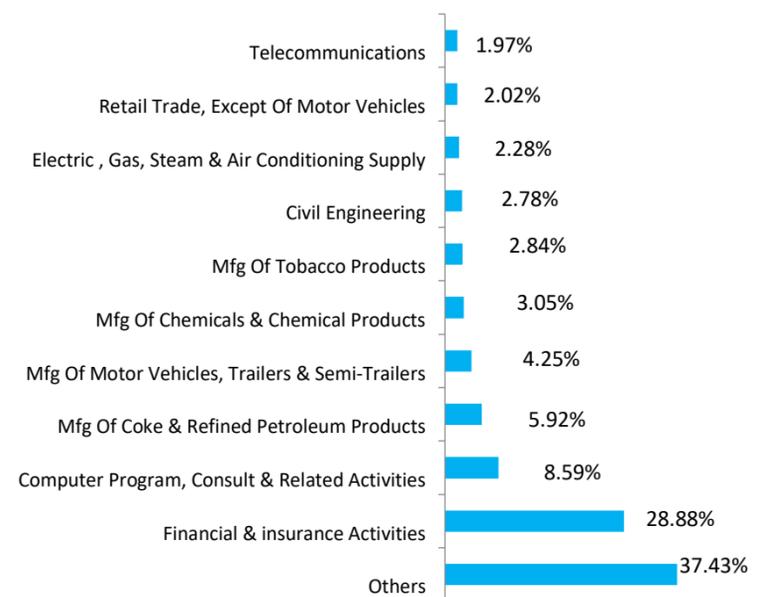
Money Market	2.42%
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Grand Total	100%
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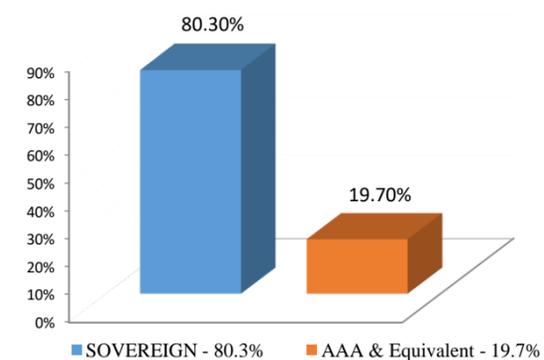
Fund Description

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan MJ	13	10	9
Mr. Vaibhav Goyal	5	0	0
Launch Date	15-Feb-07		
Benchmark	Nifty 50 (70%) CompBex (30%)		
Risk Profile	Medium to High		
NAV as on 31-Oct-23	55.9208		
Modified Duration	6.02		

TOP 10 INDUSTRY SECTOR



DEBT RATING PROFILE



*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 PENSION FUND (SFIN - ULIF009210207PEBALANFND111) as on 31 October 2023

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	48.78	152.14
Debt	20	60	47.51	148.18
Money Market	0	40	3.72	11.59
TOTAL			100.00	311.91

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Balance Pension Fund	-1.60%	4.88%	7.22%	4.11%	10.87%	11.12%
Benchmark	-1.47%	4.00%	6.76%	4.39%	11.13%	8.73%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	4.84%
Reliance Industries Ltd.	4.03%
ICICI Bank Ltd	3.76%
Infosys Limited	2.33%
ITC Ltd.	2.09%
Tata Consultancy Services Ltd.	1.70%
Larsen & Toubro Ltd.	1.70%
Axis Bank Ltd.	1.28%
Kotak Mahindra Bank Ltd.	1.23%
Maruti Suzuki India Ltd.	1.05%
Others	24.78%
Total	48.78%

Corporate Debt	% of AUM
7.80% HDFC Bank B & D 03-05-2033 Us-002	1.61%
7.95% LIC Housing Fin B & D 29-01-2028 359	1.59%
7.20% NABARD B & D 21-10-2031 Ltif A 1	1.56%
8.54% REC Limited B & D 15-11-2028 V	1.16%
9.77% Tata Motors B & D 12-09-2024	0.97%
7.97% HDFC Bank B & D 17-02-2033 Ab-002	0.96%
8.70% Bharti Telecom Limited B & D 05-12-2025 Xiii	0.80%
7.34% IRFC B & D 19-02-2028 Tranche 1 Series II	0.69%
8.75% PNB FD 08-12-2024	0.32%
Total	9.67%

Government Securities	% of AUM
7.18% GOI CG 24-07-2037	16.28%
7.26% GOI CG 06-02-2033	14.30%
7.18% GOI CG 14-08-2033	2.53%
7.30% GoI CG 19-06-2053	1.56%
7.25% GoI CG 12-06-2063	1.55%
8.07% Tamil Nadu SDL 28-01-2025	0.97%
8.28% Tamil Nadu SDL 21-02-2028	0.33%
7.50% GOI CG 10-08-2034	0.32%
Total	37.84%

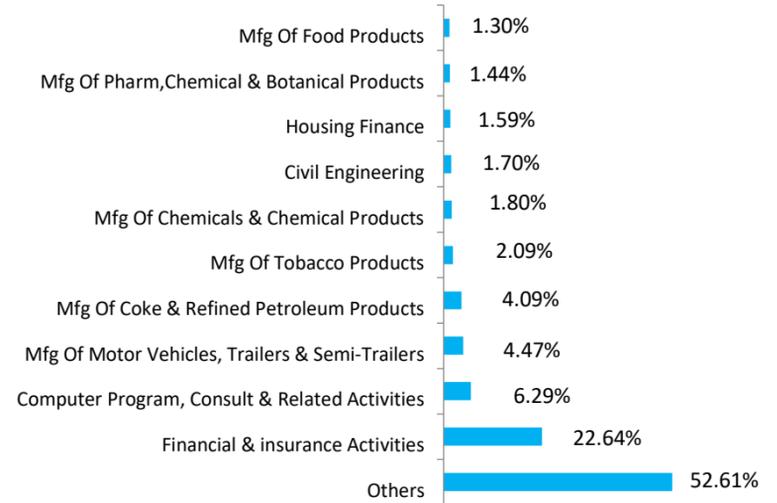
Money Market	3.72%
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Grand Total	100%
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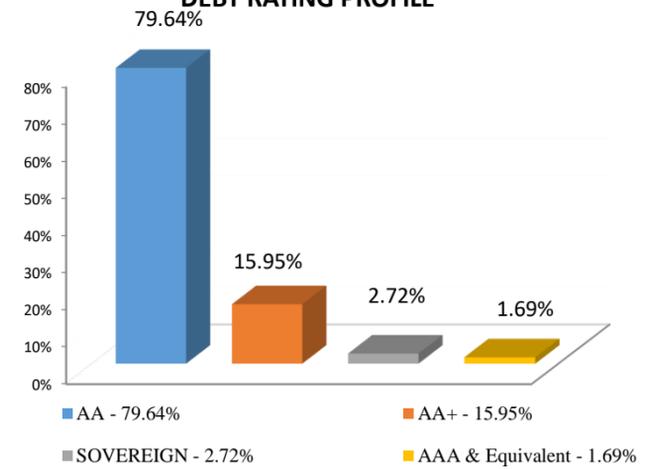
Fund Description

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Devesh Dokwal	5	0	8
Mr. Raghavan MJ	13	10	9
Launch Date	21-Feb-07		
Benchmark	Nifty 50 (50%) CompBex (50%)		
Risk Profile	Medium		
NAV as on 31-Oct-23	58.1860		
Modified Duration	6.52		

TOP 10 INDUSTRY SECTOR



DEBT RATING PROFILE



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

EQUITY OPTIMISER PENSION FUND (SFIN - ULIF011210108PEEQOPTFND111) as on 31 October 2023

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	82.13	275.74
Debt	0	40	0.60	2.01
Money Market	0	40	17.28	58.00
TOTAL			100.00	335.75

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Equity Optimiser Pension Fund	-2.25%	7.94%	8.65%	5.51%	16.84%	10.00%
Benchmark	-2.16%	5.23%	6.23%	4.46%	15.41%	7.61%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	8.40%
Reliance Industries Ltd.	6.74%
ICICI Bank Ltd	6.41%
Infosys Limited	4.00%
ITC Ltd.	3.57%
Tata Consultancy Services Ltd.	2.96%
Larsen & Toubro Ltd.	2.93%
Axis Bank Ltd.	2.24%
Kotak Mahindra Bank Ltd.	2.08%
Bharti Airtel Ltd.	1.74%
Others	41.05%
Total	82.13%

Corporate Debt	% of AUM
5.50% Britannia Industries Ltd B & D 03-06-2024	0.00%
Total	0.00%

Government Securities	% of AUM
7.68% GOI CG 15-12-2023	0.60%
Total	0.60%

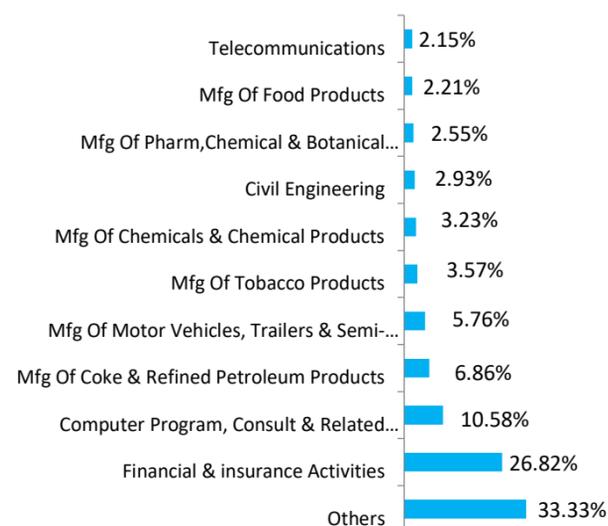
Money Market	17.28%
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Grand Total	100%
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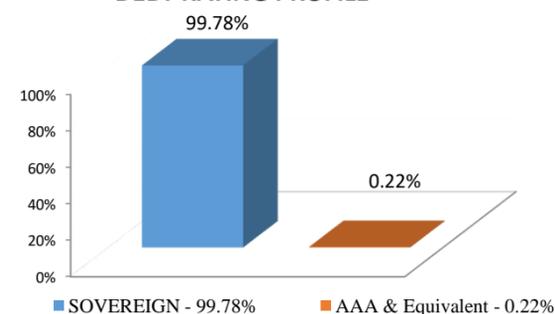
Fund Description

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan MJ	13	10	9
Mr. Devesh R Dokwal	5	0	8
Launch Date	21-Jan-08		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
Risk Profile	High		
NAV as on 31-Oct-23	45.0049		
Modified Duration	0.11		

TOP 10 INDUSTRY SECTOR



DEBT RATING PROFILE



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

INDEX PENSION FUND (SFIN - ULIF017180110PEINDEXFND111) as on 31 October 2023

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	99.57	31.03
Money Market	0	10	0.43	0.13
TOTAL			100.00	31.17

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Index Pension Fund	-2.79%	7.25%	7.17%	5.81%	19.04%	10.33%
Benchmark	-2.84%	5.62%	5.93%	3.91%	17.90%	9.77%

ASSET CATEGORY

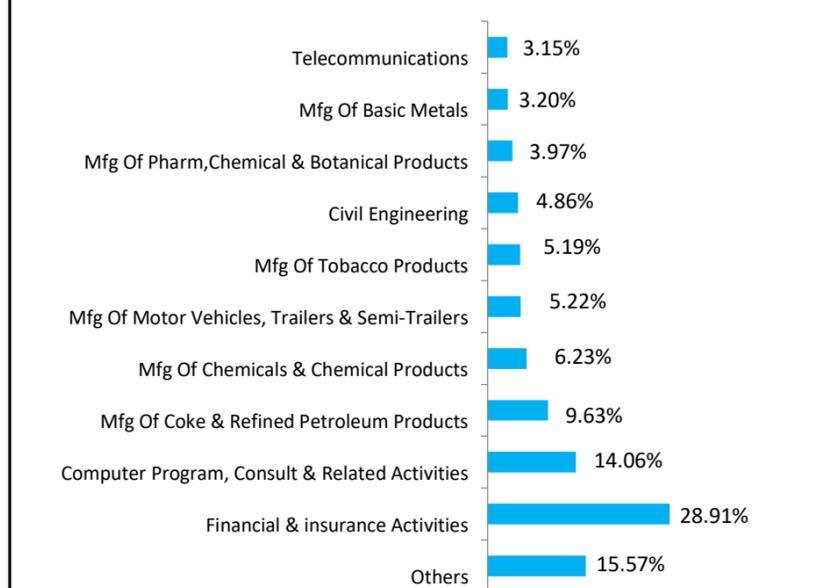
Equity	% of AUM
Reliance Industries Ltd.	9.17%
HDFC Bank Ltd.	9.12%
ICICI Bank Ltd	7.87%
Infosys Limited	6.01%
ITC Ltd.	5.19%
Larsen & Toubro Ltd.	4.86%
Tata Consultancy Services Ltd.	4.25%
Axis Bank Ltd.	3.31%
Bharti Airtel Ltd.	3.15%
Kotak Mahindra Bank Ltd.	3.14%
Others	43.49%
Total	99.57%

Money Market	0.43%
Grand Total	100%

Fund Description

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan MJ	13	10	9
Mr. Devesh R Dokwal	5	0	8
Launch Date	18-Jan-10		
Benchmark	Nifty 50		
Risk Profile	High		
NAV as on 31-Oct-23	38.7875		
Modified Duration	0.00		

TOP 10 INDUSTRY SECTOR



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

TOP 300 PENSION FUND (SFIN - ULIF018180110PETP300FND111) as on 31 October 2023

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	78.67	253.61
Money Market	0	40	21.33	68.74
TOTAL			100.00	322.35

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Top 300 Pension Fund	-2.40%	6.36%	6.29%	4.78%	16.50%	11.17%
Benchmark	-2.16%	5.23%	6.23%	4.46%	15.41%	9.45%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	7.97%
ICICI Bank Ltd	6.50%
Reliance Industries Ltd.	6.17%
Infosys Limited	4.35%
ITC Ltd.	4.15%
Tata Consultancy Services Ltd.	3.48%
Larsen & Toubro Ltd.	3.29%
Axis Bank Ltd.	2.66%
Bharti Airtel Ltd.	2.27%
Kotak Mahindra Bank Ltd.	2.02%
Others	35.81%
Total	78.67%

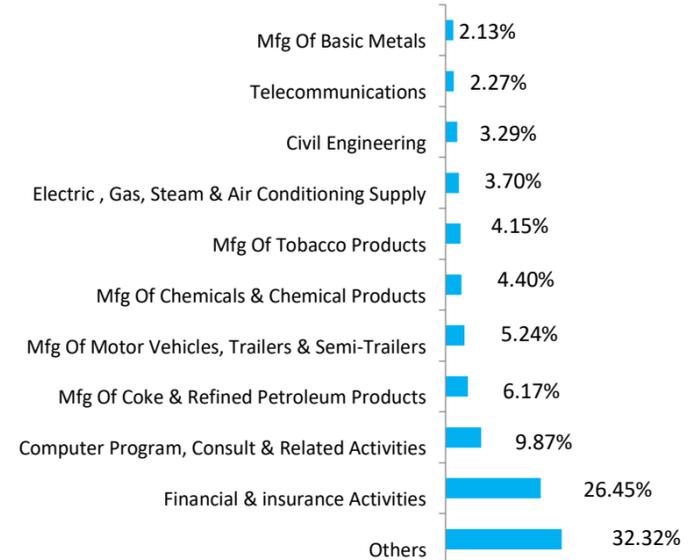
Money Market	21.33%
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Grand Total	100%
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Fund Description

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan MJ	13	10	9
Mr. Vaibhav Goyal	5	0	0
Launch Date	18-Jan-10		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
Risk Profile	High		
NAV as on 31-Oct-23	43.0898		
Modified Duration	0.05		

TOP 10 INDUSTRY SECTOR



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

MONEY MARKET FUND (SFIN - ULIF005010206MONYMKTFFND111) as on 31 October 2023

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	0.00	0.00
Money Market	80	100	100.00	386.89
TOTAL			100.00	386.89

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Money Market Fund	0.56%	3.36%	6.45%	5.30%	4.63%	6.64%
Benchmark	0.58%	3.45%	7.00%	5.52%	4.84%	6.84%

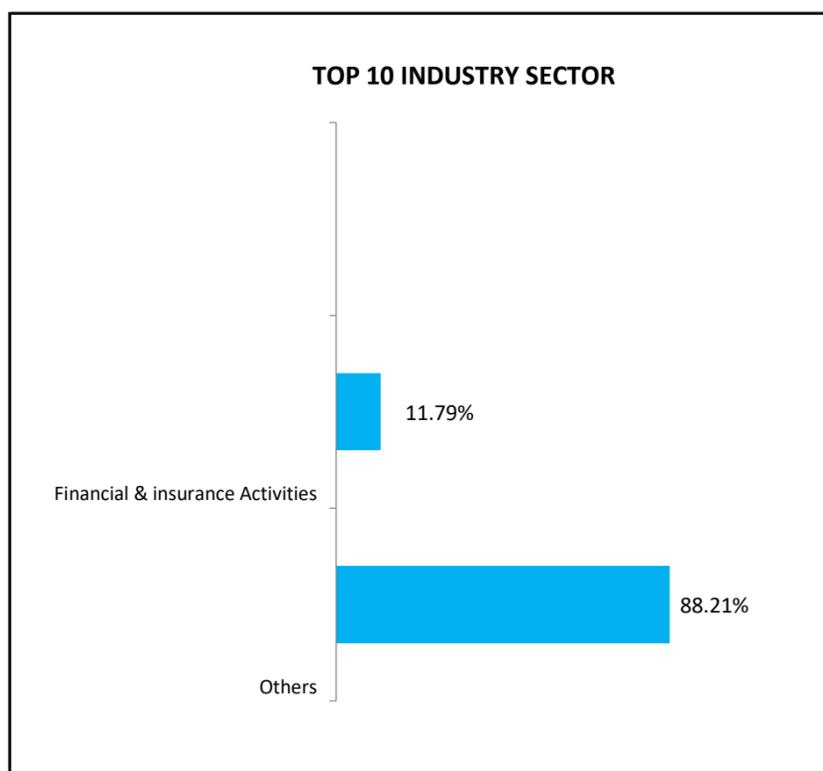
ASSET CATEGORY

Money Market	100%
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Fund Description

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan Mj	13	10	9
Launch Date	01-Feb-06		
Benchmark	CRISIL T-Bill Index #		
Risk Profile	Low		
NAV as on 31-Oct-23	31.3187		
Modified Duration	0.53		

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



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

Money Market Pension Fund (SFIN - ULIF013200308PEMNYMTFND111) as on 31 October 2023

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	0.00	0.00
Money Market	80	100	100.00	71.49
TOTAL			100.00	71.49

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Money Market Pension Fund	0.55%	3.34%	6.53%	5.27%	4.61%	7.05%
Benchmark	0.58%	3.45%	7.00%	5.52%	4.84%	6.85%

ASSET CATEGORY

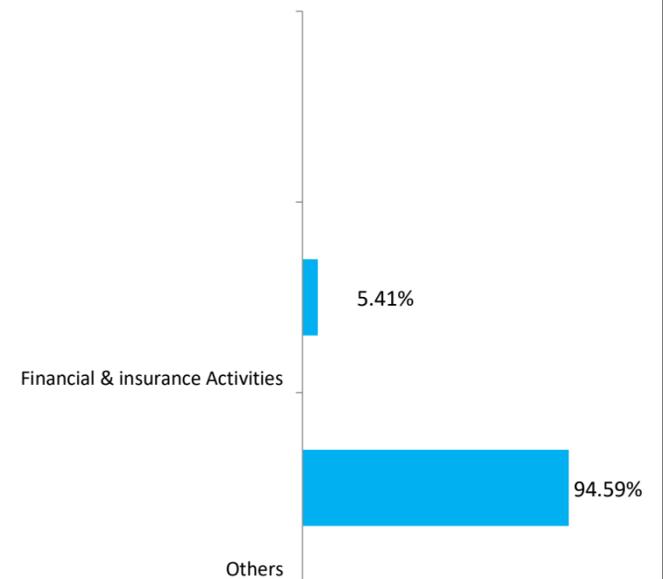
Money Market	100%
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Fund Description

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan Mj	13	10	9
Launch Date	20-Mar-08		
Benchmark	CRISIL T-Bill Index #		
Risk Profile	Low		
NAV as on 31-Oct-23	28.9937		
Modified Duration	0.65		

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

TOP 10 INDUSTRY SECTOR



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

GPF070211 GUARANTEED PENSION FUND (SFIN - ULIF022090211PEGURNTFND111) as on 31 October 2023

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	2.48
TOTAL			100.00	2.48

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
GPF070211 Guaranteed Pension Fund	0.35%	2.36%	5.38%	3.45%	3.33%	6.61%
Benchmark	NA	NA	NA	NA	NA	NA

Fund Description

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Tarang Hora	2	3	4
Launch Date	09-Feb-11		
Benchmark	NA		
Risk Profile	Low		
NAV as on 31-Oct-23	22.5978		
Modified Duration	1.69		

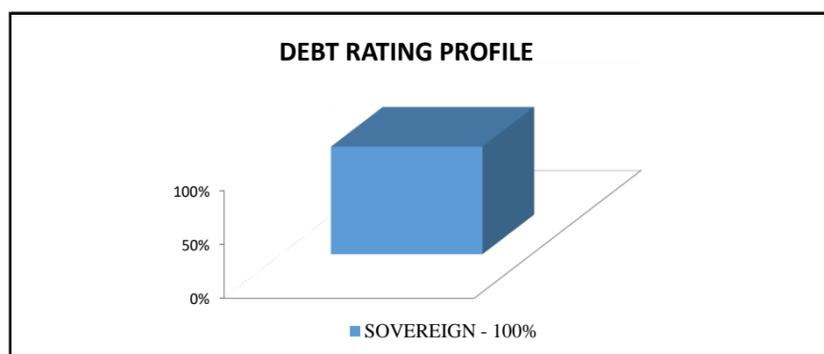
[^]The Guaranteed NAV is applicable only at maturity, and shall be further subject to the Policy being in force till the Maturity Date. Guarantee Charge of 0.35% p.a. would be recovered from the Fund (through cancellation of units) to provide the NAV Guarantee.

ASSET CATEGORY

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

Money Market						22.28%
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Grand Total						100%
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*i) Returns less than or equal to one year are absolute returns. Returns greater than a year are in terms of Compound Annual Growth Rate (CAGR) is expressed as a percentage rounded to the nearest 0.1%.
 ii) Past performance of any of the funds is not indicative of their future performance.

DISCONTINUED POLICY FUND (SFIN - ULIF024110411DISCOPOFND111) as on 31 October 2023

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	91.97	6,735.29
Money Market	0	40	8.03	588.19
TOTAL			100.00	7,323.48

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Discontinued Policy Fund	0.40%	2.88%	6.09%	4.31%	4.01%	6.28%
Benchmark	NA	NA	NA	NA	NA	NA

ASSET CATEGORY

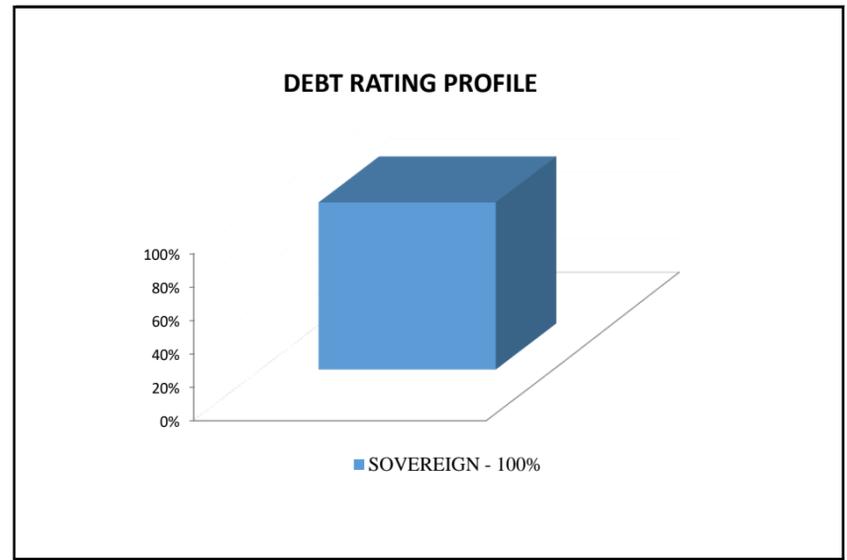
Government Securities	% of AUM
7.68% GOI CG 15-12-2023	18.66%
7.59% GOI CG 11-01-2026	6.38%
0.00% GOI FRB_Gsec 04-10-2028	5.44%
0.00% GOI FRB_Gsec 07-11-2024	5.12%
7.06% GOI CG 10-04-2028	4.73%
7.35% GOI CG 22-06-2024	4.47%
8.20% GOI CG 24-09-2025	3.81%
8.24% GOI CG 15-02-2027	3.63%
7.52% Gujrat SDL 08-03-2025 SGS	3.42%
7.38% GOI CG 20-06-2027	3.42%
Others	32.89%
Total	91.97%

Money Market	8.03%
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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	13	10	9
Launch Date	11-Apr-11		
Benchmark	NA		
Risk Profile	Low		
NAV as on 31-Oct-23	21.4992		
Modified Duration	1.38		



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

EQUITY PENSION FUND II (SFIN - ULIF027300513PEEQIT2FND111) as on 31 October 2023

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	99.77	7,254.83
Debt	0	20	0.00	0.13
Money Market	0	20	0.23	16.69
TOTAL			100.00	7,271.65

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Equity Pension Fund II	-3.20%	7.01%	5.64%	3.92%	18.35%	12.69%
Benchmark	-2.84%	5.62%	5.93%	3.91%	17.90%	12.19%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	7.97%
ICICI Bank Ltd	7.15%
Reliance Industries Ltd.	6.72%
Infosys Limited	5.06%
Larsen & Toubro Ltd.	4.34%
ITC Ltd.	4.14%
Tata Consultancy Services Ltd.	3.87%
Sheela Foam Ltd.	2.89%
Bajaj Finance Limited	2.79%
Bharti Airtel Ltd.	2.74%
Others	52.08%
Total	99.77%

Corporate Debt	% of AUM
5.50% Britannia Industries Ltd B & D 03-06-2024	0.00%
Total	0.00%

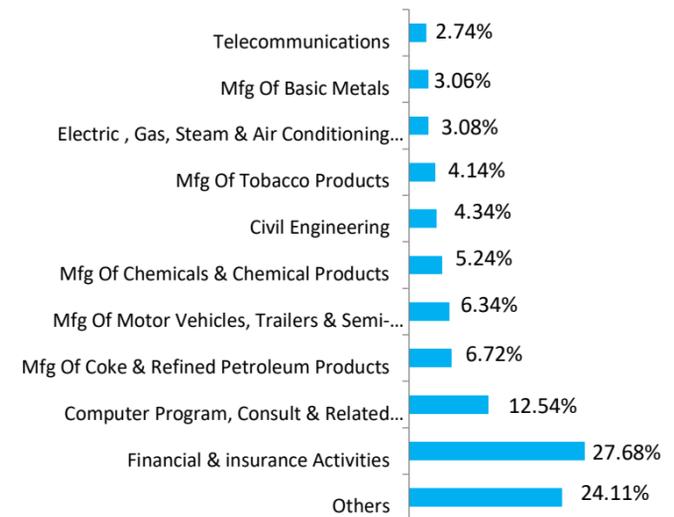
Money Market	0.23%
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Grand Total	100%
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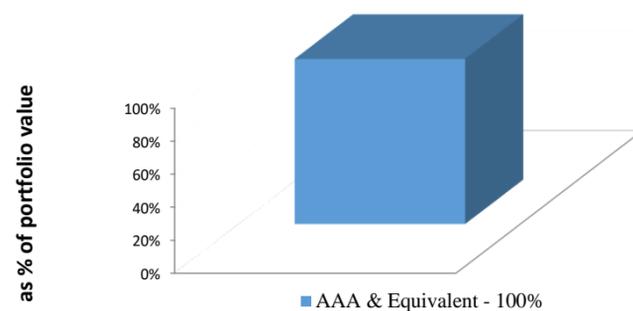
Fund Description

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan MJ	13	10	9
Mr. Vaibhav Goyal	5	0	0
Launch Date	10-Jan-14		
Benchmark	Nifty 50		
Risk Profile	High		
NAV as on 31-Oct-23	32.2914		
Modified Duration	0.02		

TOP 10 INDUSTRY SECTOR



DEBT RATING PROFILE



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

BOND PENSION FUND II (SFIN - ULIF028300513PENBON2FND111) as on 31 October 2023

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	96.44	24,222.22
Money Market	0	40	3.56	893.30
TOTAL			100.00	25,115.52

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Bond Pension Fund II	-0.21%	1.71%	6.39%	3.49%	3.42%	7.31%
Benchmark	-0.10%	2.31%	7.35%	4.34%	4.18%	8.11%

ASSET CATEGORY

Corporate Debt	% of AUM
7.79% HDFC Bank B & D 24-11-2032 Aa-013	4.62%
7.98% REC LIMITED B & D 30-04-2099 222	2.20%
7.62% PFC B & D 15-07-2033 228B	1.88%
7.65% IRFC B & D 18-04-2033 168 B	1.85%
7.69% REC Limited B & D 31-01-2033 218 B	1.85%
7.69% REC Limited B & D 31-03-2033 220-B	1.79%
7.60% PFC B & D 25-08-2033 BS 233C	1.64%
8.70% Bharti Telecom Limited B & D 05-12-2025 Xiii	1.59%
7.75% HDFC Bank B & D 13-06-2033 Us-006	1.42%
8.25% Mahindra & Mahindra Financial Services Limited B & D 26-03-2026 Ae202	1.19%
Others	21.87%
Total	41.88%

Government Securities	% of AUM
6.54% GOI CG 17-01-2032	20.00%
7.50% GOI CG 10-08-2034	9.18%
7.18% GOI CG 24-07-2037	4.86%
7.30% GoI CG 19-06-2053	4.66%
7.54% GOI CG 23-05-2036	4.53%
7.18% GOI CG 14-08-2033	2.12%
7.47% Maharashtra SDL 13-09-2034 SGS	1.02%
7.26% GOI CG 22-08-2032	0.99%
7.68% Uttar Pradesh SDL 18-10-2034 SGS	0.91%
7.73% GOI CG 19-12-2034	0.61%
Others	5.69%
Total	54.56%

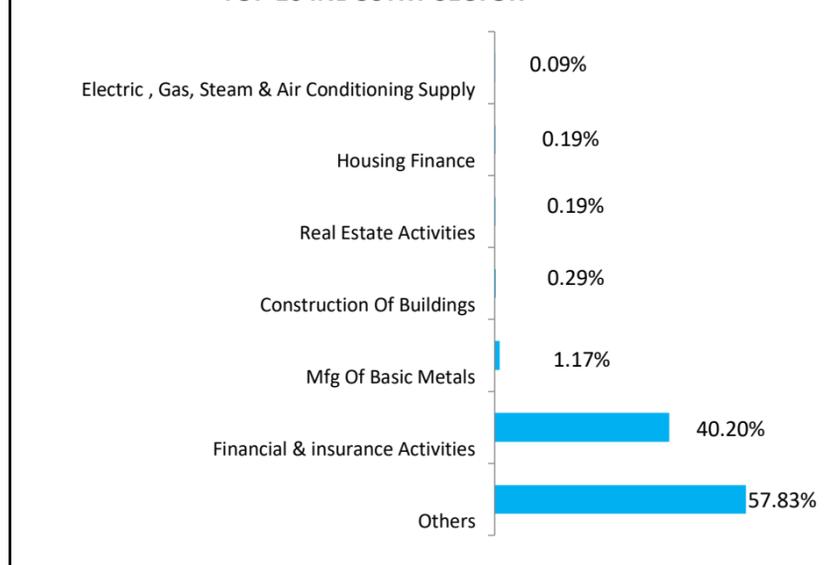
Money Market	3.56%
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Grand Total	100%
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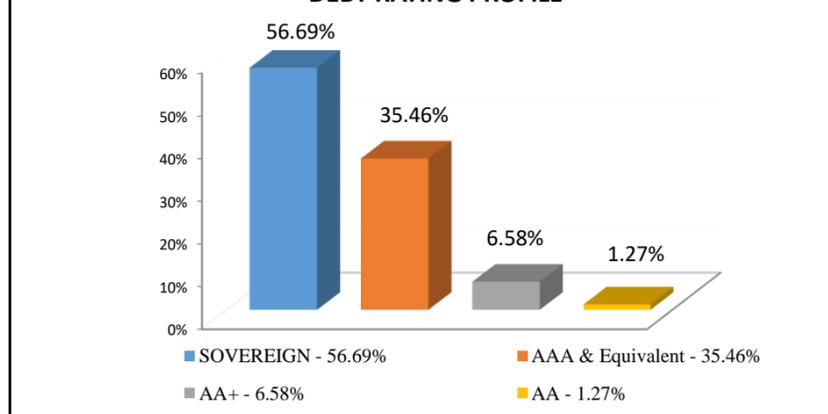
Fund Description

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 31-Oct-23	19.9792		
Modified Duration	5.93		

TOP 10 INDUSTRY SECTOR



DEBT RATING PROFILE



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

MONEY MARKET PENSION FUND II (SFIN - ULIF029300513PEMNYM2FND111) as on 31 October 2023

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

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Debt	0	20	3.52	47.00
Money Market	80	100	96.48	1,288.12
TOTAL			100.00	1,335.12

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Money Market Pension Fund II	0.54%	3.21%	6.15%	5.01%	4.36%	6.05%
Benchmark	0.58%	3.45%	7.00%	5.52%	4.84%	6.54%

ASSET CATEGORY

Corporate Debt	% of AUM
8.25% Au Small Finance Bank Limited FD 13-02-2024	3.52%
Total	3.52%

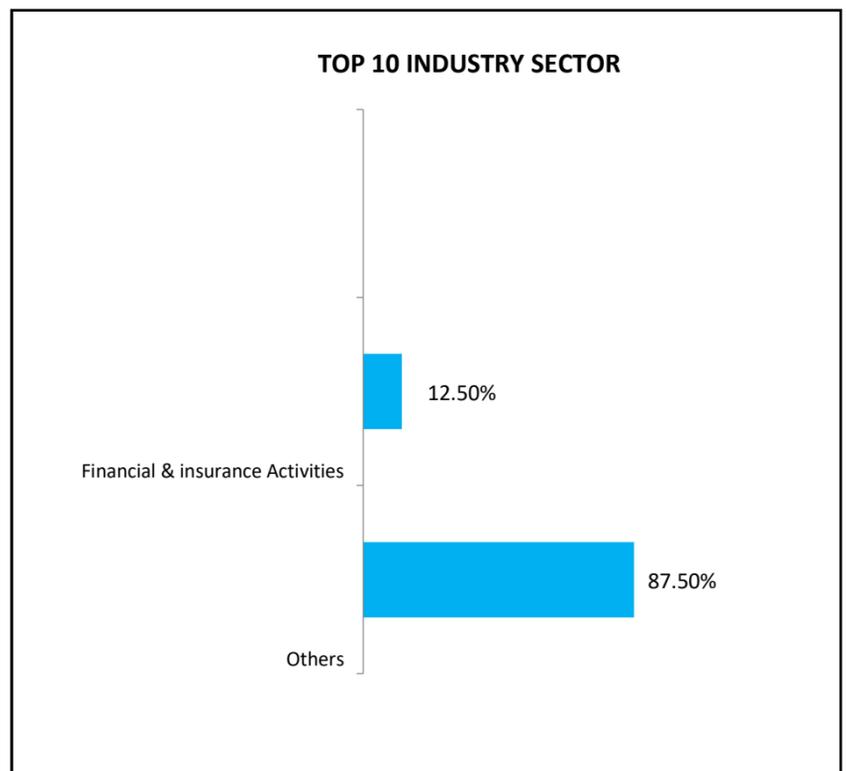
Money Market	96.48%
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Grand Total	100%
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Fund Description

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan Mj	13	10	9
Launch Date	10-Jan-14		
Benchmark	CRISIL T-Bill Index #		
Risk Profile	Low		
NAV as on 31-Oct-23	17.7977		
Modified Duration	0.52		

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



*i) Returns less than or equal to one year are absolute returns. Returns greater than a year are in terms of Compound Annual Growth Rate (CAGR) is expressed as a percentage rounded to the nearest 0.1%.
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DISCONTINUE PENSION FUND (SFIN - ULIF025300513PEDISCOFND111) as on 31 October 2023

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	88.59	3,144.06
Money Market	0	40	11.41	405.04
TOTAL			100.00	3,549.09

FUND PERFORMANCE*

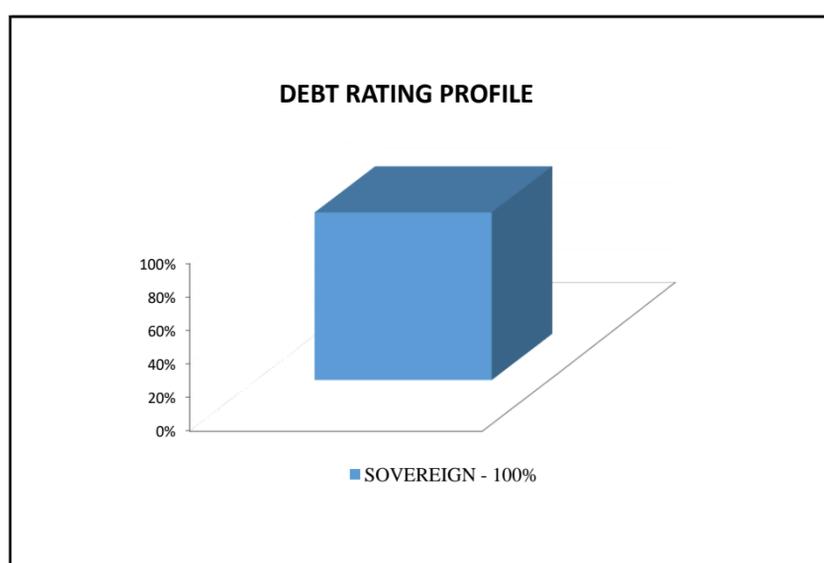
Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Discontinue Pension Fun	0.35%	2.77%	5.98%	4.34%	4.02%	6.69%
Benchmark	NA	NA	NA	NA	NA	NA

ASSET CATEGORY

Government Securities	% of AUM
8.20% GOI CG 24-09-2025	7.15%
7.32% GOI CG 28-01-2024	6.83%
7.59% GOI CG 11-01-2026	5.38%
0.00% GOI FRB_Gsec 07-11-2024	4.93%
7.52% Gujrat SDL 08-03-2025 SGS	4.23%
7.38% GOI CG 20-06-2027	4.23%
0.00% GOI FRB_Gsec 04-10-2028	4.21%
6.69% Madhya Pradesh SDL 17-03-2025	4.18%
8.67% Maharashtra SDL 24-02-2026	3.17%
7.62% Karnataka SDL 01-11-2027 SGS	2.96%
Others	41.32%
Total	88.59%
Money Market	11.41%
Grand Total	100%

Fund Description

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan MJ	13	10	9
Launch Date	22-Aug-14		
Benchmark	NA		
Risk Profile	Low		
NAV as on 31-Oct-23	18.1500		
Modified Duration	1.61		



*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 31 October 2023

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	94.72	786.35
Money Market	0	20	5.28	43.86
TOTAL			100.00	830.22

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Pure Fund	-2.56%	13.51%	8.61%	4.60%	18.43%	11.44%
Benchmark	NA	NA	NA	NA	NA	NA

ASSET CATEGORY

Equity	% of AUM
Reliance Industries Ltd.	7.88%
Infosys Limited	4.77%
Uno Minda Limited	3.26%
Tata Consultancy Services Ltd.	3.10%
Larsen & Toubro Ltd.	2.96%
Maruti Suzuki India Ltd.	2.66%
Go Fashion (India) Ltd.	2.41%
Ultratech Cement Ltd.	2.39%
Hindustan Unilever Ltd.	2.29%
Tata Motors Ltd.	2.26%
Others	60.75%
Total	94.72%

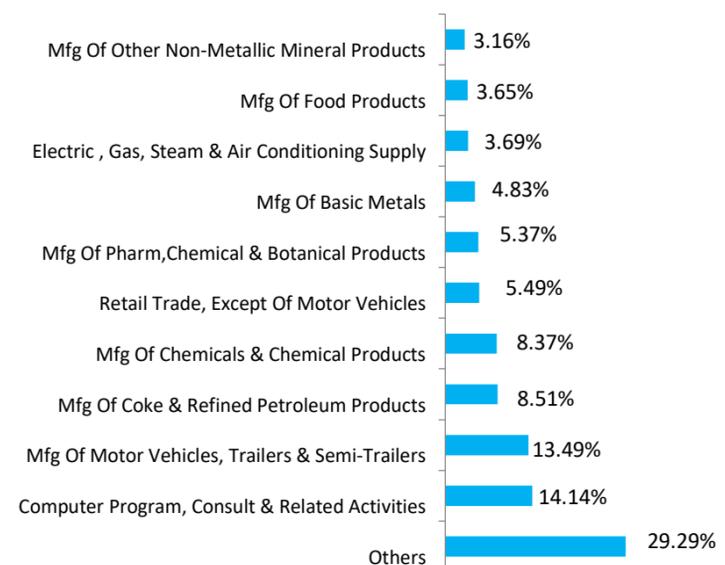
Money Market	5.28%
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Grand Total	100%
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Fund Description

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan MJ	13	10	9
Mr. Devesh R Dokwal	5	0	8
Launch Date	21-Jun-16		
Benchmark	NA		
Risk Profile	High		
NAV as on 31-Oct-23	22.2162		
Modified Duration	0.00		

TOP 10 INDUSTRY SECTOR



*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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MIDCAP FUND (SFIN - ULIF031290915MIDCAPFUND111) as on 31 October 2023

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	92.88	11,948.02
Debt	0	20	2.89	372.28
Money Market	0	20	4.23	543.91
TOTAL			100.00	12864.21

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Midcap Fund	-3.25%	17.81%	16.94%	9.78%	26.65%	16.99%
Benchmark	-4.10%	22.27%	23.68%	12.96%	31.58%	15.48%

Fund Description

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Vineet Lakhota	3	0	2
Mr. Tarang Hora	2	3	4
Launch Date	21-Jun-16		
Benchmark	NIFTY Free Float Midcap 100		
Risk Profile	High		
NAV as on 31-Oct-23	31.7647		
Modified Duration	0.00		

ASSET CATEGORY

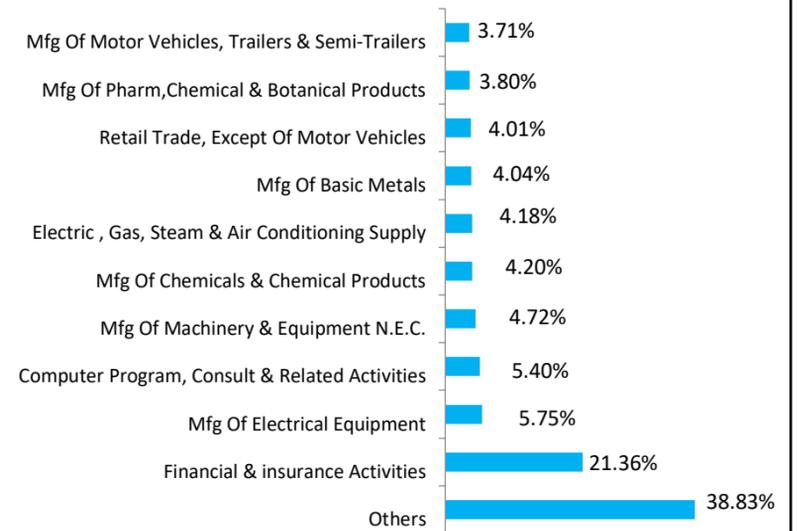
Equity	% of AUM
Federal Bank Ltd.	2.68%
Cholamandalam Investment & Finance Company Limited	2.27%
TVS Motor Co.Ltd	2.17%
Bharat Electronics Ltd.	2.02%
Indian Hotels Co. Ltd.	1.95%
Coforge Ltd.	1.94%
Persistent Systems Limited	1.94%
Trent Ltd.	1.90%
Power Finance Corporation Ltd.	1.89%
Bharat Forge Ltd.	1.82%
Others	72.29%
Total	92.88%

Corporate Debt	% of AUM
INVESCO INDIA LIQUID FUND - GROWTH - DISTRIBUTOR	1.27%
LIC MF LIQUID FUND - DIRECT - GROWTH	0.83%
KOTAK LIQUID-PLAN A - GROWTH - DIRECT	0.40%
BANDHAN LIQUID FUND - DIRECT PLAN - GROWTH	0.40%
Total	2.89%

Money Market	4.23%
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Grand Total	100%
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TOP 10 INDUSTRY SECTOR



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BOND OPTIMISER FUND (SFIN - ULIF032290618BONDOPTFND111) as on 31 October 2023

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

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	0	25	21.11	507.48
Debt	75	100	76.59	1,841.14
Money Market	0	25	2.29	55.16
TOTAL			100.00	2,403.78

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Bond Optimiser Fund	-0.64%	4.45%	7.83%	5.45%	7.43%	13.87%
Benchmark	-0.65%	3.00%	7.15%	4.43%	6.98%	8.54%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	2.22%
ICICI Bank Ltd	1.74%
Reliance Industries Ltd.	1.60%
Infosys Limited	1.19%
Utkarsh Small Finance Bank Limited	1.17%
RR Kabel Limited	0.82%
ITC Ltd.	0.80%
Tata Consultancy Services Ltd.	0.62%
Larsen & Toubro Ltd.	0.61%
Kotak Mahindra Bank Ltd.	0.55%
Others	9.80%
Total	21.11%

Corporate Debt	% of AUM
7.75% HDFC Bank B & D 13-06-2033 Us-006	1.42%
8.27% REC Limited B & D 06-02-2025 130	1.05%
8.70% Bharti Telecom Limited B & D 05-12-2025 Xiii	1.04%
8.15% HDFC Ergo General Insurance Co.Ltd. B & D 20-02-2033	1.04%
7.95% LIC Housing Fin B & D 21-02-2033 430	1.04%
7.95% LIC Housing Fin B & D 29-01-2028 359	1.03%
6.37% L & T Metro Rail (Hyderabad) Limited B & D 30-04-2025 A	1.01%
5.50% Britannia Industries Ltd B & D 03-06-2024	0.96%
7.86% PFC B & D 12-04-2030 195 R-1	0.83%
7.38% L&T B & D 10-06-2024 I	0.83%
Others	15.73%
Total	25.98%

Government Securities	% of AUM
6.54% GOI CG 17-01-2032	6.95%
7.26% GOI CG 06-02-2033	6.72%
7.18% GOI CG 24-07-2037	5.91%
7.10% GOI CG 18-04-2029	3.86%
7.30% Goi CG 19-06-2053	3.46%
7.50% GOI CG 10-08-2034	3.25%
5.74% GOI CG 15-11-2026	3.19%
7.54% GOI CG 23-05-2036	2.97%
7.26% GOI CG 22-08-2032	2.22%
7.25% Goi CG 12-06-2063	2.01%
Others	10.07%
Total	50.62%

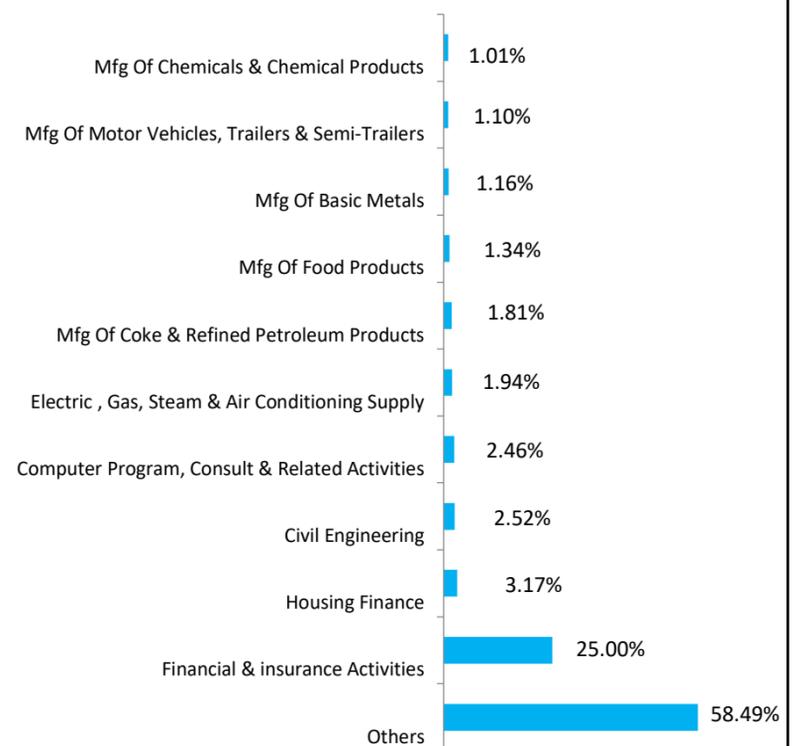
Money Market	2.29%
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Grand Total	100%
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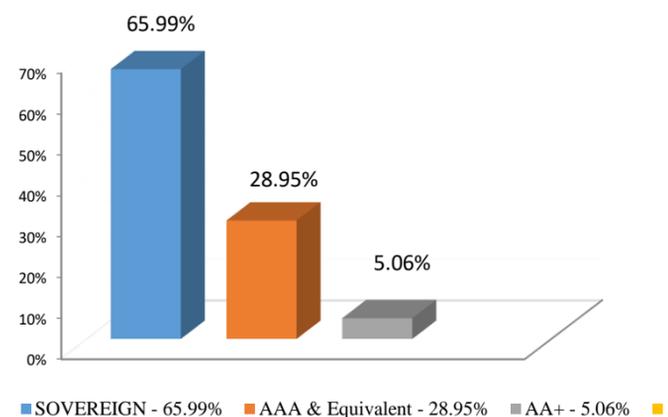
Fund Description

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Divesh Kumar	0	1	0
Mr. Tarang Hora	2	3	4
Launch Date	31-Jan-19		
Benchmark	NIFTY 50 20% CompBEX 80%		
Risk Profile	Low To Medium		
NAV as on 31-Oct-23	18.5387		
Modified Duration	5.41		

TOP 10 INDUSTRY SECTOR



DEBT RATING PROFILE



*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 31 October 2023

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

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Debt	70	100	96.30	826.56
Money Market	0	30	3.70	31.78
TOTAL			100.00	858.34

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Corporate Bond Fund	0.04%	2.06%	5.86%	3.55%	3.84%	7.26%
Benchmark	0.14%	2.57%	6.91%	3.87%	4.16%	7.42%

ASSET CATEGORY

Corporate Debt	% of AUM
5.50% Britannia Industries Ltd B & D 03-06-2024	4.03%
9.00% HDFC Bank B & D 29-11-2028 U-005 (HDFC)	3.01%
7.70% PGC B & D 12-10-2033 LXXIV-74	2.90%
7.725% L&T B & D 28-04-2028	2.90%
7.70% Tata Steel B & D 13-03-2025	2.89%
6.37% L & T Metro Rail (Hyderabad) Limited B & D 30-04-2025 A	2.84%
9.90% Tata Power B & D 25-08-2028 II	2.47%
8.19% NTPC B & D 15-12-2025 Sr 57-2025	2.35%
8.03% Tata Steel B & D 27-02-2028	2.32%
8.27% REC Limited B & D 06-02-2025 130	2.11%
Others	45.35%
Total	73.18%

Government Securities	% of AUM
6.54% GOI CG 17-01-2032	7.67%
7.18% GOI CG 24-07-2037	3.64%
7.18% GOI CG 14-08-2033	2.88%
7.10% GOI CG 18-04-2029	2.30%
7.26% GOI CG 06-02-2033	1.85%
7.50% GOI CG 10-08-2034	1.40%
7.26% GOI CG 22-08-2032	0.69%
8.27% Gujrat SDL 13-01-2026	0.59%
7.60% FCI B & D 09-01-2030 Vii A	0.58%
7.30% GoI CG 19-06-2053	0.57%
Others	0.95%
Total	23.12%

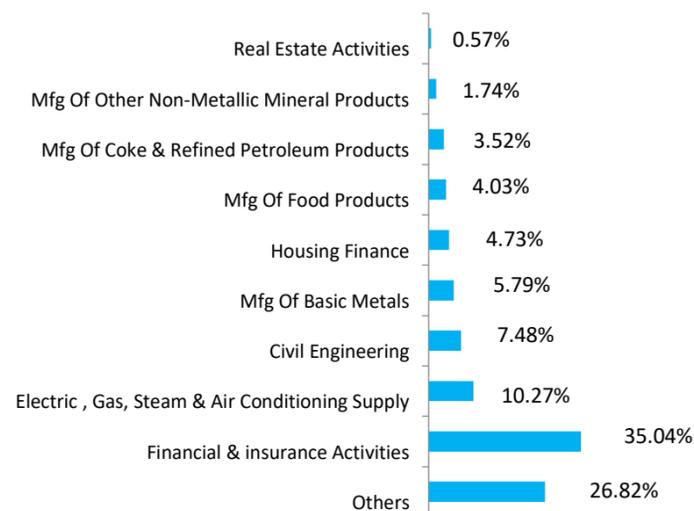
Money Market	3.70%
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Grand Total	100%
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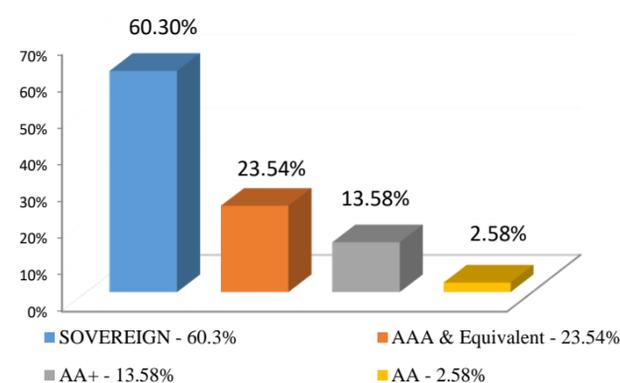
Fund Description

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Tarang Hora	2	3	4
Launch Date	01-Feb-19		
Benchmark	Crisil Medium term Gilt Index 20% Crisil Medium term AAA index 80%		
Risk Profile	Low to Medium		
NAV as on 31-Oct-23	13.9507		
Modified Duration	3.61		

TOP 10 INDUSTRY SECTOR



DEBT RATING PROFILE



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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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