

### 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<br>(UIN: 111L090V0 2) | SBI Life – Smart Elite<br>(UIN: 111L072V0 4) | SBI Life – Smart Scholar<br>(UIN: 111L073V0 3) | SBI Life – Retire Smart<br>(UIN: 111L094V0 2) | SBI Life – Smart Wealth Builder<br>(UIN: 111L095V0 3) | SBI Life – Smart Wealth Assure<br>(UIN: 111L077V0 3) | SBI Life – eWealth Insurance<br>(UIN: 111L100V0 3) | SBI Life – Smart Privilege<br>(UIN: 111L107V0 3) | SBI Life - Smart InsureWealth Plus<br>(UIN : 111L125V0 2) | SBI Life - Saral InsureWealth Plus<br>(UIN : 111L124V0 2) |
| 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          | ✓  | ✓  |  |   | ✓   | ✓  |  | ✓  | ✓   | ✓   |

\* 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 Aug 31, 2022 (₹ in Cr) | Bench marks (BM)                 | Returns in %<br>(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    |
| <b>Equity</b>                   | 10-Jan-05      | 40,450.28                        | NIFTY 50                         | 2.28  | 3.66  | 23.09 | 24.88 | 16.29 | 17.23 | 10.40 | 11.04 | 10.99 | 12.36 | 16.13           | 13.23 |
| <b>Equity Pension</b>           | 15-Jan-07      | 543.68                           |                                  | 4.21  | 3.66  | 26.60 | 24.88 | 18.05 | 17.23 | 11.09 | 11.04 | 11.95 | 12.36 | 11.13           | 9.37  |
| <b>Equity Pension II</b>        | 03-Jan-14      | 5,254.38                         |                                  | 3.84  | 3.66  | 25.43 | 24.88 | 17.51 | 17.23 | 11.18 | 11.04 | 12.01 | 12.36 | 13.59           | 13.00 |
| <b>Equity Optimiser</b>         | 21-Jan-08      | 1,778.42                         | Nifty 50 (80%)<br>LiquiFEX (20%) | 4.54  | 4.01  | 22.60 | 20.65 | 14.84 | 15.02 | 9.89  | 10.23 | 10.71 | 11.29 | 9.63            | 7.70  |
| <b>Equity Optimiser Pension</b> | 21-Jan-08      | 161.22                           |                                  | 3.88  | 4.01  | 22.27 | 20.65 | 16.60 | 15.02 | 11.18 | 10.23 | 11.94 | 11.29 | 10.10           | 7.70  |
| <b>Equity Elite</b>             | 25-Feb-08      | 12.07                            |                                  | 11.65   | 4.01  | 28.17 | 20.65 | 21.44 | 15.02 | 15.01 | 10.23 | 15.18 | 11.29 | 13.24           | 7.76  |
| <b>Equity Elite Fund II</b>     | 10-Feb-10      | 9,832.37                         |                                  | 3.85  | 4.01  | 20.55 | 20.65 | 15.02 | 15.02 | 9.94  | 10.23 | 10.95 | 11.29 | 11.07           | 10.49 |
| <b>Top 300</b>                  | 07-Jan-10      | 1,239.82                         |                                  | 4.46  | 4.01  | 21.99 | 20.65 | 17.46 | 15.02 | 11.99 | 10.23 | 12.83 | 11.29 | 11.80           | 9.71  |
| <b>Top 300 Pension</b>          | 18-Jan-10      | 191.09                           | 4.55                             | 4.01  | 22.27 | 20.65 | 17.83 | 15.02 | 12.15 | 10.23 | 13.09 | 11.29 | 11.61 | 9.72            |       |
| <b>Growth</b>                   | 24-Nov-05      | 2,104.82                         | Nifty 50 (70%)<br>CompBex (30%)  | 2.70  | 3.55  | 19.56 | 18.52 | 14.75 | 14.40 | 10.92 | 10.59 | 10.80 | 10.98 | 12.13           | 10.79 |
| <b>Growth Pension</b>           | 15-Feb-07      | 194.39                           |                                  | 2.65  | 3.55  | 19.96 | 18.52 | 15.22 | 14.40 | 10.89 | 10.59 | 11.11 | 10.98 | 11.19           | 8.06  |
| <b>Balanced</b>                 | 5-Dec-05       | 21,052.71                        | Nifty 50 (50%)<br>CompBex (50%)  | 2.73  | 3.31  | 13.53 | 14.29 | 11.47 | 12.26 | 9.46  | 10.05 | 9.30  | 9.87  | 10.70           | 10.08 |
| <b>Balanced Pension</b>         | 21-Feb-07      | 91.31                            |                                  | 2.55  | 3.31  | 14.08 | 14.29 | 12.67 | 12.26 | 10.40 | 10.05 | 10.35 | 9.87  | 11.46           | 8.91  |
| <b>Bond</b>                     | 10-Jan-05      | 25,270.02                        | CRISIL<br>CompBex                | 1.86  | 2.18  | 3.52  | 3.85  | 5.31  | 6.14  | 7.27  | 7.89  | 5.82  | 6.46  | 8.22            | 7.13  |
| <b>Bond Pension</b>             | 16-Jan-07      | 358.77                           |                                  | 2.13  | 2.18  | 3.65  | 3.85  | 5.58  | 6.14  | 7.75  | 7.89  | 6.39  | 6.46  | 8.55            | 7.50  |
| <b>Bond Pension II</b>          | 03-Jan-14      | 19,244.07                        |                                  | 1.49  | 2.18  | 3.37  | 3.85  | 4.94  | 6.14  | 6.67  | 7.89  | 5.21  | 6.46  | 7.61            | 8.39  |
| <b>Daily Protect II</b>         | 4-Mar-11       | 0.05                             | NA                               | 2.76  | NA    | 2.49  | NA    | 3.49  | NA    | 4.21  | NA    | 4.43  | NA    | 7.19            | NA    |
| <b>Daily Protect III</b>        | 1-Sep-11       | 0.10                             |                                  | 4.68  | NA    | 3.90  | NA    | 4.54  | NA    | 4.69  | NA    | 4.99  | NA    | 8.84            | NA    |
| <b>Index</b>                    | 07-Jan-10      | 128.83                           | Nifty 50                         | 5.70  | 3.66  | 25.69 | 24.88 | 18.28 | 17.23 | 11.99 | 11.04 | 12.39 | 12.36 | 10.21           | 10.09 |
| <b>Index Pension</b>            | 18-Jan-10      | 31.98                            |                                  | 5.92  | 3.66  | 25.66 | 24.88 | 18.25 | 17.23 | 11.24 | 11.04 | 12.44 | 12.36 | 10.60           | 10.09 |

| Funds                               | Inception Date | AUM as on Aug 31, 2022 (₹ in Cr) | Bench marks (BM)   | Returns in %<br>(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       | 348.11                           | CRISIL T-Bill Index #  | 3.78  | 3.72  | 3.58  | 3.71  | 4.15  | 4.39  | 4.87  | 5.15  | 5.12  | 5.45  | 6.66            | 6.85  |
| Money Market Pension                | 20-Mar-08      | 46.89                            |  | 3.68  | 3.72  | 3.54  | 3.71  | 4.11  | 4.39  | 4.85  | 5.15  | 5.10  | 5.45  | 7.11            | 6.87  |
| Money Market Pension II             | 03-Jan-14      | 994.31                           |  | 3.50  | 3.72  | 3.33  | 3.71  | 3.88  | 4.39  | 4.58  | 5.15  | 4.84  | 5.45  | 6.06            | 6.52  |
| Guaranteed Pension Fund (GPF070211) | 9-Feb-11       | 2.45                             | NA   | 1.30  | NA    | 3.00  | NA    | 4.93  | NA    | 6.91  | NA    | 5.49  | NA    | 6.79            | NA    |
| P/E Managed                         | 8-Sep-10       | 256.32                           |  | 2.69  | NA    | 12.51 | NA    | 12.13 | NA    | 7.98  | NA    | 8.61  | NA    | 8.81            | NA    |
| Discontinued Policy                 | 11-Apr-11      | 6,837.68                         |  | 2.08  | NA    | 3.41  | NA    | 4.44  | NA    | 5.78  | NA    | 5.20  | NA    | 6.35            | NA    |
| Discontinued Pension                | 03-Jan-14      | 2,035.51                         |  | 2.21  | NA    | 3.51  | NA    | 4.66  | NA    | 6.13  | NA    | 4.90  | NA    | 6.85            | NA    |
| Pure Fund                           | 15-Jun-16      | 641.51                           |  | 3.48  | NA    | 24.20 | NA    | 19.51 | NA    | 10.86 | NA    | 10.79 | NA    | 12.04           | NA    |
| Midcap Fund                         | 15-Jun-16      | 7,510.53                         | NIFTY Free Float Midcap 100  | 8.42  | 10.78 | 32.87 | 37.37 | 25.10 | 26.23 | 15.29 | 12.12 | 14.58 | 11.49 | 17.29           | 14.68 |
| Bond Optimiser Fund                 | 24-Jan-19      | 1,619.29                         | NIFTY 50 (20%) & CompBEX (80%)                                     | 3.86  | 2.73  | 9.24  | 8.00  | 10.05 | 8.71  | NA    | NA    | NA    | NA    | 16.32           | 9.29  |
| Corporate Bond Fund                 | 24-Jan-19      | 636.64                           | Crisil Med term Gilt Index (20%) & Crisil Med term AAA index (80%) | 1.92  | 1.53  | 4.13  | 4.05  | 6.33  | 6.72  | NA    | NA    | NA    | NA    | 8.05            | 8.01  |

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

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

**EQUITY FUND (SFIN - ULIF001100105EQUITY-FND111) as on 31 August 2022**

**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 | 96.59         | 39,072.56        |
| Debt              | 0   | 20  | 0.00          | 0.95             |
| Money Market      | 0   | 20  | 3.40          | 1,376.77         |
| <b>TOTAL</b>      |     |     | <b>100.00</b> | <b>40,450.28</b> |

**FUND PERFORMANCE\***

| Returns     | 1 Mth | 6 Mths | 1 yr  | 2 yrs  | 3 yrs  | Inception |
|-------------|-------|--------|-------|--------|--------|-----------|
| Equity Fund | 3.77% | 4.76%  | 2.28% | 23.09% | 16.29% | 16.13%    |
| Benchmark   | 3.50% | 5.75%  | 3.66% | 24.88% | 17.23% | 13.23%    |

**ASSET CATEGORY**

| Equity                                  | % of AUM      |
|---|---------------|
| ICICI Bank Limited                      | 9.25%         |
| Reliance Industries Ltd.                | 8.69%         |
| Infosys Limited                         | 7.06%         |
| HDFC Bank Ltd.                          | 6.34%         |
| ITC Ltd.                                | 3.31%         |
| Housing Development Finance Corporation | 3.29%         |
| Larsen & Toubro Ltd.                    | 3.12%         |
| Tata Consultancy Services Ltd.          | 3.05%         |
| Hindustan Unilever Ltd.                 | 2.81%         |
| Bajaj Finance Limited                   | 2.65%         |
| Others                                  | 47.01%        |
| <b>Total</b>                            | <b>96.59%</b> |

| Corporate Debt                                  | % of AUM     |
|---|--------------|
| 5.50% Britannia Industries Ltd B & D 03-06-2024 | 0.00%        |
| <b>Total</b>                                    | <b>0.00%</b> |

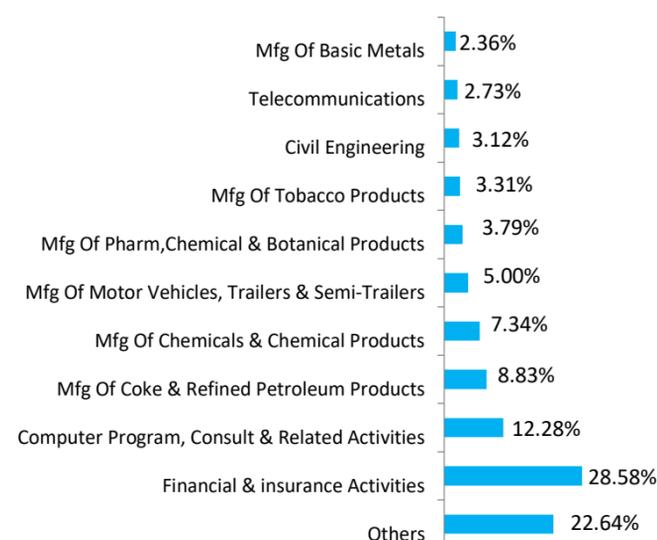
|                     |              |
|---------------------|--------------|
| <b>Money Market</b> | <b>3.41%</b> |
|---------------------|--------------|

|                    |             |
|--------------------|-------------|
| <b>Grand Total</b> | <b>100%</b> |
|--------------------|-------------|

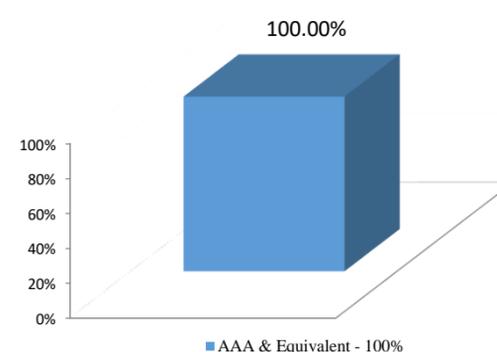
**Fund Description**

| Fund Manager Name      | No of Funds Managed |      |          |
|------------------------|---------------------|------|----------|
|                        | Equity              | Debt | Balanced |
| Mr. Raghavan MJ        | 13                  | 7    | 8        |
| Mr. Gopikrishna Shenoy | 1                   | 1    | 0        |
| Launch Date            | 10-Jan-05           |      |          |
| Benchmark              | Nifty 50            |      |          |
| Risk Profile           | High                |      |          |
| NAV as on 31-Aug-22    | 140.0802            |      |          |
| 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 August 2022**

**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 | 93.18  | 23,547.35    |
| Money Market      | 0   | 40  | 6.82   | 1,722.66     |
| <b>TOTAL</b>      |     |     | 100.00 | 25,270.02    |

**FUND PERFORMANCE\***

| Returns          | 1 Mth | 6 Mths | 1 yr  | 2 yrs | 3 yrs | Inception |
|------------------|-------|--------|-------|-------|-------|-----------|
| <b>Bond Fund</b> | 1.01% | 0.43%  | 1.86% | 3.52% | 5.31% | 8.22%     |
| <b>Benchmark</b> | 1.35% | 0.60%  | 2.18% | 3.85% | 6.14% | 7.13%     |

**ASSET CATEGORY**

| Corporate Debt   | % of AUM      |
|--|---------------|
| 7.17% RIL B & D 08-11-2022 PPD-D                                 | 1.89%         |
| 7.77% HDFC B & D 28-06-2027 Aa-008                               | 1.30%         |
| 8.70% REC Limited B & D 28-09-2028 GOI-Iv                        | 0.94%         |
| 7.95% HDFC Bank B & D 21-09-2026 1 2016/17                       | 0.92%         |
| 7.40% HDFC B & D 02-06-2025 Aa-006                               | 0.91%         |
| 8.54% REC Limited B & D 15-11-2028 V                             | 0.85%         |
| 8.70% LIC Housing Fin B & D 23-03-2029 382                       | 0.81%         |
| 7.55% IRFC B & D 06-11-2029 143                                  | 0.76%         |
| 6.80% Fullerton India Credit Company Limited B & D 28-03-2025 92 | 0.75%         |
| 6.79% Bharat Sanchar Nigam Limited B & D 23-09-2030              | 0.75%         |
| Others   | 27.29%        |
| <b>Total</b>   | <b>37.16%</b> |

| Government Securities            | % of AUM      |
|----------------------------------|---------------|
| 6.54% GOI CG 17-01-2032          | 10.18%        |
| 5.74% GOI CG 15-11-2026          | 4.58%         |
| 7.38% GOI CG 20-06-2027          | 4.34%         |
| 6.79% GOI CG 15-05-2027          | 2.53%         |
| 6.94% Chattisgarh SDL 24-03-2029 | 2.32%         |
| 7.17% GOI CG 08-01-2028          | 2.15%         |
| 7.54% GOI CG 23-05-2036          | 2.11%         |
| 8.24% GOI CG 15-02-2027          | 2.09%         |
| 7.59% GOI CG 11-01-2026          | 1.91%         |
| 6.99% GOI CG 15-12-2051          | 1.49%         |
| Others                           | 22.34%        |
| <b>Total</b>                     | <b>56.03%</b> |

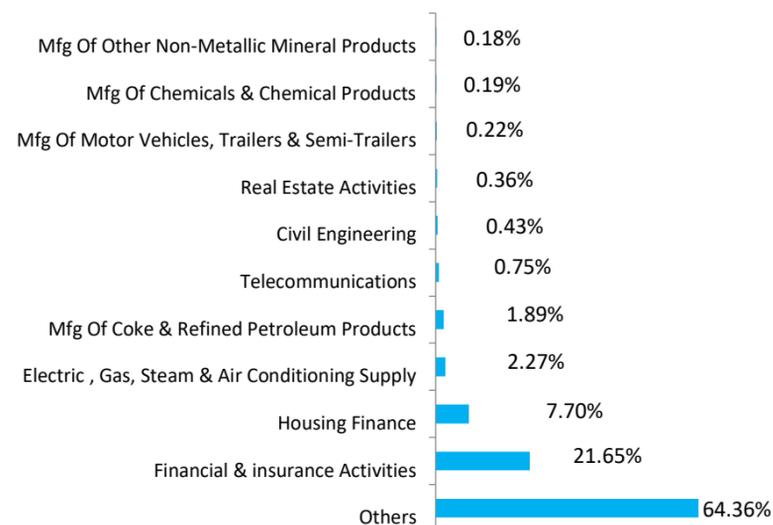
|                     |              |
|---------------------|--------------|
| <b>Money Market</b> | <b>6.82%</b> |
|---------------------|--------------|

|                    |             |
|--------------------|-------------|
| <b>Grand Total</b> | <b>100%</b> |
|--------------------|-------------|

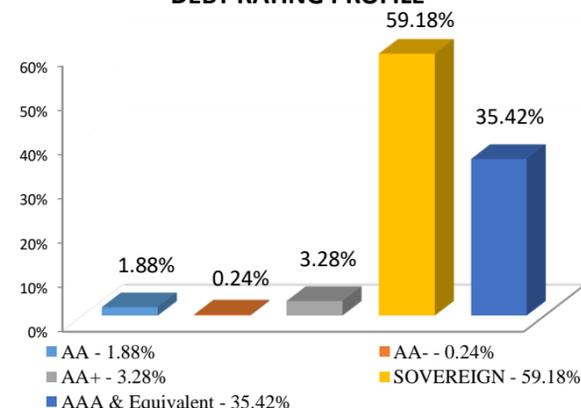
**Fund Description**

| 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-Aug-22 | 40.3444             |      |          |
| Modified Duration   | 3.92                |      |          |

**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 FUND (SFIN - ULIF003241105GROWTH-FND111) as on 31 August 2022**

**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  | 70.91         | 1,492.56       |
| Debt              | 10  | 60  | 27.47         | 578.11         |
| Money Market      | 0   | 40  | 1.62          | 34.15          |
| <b>TOTAL</b>      |     |     | <b>100.00</b> | <b>2104.82</b> |

**FUND PERFORMANCE\***

| Returns            | 1 Mth | 6 Mths | 1 yr  | 2 yrs  | 3 yrs  | Inception |
|--------------------|-------|--------|-------|--------|--------|-----------|
| <b>Growth Fund</b> | 3.07% | 4.30%  | 2.70% | 19.56% | 14.75% | 12.13%    |
| <b>Benchmark</b>   | 2.87% | 4.35%  | 3.55% | 18.52% | 14.40% | 10.79%    |

**ASSET CATEGORY**

| Equity                                  | % of AUM      |
|---|---------------|
| ICICI Bank Limited                      | 7.08%         |
| Reliance Industries Ltd.                | 6.92%         |
| HDFC Bank Ltd.                          | 5.79%         |
| Infosys Limited                         | 4.96%         |
| Housing Development Finance Corporation | 3.13%         |
| Larsen & Toubro Ltd.                    | 2.58%         |
| ITC Ltd.                                | 2.50%         |
| Hindustan Unilever Ltd.                 | 2.33%         |
| Tata Consultancy Services Ltd.          | 2.27%         |
| Axis Bank Ltd.                          | 1.99%         |
| Others                                  | 31.36%        |
| <b>Total</b>                            | <b>70.91%</b> |

| Corporate Debt                         | % of AUM     |
|--|--------------|
| 7.77% HDFC B & D 28-06-2027 Aa-008     | 1.20%        |
| 8.05% NTPC B & D 05-05-2026 Sr 60      | 0.74%        |
| 8.30% IRFC B & D 25-03-2029 134        | 0.50%        |
| 9.02% REC Limited B & D 19-11-2022     | 0.48%        |
| 8.30% REC Limited B & D 10-04-2025 133 | 0.39%        |
| 8.40% IRFC B & D 08-01-2029 130        | 0.35%        |
| 7.54% REC Limited B & D 30-12-2026 142 | 0.34%        |
| 8.27% REC Limited B & D 06-02-2025 130 | 0.27%        |
| 9.25% PFC B & D 25-09-2024 A           | 0.17%        |
| 7.63% PFC B & D 14-08-2026 150 B       | 0.08%        |
| Others                                 | 0.05%        |
| <b>Total</b>                           | <b>4.57%</b> |

| Government Securities           | % of AUM      |
|---------------------------------|---------------|
| 6.54% GOI CG 17-01-2032         | 8.81%         |
| 7.54% GOI CG 23-05-2036         | 2.41%         |
| 7.17% GOI CG 08-01-2028         | 2.26%         |
| 8.16% Tamil Nadu SDL 10-04-2029 | 1.24%         |
| 7.38% GOI CG 20-06-2027         | 1.21%         |
| 7.10% GOI CG 18-04-2029         | 1.19%         |
| 6.83% Karnataka SDL 08-12-2031  | 1.14%         |
| 6.19% GOI CG 16-09-2034         | 1.01%         |
| 7.26% GOI CG 14-01-2029         | 0.81%         |
| 5.74% GOI CG 15-11-2026         | 0.68%         |
| Others                          | 2.13%         |
| <b>Total</b>                    | <b>22.90%</b> |

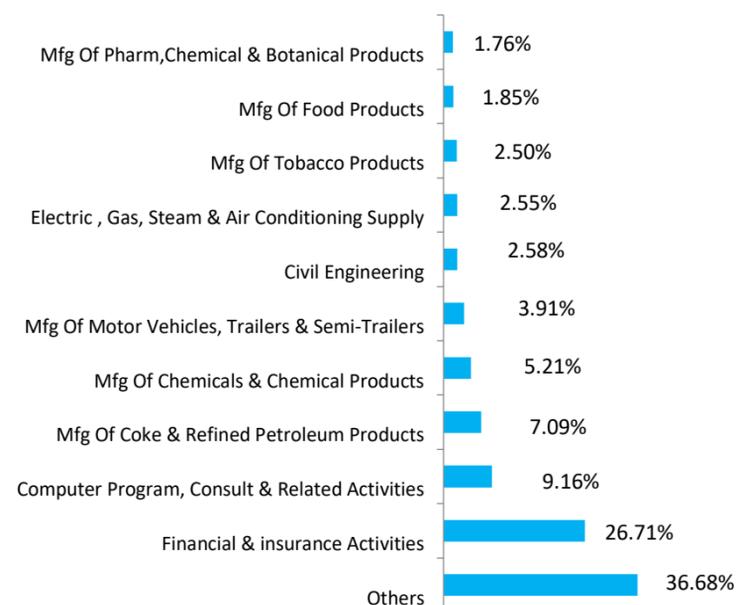
|                     |              |
|---------------------|--------------|
| <b>Money Market</b> | <b>1.62%</b> |
|---------------------|--------------|

|                    |             |
|--------------------|-------------|
| <b>Grand Total</b> | <b>100%</b> |
|--------------------|-------------|

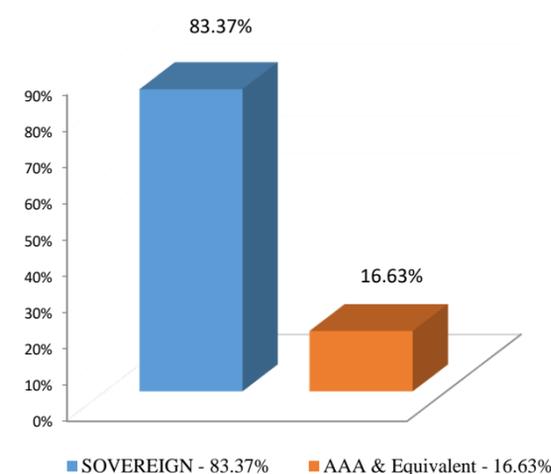
**Fund Description**

| Fund Manager Name   | No of Funds Managed          |      |          |
|---------------------|------------------------------|------|----------|
|                     | Equity                       | Debt | Balanced |
| Mr. Raghavan MJ     | 13                           | 7    | 8        |
| Mr. Vaibhav Goyal   | 6                            | 0    | 0        |
| Launch Date         | 24-Nov-05                    |      |          |
| Benchmark           | Nifty 50 (70%) CompBex (30%) |      |          |
| Risk Profile        | Medium to High               |      |          |
| NAV as on 31-Aug-22 | 68.2654                      |      |          |
| Modified Duration   | 5.19                         |      |          |

**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 FUND (SFIN - ULIF004051205BALANCFND111) as on 31 August 2022**

**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  | 49.06  | 10,329.30    |
| Debt              | 20  | 60  | 46.09  | 9,703.58     |
| Money Market      | 0   | 40  | 4.84   | 1,019.83     |
| <b>TOTAL</b>      |     |     | 100.00 | 21,052.71    |

**FUND PERFORMANCE\***

| Returns      | 1 Mth | 6 Mths | 1 yr  | 2 yrs  | 3 yrs  | Inception |
|--------------|-------|--------|-------|--------|--------|-----------|
| Balance Fund | 2.30% | 3.13%  | 2.73% | 13.53% | 11.47% | 10.70%    |
| Benchmark    | 2.44% | 3.34%  | 3.31% | 14.29% | 12.26% | 10.08%    |

**ASSET CATEGORY**

| Equity                                  | % of AUM      |
|---|---------------|
| Reliance Industries Ltd.                | 4.90%         |
| ICICI Bank Limited                      | 4.19%         |
| Infosys Limited                         | 3.62%         |
| HDFC Bank Ltd.                          | 3.51%         |
| ITC Ltd.                                | 1.97%         |
| Housing Development Finance Corporation | 1.91%         |
| Larsen & Toubro Ltd.                    | 1.90%         |
| Tata Consultancy Services Ltd.          | 1.81%         |
| Kotak Banking ETF                       | 1.67%         |
| Hindustan Unilever Ltd.                 | 1.58%         |
| Others                                  | 22.01%        |
| <b>Total</b>                            | <b>49.06%</b> |

| Corporate Debt                             | % of AUM      |
|--|---------------|
| 6.69% NTPC B & D 13-09-2031 75             | 0.78%         |
| 7.77% HDFC B & D 28-06-2027 Aa-008         | 0.70%         |
| 5.84% IOC B & D 19-04-2024 Xxii            | 0.60%         |
| 5.47% PFC B & D 19-08-2023 206             | 0.59%         |
| 6.87% NTPC B & D 21-04-2036 74             | 0.51%         |
| 6.73% IRFC B & D 06-07-2035 151            | 0.50%         |
| 7.90% LIC Housing Fin B & D 23-06-2027 421 | 0.46%         |
| 7.25% L&T B & D 24-04-2023 3               | 0.46%         |
| 6.44% HDFC Bank B & D 27-09-2028 I/2021-22 | 0.46%         |
| 6.88% HDFC B & D 24-09-2031 Z-004          | 0.39%         |
| Others                                     | 12.89%        |
| <b>Total</b>                               | <b>18.32%</b> |

| Government Securities            | % of AUM      |
|----------------------------------|---------------|
| 6.54% GOI CG 17-01-2032          | 3.34%         |
| 7.38% GOI CG 20-06-2027          | 3.30%         |
| 5.74% GOI CG 15-11-2026          | 1.76%         |
| 7.59% GOI CG 11-01-2026          | 1.51%         |
| 7.54% GOI CG 23-05-2036          | 1.46%         |
| 7.57% GOI CG 17-06-2033          | 1.33%         |
| 5.63% GOI CG 12-04-2026          | 1.14%         |
| 6.99% GOI CG 15-12-2051          | 1.05%         |
| 7.96% Maharashtra SDL 29-06-2026 | 0.78%         |
| 5.88% Gujrat SDL 31-03-2025      | 0.70%         |
| Others                           | 11.39%        |
| <b>Total</b>                     | <b>27.78%</b> |

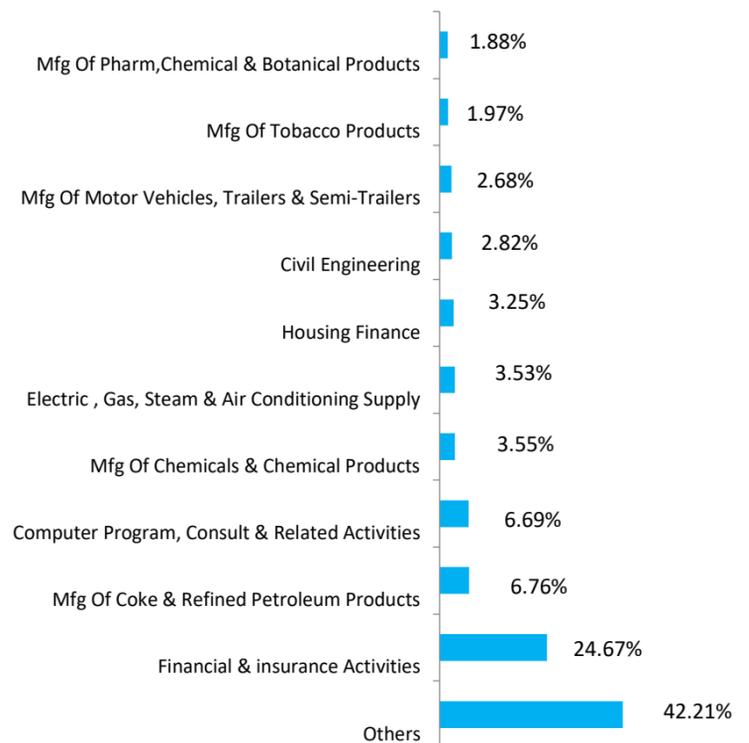
|                     |              |
|---------------------|--------------|
| <b>Money Market</b> | <b>4.84%</b> |
|---------------------|--------------|

|                    |             |
|--------------------|-------------|
| <b>Grand Total</b> | <b>100%</b> |
|--------------------|-------------|

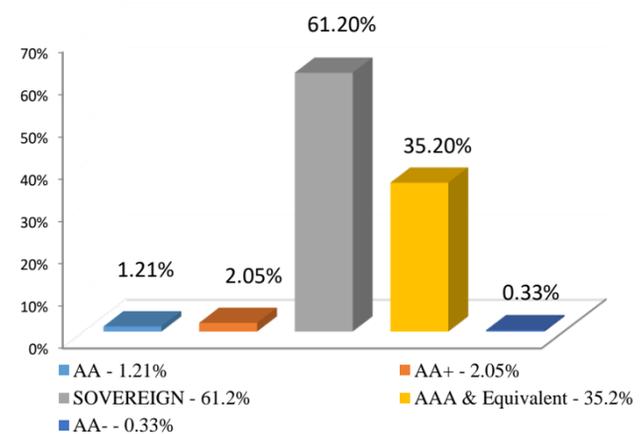
**Fund Description**

| 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-Aug-22 | 54.9113                      |      |          |
| Modified Duration   | 3.78                         |      |          |

**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 FUND (SFIN - ULIF010210108EQTYOPTFND111) as on 31 August 2022**

**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 | 79.72  | 1,417.77     |
| Debt              | 0   | 40  | 0.86   | 15.35        |
| Money Market      | 0   | 40  | 19.42  | 345.30       |
| <b>TOTAL</b>      |     |     | 100.00 | 1,778.42     |

**FUND PERFORMANCE\***

| Returns               | 1 Mth | 6 Mths | 1 yr  | 2 yrs  | 3 yrs  | Inception |
|-----------------------|-------|--------|-------|--------|--------|-----------|
| Equity Optimiser Fund | 3.04% | 5.08%  | 4.54% | 22.60% | 14.84% | 9.63%     |
| Benchmark             | 2.91% | 5.18%  | 4.01% | 20.65% | 15.02% | 7.70%     |

**ASSET CATEGORY**

| Equity                                  | % of AUM      |
|---|---------------|
| Reliance Industries Ltd.                | 7.93%         |
| ICICI Bank Limited                      | 7.21%         |
| HDFC Bank Ltd.                          | 7.13%         |
| Infosys Limited                         | 5.80%         |
| Housing Development Finance Corporation | 3.23%         |
| Larsen & Toubro Ltd.                    | 3.13%         |
| ITC Ltd.                                | 2.93%         |
| Kotak Mahindra Bank Ltd.                | 2.74%         |
| Tata Consultancy Services Ltd.          | 2.73%         |
| Axis Bank Ltd.                          | 2.47%         |
| Others                                  | 34.44%        |
| <b>Total</b>                            | <b>79.72%</b> |

| Government Securities   | % of AUM     |
|-------------------------|--------------|
| 7.68% GOI CG 15-12-2023 | 0.57%        |
| 8.20% GOI CG 24-09-2025 | 0.29%        |
| <b>Total</b>            | <b>0.86%</b> |

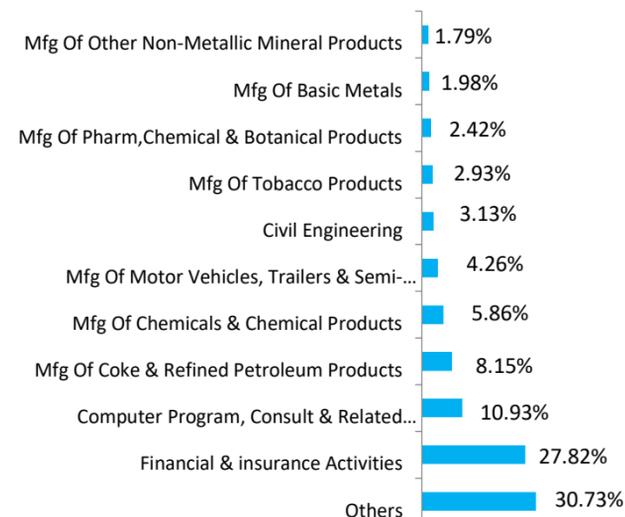
|              |        |
|--------------|--------|
| Money Market | 19.42% |
|--------------|--------|

|                    |             |
|--------------------|-------------|
| <b>Grand Total</b> | <b>100%</b> |
|--------------------|-------------|

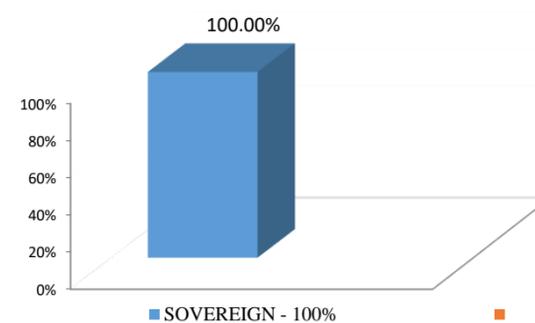
**Fund Description**

| Fund Manager Name   | No of Funds Managed           |      |          |
|---------------------|-------------------------------|------|----------|
|                     | Equity                        | Debt | Balanced |
| Mr. Raghavan MJ     | 13                            | 7    | 8        |
| Mr. Devesh Dokwal   | 3                             | 0    | 8        |
| Launch Date         | 21-Jan-08                     |      |          |
| Benchmark           | Nifty 50 (80%) LiquiFEX (20%) |      |          |
| Risk Profile        | High                          |      |          |
| NAV as on 31-Aug-22 | 38.3569                       |      |          |
| Modified Duration   | 0.07                          |      |          |

**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 August 2022**

**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 | 99.65  | 128.39       |
| Money Market      | 0   | 10  | 0.35   | 0.45         |
| <b>TOTAL</b>      |     |     | 100.00 | 128.83       |

**FUND PERFORMANCE\***

| Returns    | 1 Mth | 6 Mths | 1 yr  | 2 yrs  | 3 yrs  | Inception |
|------------|-------|--------|-------|--------|--------|-----------|
| Index Fund | 3.71% | 7.25%  | 5.70% | 25.69% | 18.28% | 10.21%    |
| Benchmark  | 3.50% | 5.75%  | 3.66% | 24.88% | 17.23% | 10.09%    |

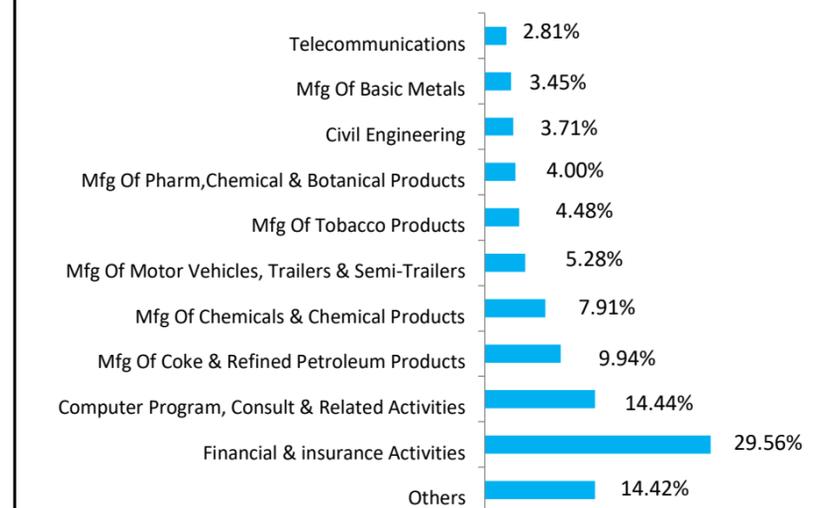
**ASSET CATEGORY**

| Equity                                  | % of AUM      |
|---|---------------|
| Reliance Industries Ltd.                | 9.43%         |
| HDFC Bank Ltd.                          | 7.37%         |
| Infosys Limited                         | 7.12%         |
| ICICI Bank Limited                      | 6.98%         |
| Housing Development Finance Corporation | 5.01%         |
| ITC Ltd.                                | 4.48%         |
| Tata Consultancy Services Ltd.          | 4.33%         |
| Hindustan Unilever Ltd.                 | 3.80%         |
| Larsen & Toubro Ltd.                    | 3.71%         |
| Kotak Mahindra Bank Ltd.                | 3.18%         |
| Others                                  | 44.23%        |
| <b>Total</b>                            | <b>99.65%</b> |
| <b>Money Market</b>                     | <b>0.35%</b>  |
| <b>Grand Total</b>                      | <b>100%</b>   |

**Fund Description**

| Fund Manager Name   | No of Funds Managed |      |          |
|---------------------|---------------------|------|----------|
|                     | Equity              | Debt | Balanced |
| Mr. Raghavan MJ     | 13                  | 7    | 8        |
| Mr. Mandar Paralkar | 2                   | 0    | 0        |
| Launch Date         | 07-Jan-10           |      |          |
| Benchmark           | Nifty 50            |      |          |
| Risk Profile        | High                |      |          |
| NAV as on 31-Aug-22 | 34.2309             |      |          |
| 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 August 2022**

**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 | 80.93  | 1,003.34     |
| Money Market      | 0   | 40  | 19.07  | 236.48       |
| <b>TOTAL</b>      |     |     | 100.00 | 1,239.82     |

**FUND PERFORMANCE\***

| Returns             | 1 Mth | 6 Mths | 1 yr  | 2 yrs  | 3 yrs  | Inception |
|---------------------|-------|--------|-------|--------|--------|-----------|
| <b>Top 300 Fund</b> | 3.07% | 5.37%  | 4.46% | 21.99% | 17.46% | 11.80%    |
| <b>Benchmark</b>    | 2.91% | 5.18%  | 4.01% | 20.65% | 15.02% | 9.71%     |

**ASSET CATEGORY**

| Equity                                  | % of AUM      |
|---|---------------|
| ICICI Bank Limited                      | 8.48%         |
| Reliance Industries Ltd.                | 7.96%         |
| HDFC Bank Ltd.                          | 6.80%         |
| Infosys Limited                         | 6.06%         |
| Housing Development Finance Corporation | 3.84%         |
| Tata Consultancy Services Ltd.          | 3.01%         |
| Larsen & Toubro Ltd.                    | 2.95%         |
| ITC Ltd.                                | 2.87%         |
| Hindustan Unilever Ltd.                 | 2.69%         |
| Kotak Mahindra Bank Ltd.                | 2.42%         |
| Others                                  | 33.83%        |
| <b>Total</b>                            | <b>80.93%</b> |

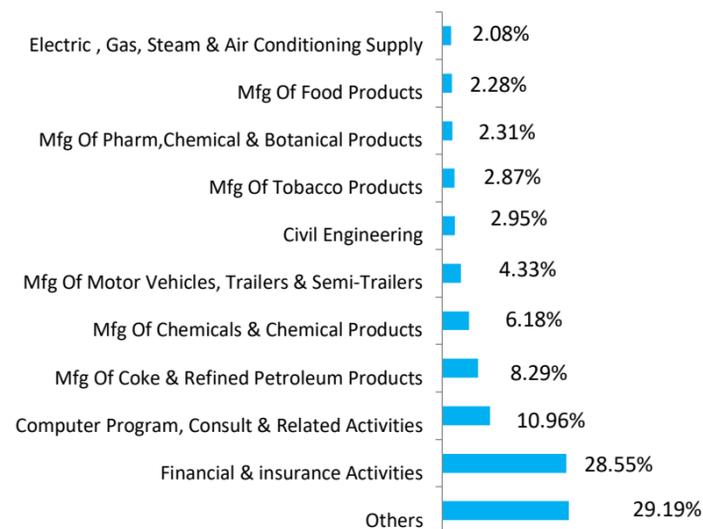
|                     |               |
|---------------------|---------------|
| <b>Money Market</b> | <b>19.07%</b> |
|---------------------|---------------|

|                    |             |
|--------------------|-------------|
| <b>Grand Total</b> | <b>100%</b> |
|--------------------|-------------|

**Fund Description**

| Fund Manager Name   | No of Funds Managed           |      |          |
|---------------------|-------------------------------|------|----------|
|                     | Equity                        | Debt | Balanced |
| Mr. Vaibhav Goyal   | 6                             | 0    | 0        |
| Mr. Raghavan MJ     | 13                            | 7    | 8        |
| Launch Date         | 07-Jan-10                     |      |          |
| Benchmark           | Nifty 50 (80%) LiquiFEX (20%) |      |          |
| Risk Profile        | High                          |      |          |
| NAV as on 31-Aug-22 | 41.0196                       |      |          |
| 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.

**P/E MANAGED FUND (SFIN - ULIF021080910P/EMNGDFND111) as on 31 August 2022**

**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              | 69.87         | 179.09        |
| Debt & Money Market | 30.13         | 77.23         |
| <b>TOTAL</b>        | <b>100.00</b> | <b>256.32</b> |

**FUND PERFORMANCE\***

| Returns                 | 1 Mth | 6 Mths | 1 yr  | 2 yrs  | 3 yrs  | Inception |
|-------------------------|-------|--------|-------|--------|--------|-----------|
| <b>P/E MANAGED FUND</b> | 3.08% | 3.02%  | 2.69% | 12.51% | 12.13% | 8.81%     |
| <b>Benchmark</b>        | NA    | NA     | NA    | NA     | NA     | NA        |

**ASSET CATEGORY**

| Equity                         | % of AUM      |
|--------------------------------|---------------|
| ICICI Bank Limited             | 9.59%         |
| Reliance Industries Ltd.       | 8.00%         |
| HDFC Bank Ltd.                 | 7.67%         |
| Infosys Limited                | 5.24%         |
| ITC Ltd.                       | 3.53%         |
| Larsen & Toubro Ltd.           | 3.34%         |
| Kotak Mahindra Bank Ltd.       | 2.36%         |
| Tata Consultancy Services Ltd. | 2.18%         |
| Axis Bank Ltd.                 | 2.03%         |
| Hindustan Unilever Ltd.        | 2.02%         |
| Others                         | 23.91%        |
| <b>Total</b>                   | <b>69.87%</b> |

| Corporate Debt              | % of AUM     |
|-----------------------------|--------------|
| 8.49% NTPC B & D 25-03-2025 | 0.09%        |
| Grand Total                 | 0.09%        |
| <b>Total</b>                | <b>0.09%</b> |

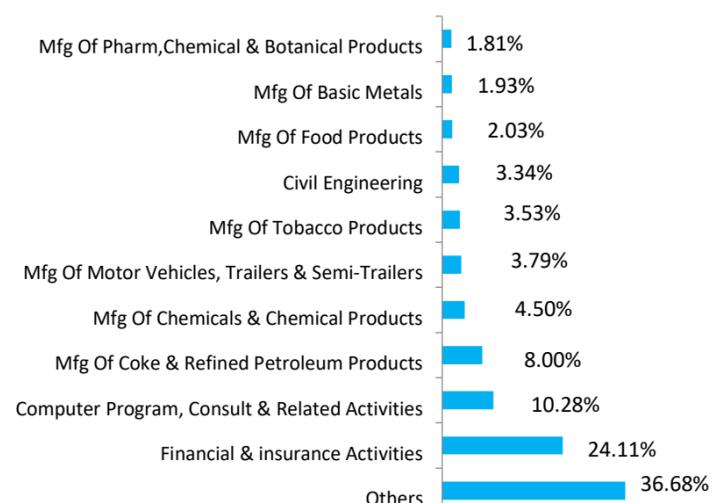
|                     |               |
|---------------------|---------------|
| <b>Money Market</b> | <b>30.04%</b> |
|---------------------|---------------|

|                    |             |
|--------------------|-------------|
| <b>Grand Total</b> | <b>100%</b> |
|--------------------|-------------|

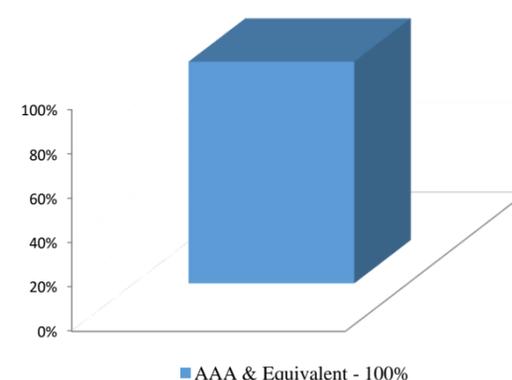
**Fund Description**

| Fund Manager Name   | No of Funds Managed |      |          |
|---------------------|---------------------|------|----------|
|                     | Equity              | Debt | Balanced |
| Mr. Rohan Padke     | 0                   | 3    | 1        |
| Mr. Devesh Dokwal   | 3                   | 0    | 8        |
| Launch Date         | 08-Sep-10           |      |          |
| Benchmark           | NA                  |      |          |
| Risk Profile        | High                |      |          |
| NAV as on 31-Aug-22 | 27.5272             |      |          |
| Modified Duration   | 0.01                |      |          |

**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 August 2022**

**INVESTMENT OBJECTIVE:** For long-term capital appreciation through higher exposure in equity and equity related instruments.

| Assets Mix (In %) | Min | Max | Actual | AUM (In Crs) |
|-------------------|-----|-----|--------|--------------|
| Equity            | 60  | 100 | 86.78  | 10.48        |
| Debt              | 0   | 40  | 0.08   | 0.01         |
| Money Market      | 0   | 40  | 13.15  | 1.59         |
| <b>TOTAL</b>      |     |     | 100.00 | 12.07        |

**FUND PERFORMANCE\***

| Returns           | 1 Mth | 6 Mths | 1 yr   | 2 yrs  | 3 yrs  | Inception |
|-------------------|-------|--------|--------|--------|--------|-----------|
| Equity Elite Fund | 3.32% | 5.79%  | 11.65% | 28.17% | 21.44% | 13.24%    |
| Benchmark         | 2.91% | 5.18%  | 4.01%  | 20.65% | 15.02% | 7.76%     |

**ASSET CATEGORY**

| Equity                                  | % of AUM      |
|---|---------------|
| Reliance Industries Ltd.                | 8.97%         |
| Nippon India ETF Bank Bees              | 8.95%         |
| Infosys Limited                         | 6.19%         |
| ICICI Bank Limited                      | 5.66%         |
| ITC Ltd.                                | 4.14%         |
| HDFC Bank Ltd.                          | 3.98%         |
| Housing Development Finance Corporation | 3.85%         |
| Kotak Banking ETF                       | 3.68%         |
| Larsen & Toubro Ltd.                    | 3.56%         |
| Tata Consultancy Services Ltd.          | 3.39%         |
| Others                                  | 34.40%        |
| <b>Total</b>                            | <b>86.78%</b> |

| Corporate Debt                                  | % of AUM     |
|---|--------------|
| 8.49% NTPC B & D 25-03-2025                     | 0.07%        |
| 5.50% Britannia Industries Ltd B & D 03-06-2024 | 0.00%        |
| Grand Total                                     | 0.08%        |
| <b>Total</b>                                    | <b>0.08%</b> |

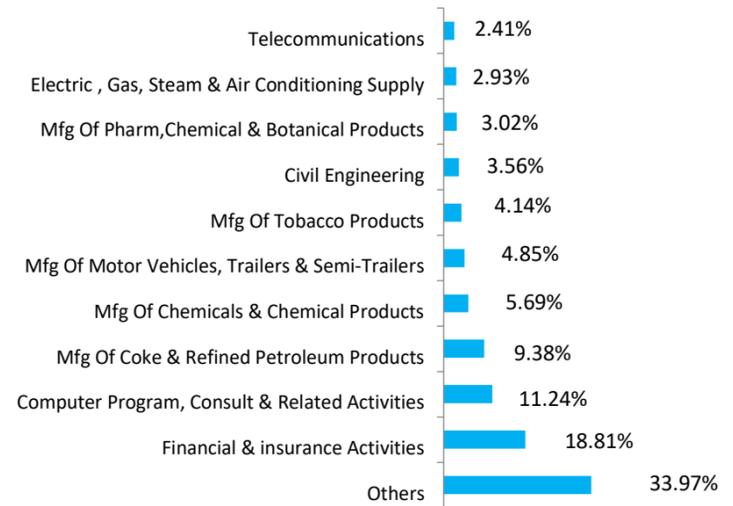
|                     |               |
|---------------------|---------------|
| <b>Money Market</b> | <b>13.15%</b> |
|---------------------|---------------|

|                    |             |
|--------------------|-------------|
| <b>Grand Total</b> | <b>100%</b> |
|--------------------|-------------|

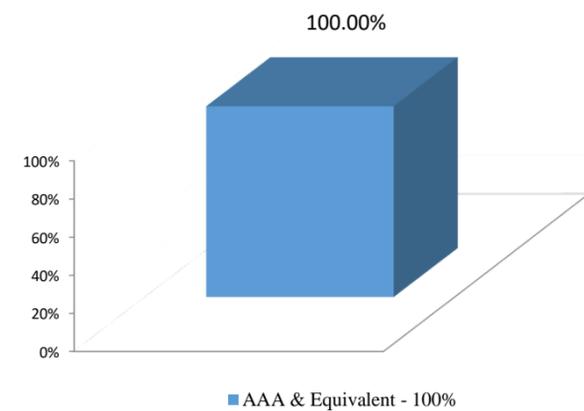
**Fund Description**

| Fund Manager Name   | No of Funds Managed           |      |          |
|---------------------|-------------------------------|------|----------|
|                     | Equity                        | Debt | Balanced |
| Mr. Vineet Lakhota  | 3                             | 0    | 2        |
| Mr. Raghavan MJ     | 13                            | 7    | 8        |
| Launch Date         | 25-Feb-08                     |      |          |
| Benchmark           | Nifty 50 (80%) LiquiFEX (20%) |      |          |
| Risk Profile        | High                          |      |          |
| NAV as on 31-Aug-22 | 60.8945                       |      |          |
| Modified Duration   | 0.01                          |      |          |

**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 August 2022**
**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 | 78.64         | 7,732.37        |
| Debt              | 0   | 40  | 7.04          | 692.24          |
| Money Market      | 0   | 40  | 14.32         | 1,407.76        |
| <b>TOTAL</b>      |     |     | <b>100.00</b> | <b>9,832.37</b> |

**FUND PERFORMANCE\***

| Returns              | 1 Mth | 6 Mths | 1 yr  | 2 yrs  | 3 yrs  | Inception |
|----------------------|-------|--------|-------|--------|--------|-----------|
| Equity Elite II Fund | 3.08% | 5.11%  | 3.85% | 20.55% | 15.02% | 11.07%    |
| Benchmark            | 2.91% | 5.18%  | 4.01% | 20.65% | 15.02% | 10.49%    |

**ASSET CATEGORY**

| Equity                                  | % of AUM      |
|---|---------------|
| Reliance Industries Ltd.                | 7.87%         |
| ICICI Bank Limited                      | 6.15%         |
| Infosys Limited                         | 5.82%         |
| HDFC Bank Ltd.                          | 5.25%         |
| ITC Ltd.                                | 3.21%         |
| Kotak Banking ETF                       | 3.18%         |
| Housing Development Finance Corporation | 3.01%         |
| Larsen & Toubro Ltd.                    | 3.00%         |
| Tata Consultancy Services Ltd.          | 2.99%         |
| Hindustan Unilever Ltd.                 | 2.50%         |
| Others                                  | 35.66%        |
| <b>Total</b>                            | <b>78.64%</b> |

| Corporate Debt                                  | % of AUM     |
|---|--------------|
| 7.35% PFC B & D 15-10-2022 191                  | 1.02%        |
| 7.60% LIC Housing Fin B & D 22-11-2022 388      | 0.56%        |
| 7.45% LIC Housing Fin B & D 17-10-2022 351      | 0.31%        |
| 5.50% Britannia Industries Ltd B & D 03-06-2024 | 0.00%        |
| 8.49% NTPC B & D 25-03-2025                     | 0.00%        |
| Grand Total                                     | 1.89%        |
| <b>Total</b>                                    | <b>1.89%</b> |

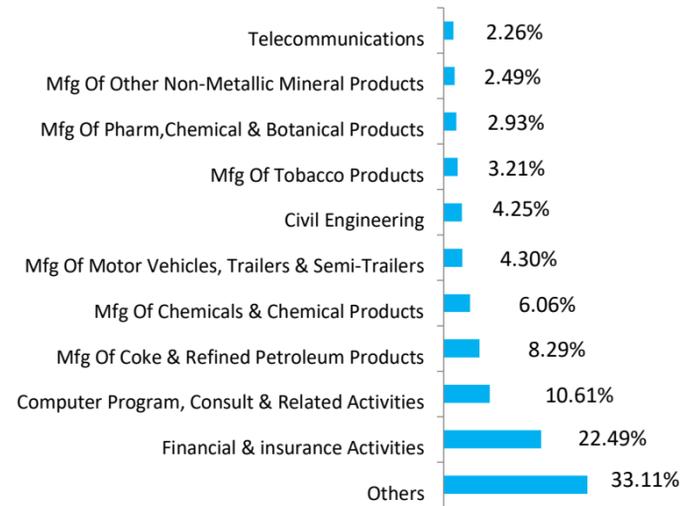
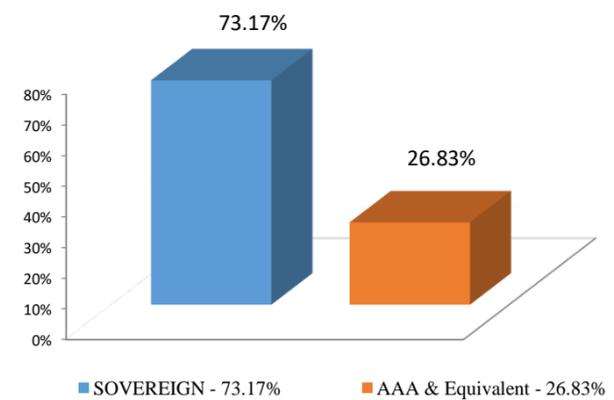
| Government Securities       | % of AUM     |
|-----------------------------|--------------|
| 6.84% GOI CG 19-12-2022     | 4.15%        |
| 8.24% Gujrat SDL 25-04-2023 | 1.01%        |
| <b>Total</b>                | <b>5.15%</b> |

|                     |               |
|---------------------|---------------|
| <b>Money Market</b> | <b>14.32%</b> |
|---------------------|---------------|

|                    |             |
|--------------------|-------------|
| <b>Grand Total</b> | <b>100%</b> |
|--------------------|-------------|

**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-Aug-22 | 37.4028                       |      |          |
| Modified Duration   | 0.17                          |      |          |

**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 August 2022**

**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 | 97.15  | 528.19       |
| Debt              | 0   | 20  | 0.00   | 0.01         |
| Money Market      | 0   | 20  | 2.85   | 15.48        |
| <b>TOTAL</b>      |     |     | 100.00 | 543.68       |

**FUND PERFORMANCE\***

| Returns             | 1 Mth | 6 Mths | 1 yr  | 2 yrs  | 3 yrs  | Inception |
|---------------------|-------|--------|-------|--------|--------|-----------|
| Equity Pension Fund | 3.95% | 6.11%  | 4.21% | 26.60% | 18.05% | 11.13%    |
| Benchmark           | 3.50% | 5.75%  | 3.66% | 24.88% | 17.23% | 9.37%     |

**ASSET CATEGORY**

| Equity                                  | % of AUM      |
|---|---------------|
| Kotak Banking ETF                       | 8.87%         |
| Reliance Industries Ltd.                | 8.73%         |
| ICICI Bank Limited                      | 8.36%         |
| Infosys Limited                         | 7.08%         |
| HDFC Bank Ltd.                          | 5.47%         |
| Larsen & Toubro Ltd.                    | 3.43%         |
| ITC Ltd.                                | 3.38%         |
| Hindustan Unilever Ltd.                 | 3.30%         |
| Housing Development Finance Corporation | 3.27%         |
| Tata Consultancy Services Ltd.          | 3.25%         |
| Others                                  | 42.01%        |
| <b>Total</b>                            | <b>97.15%</b> |

| Corporate Debt                                  | % of AUM     |
|---|--------------|
| 5.50% Britannia Industries Ltd B & D 03-06-2024 | 0.00%        |
| <b>Total</b>                                    | <b>0.00%</b> |

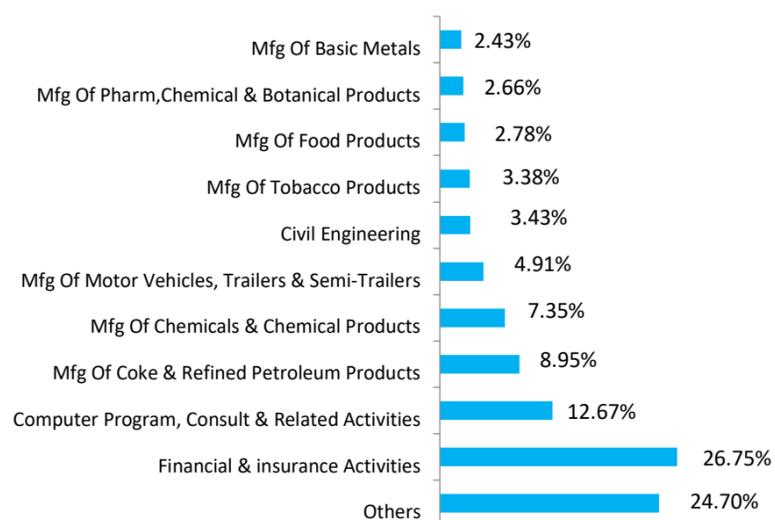
|                     |              |
|---------------------|--------------|
| <b>Money Market</b> | <b>2.85%</b> |
|---------------------|--------------|

|                    |             |
|--------------------|-------------|
| <b>Grand Total</b> | <b>100%</b> |
|--------------------|-------------|

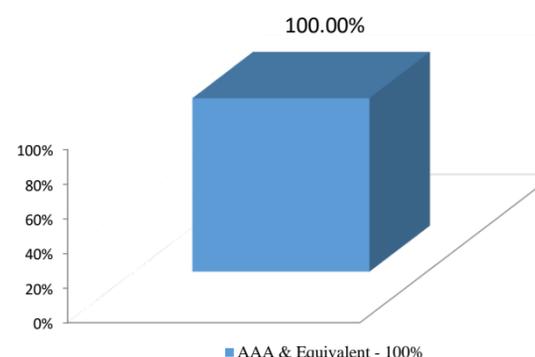
**Fund Description**

| Fund Manager Name   | No of Funds Managed |      |          |
|---------------------|---------------------|------|----------|
|                     | Equity              | Debt | Balanced |
| Mr. Raghavan MJ     | 13                  | 7    | 8        |
| Mr. Vaibhav Goyal   | 6                   | 0    | 0        |
| Launch Date         | 15-Jan-07           |      |          |
| Benchmark           | Nifty 50            |      |          |
| Risk Profile        | High                |      |          |
| NAV as on 31-Aug-22 | 52.0961             |      |          |
| 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 August 2022**

**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 | 94.73         | 339.88        |
| Money Market      | 0   | 40  | 5.27          | 18.89         |
| <b>TOTAL</b>      |     |     | <b>100.00</b> | <b>358.77</b> |

**FUND PERFORMANCE\***

| Returns           | 1 Mth | 6 Mths | 1 yr  | 2 yrs | 3 yrs | Inception |
|-------------------|-------|--------|-------|-------|-------|-----------|
| Bond Pension Fund | 1.20% | 0.68%  | 2.13% | 3.65% | 5.58% | 8.55%     |
| Benchmark         | 1.35% | 0.60%  | 2.18% | 3.85% | 6.14% | 7.50%     |

**ASSET CATEGORY**

| Corporate Debt  | % of AUM      |
|---|---------------|
| 8.60% REC Limited B & D 08-03-2029 GOI-Vii                    | 7.49%         |
| 6.37% L & T Metro Rail (Hyderabad) Limited B & D 30-04-2025 A | 6.79%         |
| 8.65% India Infradebt Limited B & D 21-03-2026 Series li      | 5.91%         |
| 8.75% PNB FD 03-12-2024 58                                    | 2.76%         |
| 7.05% PFC B & D 09-08-2030 205-A                              | 2.71%         |
| 9.25% PFC B & D 25-09-2024 A                                  | 1.60%         |
| 7.63% PFC B & D 14-08-2026 150 B                              | 1.50%         |
| 9.70% L&T Infra Debt Fund Limited B & D 10-06-2024 Opt 3      | 1.45%         |
| 7.20% NABARD B & D 21-10-2031 Ltif A 1                        | 1.40%         |
| 8.75% PNB FD 03-12-2024 2                                     | 0.28%         |
| <b>Total</b>  | <b>31.87%</b> |

| Government Securities            | % of AUM      |
|----------------------------------|---------------|
| 6.54% GOI CG 17-01-2032          | 18.66%        |
| 5.74% GOI CG 15-11-2026          | 12.01%        |
| 7.26% GOI CG 14-01-2029          | 8.37%         |
| 6.90% GOI Oil BD 04-02-2026      | 6.89%         |
| 7.54% GOI CG 23-05-2036          | 4.95%         |
| 5.15% GOI CG 09-11-2025          | 3.98%         |
| 8.28% Tamil Nadu SDL 14-03-2028  | 2.90%         |
| 8.28% Tamil Nadu SDL 21-02-2028  | 1.45%         |
| 7.14% Gujrat SDL 11-01-2027      | 1.39%         |
| 6.98% Maharashtra SDL 26-02-2028 | 1.37%         |
| Others                           | 0.88%         |
| <b>Total</b>                     | <b>62.86%</b> |

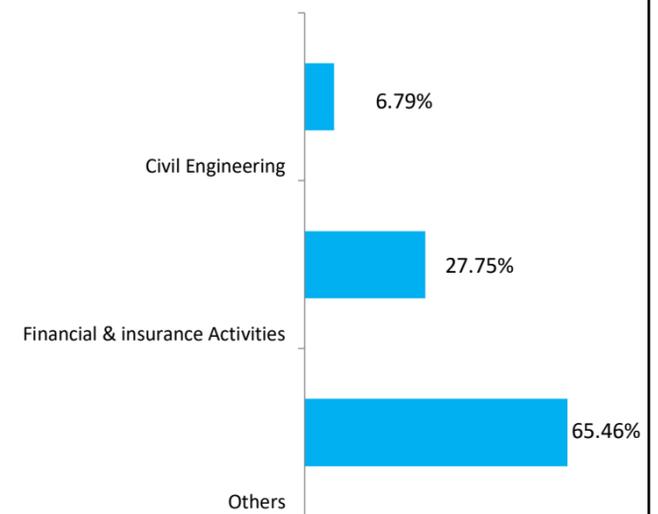
|                     |              |
|---------------------|--------------|
| <b>Money Market</b> | <b>5.27%</b> |
|---------------------|--------------|

|                    |             |
|--------------------|-------------|
| <b>Grand Total</b> | <b>100%</b> |
|--------------------|-------------|

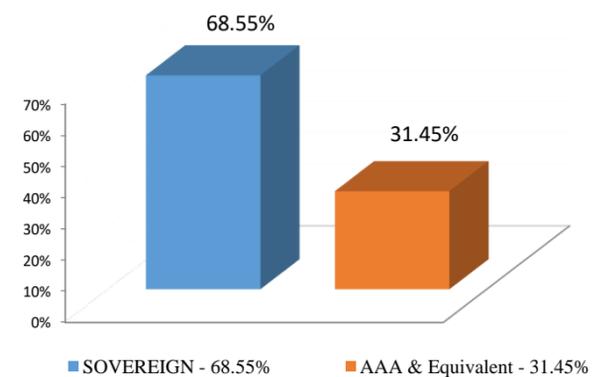
**Fund Description**

| Fund Manager Name   | No of Funds Managed |      |          |
|---------------------|---------------------|------|----------|
|                     | Equity              | Debt | Balanced |
| Mr. Raghavan MJ     | 13                  | 7    | 8        |
| Launch Date         | 16-Jan-07           |      |          |
| Benchmark           | Crisil CompBex      |      |          |
| Risk Profile        | Low to Medium       |      |          |
| NAV as on 31-Aug-22 | 36.0622             |      |          |
| Modified Duration   | 4.19                |      |          |

**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 - ULIF008150207PEGRWTHFND111) as on 31 August 2022**

**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  | 70.30  | 136.65       |
| Debt              | 10  | 60  | 27.44  | 53.35        |
| Money Market      | 0   | 40  | 2.26   | 4.39         |
| <b>TOTAL</b>      |     |     | 100.00 | 194.39       |

**FUND PERFORMANCE\***

| Returns             | 1 Mth | 6 Mths | 1 yr  | 2 yrs  | 3 yrs  | Inception |
|---------------------|-------|--------|-------|--------|--------|-----------|
| Growth Pension Fund | 3.09% | 4.06%  | 2.65% | 19.96% | 15.22% | 11.19%    |
| Benchmark           | 2.87% | 4.35%  | 3.55% | 18.52% | 14.40% | 8.06%     |

**ASSET CATEGORY**

| Equity                                  | % of AUM      |
|---|---------------|
| ICICI Bank Limited                      | 7.23%         |
| Reliance Industries Ltd.                | 6.88%         |
| HDFC Bank Ltd.                          | 6.07%         |
| Infosys Limited                         | 4.69%         |
| Housing Development Finance Corporation | 3.12%         |
| Larsen & Toubro Ltd.                    | 2.59%         |
| ITC Ltd.                                | 2.43%         |
| Tata Consultancy Services Ltd.          | 2.42%         |
| Hindustan Unilever Ltd.                 | 2.32%         |
| Kotak Mahindra Bank Ltd.                | 2.14%         |
| Others                                  | 30.40%        |
| <b>Total</b>                            | <b>70.30%</b> |

| Corporate Debt                            | % of AUM     |
|---|--------------|
| 8.40% IRFC B & D 08-01-2029 130           | 1.63%        |
| 7.54% REC Limited B & D 30-12-2026 142    | 1.56%        |
| 8.30% REC Limited B & D 10-04-2025 133    | 1.06%        |
| 8.70% REC Limited B & D 28-09-2028 GOI-Iv | 0.89%        |
| 8.27% REC Limited B & D 06-02-2025 130    | 0.74%        |
| 7.49% IRFC B & D 30-05-2027 120           | 0.52%        |
| Grand Total                               | 6.40%        |
| <b>Total</b>                              | <b>6.40%</b> |

| Government Securities           | % of AUM      |
|---------------------------------|---------------|
| 6.54% GOI CG 17-01-2032         | 10.82%        |
| 8.07% Tamil Nadu SDL 11-02-2025 | 2.64%         |
| 5.74% GOI CG 15-11-2026         | 2.46%         |
| 7.54% GOI CG 23-05-2036         | 2.35%         |
| 8.07% Tamil Nadu SDL 28-01-2025 | 1.06%         |
| 8.49% Tamil Nadu SDL 10-02-2026 | 0.97%         |
| 8.28% Tamil Nadu SDL 21-02-2028 | 0.75%         |
| Grand Total                     | 21.05%        |
| <b>Total</b>                    | <b>21.05%</b> |

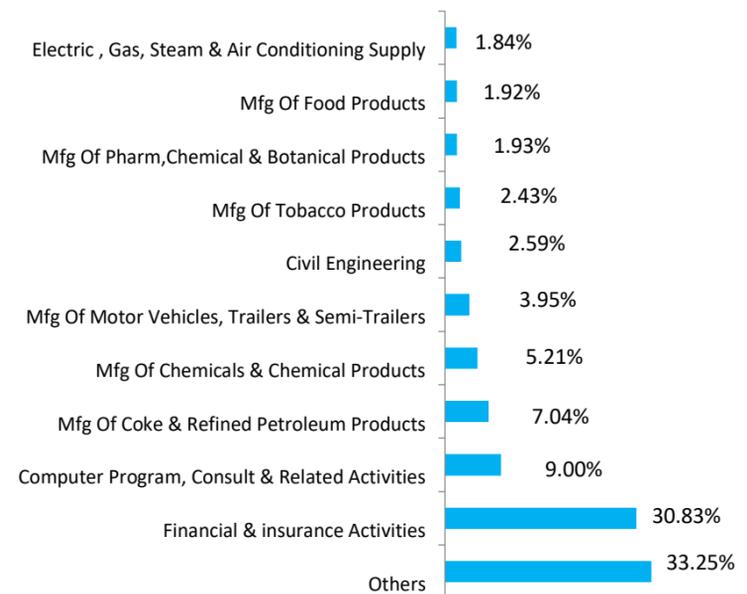
|                     |              |
|---------------------|--------------|
| <b>Money Market</b> | <b>2.26%</b> |
|---------------------|--------------|

|                    |             |
|--------------------|-------------|
| <b>Grand Total</b> | <b>100%</b> |
|--------------------|-------------|

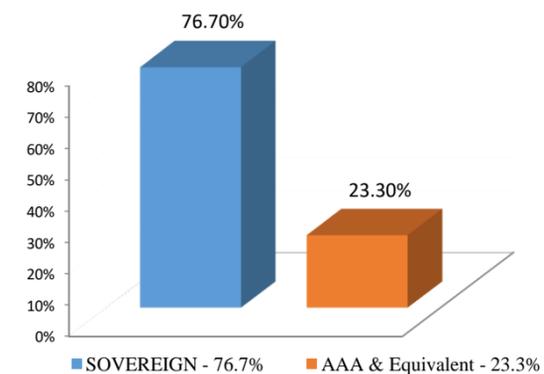
**Fund Description**

| Fund Manager Name   | No of Funds Managed          |      |          |
|---------------------|------------------------------|------|----------|
|                     | Equity                       | Debt | Balanced |
| Mr. Raghavan MJ     | 13                           | 7    | 8        |
| Mr. Vaibhav Goyal   | 6                            | 0    | 0        |
| Launch Date         | 15-Feb-07                    |      |          |
| Benchmark           | Nifty 50 (70%) CompBex (30%) |      |          |
| Risk Profile        | Medium to High               |      |          |
| NAV as on 31-Aug-22 | 52.0489                      |      |          |
| Modified Duration   | 4.61                         |      |          |

**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 August 2022**

**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  | 45.42         | 41.47        |
| Debt              | 20  | 60  | 46.65         | 42.59        |
| Money Market      | 0   | 40  | 7.93          | 7.24         |
| <b>TOTAL</b>      |     |     | <b>100.00</b> | <b>91.31</b> |

**FUND PERFORMANCE\***

| Returns              | 1 Mth | 6 Mths | 1 yr  | 2 yrs  | 3 yrs  | Inception |
|----------------------|-------|--------|-------|--------|--------|-----------|
| Balance Pension Fund | 2.51% | 3.77%  | 2.55% | 14.08% | 12.67% | 11.46%    |
| Benchmark            | 2.44% | 3.34%  | 3.31% | 14.29% | 12.26% | 8.91%     |

**Fund Description**

| Fund Manager Name   | No of Funds Managed          |      |          |
|---------------------|------------------------------|------|----------|
|                     | Equity                       | Debt | Balanced |
| Mr. Devesh Dokwal   | 3                            | 0    | 8        |
| Mr. Raghavan MJ     | 13                           | 7    | 8        |
| Launch Date         | 21-Feb-07                    |      |          |
| Benchmark           | Nifty 50 (50%) CompBex (50%) |      |          |
| Risk Profile        | Medium                       |      |          |
| NAV as on 31-Aug-22 | 53.9552                      |      |          |
| Modified Duration   | 4.74                         |      |          |

**ASSET CATEGORY**

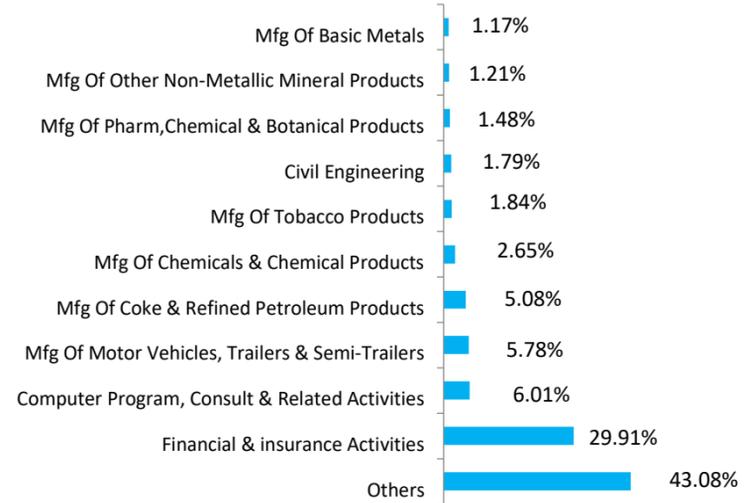
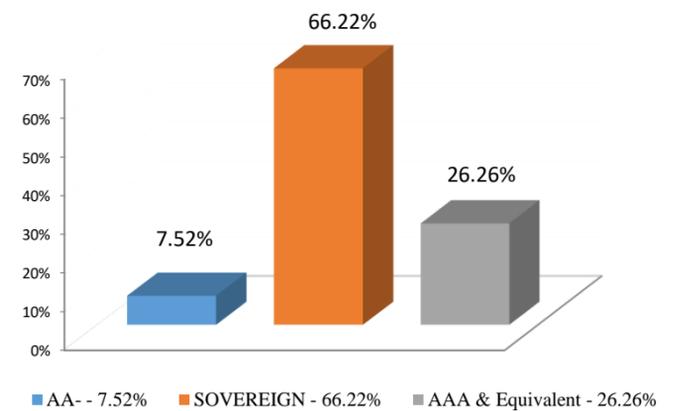
| Equity                                  | % of AUM      |
|---|---------------|
| Reliance Industries Ltd.                | 5.08%         |
| ICICI Bank Limited                      | 4.56%         |
| HDFC Bank Ltd.                          | 4.54%         |
| Infosys Limited                         | 3.44%         |
| Housing Development Finance Corporation | 2.15%         |
| ITC Ltd.                                | 1.84%         |
| Larsen & Toubro Ltd.                    | 1.79%         |
| Kotak Mahindra Bank Ltd.                | 1.64%         |
| Hindustan Unilever Ltd.                 | 1.34%         |
| Axis Bank Ltd.                          | 1.32%         |
| Others                                  | 17.73%        |
| <b>Total</b>                            | <b>45.42%</b> |

| Corporate Debt   | % of AUM      |
|--|---------------|
| 7.20% NABARD B & D 21-10-2031 Ltif A 1                   | 5.49%         |
| 8.54% REC Limited B & D 15-11-2028 V                     | 4.10%         |
| 9.77% Tata Motors B & D 12-09-2024                       | 3.43%         |
| 7.34% IRFC B & D 19-02-2028 Tranche 1 Series Ii Tax Free | 2.38%         |
| 8.75% PNB FD 08-12-2024                                  | 1.08%         |
| Grand Total  | 16.48%        |
| <b>Total</b>   | <b>16.48%</b> |

| Government Securities           | % of AUM      |
|---------------------------------|---------------|
| 6.54% GOI CG 17-01-2032         | 11.52%        |
| 7.54% GOI CG 23-05-2036         | 8.90%         |
| 5.74% GOI CG 15-11-2026         | 5.24%         |
| 8.07% Tamil Nadu SDL 28-01-2025 | 3.37%         |
| 8.28% Tamil Nadu SDL 21-02-2028 | 1.14%         |
| <b>Total</b>                    | <b>30.17%</b> |

|                     |              |
|---------------------|--------------|
| <b>Money Market</b> | <b>7.93%</b> |
|---------------------|--------------|

|                    |             |
|--------------------|-------------|
| <b>Grand Total</b> | <b>100%</b> |
|--------------------|-------------|

**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 August 2022**

**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 | 78.78  | 127.01       |
| Debt              | 0   | 40  | 1.26   | 2.04         |
| Money Market      | 0   | 40  | 19.96  | 32.17        |
| <b>TOTAL</b>      |     |     | 100.00 | 161.22       |

**FUND PERFORMANCE\***

| Returns                       | 1 Mth | 6 Mths | 1 yr  | 2 yrs  | 3 yrs  | Inception |
|-------------------------------|-------|--------|-------|--------|--------|-----------|
| Equity Optimiser Pension Fund | 3.08% | 5.70%  | 3.88% | 22.27% | 16.60% | 10.10%    |
| Benchmark                     | 2.91% | 5.18%  | 4.01% | 20.65% | 15.02% | 7.70%     |

**ASSET CATEGORY**

| Equity                                  | % of AUM      |
|---|---------------|
| Reliance Industries Ltd.                | 8.02%         |
| HDFC Bank Ltd.                          | 7.39%         |
| ICICI Bank Limited                      | 7.29%         |
| Infosys Limited                         | 5.62%         |
| Housing Development Finance Corporation | 3.72%         |
| Larsen & Toubro Ltd.                    | 3.16%         |
| ITC Ltd.                                | 3.07%         |
| Kotak Mahindra Bank Ltd.                | 2.78%         |
| Axis Bank Ltd.                          | 2.58%         |
| Tata Consultancy Services Ltd.          | 2.57%         |
| Others                                  | 32.59%        |
| <b>Total</b>                            | <b>78.78%</b> |

| Corporate Debt                                  | % of AUM     |
|---|--------------|
| 5.50% Britannia Industries Ltd B & D 03-06-2024 | 0.00%        |
| Grand Total                                     | 0.00%        |
| <b>Total</b>                                    | <b>0.00%</b> |

| Government Securities   | % of AUM     |
|-------------------------|--------------|
| 7.68% GOI CG 15-12-2023 | 1.26%        |
| <b>Total</b>            | <b>1.26%</b> |

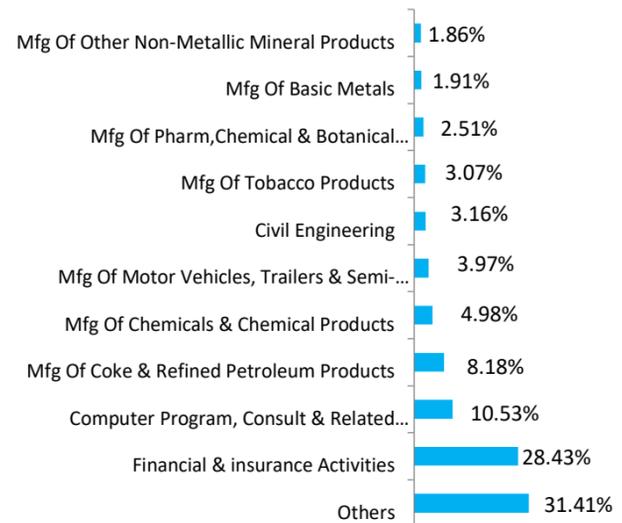
|                     |               |
|---------------------|---------------|
| <b>Money Market</b> | <b>19.96%</b> |
|---------------------|---------------|

|                    |             |
|--------------------|-------------|
| <b>Grand Total</b> | <b>100%</b> |
|--------------------|-------------|

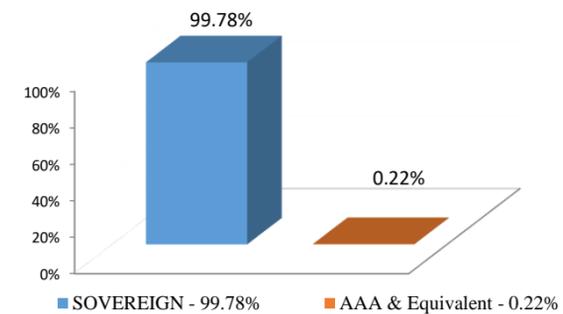
**Fund Description**

| Fund Manager Name   | No of Funds Managed           |      |          |
|---------------------|-------------------------------|------|----------|
|                     | Equity                        | Debt | Balanced |
| Mr. Raghavan MJ     | 13                            | 7    | 8        |
| Mr. Devesh Dokwal   | 3                             | 0    | 8        |
| Launch Date         | 21-Jan-08                     |      |          |
| Benchmark           | Nifty 50 (80%) LiquiFEX (20%) |      |          |
| Risk Profile        | High                          |      |          |
| NAV as on 31-Aug-22 | 40.8087                       |      |          |
| Modified Duration   | 0.07                          |      |          |

**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 August 2022**

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

| Assets Mix (In %) | Min | Max | Actual | AUM (In Crs) |
|-------------------|-----|-----|--------|--------------|
| Equity            | 90  | 100 | 99.64  | 31.87        |
| Money Market      | 0   | 10  | 0.36   | 0.12         |
| <b>TOTAL</b>      |     |     | 100.00 | 31.98        |

**FUND PERFORMANCE\***

| Returns            | 1 Mth | 6 Mths | 1 yr  | 2 yrs  | 3 yrs  | Inception |
|--------------------|-------|--------|-------|--------|--------|-----------|
| Index Pension Fund | 3.71% | 7.32%  | 5.92% | 25.66% | 18.25% | 10.60%    |
| Benchmark          | 3.50% | 5.75%  | 3.66% | 24.88% | 17.23% | 10.09%    |

**ASSET CATEGORY**

| Equity                                  | % of AUM      |
|---|---------------|
| Reliance Industries Ltd.                | 9.58%         |
| HDFC Bank Ltd.                          | 7.39%         |
| ICICI Bank Limited                      | 6.99%         |
| Infosys Limited                         | 6.64%         |
| Housing Development Finance Corporation | 5.02%         |
| ITC Ltd.                                | 4.56%         |
| Tata Consultancy Services Ltd.          | 4.04%         |
| Hindustan Unilever Ltd.                 | 3.86%         |
| Larsen & Toubro Ltd.                    | 3.77%         |
| Kotak Mahindra Bank Ltd.                | 3.19%         |
| Others                                  | 44.60%        |
| <b>Total</b>                            | <b>99.64%</b> |

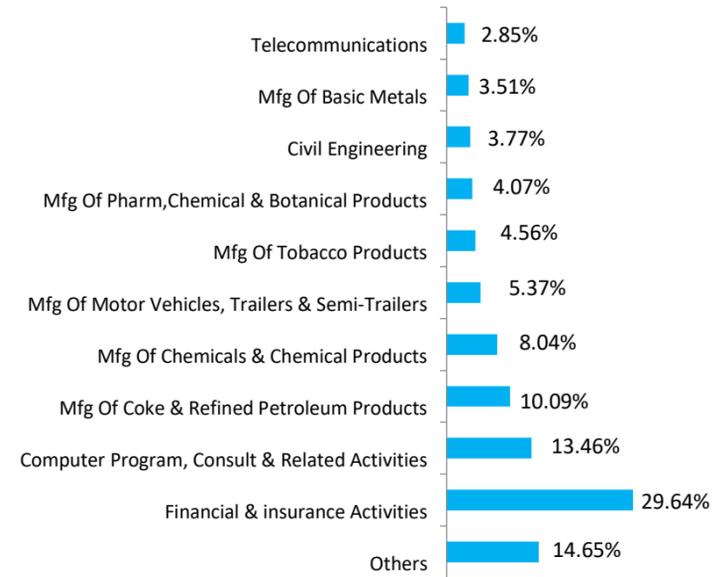
|              |       |
|--------------|-------|
| Money Market | 0.36% |
|--------------|-------|

|                    |             |
|--------------------|-------------|
| <b>Grand Total</b> | <b>100%</b> |
|--------------------|-------------|

**Fund Description**

| Fund Manager Name   | No of Funds Managed |      |          |
|---------------------|---------------------|------|----------|
|                     | Equity              | Debt | Balanced |
| Mr. Raghavan MJ     | 13                  | 7    | 8        |
| Mr. Mandar Paralkar | 2                   | 0    | 0        |
| Launch Date         | 18-Jan-10           |      |          |
| Benchmark           | Nifty 50            |      |          |
| Risk Profile        | High                |      |          |
| NAV as on 31-Aug-22 | 35.6853             |      |          |
| 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 August 2022**

**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 | 80.98  | 154.74       |
| Money Market      | 0   | 40  | 19.02  | 36.35        |
| <b>TOTAL</b>      |     |     | 100.00 | 191.09       |

**FUND PERFORMANCE\***

| Returns                     | 1 Mth | 6 Mths | 1 yr  | 2 yrs  | 3 yrs  | Inception |
|-----------------------------|-------|--------|-------|--------|--------|-----------|
| <b>Top 300 Pension Fund</b> | 3.11% | 5.43%  | 4.55% | 22.27% | 17.83% | 11.61%    |
| <b>Benchmark</b>            | 2.91% | 5.18%  | 4.01% | 20.65% | 15.02% | 9.72%     |

**ASSET CATEGORY**

| Equity                                  | % of AUM      |
|---|---------------|
| ICICI Bank Limited                      | 8.26%         |
| Reliance Industries Ltd.                | 7.85%         |
| HDFC Bank Ltd.                          | 6.65%         |
| Infosys Limited                         | 5.95%         |
| Housing Development Finance Corporation | 3.61%         |
| ITC Ltd.                                | 2.99%         |
| Larsen & Toubro Ltd.                    | 2.85%         |
| Tata Consultancy Services Ltd.          | 2.78%         |
| Hindustan Unilever Ltd.                 | 2.62%         |
| Axis Bank Ltd.                          | 2.44%         |
| Others                                  | 34.97%        |
| <b>Total</b>                            | <b>80.98%</b> |

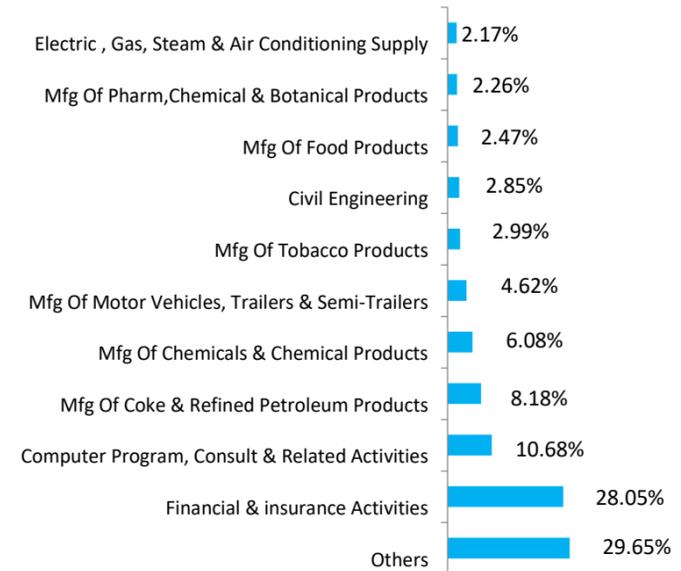
|                     |               |
|---------------------|---------------|
| <b>Money Market</b> | <b>19.02%</b> |
|---------------------|---------------|

|                    |             |
|--------------------|-------------|
| <b>Grand Total</b> | <b>100%</b> |
|--------------------|-------------|

**Fund Description**

| Fund Manager Name   | No of Funds Managed           |      |          |
|---------------------|-------------------------------|------|----------|
|                     | Equity                        | Debt | Balanced |
| Mr. Raghavan MJ     | 13                            | 7    | 8        |
| Mr. Vaibhav Goyal   | 6                             | 0    | 0        |
| Launch Date         | 18-Jan-10                     |      |          |
| Benchmark           | Nifty 50 (80%) LiquiFEX (20%) |      |          |
| Risk Profile        | High                          |      |          |
| NAV as on 31-Aug-22 | 40.0153                       |      |          |
| 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.

**DAILY PROTECT FUND - II (SFIN - ULIF020040311DLYPRO2FND111) as on 31 August 2022**

**INVESTMENT OBJECTIVE:** To provide NAV protection using the CPPI (Constant Proportion Portfolio Insurance) methodology. The asset allocation is dynamically rebalanced to give a guarantee^ of 105% of the highest NAV in the built-up phase.

| Assets Mix (In %)   | Min | Max | Actual | AUM (In Crs) |
|---------------------|-----|-----|--------|--------------|
| Equity              | 0   | 100 | 0.00   | 0.00         |
| Debt & Money Market | 0   | 100 | 100.00 | 0.05         |
| <b>TOTAL</b>        |     |     | 100.00 | 0.05         |

**FUND PERFORMANCE\***

| Returns                 | 1 Mth | 6 Mths | 1 yr  | 2 yrs | 3 yrs | Inception |
|-------------------------|-------|--------|-------|-------|-------|-----------|
| Daily Protect Fund - II | 0.35% | 1.56%  | 2.76% | 2.49% | 3.49% | 7.19%     |
| Benchmark               | NA    | NA     | NA    | NA    | NA    | NA        |

**Fund Description**

| Fund Manager Name   | No of Funds Managed |      |          |
|---------------------|---------------------|------|----------|
|                     | Equity              | Debt | Balanced |
| Mr. Raghavan MJ     | 13                  | 7    | 8        |
| Launch Date         | 04-Mar-11           |      |          |
| Benchmark           | NA                  |      |          |
| Risk Profile        | Low to Medium       |      |          |
| NAV as on 31-Aug-22 | 22.2330             |      |          |
| Modified Duration   | 0.00                |      |          |

^The Guaranteed NAV shall be available only at maturity and shall be subject to the Policy being in force till the maturity date. Guarantee charge of 0.50% p.a. of Daily Protect Fund II value, would be recovered from the fund (through cancellation of units) to provide the NAV guarantee.

**ASSET CATEGORY**

|              |  |  |  |  |  |         |
|--------------|--|--|--|--|--|---------|
| Money Market |  |  |  |  |  | 100.00% |
|--------------|--|--|--|--|--|---------|

\*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.

**DAILY PROTECT FUND - III (SFIN - ULIF020010911DLYPRO3FND111) as on 31 August 2022**

**INVESTMENT OBJECTIVE:** To provide NAV protection using the CPPI (Constant Proportion Portfolio Insurance) methodology. The asset allocation is dynamically rebalanced to give a guarantee^ of 105% of the highest NAV in the built-up phase.

| Assets Mix (In %)   | Min | Max | Actual | AUM (In Crs) |
|---------------------|-----|-----|--------|--------------|
| Equity              | 0   | 100 | 0.00   | 0.00         |
| Debt & Money Market | 0   | 100 | 100.00 | 0.10         |
| <b>TOTAL</b>        |     |     | 100.00 | 0.10         |

**FUND PERFORMANCE\***

| Returns                  | 1 Mth | 6 Mths | 1 yr  | 2 yrs | 3 yrs | Inception |
|--------------------------|-------|--------|-------|-------|-------|-----------|
| Daily Protect Fund - III | 0.35% | 1.57%  | 4.68% | 3.90% | 4.54% | 8.84%     |
| Benchmark                | NA    | NA     | NA    | NA    | NA    | NA        |

**Fund Description**

| Fund Manager Name   | No of Funds Managed |      |          |
|---------------------|---------------------|------|----------|
|                     | Equity              | Debt | Balanced |
| Mr. Vineet Lakhotia | 3                   | 0    | 2        |
| Mr. Tarang Hora     | 2                   | 3    | 4        |
| Launch Date         | 01-Sep-11           |      |          |
| Benchmark           | NA                  |      |          |
| Risk Profile        | Low to Medium       |      |          |
| NAV as on 31-Aug-22 | 25.4161             |      |          |
| Modified Duration   | 0.00                |      |          |

^The Guaranteed NAV shall be available only at maturity and shall be subject to the Policy being in force till the maturity date. Guarantee charge of 0.50% p.a. of Daily Protect Fund II value, would be recovered from the fund (through cancellation of units) to provide the NAV guarantee.

**ASSET CATEGORY**

|              |  |  |  |  |  |         |
|--------------|--|--|--|--|--|---------|
| Money Market |  |  |  |  |  | 100.00% |
|--------------|--|--|--|--|--|---------|

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

**MONEY MARKET FUND (SFIN - ULIF005010206MONYMKTFND111) as on 31 August 2022**

**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 | 348.11       |
| <b>TOTAL</b>      |     |     | 100.00 | 348.11       |

**FUND PERFORMANCE\***

| Returns           | 1 Mth | 6 Mths | 1 yr  | 2 yrs | 3 yrs | Inception |
|-------------------|-------|--------|-------|-------|-------|-----------|
| Money Market Fund | 0.43% | 2.10%  | 3.78% | 3.58% | 4.15% | 6.66%     |
| Benchmark         | 0.49% | 1.95%  | 3.72% | 3.71% | 4.39% | 6.85%     |

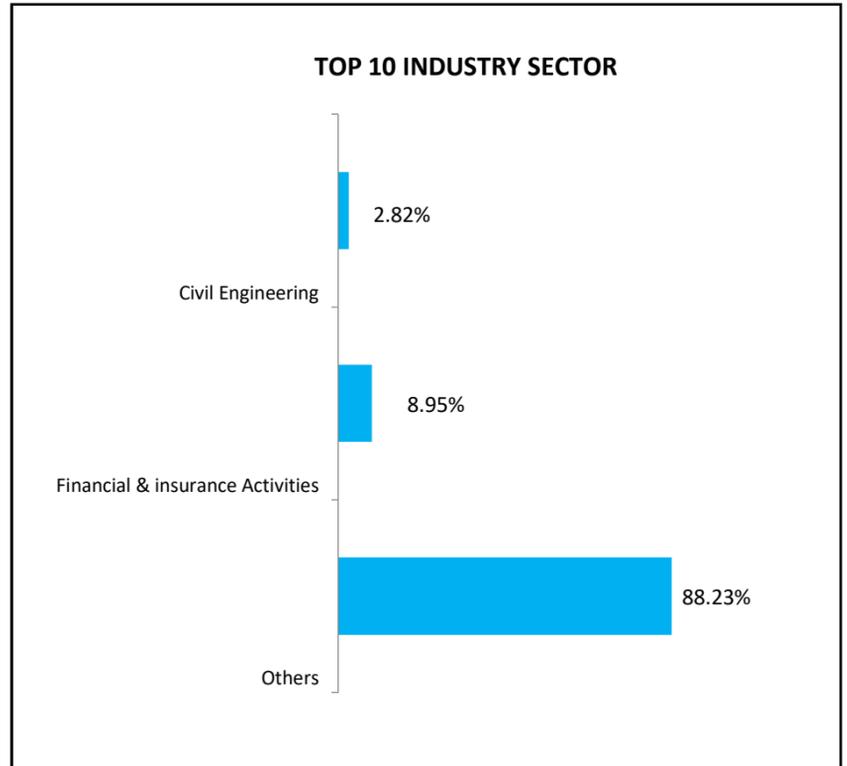
**ASSET CATEGORY**

|              |      |
|--------------|------|
| Money Market | 100% |
|--------------|------|

**Fund Description**

| Fund Manager Name   | No of Funds Managed   |      |          |
|---------------------|-----------------------|------|----------|
|                     | Equity                | Debt | Balanced |
| Mr. Rohan Padke     | 0                     | 3    | 1        |
| Launch Date         | 01-Feb-06             |      |          |
| Benchmark           | CRISIL T-Bill Index # |      |          |
| Risk Profile        | Low                   |      |          |
| NAV as on 31-Aug-22 | 29.1659               |      |          |
| Modified Duration   | 0.21                  |      |          |

# 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 August 2022**

**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 | 46.89        |
| <b>TOTAL</b>      |     |     | 100.00 | 46.89        |

**FUND PERFORMANCE\***

| Returns                   | 1 Mth | 6 Mths | 1 yr  | 2 yrs | 3 yrs | Inception |
|---------------------------|-------|--------|-------|-------|-------|-----------|
| Money Market Pension Fund | 0.39% | 2.03%  | 3.68% | 3.54% | 4.11% | 7.11%     |
| Benchmark                 | 0.49% | 1.95%  | 3.72% | 3.71% | 4.39% | 6.87%     |

**ASSET CATEGORY**

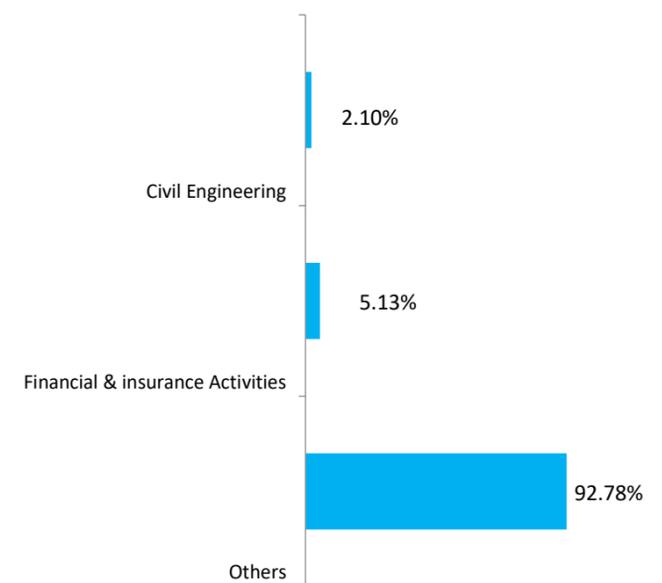
|              |      |
|--------------|------|
| Money Market | 100% |
|--------------|------|

**Fund Description**

| Fund Manager Name   | No of Funds Managed   |      |          |
|---------------------|-----------------------|------|----------|
|                     | Equity                | Debt | Balanced |
| Mr. Rohan Padke     | 0                     | 3    | 1        |
| Launch Date         | 20-Mar-08             |      |          |
| Benchmark           | CRISIL T-Bill Index # |      |          |
| Risk Profile        | Low                   |      |          |
| NAV as on 31-Aug-22 | 26.9906               |      |          |
| Modified Duration   | 0.14                  |      |          |

# 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 August 2022**

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

| Assets Mix (In %)   | Min | Max | Actual | AUM (In Crs) |
|---------------------|-----|-----|--------|--------------|
| Equity              | 0   | 10  | 85.05  | 2.08         |
| Debt & Money Market | 90  | 100 | 14.95  | 0.37         |
| <b>TOTAL</b>        |     |     | 100.00 | 2.45         |

**FUND PERFORMANCE\***

| Returns                           | 1 Mth | 6 Mths | 1 yr  | 2 yrs | 3 yrs | Inception |
|-----------------------------------|-------|--------|-------|-------|-------|-----------|
| GPF070211 Guaranteed Pension Fund | 0.43% | 0.22%  | 1.30% | 3.00% | 4.93% | 6.79%     |
| 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-Aug-22 | 21.3908             |      |          |
| Modified Duration   | 1.01                |      |          |

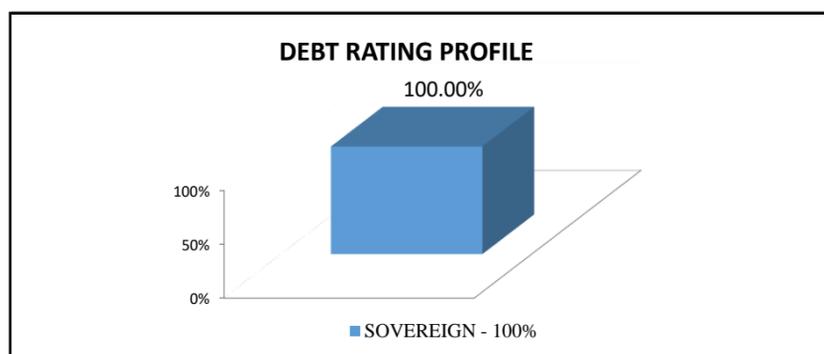
<sup>^</sup>The Guaranteed NAV is applicable only at maturity, and shall be further subject to the Policy being in force till the Maturity Date. Guarantee Charge of 0.35% p.a. would be recovered from the Fund (through cancellation of units) to provide the NAV Guarantee.

**ASSET CATEGORY**

| Government Securities   | % of AUM      |
|-------------------------|---------------|
| 7.68% GOI CG 15-12-2023 | 85.05%        |
| <b>Total</b>            | <b>85.05%</b> |

|              |        |
|--------------|--------|
| Money Market | 14.95% |
|--------------|--------|

|                    |             |
|--------------------|-------------|
| <b>Grand Total</b> | <b>100%</b> |
|--------------------|-------------|



\*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 August 2022**

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

| Assets Mix (In %) | Min | Max | Actual | AUM (In Crs) |
|-------------------|-----|-----|--------|--------------|
| Govt. Securities  | 60  | 100 | 93.84  | 6,416.22     |
| Money Market      | 0   | 40  | 6.16   | 421.46       |
| <b>TOTAL</b>      |     |     | 100.00 | 6,837.68     |

**FUND PERFORMANCE\***

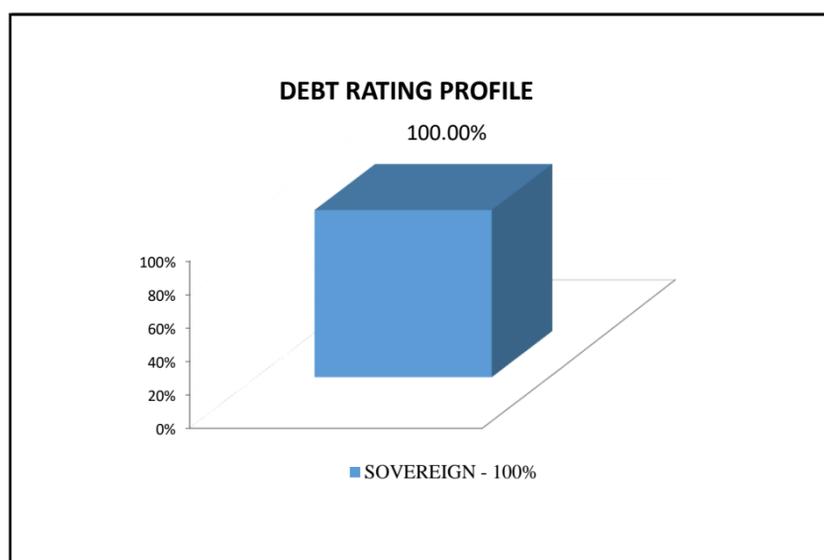
| Returns                  | 1 Mth | 6 Mths | 1 yr  | 2 yrs | 3 yrs | Inception |
|--------------------------|-------|--------|-------|-------|-------|-----------|
| Discontinued Policy Fund | 0.46% | 0.78%  | 2.08% | 3.41% | 4.44% | 6.35%     |
| Benchmark                | NA    | NA     | NA    | NA    | NA    | NA        |

**ASSET CATEGORY**

| Government Securities           | % of AUM      |
|---------------------------------|---------------|
| 7.68% GOI CG 15-12-2023         | 35.60%        |
| 7.16% GOI CG 20-05-2023         | 8.33%         |
| 7.32% GOI CG 28-01-2024         | 8.04%         |
| 7.37% GOI CG 16-04-2023         | 7.64%         |
| 6.84% GOI CG 19-12-2022         | 7.14%         |
| 7.35% GOI CG 22-06-2024         | 4.84%         |
| 8.83% GOI CG 25-11-2023         | 3.46%         |
| 6.17% GOI CG 12-06-2023         | 3.14%         |
| 4.48% GOI CG 02-11-2023         | 2.94%         |
| 4.54% Tamil Nadu SDL 08-07-2023 | 2.16%         |
| Others                          | 10.56%        |
| <b>Total</b>                    | <b>93.84%</b> |
| <b>Money Market</b>             | <b>6.16%</b>  |
| <b>Grand Total</b>              | <b>100%</b>   |

**Fund Description**

| Fund Manager Name   | No of Funds Managed |      |          |
|---------------------|---------------------|------|----------|
|                     | Equity              | Debt | Balanced |
| Mr. Raghavan MJ     | 13                  | 7    | 8        |
| Launch Date         | 11-Apr-11           |      |          |
| Benchmark           | NA                  |      |          |
| Risk Profile        | Low                 |      |          |
| NAV as on 31-Aug-22 | 20.1676             |      |          |
| Modified Duration   | 0.89                |      |          |



\*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 August 2022**

**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 | 98.21  | 5,160.12     |
| Debt              | 0   | 20  | 0.00   | 0.13         |
| Money Market      | 0   | 20  | 1.79   | 94.14        |
| <b>TOTAL</b>      |     |     | 100.00 | 5,254.38     |

**FUND PERFORMANCE\***

| Returns                | 1 Mth | 6 Mths | 1 yr  | 2 yrs  | 3 yrs  | Inception |
|------------------------|-------|--------|-------|--------|--------|-----------|
| Equity Pension Fund II | 3.77% | 5.85%  | 3.84% | 25.43% | 17.51% | 13.59%    |
| Benchmark              | 3.50% | 5.75%  | 3.66% | 24.88% | 17.23% | 13.00%    |

**ASSET CATEGORY**

| Equity                                  | % of AUM      |
|---|---------------|
| Reliance Industries Ltd.                | 9.05%         |
| ICICI Bank Limited                      | 8.15%         |
| Infosys Limited                         | 7.21%         |
| HDFC Bank Ltd.                          | 6.10%         |
| Nippon India ETF Bank Bees              | 4.31%         |
| Housing Development Finance Corporation | 4.12%         |
| Larsen & Toubro Ltd.                    | 3.56%         |
| ITC Ltd.                                | 3.54%         |
| Hindustan Unilever Ltd.                 | 3.34%         |
| Tata Consultancy Services Ltd.          | 3.29%         |
| Others                                  | 45.54%        |
| <b>Total</b>                            | <b>98.21%</b> |

| Corporate Debt                                  | % of AUM     |
|---|--------------|
| 5.50% Britannia Industries Ltd B & D 03-06-2024 | 0.00%        |
| Grand Total                                     | 0.00%        |
| <b>Total</b>                                    | <b>0.00%</b> |

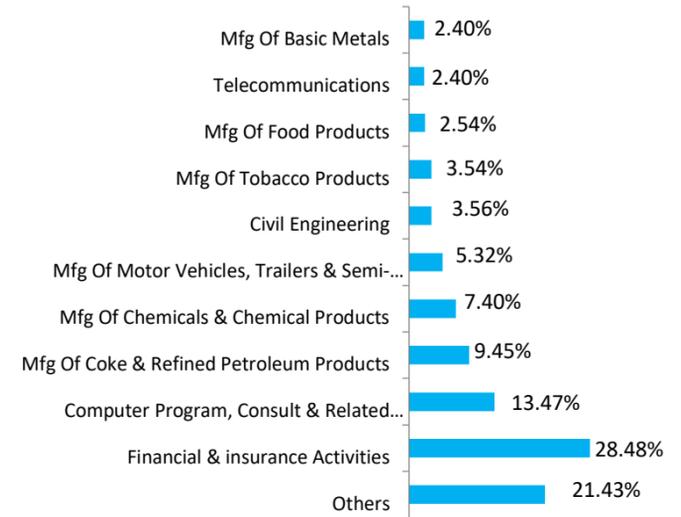
|              |       |
|--------------|-------|
| Money Market | 1.79% |
|--------------|-------|

|             |      |
|-------------|------|
| Grand Total | 100% |
|-------------|------|

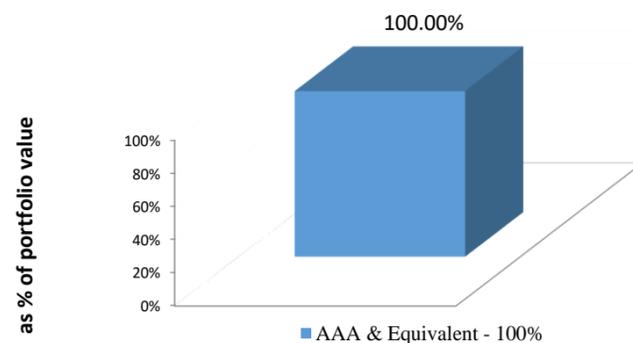
**Fund Description**

| Fund Manager Name   | No of Funds Managed |      |          |
|---------------------|---------------------|------|----------|
|                     | Equity              | Debt | Balanced |
| Mr. Raghavan MJ     | 13                  | 7    | 8        |
| Mr. Vaibhav Goyal   | 6                   | 0    | 0        |
| Launch Date         | 10-Jan-14           |      |          |
| Benchmark           | Nifty 50            |      |          |
| Risk Profile        | High                |      |          |
| NAV as on 31-Aug-22 | 30.0845             |      |          |
| 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 II (SFIN - ULIF028300513PENBON2FND111) as on 31 August 2022**

**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 | 93.64         | 18,020.71        |
| Money Market      | 0   | 40  | 6.36          | 1,223.36         |
| <b>TOTAL</b>      |     |     | <b>100.00</b> | <b>19,244.07</b> |

**FUND PERFORMANCE\***

| Returns              | 1 Mth | 6 Mths | 1 yr  | 2 yrs | 3 yrs | Inception |
|----------------------|-------|--------|-------|-------|-------|-----------|
| Bond Pension Fund II | 0.94% | 0.34%  | 1.49% | 3.37% | 4.94% | 7.61%     |
| Benchmark            | 1.35% | 0.60%  | 2.18% | 3.85% | 6.14% | 8.39%     |

**ASSET CATEGORY**

| Corporate Debt  | % of AUM      |
|---|---------------|
| 7.40% HDFC B & D 02-06-2025 Aa-006                                | 4.03%         |
| 9.53% Indian Bank B & D 27-12-2029 Basel Iii Tier 2               | 1.46%         |
| 7.90% LIC Housing Fin B & D 23-06-2027 421                        | 1.39%         |
| 7.70% Bajaj Finance Limited B & D 07-06-2027 286 Opt Ii           | 1.22%         |
| 7.78% HDFC B & D 27-03-2027 R05                                   | 1.12%         |
| 9.00% HDFC B & D 29-11-2028 U-005                                 | 0.78%         |
| 7.79% Kotak Mahindra Prime Ltd B & D 19-07-2027                   | 0.73%         |
| 7.49% HDB Financial Services Limited B & D 24-01-2025 A/1(Fx)/180 | 0.52%         |
| 6.44% HDFC Bank B & D 27-09-2028 I/2021-22                        | 0.37%         |
| 6.48% Sundaram Fin B & D 15-05-2026 V 2                           | 0.33%         |
| Others  | 6.89%         |
| <b>Total</b>  | <b>18.86%</b> |

| Government Securities           | % of AUM      |
|---------------------------------|---------------|
| 7.38% GOI CG 20-06-2027         | 16.81%        |
| 7.10% GOI CG 18-04-2029         | 14.27%        |
| 7.64% Tamil Nadu SDL 27-07-2029 | 6.40%         |
| 6.79% GOI CG 15-05-2027         | 4.43%         |
| 7.17% GOI CG 08-01-2028         | 3.73%         |
| 8.33% GOI CG 09-07-2026         | 2.81%         |
| 6.97% GOI CG 06-09-2026         | 1.42%         |
| 7.71% Gujrat SDL 01-03-2027     | 1.35%         |
| 8.15% Tamil Nadu SDL 09-05-2028 | 1.24%         |
| 6.54% GOI CG 17-01-2032         | 1.14%         |
| Others                          | 21.19%        |
| <b>Total</b>                    | <b>74.78%</b> |

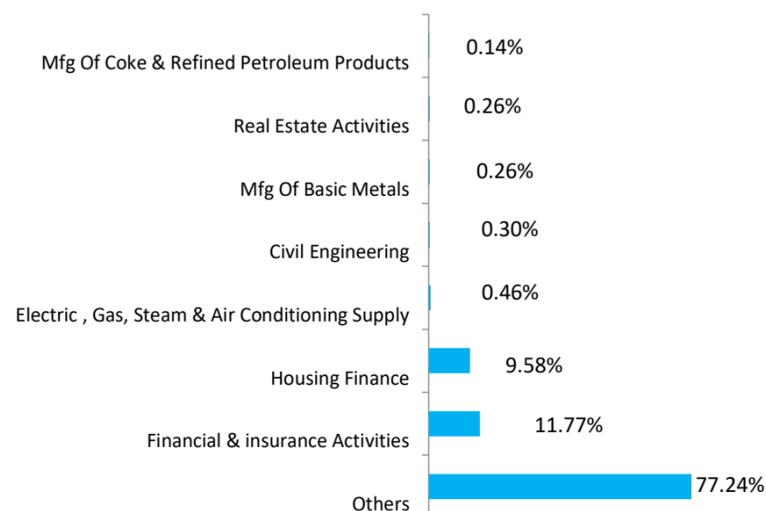
|                     |              |
|---------------------|--------------|
| <b>Money Market</b> | <b>6.36%</b> |
|---------------------|--------------|

|                    |             |
|--------------------|-------------|
| <b>Grand Total</b> | <b>100%</b> |
|--------------------|-------------|

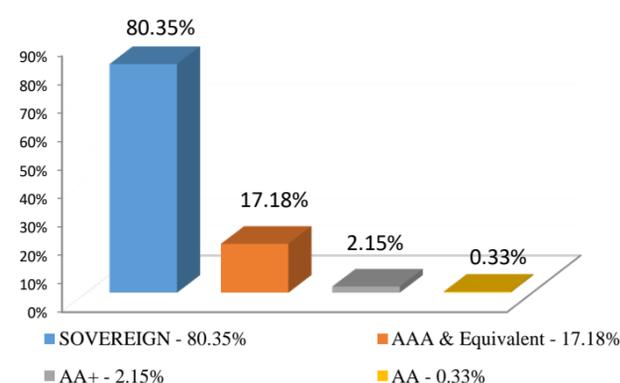
**Fund Description**

| 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-Aug-22 | 18.8494             |      |          |
| Modified Duration   | 3.84                |      |          |

**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 August 2022**

**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  | 0.00   | 0.00         |
| Money Market      | 80  | 100 | 100.00 | 994.31       |
| <b>TOTAL</b>      |     |     | 100.00 | 994.31       |

**FUND PERFORMANCE\***

| Returns                      | 1 Mth | 6 Mths | 1 yr  | 2 yrs | 3 yrs | Inception |
|------------------------------|-------|--------|-------|-------|-------|-----------|
| Money Market Pension Fund II | 0.40% | 1.93%  | 3.50% | 3.33% | 3.88% | 6.06%     |
| Benchmark                    | 0.49% | 1.95%  | 3.72% | 3.71% | 4.39% | 6.52%     |

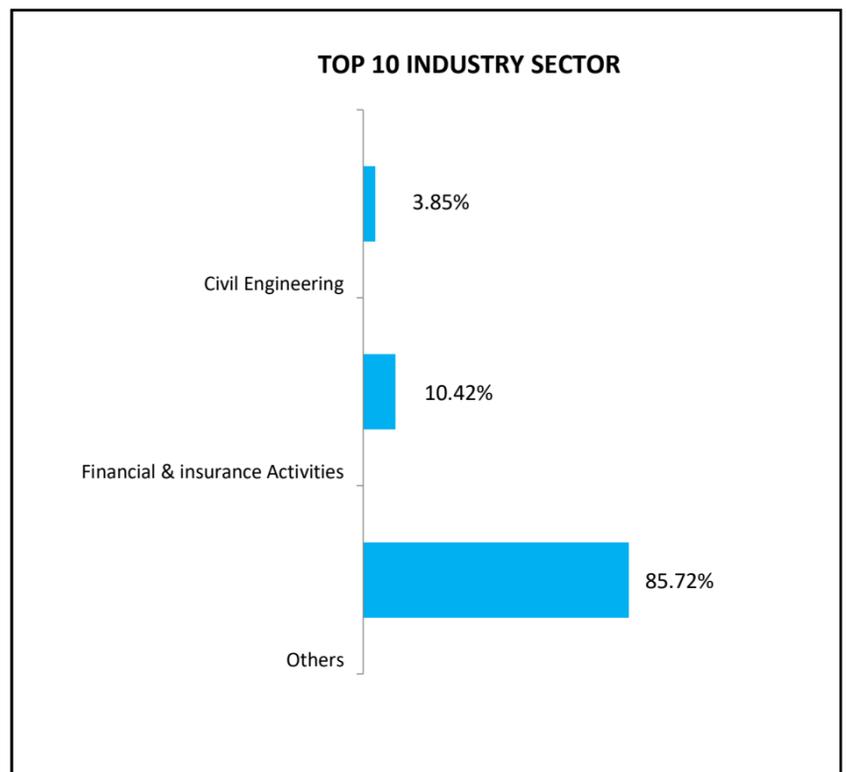
**ASSET CATEGORY**

|              |      |
|--------------|------|
| Money Market | 100% |
|--------------|------|

**Fund Description**

| Fund Manager Name   | No of Funds Managed   |      |          |
|---------------------|-----------------------|------|----------|
|                     | Equity                | Debt | Balanced |
| Mr. Rohan Padke     | 0                     | 3    | 1        |
| Launch Date         | 10-Jan-14             |      |          |
| Benchmark           | CRISIL T-Bill Index # |      |          |
| Risk Profile        | Low                   |      |          |
| NAV as on 31-Aug-22 | 16.6258               |      |          |
| Modified Duration   | 0.23                  |      |          |

# 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.

**DISCONTINUE PENSION FUND (SFIN - ULIF025300513PEDISCOFND111) as on 31 August 2022**

**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 | 88.37         | 1,798.76        |
| Money Market      | 0   | 40  | 11.63         | 236.75          |
| <b>TOTAL</b>      |     |     | <b>100.00</b> | <b>2,035.51</b> |

**FUND PERFORMANCE\***

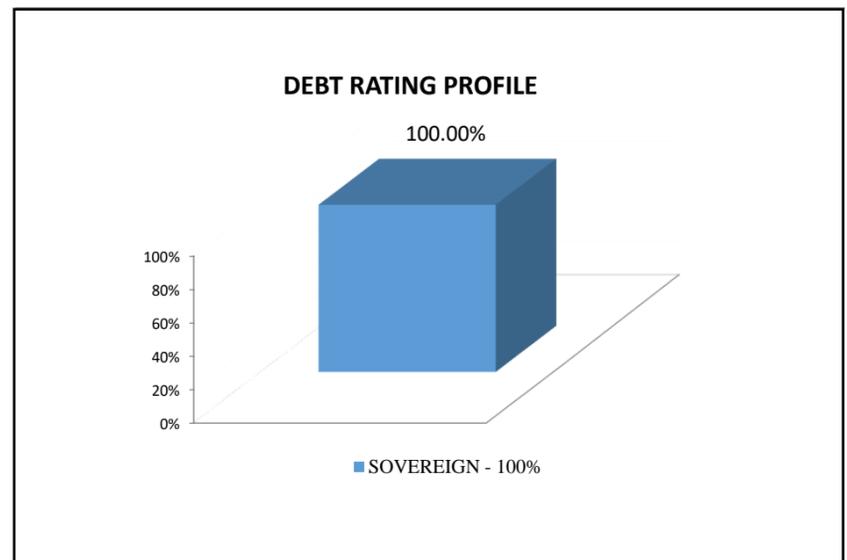
| Returns                  | 1 Mth | 6 Mths | 1 yr  | 2 yrs | 3 yrs | Inception |
|--------------------------|-------|--------|-------|-------|-------|-----------|
| Discontinue Pension Fund | 0.46% | 0.95%  | 2.21% | 3.51% | 4.66% | 6.85%     |
| Benchmark                | NA    | NA     | NA    | NA    | NA    | NA        |

**ASSET CATEGORY**

| Government Securities   | % of AUM      |
|-------------------------|---------------|
| 7.68% GOI CG 15-12-2023 | 16.68%        |
| 7.32% GOI CG 28-01-2024 | 16.02%        |
| 6.84% GOI CG 19-12-2022 | 8.65%         |
| 364 D TB 08-06-2023     | 7.75%         |
| 7.16% GOI CG 20-05-2023 | 7.43%         |
| 7.37% GOI CG 16-04-2023 | 5.98%         |
| 8.40% GOI CG 28-07-2024 | 5.06%         |
| 6.17% GOI CG 12-06-2023 | 3.68%         |
| 364 D TB 27-07-2023     | 3.49%         |
| 8.13% GOI CG 21-09-2022 | 2.66%         |
| Others                  | 10.95%        |
| <b>Total</b>            | <b>88.37%</b> |
| <b>Money Market</b>     | <b>11.63%</b> |
| <b>Grand Total</b>      | <b>100%</b>   |

**Fund Description**

| Fund Manager Name   | No of Funds Managed |      |          |
|---------------------|---------------------|------|----------|
|                     | Equity              | Debt | Balanced |
| Mr. Raghavan MJ     | 13                  | 7    | 8        |
| Launch Date         | 22-Aug-14           |      |          |
| Benchmark           | NA                  |      |          |
| Risk Profile        | Low                 |      |          |
| NAV as on 31-Aug-22 | 17.0298             |      |          |
| Modified Duration   | 0.79                |      |          |



\*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 August 2022**

**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 | 95.50  | 612.64       |
| Money Market      | 0   | 20  | 4.50   | 28.87        |
| <b>TOTAL</b>      |     |     | 100.00 | 641.51       |

**FUND PERFORMANCE\***

| Returns          | 1 Mth | 6 Mths | 1 yr  | 2 yrs  | 3 yrs  | Inception |
|------------------|-------|--------|-------|--------|--------|-----------|
| <b>Pure Fund</b> | 3.44% | 5.57%  | 3.48% | 24.20% | 19.51% | 12.04%    |
| <b>Benchmark</b> | NA    | NA     | NA    | NA     | NA     | NA        |

**ASSET CATEGORY**

| Equity                             | % of AUM      |
|------------------------------------|---------------|
| Reliance Industries Ltd.           | 8.91%         |
| Infosys Limited                    | 6.10%         |
| Larsen & Toubro Ltd.               | 4.79%         |
| Ultratech Cement Ltd.              | 3.32%         |
| Tata Consultancy Services Ltd.     | 3.10%         |
| Maruti Suzuki India Ltd.           | 2.72%         |
| SRF Limited                        | 2.57%         |
| Titan Industries Ltd.              | 2.48%         |
| Sun Pharmaceutical Industries Ltd. | 2.46%         |
| Hindustan Unilever Ltd.            | 2.28%         |
| Others                             | 56.77%        |
| <b>Total</b>                       | <b>95.50%</b> |

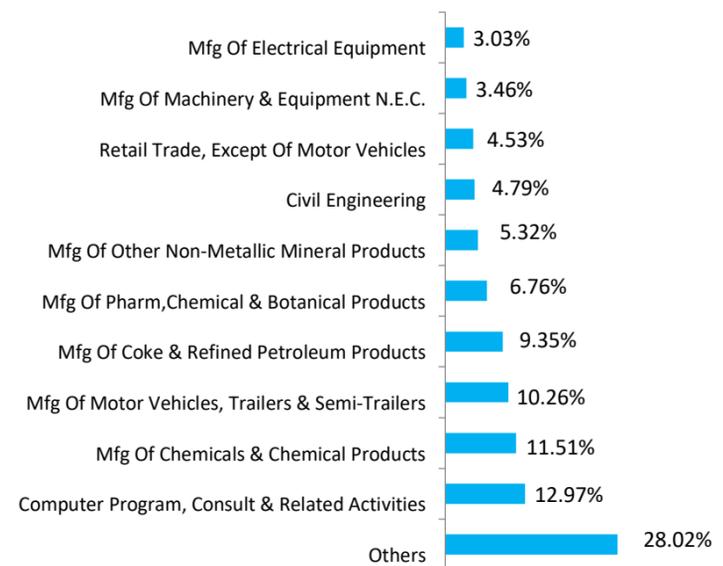
|                     |              |
|---------------------|--------------|
| <b>Money Market</b> | <b>4.50%</b> |
|---------------------|--------------|

|                    |             |
|--------------------|-------------|
| <b>Grand Total</b> | <b>100%</b> |
|--------------------|-------------|

**Fund Description**

| Fund Manager Name   | No of Funds Managed |      |          |
|---------------------|---------------------|------|----------|
|                     | Equity              | Debt | Balanced |
| Mr. Raghavan MJ     | 13                  | 7    | 8        |
| Mr. Devesh Dokwal   | 3                   | 0    | 8        |
| Launch Date         | 21-Jun-16           |      |          |
| Benchmark           | NA                  |      |          |
| Risk Profile        | High                |      |          |
| NAV as on 31-Aug-22 | 20.2393             |      |          |
| 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.

**MIDCAP FUND (SFIN - ULIF031290915MIDCAPFUND111) as on 31 August 2022**

**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 | 92.73  | 6,964.37     |
| Debt              | 0   | 20  | 0.00   | 0.00         |
| Money Market      | 0   | 20  | 7.27   | 546.16       |
| <b>TOTAL</b>      |     |     | 100.00 | 7510.53      |

**FUND PERFORMANCE\***

| Returns     | 1 Mth | 6 Mths | 1 yr   | 2 yrs  | 3 yrs  | Inception |
|-------------|-------|--------|--------|--------|--------|-----------|
| Midcap Fund | 5.41% | 6.99%  | 8.42%  | 32.87% | 25.10% | 17.29%    |
| Benchmark   | 6.23% | 11.54% | 10.78% | 37.37% | 26.23% | 14.68%    |

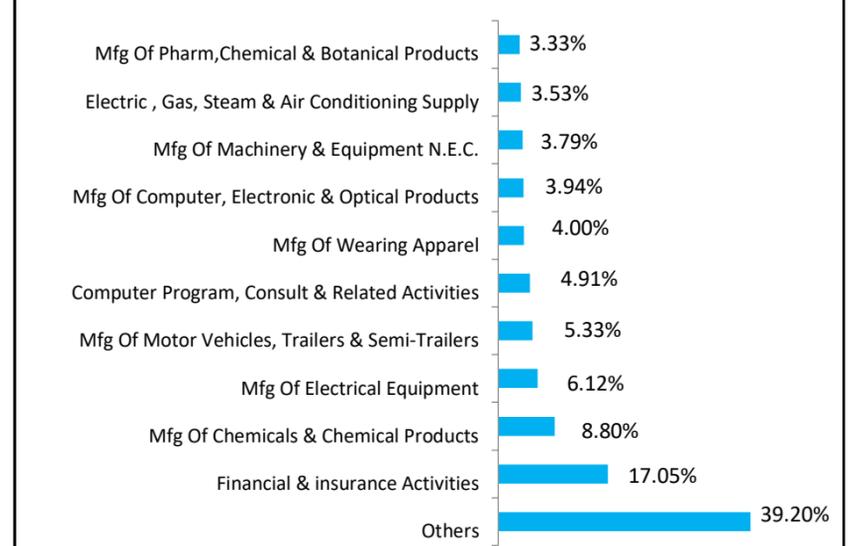
**ASSET CATEGORY**

| Equity   | % of AUM      |
|--|---------------|
| Bharat Electronics Ltd.                            | 3.28%         |
| Cholamandalam Investment & Finance Company Limited | 2.31%         |
| Page Industries                                    | 2.16%         |
| Indian Hotels Co. Ltd.                             | 2.13%         |
| Tata Power Co. Ltd.                                | 2.03%         |
| TVS Motor Co.Ltd                                   | 2.02%         |
| Federal Bank Ltd.                                  | 1.99%         |
| Ashok Leyland Ltd.                                 | 1.98%         |
| Crompton Greaves Consumer Electricals Limited      | 1.95%         |
| SRF Limited  | 1.87%         |
| Others   | 70.99%        |
| <b>Total</b>                                       | <b>92.73%</b> |
| <b>Money Market</b>                                | <b>7.27%</b>  |
| <b>Grand Total</b>                                 | <b>100%</b>   |

**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-Aug-22 | 26.8755                     |      |          |
| 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.

**BOND OPTIMISER FUND (SFIN - ULIF032290618BONDOPTFND111) as on 31 August 2022**

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

| Assets Mix (In %) | Min | Max | Actual | AUM (In Crs) |
|-------------------|-----|-----|--------|--------------|
| Equity            | 0   | 25  | 18.58  | 300.87       |
| Debt              | 75  | 100 | 76.17  | 1,233.39     |
| Money Market      | 0   | 25  | 5.25   | 85.03        |
| <b>TOTAL</b>      |     |     | 100.00 | 1,619.29     |

**FUND PERFORMANCE\***

| Returns                    | 1 Mth | 6 Mths | 1 yr  | 2 yrs | 3 yrs  | Inception |
|----------------------------|-------|--------|-------|-------|--------|-----------|
| <b>Bond Optimiser Fund</b> | 1.44% | 1.70%  | 3.86% | 9.24% | 10.05% | 16.32%    |
| <b>Benchmark</b>           | 1.79% | 1.73%  | 2.73% | 8.00% | 8.71%  | 9.29%     |

**ASSET CATEGORY**

| Equity                                  | % of AUM      |
|---|---------------|
| Reliance Industries Ltd.                | 2.10%         |
| HDFC Bank Ltd.                          | 1.85%         |
| Infosys Limited                         | 1.33%         |
| ICICI Bank Limited                      | 1.05%         |
| Kotak Mahindra Bank Ltd.                | 0.83%         |
| Housing Development Finance Corporation | 0.80%         |
| Tata Consultancy Services Ltd.          | 0.79%         |
| Hindustan Unilever Ltd.                 | 0.71%         |
| Bajaj Finance Limited                   | 0.70%         |
| ITC Ltd.                                | 0.64%         |
| Others                                  | 7.77%         |
| <b>Total</b>                            | <b>18.58%</b> |

| Corporate Debt  | % of AUM      |
|---|---------------|
| 8.27% REC Limited B & D 06-02-2025 130                        | 1.58%         |
| 6.37% L & T Metro Rail (Hyderabad) Limited B & D 30-04-2025 A | 1.50%         |
| 5.50% Britannia Industries Ltd B & D 03-06-2024               | 1.41%         |
| 7.45% LIC Housing Fin B & D 10-02-2023 396                    | 1.25%         |
| 6.92% IRFC B & D 31-08-2031                                   | 1.19%         |
| 6.69% NTPC B & D 13-09-2031 75                                | 1.19%         |
| 6.20% Hero Fincorp Ltd B & D 28-02-2024 Hfcl/NCD/051          | 0.97%         |
| 8.30% Rec Limited B & D 25-06-2029 180 B                      | 0.96%         |
| 9.05% HDFC B & D 20-11-2023 U-004                             | 0.95%         |
| 9.70% Tata Power B & D 25-08-2023                             | 0.94%         |
| Others  | 16.01%        |
| <b>Total</b>  | <b>27.95%</b> |

| Government Securities               | % of AUM      |
|-------------------------------------|---------------|
| 5.74% GOI CG 15-11-2026             | 6.39%         |
| 6.54% GOI CG 17-01-2032             | 5.34%         |
| 7.59% GOI CG 11-01-2026             | 4.29%         |
| 7.54% GOI CG 23-05-2036             | 3.45%         |
| 7.85% Madhya Pradesh SDL 29-06-2032 | 3.15%         |
| 7.96% Maharashtra SDL 29-06-2026    | 2.54%         |
| 7.38% GOI CG 20-06-2027             | 2.51%         |
| 5.63% GOI CG 12-04-2026             | 2.08%         |
| 6.90% GOI Oil BD 04-02-2026         | 1.83%         |
| 7.37% Maharashtra SDL 14-09-2026    | 1.68%         |
| Others                              | 14.96%        |
| <b>Total</b>                        | <b>48.22%</b> |

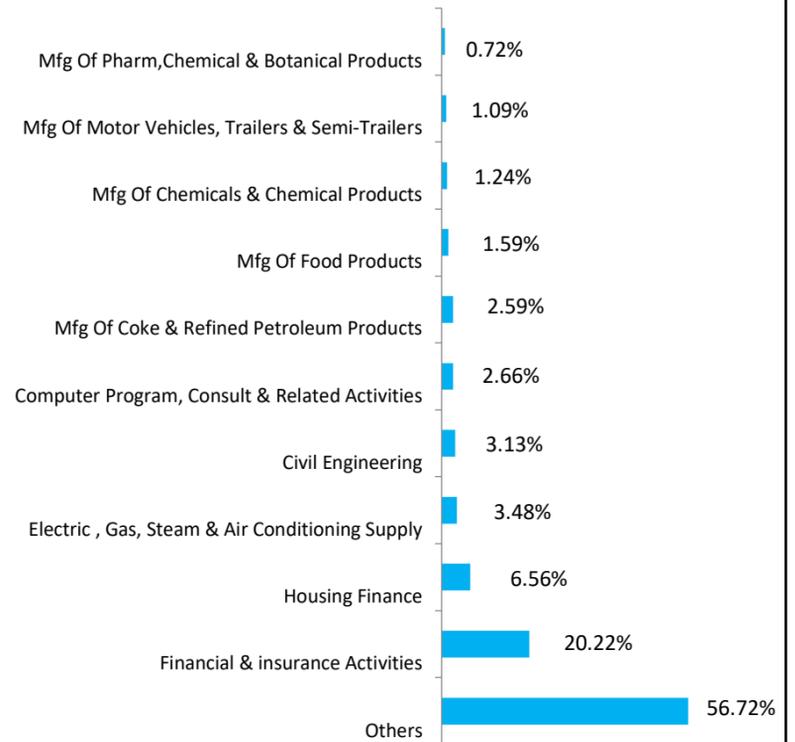
|                     |              |
|---------------------|--------------|
| <b>Money Market</b> | <b>5.25%</b> |
|---------------------|--------------|

|                    |             |
|--------------------|-------------|
| <b>Grand Total</b> | <b>100%</b> |
|--------------------|-------------|

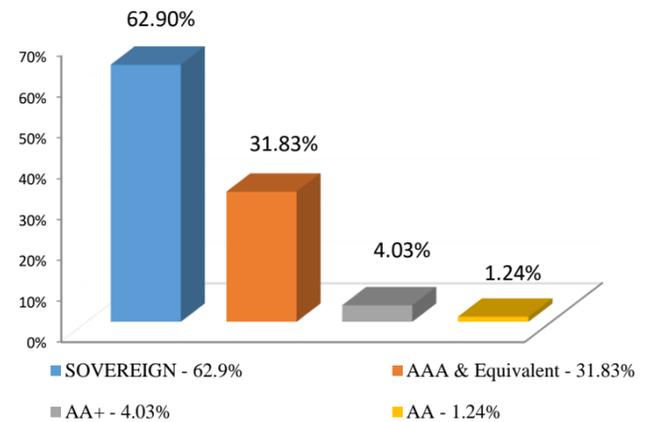
**Fund Description**

| Fund Manager Name      | No of Funds Managed      |      |          |
|------------------------|--------------------------|------|----------|
|                        | Equity                   | Debt | Balanced |
| Mr. Gopikrishna Shenoy | 1                        | 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-Aug-22    | 17.1954                  |      |          |
| Modified Duration      | 3.81                     |      |          |

**TOP 10 INDUSTRY SECTOR**



**DEBT RATING PROFILE**



\*i) Returns less than or equal to one year are absolute returns. i) 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 August 2022**

**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 | 92.55  | 589.21       |
| Money Market      | 0   | 30  | 7.45   | 47.43        |
| <b>TOTAL</b>      |     |     | 100.00 | 636.64       |

**FUND PERFORMANCE\***

| Returns             | 1 Mth | 6 Mths | 1 yr  | 2 yrs | 3 yrs | Inception |
|---------------------|-------|--------|-------|-------|-------|-----------|
| Corporate Bond Fund | 0.76% | 0.63%  | 1.92% | 4.13% | 6.33% | 8.05%     |
| Benchmark           | 1.12% | 0.07%  | 1.53% | 4.05% | 6.72% | 8.01%     |

**ASSET CATEGORY**

| Corporate Debt   | % of AUM      |
|--|---------------|
| 5.50% Britannia Industries Ltd B & D 03-06-2024                              | 5.38%         |
| 6.37% L & T Metro Rail (Hyderabad) Limited B & D 30-04-2025 A                | 3.82%         |
| 8.19% NTPC B & D 15-12-2025 Sr 57-2025                                       | 3.27%         |
| 5.75% Bajaj Finance Limited B & D 16-02-2024 285 Opt I                       | 3.07%         |
| 8.27% REC Limited B & D 06-02-2025 130                                       | 2.90%         |
| 7.70% L&T B & D 28-04-2025   | 2.38%         |
| 7.25% L&T B & D 24-04-2023 3   | 2.38%         |
| 7.40% Muthoot Finance Limited B & D 05-01-2024 Xxiii-Optiii                  | 2.35%         |
| 5.47% PFC B & D 19-08-2023 206   | 2.33%         |
| 5.14% Mahindra & Mahindra Financial Services Limited B & D 23-01-2023 Ad2021 | 1.72%         |
| Others   | 47.85%        |
| <b>Total</b>   | <b>77.46%</b> |

| Government Securities            | % of AUM      |
|----------------------------------|---------------|
| 6.54% GOI CG 17-01-2032          | 4.58%         |
| 5.74% GOI CG 15-11-2026          | 3.01%         |
| 7.10% GOI CG 18-04-2029          | 1.57%         |
| 6.90% GOI Oil BD 04-02-2026      | 1.48%         |
| 7.37% Maharashtra SDL 14-09-2026 | 1.27%         |
| 8.27% Gujrat SDL 13-01-2026      | 0.81%         |
| 7.54% GOI CG 23-05-2036          | 0.80%         |
| 7.60% FCI B & D 09-01-2030 Vii A | 0.80%         |
| 6.54% Maharashtra SDL 09-02-2027 | 0.46%         |
| 4.70% GOI CG 22-09-2033 FRB      | 0.31%         |
| <b>Total</b>                     | <b>15.08%</b> |

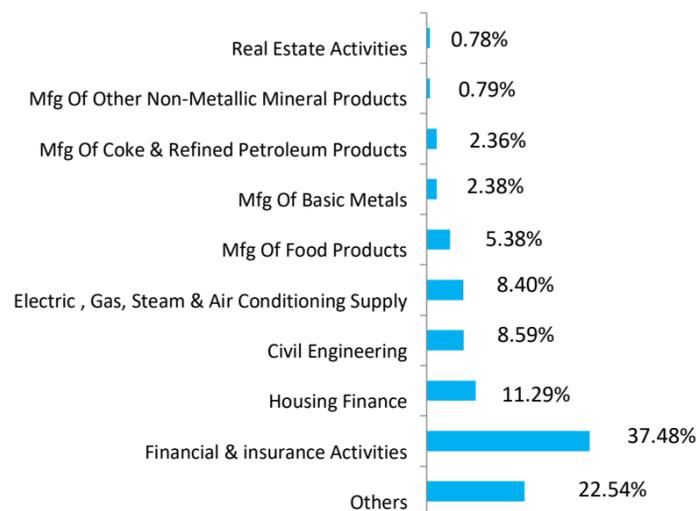
|                     |              |
|---------------------|--------------|
| <b>Money Market</b> | <b>7.45%</b> |
|---------------------|--------------|

|                    |             |
|--------------------|-------------|
| <b>Grand Total</b> | <b>100%</b> |
|--------------------|-------------|

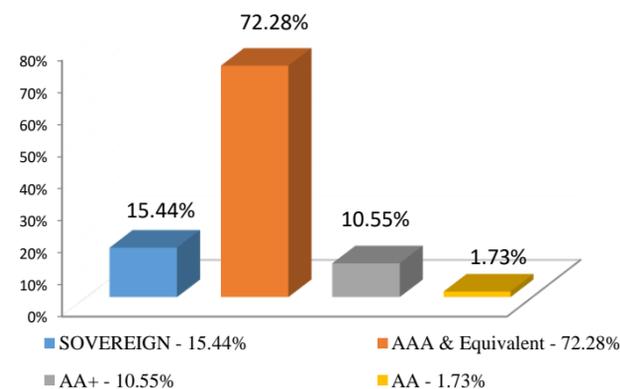
**Fund Description**

| 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%<br>Crisil Medium term AAA index 80% |      |          |
| Risk Profile        | Low to Medium   |      |          |
| NAV as on 31-Aug-22 | 13.1960   |      |          |
| Modified Duration   | 2.62  |      |          |

**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.

### **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 6<sup>th</sup> policy year. In case of surrender request after 5<sup>th</sup> 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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For more details on Risk Factors, Terms & Conditions, please read the sales brochure carefully before concluding a sale