

# invest CARE ULIP

## UNIT LINKED PRODUCTS FROM SBI LIFE INSURANCE CO. LTD.

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

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

### SBI Life ULIP FUNDS\*

Fund Names	Products Invested in Various Funds									
	SBI Life - Smart Power Insurance (UIN: 111L090V02)	SBI Life - Smart Elite (UIN: 111L072V04)	SBI Life - Smart Scholar (UIN: 111L073V03)	SBI Life - Retire Smart (UIN: 111L094V02)	SBI Life - Smart Wealth Builder (UIN: 111L095V03)	SBI Life - Smart Wealth Assure (UIN: 111L077V03)	SBI Life - eWealth Insurance (UIN: 111L100V03)	SBI Life - Smart Privilege (UIN: 111L107V03)	SBI Life - Smart InsureWealth Plus (UIN: 111L125V02)	SBI Life - Saral InsureWealth Plus (UIN: 111L124V02)
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	✓	✓			✓	✓		✓	✓	✓

Please note that SBI Life - Smart Performer (UIN:111L068V01), SBI Life - Smart Scholar (UIN:111L073V01), SBI Life - Smart Elite (UIN:111L072V01) & SBI Life - Smart Wealth Assure (UIN:111L077V01) are withdrawn w.e.f. 1 October 2013. Also SBI Life - Unit Plus Super (UIN:111L069V01), SBI Life - Saral Maha Anand (UIN:111L070V01), SBI Life - Smart Horizon (UIN:111L074V01) have been withdrawn w.e.f 1st January 2014. Also, SBI Life - Smart Scholar (UIN : 111L073V02) has been withdrawn w.e.f 15th January 2020. Also, SBI Life - Smart Power Insurance (UIN : 111L090V01), SBI Life - Smart Wealth Assure (UIN : 111L077V02), SBI Life - Smart InsureWealth Plus (UIN : 111L125V01), SBI Life - Saral InsureWealth (UIN : 111L124V01) has been withdrawn w.e.f 29th January 2020. Also SBI Life -Smart Elite (UIN : 111L072V02), SBI Life - Smart

Wealth Builder (UIN : 111L095V01), SBI Life - Smart Privilege (UIN : 111L107V01), SBI Life -Saral Maha Anand (UIN : 111L070V02),SBI Life - Retire Smart (UIN : 111L094V01) has been withdrawn w.e.f 1st February 2020. SBI Life - eWealth Insurance (UIN : 111L100V02) has been withdrawn w.e.f 20th January 2020. Also Smart Privilege (UIN : 111L107V02) and Smart Elite (UIN : 111L072V03) withdrawn w.e.f 4th October 2021 & Smart Wealth Builder (UIN : 111L095V02) withdrawn w.e.f 17th August 2021. However, the funds under the products are still in force.

\* 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 Jun 30, 2022 (₹in Cr)	Bench marks (BM)	Returns in % (Greater than 1 yr : CAGR Returns) **											
				1 yr		2 yrs		3 yrs		4 yrs		5 yrs		Since Inception	
				Fund	BM	Fund	BM	Fund	BM	Fund	BM	Fund	BM	Fund	BM
Equity	10-Jan-05	34,688.51	NIFTY 50	(2.05)	0.37	21.08	23.76	9.57	10.21	9.19	10.16	9.25	10.63	15.44	12.60
Equity Pension	15-Jan-07	455.04		0.11	0.37	24.18	23.76	10.78	10.21	10.04	10.16	10.15	10.63	10.32	8.64
Equity Pension II	03-Jan-14	4,490.77		(0.10)	0.37	23.25	23.76	10.54	10.21	10.15	10.16	10.27	10.63	12.16	11.71
Equity Optimiser	21-Jan-08	1,586.87	Nifty 50 (80%) LiquiFEX (20%)	2.44	1.30	21.12	19.76	9.28	9.49	9.09	9.54	9.39	9.93	8.97	7.07
Equity Optimiser Pension	21-Jan-08	144.86		2.16	1.30	20.73	19.76	11.04	9.49	10.41	9.54	10.73	9.93	9.44	7.07
Equity Elite	25-Feb-08	11.80		10.38	1.30	27.87	19.76	15.61	9.49	14.24	9.54	13.97	9.93	12.62	7.14
Equity Elite Fund II	10-Feb-10	8,769.59		1.11	1.30	19.25	19.76	9.84	9.49	9.19	9.54	9.62	9.93	10.34	9.78
Top 300	07-Jan-10	1,114.42		1.67	1.30	20.56	19.76	12.27	9.49	11.22	9.54	11.41	9.93	11.04	9.00
Top 300 Pension	18-Jan-10	173.93	1.72	1.30	20.77	19.76	12.49	9.49	11.50	9.54	11.56	9.93	10.82	9.01	
Growth	24-Nov-05	1,892.05	Nifty 50 (70%) CompBe x (30%)	(0.40)	0.87	17.52	17.47	10.19	9.59	9.92	9.87	9.58	9.73	11.61	10.30
Growth Pension	15-Feb-07	177.53		(0.49)	0.87	18.08	17.47	10.58	9.59	9.94	9.87	9.89	9.73	10.62	7.52
Balanced	5-Dec-05	19,319.77	Nifty 50 (50%) CompBe x (50%)	0.58	1.06	12.26	13.29	8.47	8.90	8.89	9.43	8.46	8.93	10.34	9.71
Balanced Pension	21-Feb-07	81.00		1.06	1.06	12.33	13.29	9.50	8.90	9.78	9.43	9.35	8.93	11.04	8.51
Bond	10-Jan-05	25,006.40	CRISIL CompBe x	1.02	1.01	2.51	2.94	5.47	6.23	7.02	7.55	5.62	6.28	8.17	7.06
Bond Pension	16-Jan-07	352.15		0.55	1.01	2.59	2.94	5.70	6.23	7.39	7.55	6.17	6.28	8.48	7.42
Bond Pension II	03-Jan-14	17,893.20		0.66	1.01	2.29	2.94	5.07	6.23	6.34	7.55	5.01	6.28	7.49	8.25
FlexiProtect	8-Mar-09	0.00	NA	1.77	NA	1.57	NA	1.94	NA	2.78	NA	3.21	NA	9.27	NA
FlexiProtect (Series II)	8-Jan-10	0.00		2.37	NA	2.18	NA	2.80	NA	3.64	NA	4.09	NA	7.50	NA

Funds	Inception Date	AUM as on Jun 30, 2022 (₹ in Cr)	Bench marks (BM)	Returns in % (Greater than 1 yr : CAGR Returns) **											
				1 yr		2 yrs		3 yrs		4 yrs		5 yrs		Since Inception	
				Fund	BM	Fund	BM	Fund	BM	Fund	BM	Fund	BM	Fund	BM
Daily Protect II	4-Mar-11	0.04	NA	2.45	NA	2.37	NA	3.64	NA	4.72	NA	4.79	NA	7.24	NA
Daily Protect III	1-Sep-11	0.10		4.39	NA	3.90	NA	4.53	NA	5.37	NA	5.42	NA	8.92	NA
Index	07-Jan-10	116.75	Nifty 50	1.05	0.37	23.71	23.76	11.21	10.21	11.22	10.16	10.51	10.63	9.27	9.19
Index Pension	18-Jan-10	29.04		1.45	0.37	23.65	23.76	11.21	10.21	10.26	10.16	10.55	10.63	9.65	9.19
Money Market	1-Feb-06	338.48	CRISIL T-Bill Index #	3.51	3.52	3.52	3.51	4.26	4.50	4.95	5.20	5.18	5.49	6.68	6.86
Money Market Pension	20-Mar-08	46.60		3.46	3.52	3.52	3.51	4.25	4.50	4.95	5.20	5.18	5.49	7.14	6.88
Money Market Pension II	03-Jan-14	936.62		3.25	3.52	3.28	3.51	3.98	4.50	4.66	5.20	4.89	5.49	6.09	6.54
Guaranteed Pension Fund (GPF070211)	9-Feb-11	2.43	NA	1.83	NA	2.52	NA	5.44	NA	6.93	NA	5.60	NA	6.81	NA
P/E Managed	8-Sep-10	237.43		(2.32)	NA	10.06	NA	7.19	NA	6.88	NA	7.24	NA	8.02	NA
Discontinued Policy	11-Apr-11	6,794.56		2.51	NA	3.02	NA	4.65	NA	5.81	NA	5.22	NA	6.35	NA
Discontinued Pension	03-Jan-14	1,881.00		2.58	NA	3.04	NA	4.96	NA	6.16	NA	4.93	NA	6.87	NA
Pure Fund	15-Jun-16	551.36		(0.47)	NA	21.66	NA	13.18	NA	9.80	NA	9.37	NA	10.18	NA
Midcap Fund	15-Jun-16	6,156.61	NIFTY Free Float Midcap 100	(0.53)	(1.92)	29.49	34.13	16.35	14.43	13.03	9.83	12.25	8.33	14.83	11.85
Bond Optimiser Fund	24-Jan-19	1,454.80	NA	3.13	1.12	8.57	7.05	9.99	7.46	NA	NA	NA	NA	15.88	8.40
Corporate Bond Fund	24-Jan-19	599.00	NA	1.65	1.23	4.03	3.44	6.55	7.01	NA	NA	NA	NA	7.93	7.75

\*\*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)

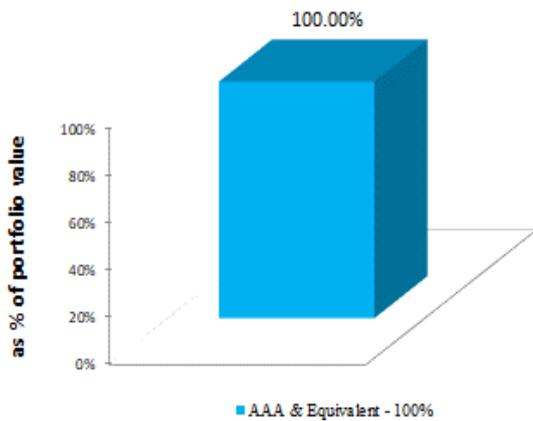
### INVESTMENT OBJECTIVE

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

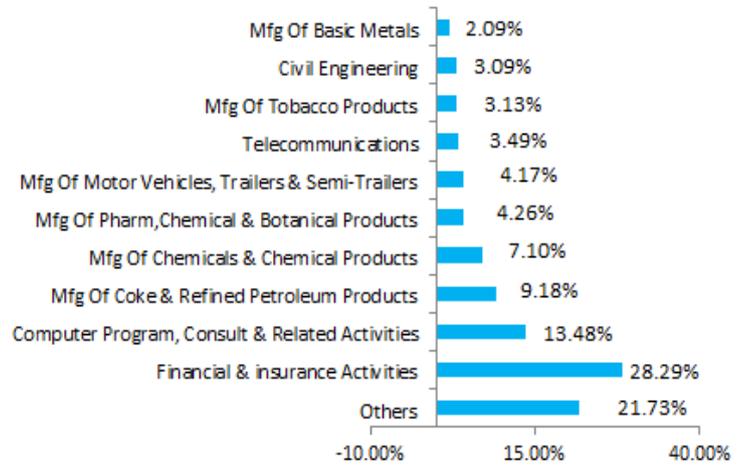
Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Equity	80	100	99.32	34,452.80
Debt	0	20	0.00	0.95
Money Market	0	20	0.68	234.76
<b>TOTAL</b>			<b>100.00</b>	<b>34,688.51</b>

Fund Description			
Fund Manager Name	Raghavan / Gopikrishna Shenoy		
No of funds managed by fund Manager	Equity	Debt	Balanced
	14	8	8
Launch Date	10-Jan-05		
Risk Profile	High		
Benchmark	Nifty 50		
NAV as on 30-Jun-22	123.1110		
Modified Duration	0.01		

### DEBT RATING PROFILE



### TOP 10 INDUSTRY SECTOR



### CORPORATE DEBT

Security Name	% of total portfolio
5.50% BRITANNIA INDUSTRIES LTD B & D 03-06-2024	0.00%

### EQUITY

Security Name	% of total portfolio
RELIANCE INDUSTRIES LTD.	9.18%
ICICI BANK LIMITED	9.00%
INFOSYS LIMITED	7.81%
HDFC BANK LTD.	6.31%
TATA CONSULTANCY SERVICES LTD.	3.46%
HOUSING DEVELOPMENT FINANCE CORPORA	3.44%
ITC LTD.	3.13%
LARSEN & TOUBRO LTD.	3.09%
BHARTI AIRTEL LTD.	2.98%
HINDUSTAN UNILEVER LTD.	2.54%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	0.68%	234.76

### FUND PERFORMANCE\*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Equity Fund	-5.22%	-11.31%	-2.05%	21.08%	9.57%	15.44%
Benchmark	-4.85%	-9.07%	0.37%	23.76%	10.21%	12.60%

\*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)

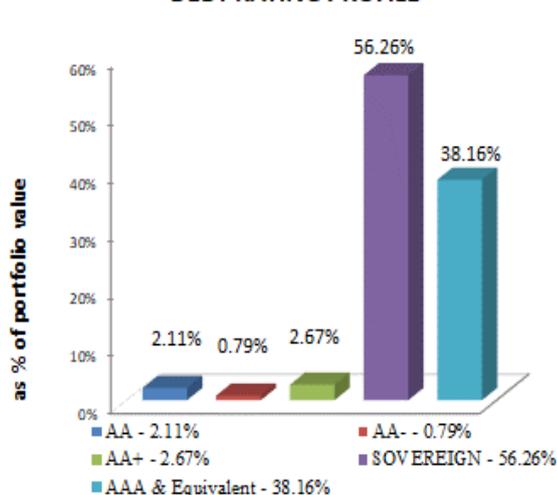
### INVESTMENT OBJECTIVE

To provide relatively safe and less volatile investment option mainly through debt instruments and accumulation of income through investment in fixed income securities.

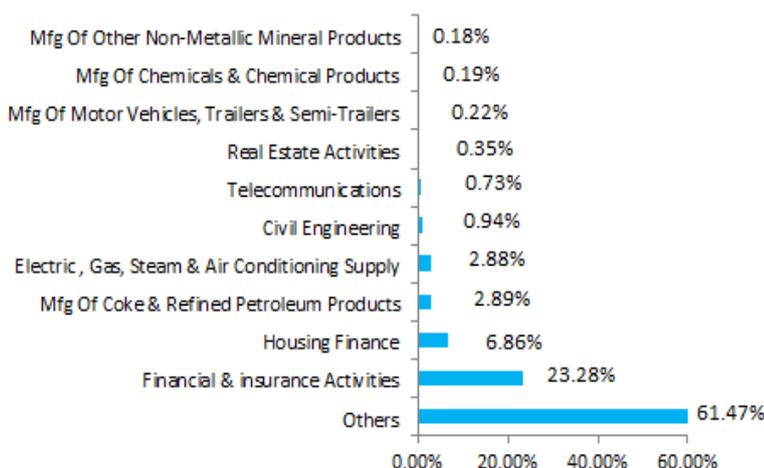
Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Debt	60	100	93.21	23,309.61
Money Market	0	40	6.79	1,696.79
<b>TOTAL</b>			<b>100.00</b>	<b>25,006.40</b>

Fund Description			
Fund Manager Name	Nirmal Gandhi		
No of funds managed by fund Manager	Equity	Debt	Balanced
	0	1	0
Launch Date	10-Jan-05		
Risk Profile	Low to Medium		
Benchmark	Crisil CompBex		
NAV as on 30-Jun-22	39.4989		
Modified Duration	3.57		

### DEBT RATING PROFILE



### TOP 10 INDUSTRY SECTOR



### GOVT. SECURITIES

Security Name	% of total portfolio
5.74% GOI CG 15-11-2026	7.48%
6.54% GOI CG 17-01-2032	6.27%
8.24% GOI CG 15-02-2027	4.98%
7.59% GOI CG 11-01-2026	2.62%
6.79% GOI CG 15-05-2027	2.53%
6.94% CHATTISGARH SDL 24-03-2029	2.30%
7.17% GOI CG 08-01-2028	2.15%
7.26% GOI CG 14-01-2029	1.88%
5.63% GOI CG 12-04-2026	1.71%
4.70% GOI CG 22-09-2033 FRB	1.07%

### CORPORATE DEBT

Security Name	% of total portfolio
7.17% RIL B & D 08-11-2022 PPD-D	1.92%
7.95% HDFC BANK B & D 21-09-2026 1 2016/17	1.02%
7.00% RIL B & D 31-08-2022	0.98%
8.70% REC LIMITED B & D 28-09-2028 GOI-IV	0.93%
8.54% REC LIMITED B & D 15-11-2028 V	0.85%
8.80% REC LIMITED B & D 22-01-2029 GOI-VI	0.81%
8.70% LIC HOUSING FIN B & D 23-03-2029 382	0.80%
8.85% PFC B & D 25-05-2029 B	0.78%
7.55% IRFC B & D 06-11-2029 143	0.75%
8.58% HUDCO B & D 14-02-2029 IV-2018	0.74%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	6.79%	1,696.79

### FUND PERFORMANCE\*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Bond Fund	0.23%	-1.44%	1.02%	2.51%	5.47%	8.17%
Benchmark	0.32%	-1.51%	1.01%	2.94%	6.23%	7.06%

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

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## Growth Fund (SFIN - ULIF003241105GROWTH-FND111)

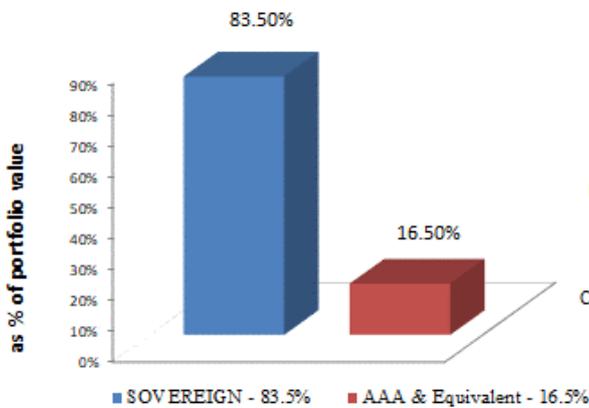
### INVESTMENT OBJECTIVE

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.

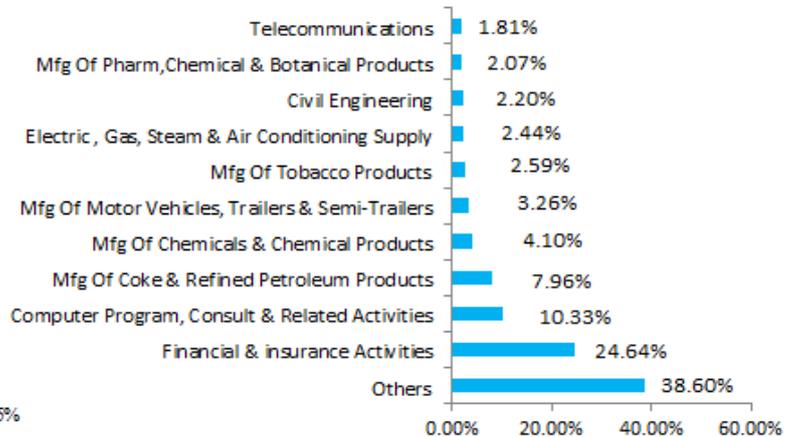
Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	40	90	68.51	1,296.18
Debt	10	60	22.54	426.56
Money Market	0	40	8.95	169.31
<b>TOTAL</b>			<b>100.00</b>	<b>1,892.05</b>

Fund Description			
Fund Manager Name	Raghavan / Vaibhav Goyal		
No of funds managed by fund Manager	Equity	Debt	Balanced
	19	7	8
Launch Date	24-Nov-05		
Risk Profile	Medium to High		
Benchmark	Nifty 50 (70%) CompBex (30%)		
NAV as on 30-Jun-22	62.0330		
Modified Duration	3.60		

### DEBT RATING PROFILE



### TOP 10 INDUSTRY SECTOR



### GOVT. SECURITIES

Security Name	% of total portfolio
6.54% GOI CG 17-01-2032	5.31%
7.59% GOI CG 11-01-2026	2.16%
6.45% GOI CG 07-10-2029	1.38%
8.16% TAMIL NADU SDL 10-04-2029	1.35%
6.83% KARNATAKA SDL 08-12-2031	1.24%
7.17% GOI CG 08-01-2028	1.18%
6.19% GOI CG 16-09-2034	1.10%
7.80% KERALA SDL 15-03-2027	1.07%
7.26% GOI CG 14-01-2029	0.89%
5.74% GOI CG 15-11-2026	0.75%

### CORPORATE DEBT

Security Name	% of total portfolio
8.05% NTPC B & D 05-05-2026 SR 60	0.81%
8.30% IRFC B & D 25-03-2029 134	0.55%
9.02% REC LIMITED B & D 19-11-2022	0.54%
8.30% REC LIMITED B & D 10-04-2025 133	0.43%
8.40% IRFC B & D 08-01-2029 130	0.38%
7.54% REC LIMITED B & D 30-12-2026 142	0.37%
8.27% REC LIMITED B & D 06-02-2025 130	0.30%
9.25% PFC B & D 25-09-2024 A	0.19%
7.63% PFC B & D 14-08-2026 150 B	0.09%
8.70% REC LIMITED B & D 28-09-2028 GOI-IV	0.05%

### EQUITY

Security Name	% of total portfolio
RELIANCE INDUSTRIES LTD.	7.96%
HDFC BANK LTD.	6.15%
ICICI BANK LIMITED	6.11%
INFOSYS LIMITED	5.48%
HOUSING DEVELOPMENT FINANCE CORPORAT	3.30%
ITC LTD.	2.59%
TATA CONSULTANCY SERVICES LTD.	2.49%
LARSEN & TOUBRO LTD.	2.20%
HINDUSTAN UNILEVER LTD.	1.89%
BHARTI AIRTEL LTD.	1.81%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	8.95%	169.31

### FUND PERFORMANCE\*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Growth Fund	-3.34%	-7.96%	-0.40%	17.52%	10.19%	11.61%
Benchmark	-3.30%	-6.66%	0.87%	17.47%	9.59%	10.30%

\*i) Returns less than or equal to one year are absolute returns. Returns greater than a year are in terms of Compound Annual Growth Rate (CAGR) is expressed as a percentage rounded to the nearest 0.1%.  
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**Balanced Fund (SFIN - ULIF004051205BALANCFDND111)**

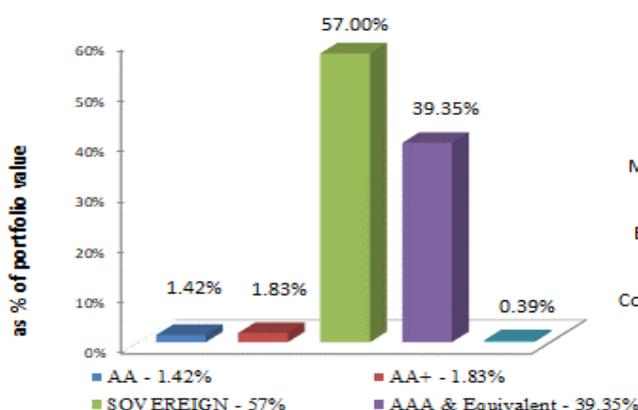
**INVESTMENT OBJECTIVE**

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.

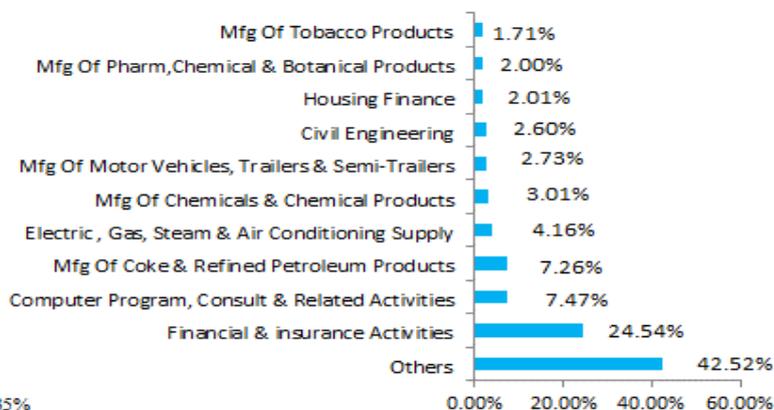
Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Equity	40	60	47.90	9,254.65
Debt	20	60	42.95	8,297.51
Money Market	0	40	9.15	1,767.61
<b>TOTAL</b>			<b>100.00</b>	<b>19,319.77</b>

Fund Description			
Fund Manager Name	Tarang Hora / Vineet Lakhotia		
No of funds managed by fund Manager	Equity	Debt	Balanced
	5	3	6
Launch Date	05-Dec-05		
Risk Profile	Medium		
Benchmark	Nifty 50 (50%) CompBex (50%)		
NAV as on 30-Jun-22	51.1463		
Modified Duration	3.16		

**DEBT RATING PROFILE**



**TOP 10 INDUSTRY SECTOR**



**GOVT. SECURITIES**

Security Name	% of total portfolio
5.74% GOI CG 15-11-2026	2.26%
7.59% GOI CG 11-01-2026	1.90%
8.24% GOI CG 15-02-2027	1.51%
6.54% GOI CG 17-01-2032	1.49%
7.57% GOI CG 17-06-2033	1.42%
7.96% MAHARASHTRA SDL 29-06-2026	0.84%
5.88% GUJRAT SDL 31-03-2025	0.75%
5.63% GOI CG 12-04-2026	0.74%
6.90% GOI OIL BD 04-02-2026	0.74%
7.86% KARNATAKA SDL 15-03-2027	0.74%

**CORPORATE DEBT**

Security Name	% of total portfolio
6.69% NTPC B & D 13-09-2031 75	0.95%
5.84% IOC B & D 19-04-2024 XXII	0.66%
5.47% PFC B & D 19-08-2023 206	0.64%
6.87% NTPC B & D 21-04-2036 74	0.61%
6.73% IRFC B & D 06-07-2035 151	0.55%
7.25% L&T B & D 24-04-2023 3	0.50%
6.95% PFC B & D 01-10-2031 213	0.44%
6.88% HDFC B & D 24-09-2031 Z-004	0.42%
8.70% REC LIMITED B & D 28-09-2028 GOI-IV	0.42%
8.30% NTPC B & D 15-01-2029 67	0.40%

**EQUITY**

Security Name	% of total portfolio
RELIANCE INDUSTRIES LTD.	5.25%
ICICI BANK LIMITED	3.84%
INFOSYS LIMITED	3.82%
HDFC BANK LTD.	3.50%
TATA CONSULTANCY SERVICES LTD.	2.13%
HOUSING DEVELOPMENT FINANCE CORPORATION	1.85%
ITC LTD.	1.71%
BHARTI AIRTEL LTD.	1.61%
LARSEN & TOUBRO LTD.	1.60%
KOTAK BANKING ETF	1.53%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	9.15%	1,767.61

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Balanced Fund	-2.29%	-5.27%	0.58%	12.26%	8.47%	10.34%
Benchmark	-2.27%	-5.11%	1.06%	13.29%	8.90%	9.71%

\*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)**

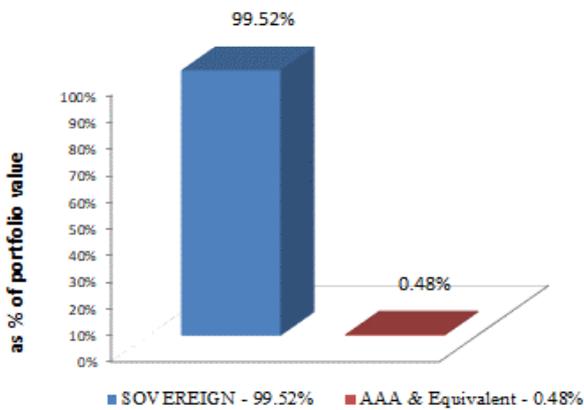
**INVESTMENT OBJECTIVE**

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

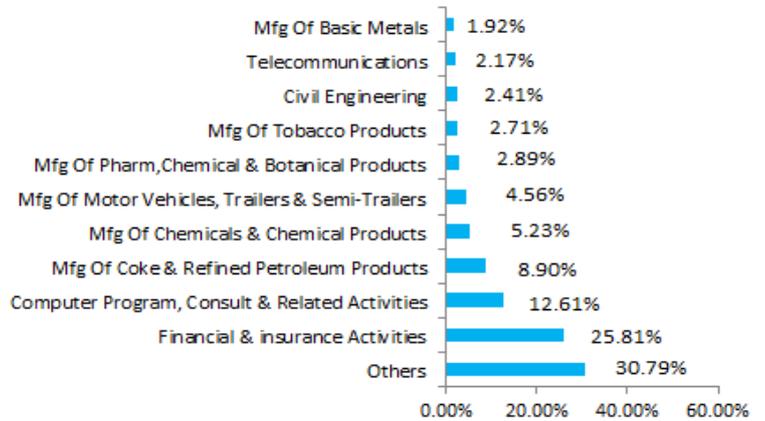
Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
<b>Equity</b>	60	100	79.59	1,263.03
<b>Debt</b>	0	40	0.97	15.39
<b>Money Market</b>	0	40	19.44	308.45
<b>TOTAL</b>			<b>100.00</b>	<b>1,586.87</b>

Fund Description			
Fund Manager Name	Raghavan / Devesh D		
No of funds managed by fund Manager	Equity	Debt	Balanced
	16	7	16
Launch Date	21-Jan-08		
Risk Profile	High		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
NAV as on 30-Jun-22	34.6146		
Modified Duration	0.09		

**DEBT RATING PROFILE**



**TOP 10 INDUSTRY SECTOR**



**GOVT. SECURITIES**

Security Name	% of total portfolio
7.68% GOI CG 15-12-2023	0.64%
8.20% GOI CG 24-09-2025	0.33%

**CORPORATE DEBT**

Security Name	% of total portfolio
8.00% BRITANNIA INDUSTRIES LTD B & D 28-08-2022	0.00%

**EQUITY**

Security Name	% of total portfolio
RELIANCE INDUSTRIES LTD.	8.61%
HDFC BANK LTD.	7.06%
INFOSYS LIMITED	6.39%
ICICI BANK LIMITED	6.03%
TATA CONSULTANCY SERVICES LTD.	3.44%
HOUSING DEVELOPMENT FINANCE CORPORA	3.33%
ITC LTD.	2.71%
KOTAK MAHINDRA BANK LTD.	2.62%
LARSEN & TOUBRO LTD.	2.41%
HINDUSTAN UNILEVER LTD.	2.31%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	19.44%	308.45

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
<b>Equity Optimiser Fund</b>	-4.02%	-8.09%	2.44%	21.12%	9.28%	8.97%
<b>Benchmark</b>	-3.80%	-6.80%	1.30%	19.76%	9.49%	7.07%

\*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)

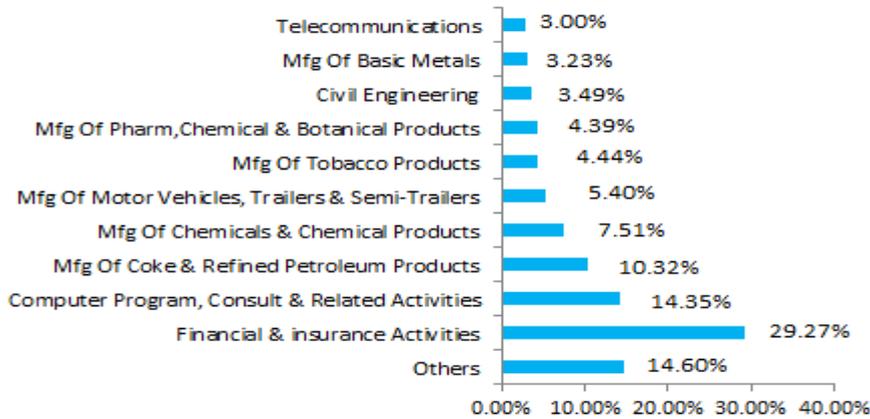
### INVESTMENT OBJECTIVE

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	99.49	116.16
Money Market	0	10	0.51	0.59
<b>TOTAL</b>			<b>100.00</b>	<b>116.75</b>

Fund Description			
Fund Manager Name	Raghavan / Mandar Paralkar		
No of funds managed by fund Manager	Equity	Debt	Balanced
	15	7	8
Launch Date	07-Jan-10		
Risk Profile	High		
Benchmark	Nifty 50		
NAV as on 30-Jun-22	30.2379		
Modified Duration	NA		

### TOP 10 INDUSTRY SECTOR



### EQUITY

Security Name	% of total portfolio
RELIANCE INDUSTRIES LTD.	9.77%
HDFC BANK LTD.	7.86%
INFOSYS LIMITED	6.98%
ICICI BANK LIMITED	6.54%
HOUSING DEVELOPMENT FINANCE CORPORATION	5.23%
ITC LTD.	4.44%
TATA CONSULTANCY SERVICES LTD.	4.41%
HINDUSTAN UNILEVER LTD.	3.69%
LARSEN & TOUBRO LTD.	3.49%
KOTAK MAHINDRA BANK LTD.	3.25%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	0.51%	0.59

### FUND PERFORMANCE\*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Index Fund	-4.85%	-7.96%	1.05%	23.71%	11.21%	9.27%
Benchmark	-4.85%	-9.07%	0.37%	23.76%	10.21%	9.19%

\*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)

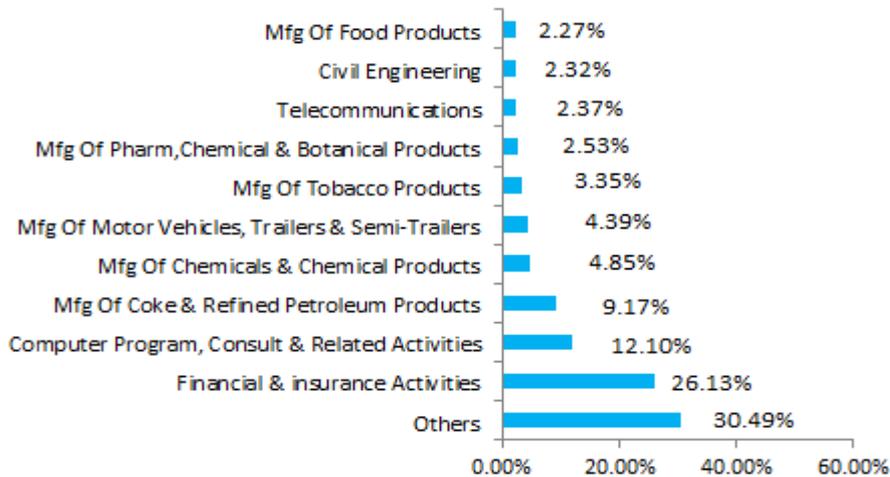
### INVESTMENT OBJECTIVE

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	80.17	893.38
Money Market	0	40	19.83	221.04
<b>TOTAL</b>			<b>100.00</b>	<b>1,114.42</b>

Fund Description			
Fund Manager Name	Raghavan / Vaibhav Goyal		
No of funds managed by fund Manager	Equity	Debt	Balanced
	19	7	8
Launch Date	07-Jan-10		
Risk Profile	High		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
NAV as on 30-Jun-22	36.9705		
Modified Duration	0.00		

### TOP 10 INDUSTRY SECTOR



### EQUITY

Security Name	% of total portfolio
RELIANCE INDUSTRIES LTD.	9.17%
ICICI BANK LIMITED	7.33%
HDFC BANK LTD.	7.02%
INFOSYS LIMITED	6.60%
HOUSING DEVELOPMENT FINANCE CORPORATION	3.78%
TATA CONSULTANCY SERVICES LTD.	3.50%
ITC LTD.	3.35%
BHARTI AIRTEL LTD.	2.37%
KOTAK MAHINDRA BANK LTD.	2.34%
AXIS BANK LTD.	2.33%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	19.83%	221.04

### FUND PERFORMANCE\*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Top 300 Fund	-3.79%	-7.81%	1.67%	20.56%	12.27%	11.04%
Benchmark	-3.80%	-6.80%	1.30%	19.76%	9.49%	9.00%

\*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.

## P/E Managed Fund (SFIN - ULIF021080910P/EMNGDFND111)

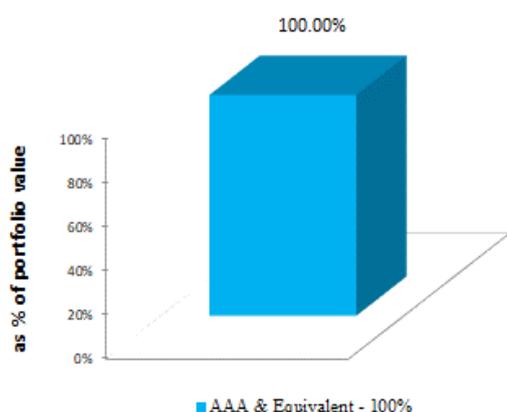
### INVESTMENT OBJECTIVE

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.

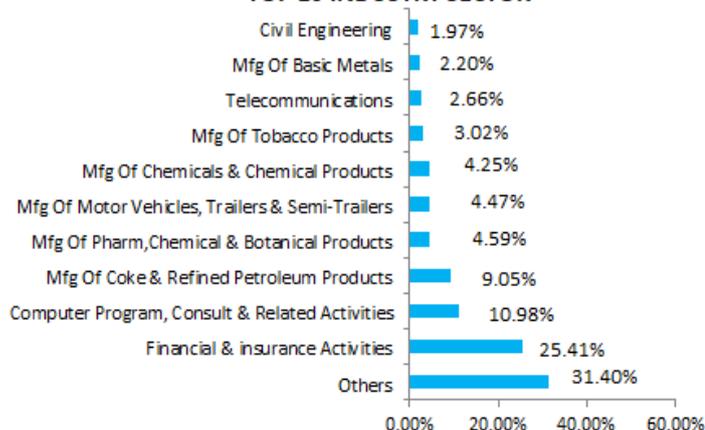
Forward P/E Bands	Equity	Debt, Money Market
<12	90-100	0-10
12 ≥ and < 15	80-100	0-20
15 ≥ and < 18	60-90	10-40
18 ≥ and < 21	40-80	20-60
≥ 21	0-50	50-100

Fund Description			
Fund Manager Name	Rohan Phadke / Devesh D		
No of funds managed by fund Manager	Equity	Debt	Balanced
	3	3	9
Launch Date	08-Sept-10		
Risk Profile	High		
Benchmark	NA		
NAV as on 30-Jun-22	24.9007		
Modified Duration	NA		
Actual Asset Mix	Equity: 78.41%		
	Debt & MMI: 21.59%		
AUM (Crs)	Equity: 186.17 Crs		
	Debt & MMI: 51.26 Crs		
AUM (Crs)	237.43 Crs		

### DEBT RATING PROFILE



### TOP 10 INDUSTRY SECTOR



### EQUITY

Security Name	% of total portfolio
RELIANCE INDUSTRIES LTD.	9.05%
ICICI BANK LIMITED	7.48%
HDFC BANK LTD.	6.89%
INFOSYS LIMITED	5.76%
ITC LTD.	3.02%
KOTAK MAHINDRA BANK LTD.	2.72%
TATA CONSULTANCY SERVICES LTD.	2.44%
HINDUSTAN UNILEVER LTD.	2.16%
BHARTI AIRTEL LTD.	2.02%
LARSEN & TOUBRO LTD.	1.97%

### CORPORATE DEBT

Security Name	% of total portfolio
8.49% NTPC B & D 25-03-2025	0.10%
8.00% BRITANNIA INDUSTRIES LTD B & D 28-08-202	0.01%

### Asset Category

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	21.49%	51.02

### FUND PERFORMANCE\*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
P/E Managed Fund	-3.96%	-8.32%	-2.32%	10.06%	7.19%	8.02%
Benchmark	NA	NA	NA	NA	NA	NA

\*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)

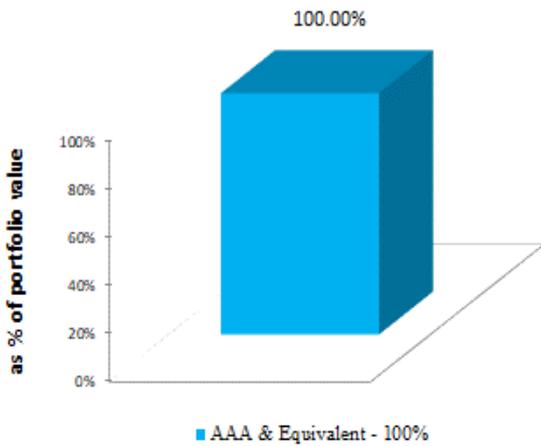
### INVESTMENT OBJECTIVE

For long-term capital appreciation through higher exposure in equity and equity related instruments.

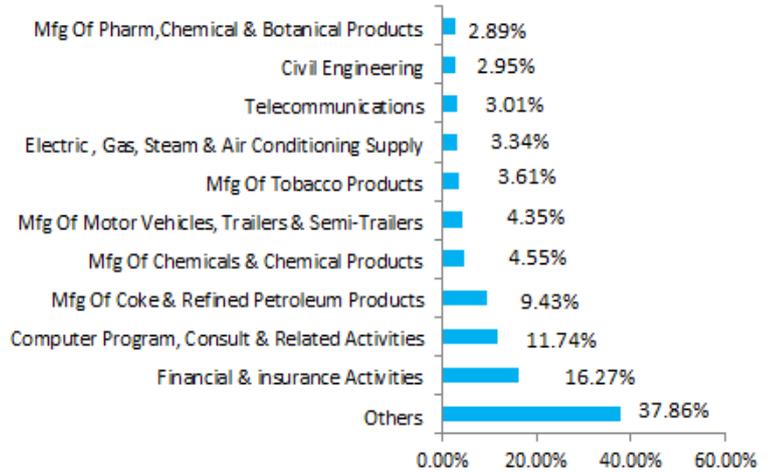
Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Equity	60	100	77.83	9.19
Debt	0	40	0.09	0.01
Money Market	0	40	22.08	2.60
<b>TOTAL</b>			<b>100.00</b>	<b>11.80</b>

Fund Description			
Fund Manager Name	Vineet Lakhotia / Raghavanj		
No of funds managed by fund Manager	Equity	Debt	Balanced
	16	7	10
Launch Date	25-Feb-08		
Risk Profile	High		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
NAV as on 30-Jun-22	55.0507		
Modified Duration	0.01		

### DEBT RATING PROFILE



### TOP 10 INDUSTRY SECTOR



### CORPORATE DEBT

Security Name	% of total portfolio
8.49% NTPC B & D 25-03-2025	0.08%
8.00% BRITANNIA INDUSTRIES LTD B & D 28-08-202	0.01%
5.50% BRITANNIA INDUSTRIES LTD B & D 03-06-202	0.00%

### EQUITY

Security Name	% of total portfolio
RELIANCE INDUSTRIES LTD.	9.03%
NIPPON INDIA MUTUAL FUND	7.72%
INFOSYS LIMITED	6.21%
HDFC BANK LTD.	4.04%
ICICI BANK LIMITED	3.66%
ITC LTD.	3.61%
TATA CONSULTANCY SERVICES LTD.	3.53%
HOUSING DEVELOPMENT FINANCE CORPORA	3.50%
KOTAK BANKING ETF	3.17%
LARSEN & TOUBRO LTD.	2.95%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	22.08%	2.60

### FUND PERFORMANCE\*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Equity Elite Fund	-3.76%	-6.91%	10.38%	27.87%	15.61%	12.62%
Benchmark	-3.80%	-1.35%	1.30%	19.76%	9.49%	7.14%

\*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.

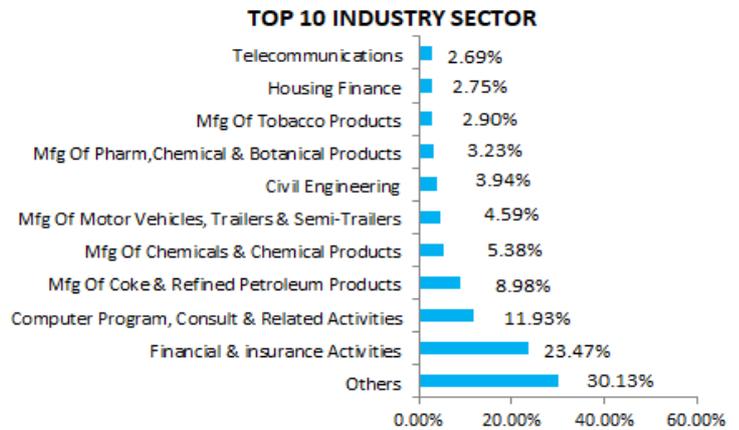
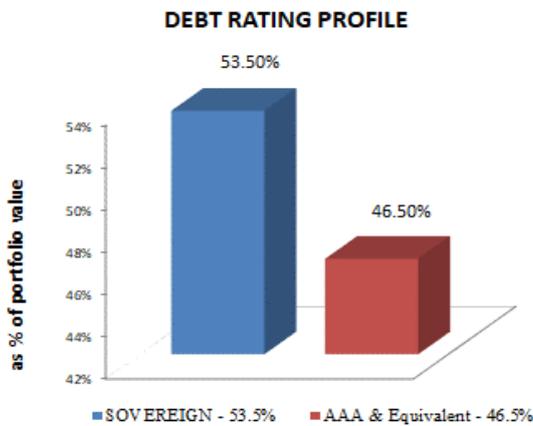
**Equity Elite Fund II (SFIN - ULIF019100210EQTELI2FND111)**

**INVESTMENT OBJECTIVE**

To provide high equity exposure targeting higher returns in the long run.

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
<b>Equity</b>	60	100	79.15	6,941.06
<b>Debt</b>	0	40	10.84	950.36
<b>Money Market</b>	0	40	10.01	878.17
<b>TOTAL</b>			<b>100.00</b>	<b>8,769.59</b>

Fund Description			
Fund Manager Name	Tarang Hora / Vineet Lakhotia		
No of funds managed by fund Manager	Equity	Debt	Balanced
	5	3	6
Launch Date	10-Feb-10		
Risk Profile	High		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
NAV as on 30-Jun-22	33.8723		
Modified Duration	0.22		



**CORPORATE DEBT**

Security Name	% of total portfolio
7.39% LIC HOUSING FIN B & D 30-08-2022 348 OPT I	1.20%
7.35% PFC B & D 15-10-2022 191	1.15%
5.30% CITICORP FINANCE (INDIA) LIMITED B & D 19-07-2022	1.14%
7.60% LIC HOUSING FIN B & D 22-11-2022 388	0.63%
7.42% LIC HOUSING FIN B & D 15-07-2022 345	0.57%
7.45% LIC HOUSING FIN B & D 17-10-2022 351	0.34%
5.50% BRITANNIA INDUSTRIES LTD B & D 03-06-2024	0.00%
8.49% NTPC B & D 25-03-2025	0.00%

**EQUITY**

Security Name	% of total portfolio
RELIANCE INDUSTRIES LTD.	8.53%
INFOSYS LIMITED	6.31%
ICICI BANK LIMITED	6.10%
HDFC BANK LTD.	5.50%
TATA CONSULTANCY SERVICES LTD.	3.41%
KOTAK BANKING ETF	2.99%
HOUSING DEVELOPMENT FINANCE CORPORATION	2.99%
ITC LTD.	2.90%
LARSEN & TOUBRO LTD.	2.55%
BHARTI AIRTEL LTD.	2.54%

**GOVT. SECURITIES**

Security Name	% of total portfolio
6.84% GOI CG 19-12-2022	4.67%
8.24% GUJRAT SDL 25-04-2023	1.13%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	10.01%	878.17

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
<b>Equity Elite Fund II</b>	-3.92%	-7.27%	1.11%	19.25%	9.84%	10.34%
<b>Benchmark</b>	-3.80%	-6.80%	1.30%	19.76%	9.49%	9.78%

\*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.

**FlexiProtect Fund (SFIN - ULIF014080309FLEXPR1FND111)**
**INVESTMENT OBJECTIVE**

To provide capital protection and optimum returns based on systematic asset allocation model.

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
<b>Equity</b>	0	100	0.00	0.00
<b>Debt &amp; MMI</b>	0	100	100.00	0.00
<b>TOTAL</b>			<b>100.00</b>	<b>0.00</b>

Fund Description			
Fund Manager Name	Tarang Hora		
No of funds managed by fund Manager	Equity	Debt	Balanced
	2	3	4
Launch Date	08-Mar-09		
Risk Profile	Low to Medium		
Benchmark	NA		
NAV as on 30-Jun-22	32.5975		
Modified Duration	0.00		

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
<b>FlexiProtect Fund</b>	0.23%	1.00%	1.77%	1.57%	1.94%	9.27%
<b>Benchmark</b>	NA	NA	NA	NA	NA	NA

\*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.

### FlexiProtect Fund (Series II) (SFIN - ULIF014080110FLEXPR2FND111)

#### **INVESTMENT OBJECTIVE**

To provide capital protection and optimum returns based on systematic asset allocation model.

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
<b>Equity</b>	0	100	0.00	0.00
<b>Debt &amp; MMI</b>	0	100	100.00	0.00
<b>TOTAL</b>			<b>100.00</b>	<b>0.00</b>

<b>Fund Description</b>			
Fund Manager Name	Tarang Hora		
No of funds managed by fund Manager	Equity	Debt	Balanced
	2	3	4
Launch Date	08-Jan-10		
Risk Profile	Low to Medium		
Benchmark	NA		
NAV as on 30-Jun-22	24.6649		
Modified Duration	0.00		

#### **FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
<b>FlexiProtect Fund (Series II)</b>	0.27%	1.29%	2.37%	2.18%	2.80%	7.50%
<b>Benchmark</b>	NA	NA	NA	NA	NA	NA

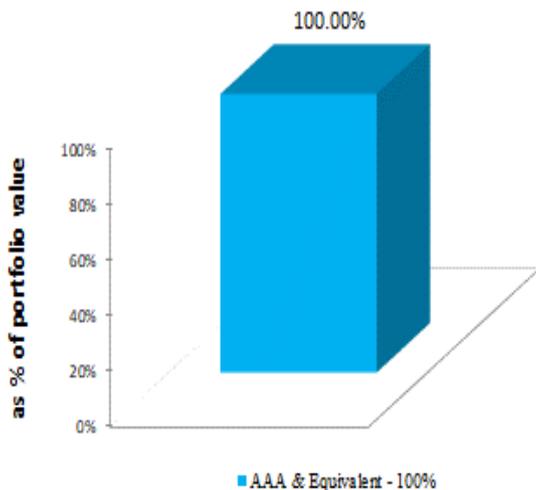
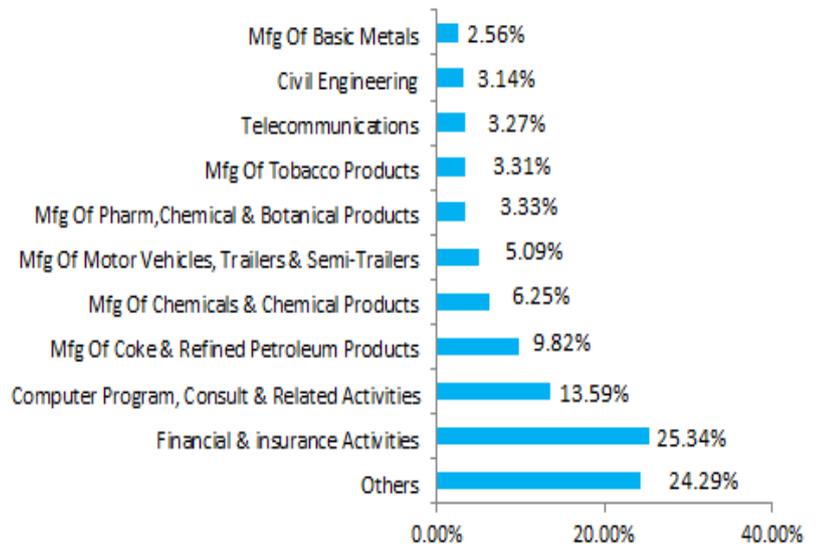
\*i) Returns less than or equal to one year are absolute returns. Returns greater than a year are in terms of Compound Annual Growth Rate (CAGR) is expressed as a percentage rounded to the nearest 0.1%.  
 ii) Past performance of any of the funds is not indicative of their future performance.

**Equity Pension Fund (SFIN - ULIF006150107PEEQITYFND111)**
**INVESTMENT OBJECTIVE**

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

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
<b>Equity</b>	80	100	99.23	451.55
<b>Debt</b>	0	20	0.01	0.04
<b>Money Market</b>	0	20	0.76	3.45
<b>TOTAL</b>			<b>100.00</b>	<b>455.04</b>

Fund Description			
Fund Manager Name	Raghavan / Vaibhav Goyal		
No of funds managed by fund Manager	Equity	Debt	Balanced
	19	7	8
Launch Date	15-Jan-07		
Risk Profile	High		
Benchmark	Nifty 50		
NAV as on 30-Jun-22	45.6650		
Modified Duration	0.01		

**DEBT RATING PROFILE**

**TOP 10 INDUSTRY SECTOR**

**CORPORATE DEBT**

Security Name	% of total portfolio
8.00% BRITANNIA INDUSTRIES LTD B & D 28-08-2022	0.01%
5.50% BRITANNIA INDUSTRIES LTD B & D 03-06-2024	0.00%

	Actual %	(₹ In crs)
Money Market Instruments	0.76%	3.45

**EQUITY**

Security Name	% of total portfolio
KOTAK BANKING ETF	10.58%
RELIANCE INDUSTRIES LTD.	9.82%
ICICI BANK LIMITED	8.10%
INFOSYS LIMITED	7.96%
HDFC BANK LTD.	6.24%
HOUSING DEVELOPMENT FINANCE CORPORATION	4.10%
TATA CONSULTANCY SERVICES LTD.	4.08%
ITC LTD.	3.31%
BHARTI AIRTEL LTD.	3.27%
LARSEN & TOUBRO LTD.	3.14%

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
<b>Equity Pension Fund</b>	-4.92%	-10.22%	0.11%	24.18%	10.78%	10.32%
<b>Benchmark</b>	-4.85%	-9.07%	0.37%	23.76%	10.21%	8.64%

\*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)**

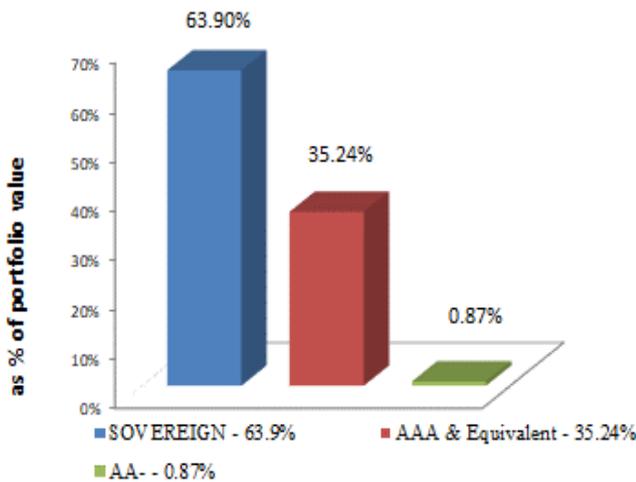
**INVESTMENT OBJECTIVE**

To provide relatively safe and less volatile investment option mainly through debt instruments and accumulation of income through investment in fixed income securities.

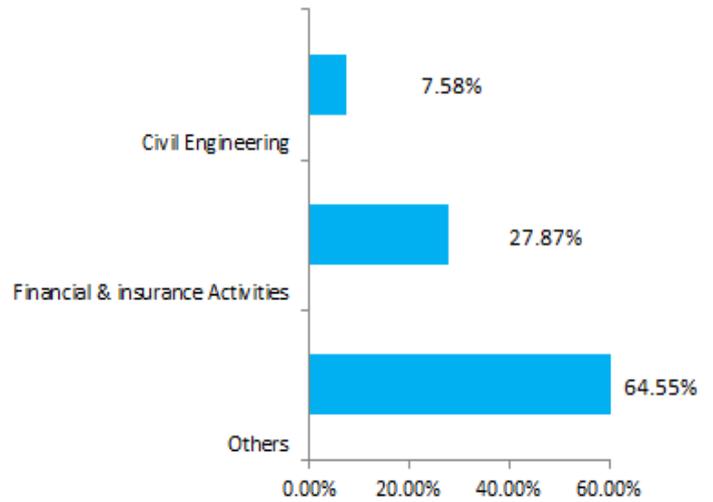
Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
<b>Debt</b>	60	100	85.26	300.25
<b>Money Market</b>	0	40	14.74	51.90
<b>TOTAL</b>			<b>100.00</b>	<b>352.15</b>

Fund Description			
Fund Manager Name	Raghavan		
No of funds managed by fund Manager	Equity	Debt	Balanced
	13	7	8
Launch Date	16-Jan-07		
Risk Profile	Low to Medium		
Benchmark	Crisil CompBex		
NAV as on 30-Jun-22	35.2064		
Modified Duration	3.28		

**DEBT RATING PROFILE**



**TOP 10 INDUSTRY SECTOR**



**GOVT. SECURITIES**

Security Name	% of total portfolio
5.74% GOI CG 15-11-2026	12.10%
7.26% GOI CG 14-01-2029	8.42%
6.90% GOI OIL BD 04-02-2026	6.95%
6.54% GOI CG 17-01-2032	6.67%
7.59% GOI CG 11-01-2026	5.76%
5.15% GOI CG 09-11-2025	4.02%
8.28% TAMIL NADU SDL 14-03-2028	2.92%
8.28% TAMIL NADU SDL 21-02-2028	1.46%
7.14% GUJRAT SDL 11-01-2027	1.40%
6.98% MAHARASHTRA SDL 26-02-2028	1.38%

**CORPORATE DEBT**

Security Name	% of total portfolio
8.60% REC LIMITED B & D 08-03-2029 GOI-VII	7.50%
6.37% L & T METRO RAIL (HYDERABAD) LIMITED B & D 30	6.86%
8.65% INDIA INFRADEBT LIMITED B & D 21-03-2026 SERII	5.87%
8.75% PNB FD 03-12-2024 58	2.81%
7.05% PFC B & D 09-08-2030 205-A	2.71%
9.25% PFC B & D 25-09-2024 A	1.63%
7.63% PFC B & D 14-08-2026 150 B	1.51%
9.70% L&T INFRA DEBT FUND LIMITED B & D 10-06-2024	1.48%
7.20% NABARD B & D 21-10-2031 LTIF A 1	1.39%
9.15% SP JAMMU UDHAMPUR HIGHWAY LIMITED B & D 3	0.71%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	14.74%	51.90

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
<b>Bond Pension Fund</b>	0.34%	-1.25%	0.55%	2.59%	5.70%	8.48%
<b>Benchmark</b>	0.32%	-1.51%	1.01%	2.94%	6.23%	7.42%

\*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)

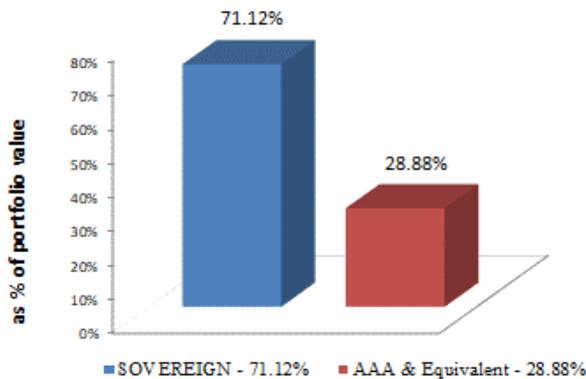
### INVESTMENT OBJECTIVE

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.

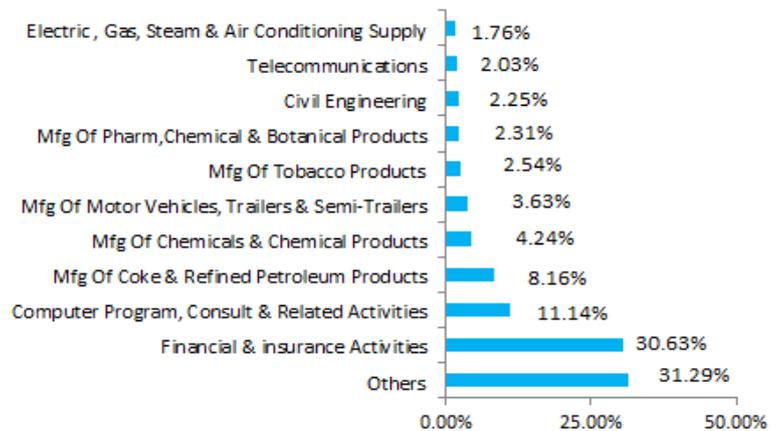
Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Equity	40	90	72.09	127.98
Debt	10	60	23.98	42.58
Money Market	0	40	3.93	6.97
<b>TOTAL</b>			<b>100.00</b>	<b>177.53</b>

Fund Description			
Fund Manager Name	Raghavan / Vaibhav Goyal		
No of funds managed by fund Manager	Equity	Debt	Balanced
	19	7	8
Launch Date	15-Feb-07		
Risk Profile	Medium to High		
Benchmark	Nifty 50 (70%) CompBex (30%)		
NAV as on 30-Jun-22	47.2351		
Modified Duration	3.32		

### DEBT RATING PROFILE



### TOP 10 INDUSTRY SECTOR



### GOVT. SECURITIES

Security Name	% of total portfolio
7.59% GOI CG 11-01-2026	4.00%
8.49% TAMIL NADU SDI 10-02-2026	1.05%
6.45% GOI CG 07-10-2029	1.33%
8.07% TAMIL NADU SDI 28-01-2025	1.15%
8.28% TAMIL NADU SDI 21-02-2028	0.81%
6.54% GOI CG 17-01-2032	3.17%
5.74% GOI CG 15-11-2026	2.67%
8.07% TAMIL NADU SDI 11-02-2025	2.87%

### CORPORATE DEBT

Security Name	% of total portfolio
8.40% IRFC B & D 08-01-2029 130	1.75%
7.54% REC LIMITED B & D 30-12-2026 142	1.69%
8.30% REC LIMITED B & D 10-04-2025 133	1.15%
8.70% REC LIMITED B & D 28-09-2028 GOI-IV	0.95%
8.27% REC LIMITED B & D 06-02-2025 130	0.81%
7.49% IRFC B & D 30-05-2027 120	0.56%
8.00% BRITANNIA INDUSTRIES LTD B & D 28-08-2022	0.01%
5.50% BRITANNIA INDUSTRIES LTD B & D 09-06-2024	0.00%

### EQUITY

Security Name	% of total portfolio
RELIANCE INDUSTRIES LTD.	8.16%
HDFC BANK LTD.	6.90%
ICICI BANK LIMITED	6.57%
INFOSYS LIMITED	5.49%
HOUSING DEVELOPMENT FINANCE CORPORATION	3.37%
TATA CONSULTANCY SERVICES LTD.	2.90%
ITC LTD.	2.54%
LARSEN & TOUBRO LTD.	2.25%
NOTAK MAHINDRA BANK LTD.	2.12%
AXIS BANK LTD.	2.09%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	3.93%	6.97

### FUND PERFORMANCE\*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Growth Pension Fund	-3.46%	-8.39%	-0.49%	18.08%	10.58%	10.62%
Benchmark	-3.30%	-6.66%	0.87%	17.47%	9.59%	7.52%

\*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)**

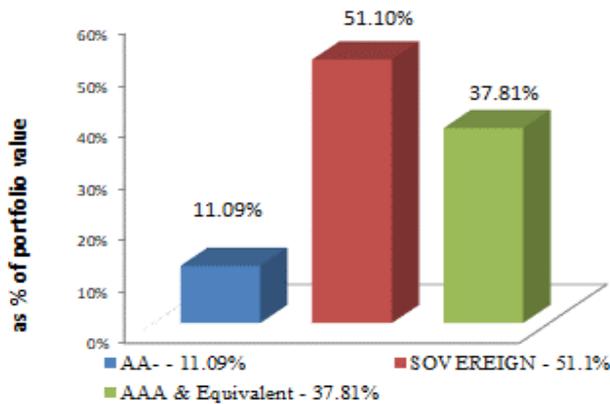
**INVESTMENT OBJECTIVE**

To provide accumulation of income through investment in both equities and fixed income securities with an attempt to maintain a suitable balance between return and safety.

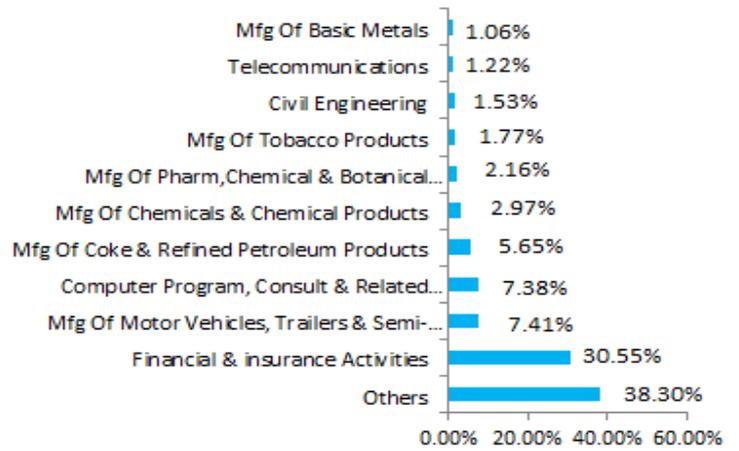
Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Equity	40	60	50.05	40.54
Debt	20	60	36.23	29.35
Money Market	0	40	13.72	11.11
<b>TOTAL</b>			<b>100.00</b>	<b>81.00</b>

Fund Description			
Fund Manager Name	Divesh D / Raghavan		
No of funds managed by fund Manager	Equity	Debt	Balanced
	16	7	16
Launch Date	21-Feb-07		
Risk Profile	Medium		
Benchmark	Nifty 50 (50%) CompBex (50%)		
NAV as on 30-Jun-22	50.0047		
Modified Duration	3.01		

**DEBT RATING PROFILE**



**TOP 10 INDUSTRY SECTOR**



**GOVT. SECURITIES**

Security Name	% of total portfolio
5.74% GOI CG 15-11-2026	5.85%
8.07% TAMIL NADU SDL 28-01-2025	3.78%
7.59% GOI CG 11-01-2026	3.76%
6.54% GOI CG 17-01-2032	2.32%
8.28% TAMIL NADU SDL 21-02-2028	1.27%
7.26% GOI CG 14-01-2029	0.92%

**CORPORATE DEBT**

Security Name	% of total portfolio
7.20% NABARD B & D 21-10-2031 LTIF A 1	6.04%
8.54% REC LIMITED B & D 15-11-2028 V	4.54%
9.77% TATA MOTORS B & D 12-09-2024	3.88%
7.34% IRFC B & D 19-02-2028 Tranche 1 Series II TAX FREE	2.64%
8.75% PNB FD 08-12-2024	1.22%
8.00% BRITANNIA INDUSTRIES LTD B & D 28-08-2022	0.01%
5.50% BRITANNIA INDUSTRIES LTD B & D 03-06-2024	0.00%

**EQUITY**

Security Name	% of total portfolio
RELIANCE INDUSTRIES LTD.	5.65%
HDFC BANK LTD.	5.03%
ICICI BANK LIMITED	4.13%
INFOSYS LIMITED	3.84%
HOUSING DEVELOPMENT FINANCE CORPORAT	2.15%
ITC LTD.	1.77%
TATA CONSULTANCY SERVICES LTD.	1.61%
LARSEN & TOUBRO LTD.	1.53%
HINDUSTAN UNILEVER LTD.	1.43%
KOTAK MAHINDRA BANK LTD.	1.35%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	13.72%	11.11

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Balanced Pension Fund	-2.09%	-5.76%	1.06%	12.33%	9.50%	11.04%
Benchmark	-2.27%	-5.11%	1.06%	13.29%	8.90%	8.51%

\*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.

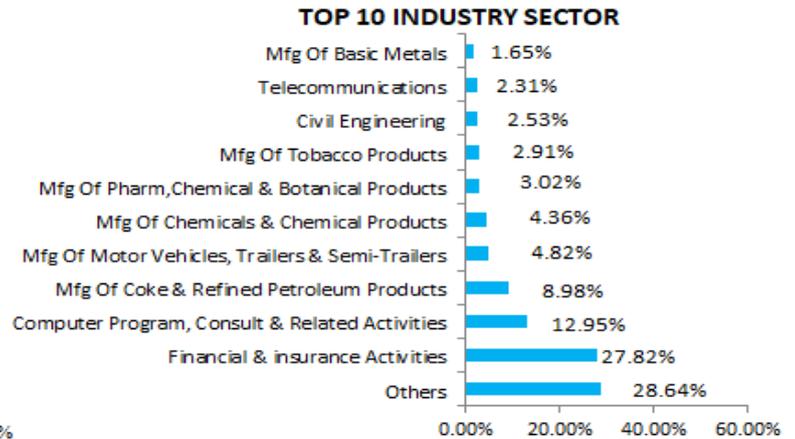
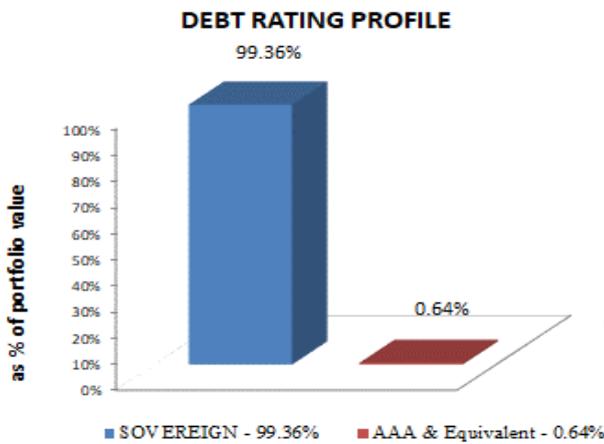
**Equity Optimiser Pension Fund (SFIN - ULIF011210108PEEQOPTFND111)**

**INVESTMENT OBJECTIVE**

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

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
<b>Equity</b>	60	100	80.97	117.29
<b>Debt</b>	0	40	1.41	2.04
<b>Money Market</b>	0	40	17.62	25.53
<b>TOTAL</b>			<b>100.00</b>	<b>144.86</b>

Fund Description			
Fund Manager Name	Raghavan / Devesh D		
No of funds managed by fund Manager	Equity	Debt	Balanced
	16	7	16
Launch Date	21-Jan-08		
Risk Profile	High		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
NAV as on 30-Jun-22	36.8422		
Modified Duration	0.10		



**GOVT. SECURITIES**

Security Name	% of total portfolio
7.68% GOI CG 15-12-2023	1.40%

**CORPORATE DEBT**

Security Name	% of total portfolio
8.00% BRITANNIA INDUSTRIES LTD B & D 28-08-2022	0.01%
5.50% BRITANNIA INDUSTRIES LTD B & D 03-06-2024	0.00%

**EQUITY**

Security Name	% of total portfolio
RELIANCE INDUSTRIES LTD.	8.77%
HDFC BANK LTD.	7.90%
ICICI BANK LIMITED	6.50%
INFOSYS LIMITED	6.47%
HOUSING DEVELOPMENT FINANCE CORPO	3.67%
TATA CONSULTANCY SERVICES LTD.	3.50%
ITC LTD.	2.91%
KOTAK MAHINDRA BANK LTD.	2.59%
LARSEN & TOUBRO LTD.	2.53%
BHARTI AIRTEL LTD.	2.31%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	17.62%	25.53

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
<b>Equity Optimiser Pension Fund</b>	-3.82%	-7.37%	2.16%	20.73%	11.04%	9.44%
<b>Benchmark</b>	-3.80%	-6.80%	1.30%	19.76%	9.49%	7.07%

\*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)

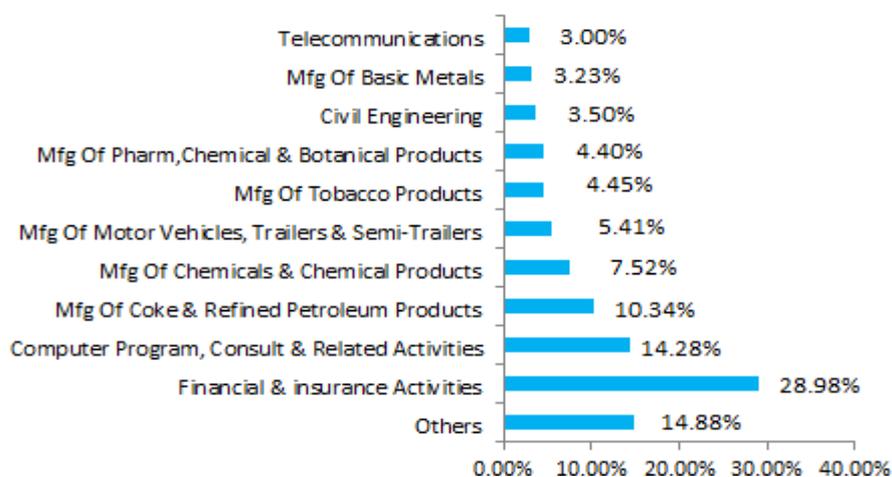
### INVESTMENT OBJECTIVE

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	99.24	28.82
Money Market	0	10	0.76	0.22
<b>TOTAL</b>			<b>100.00</b>	<b>29.04</b>

Fund Description			
Fund Manager Name	Raghavan / Mandar Paralkar		
No of funds managed by fund Manager	Equity	Debt	Balanced
	15	7	8
Launch Date	18-Jan-10		
Risk Profile	High		
Benchmark	Nifty 50		
NAV as on 30-Jun-22	31.5194		
Modified Duration	NA		

### TOP 10 INDUSTRY SECTOR



### EQUITY

Security Name	% of total portfolio
RELIANCE INDUSTRIES LTD.	9.80%
HDFC BANK LTD.	7.78%
INFOSYS LIMITED	6.95%
ICICI BANK LIMITED	6.47%
HOUSING DEVELOPMENT FINANCE CORPORATION	5.17%
ITC LTD.	4.45%
TATA CONSULTANCY SERVICES LTD.	4.39%
HINDUSTAN UNILEVER LTD.	3.70%
LARSEN & TOUBRO LTD.	3.50%
KOTAK MAHINDRA BANK LTD.	3.21%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	0.76%	0.22

### FUND PERFORMANCE\*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Index Pension Fund	-4.83%	-7.88%	1.45%	23.65%	11.21%	9.65%
Benchmark	-4.85%	-9.07%	0.37%	23.76%	10.21%	9.19%

\*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)

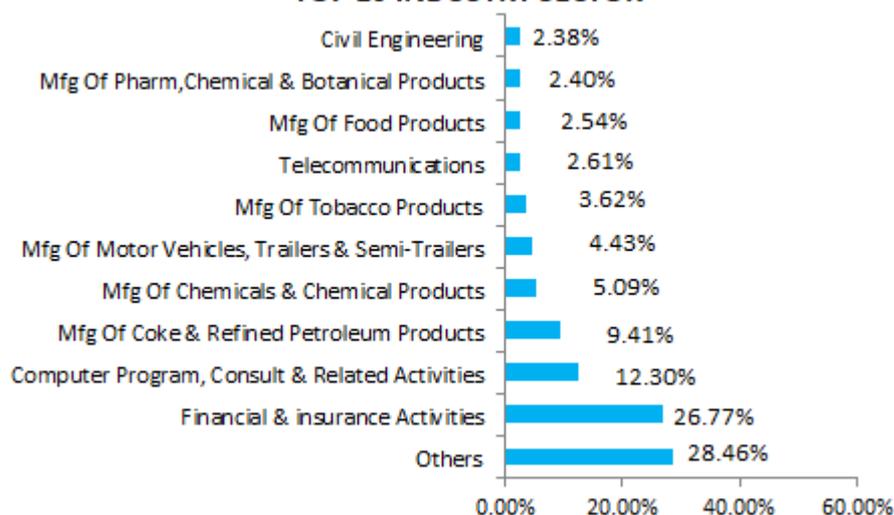
### INVESTMENT OBJECTIVE

To provide long term capital appreciation by investing in stocks of top 300 companies in terms of market capitalization on the National Stock Exchange.

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Equity	60	100	83.07	144.49
Money Market	0	40	16.93	29.44
<b>TOTAL</b>			<b>100.00</b>	<b>173.93</b>

Fund Description			
Fund Manager Name	Raghavan / Vaibhav Goyal		
No of funds managed by fund Manager	Equity	Debt	Balanced
	19	7	8
Launch Date	18-Jan-10		
Risk Profile	High		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
NAV as on 30-Jun-22	35.9642		
Modified Duration	0.00		

### TOP 10 INDUSTRY SECTOR



### EQUITY

Security Name	% of total portfolio
RELIANCE INDUSTRIES LTD.	9.41%
ICICI BANK LIMITED	7.61%
HDFC BANK LTD.	7.30%
INFOSYS LIMITED	6.73%
HOUSING DEVELOPMENT FINANCE CORPORATION	3.65%
ITC LTD.	3.62%
TATA CONSULTANCY SERVICES LTD.	3.18%
BHARTI AIRTEL LTD.	2.61%
AXIS BANK LTD.	2.52%
LARSEN & TOUBRO LTD.	2.38%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	16.93%	29.44

### FUND PERFORMANCE\*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Top 300 Pension Fund	-3.89%	-8.06%	1.72%	20.77%	12.49%	10.82%
Benchmark	-3.80%	-6.80%	1.30%	19.76%	9.49%	9.01%

\*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)

#### INVESTMENT OBJECTIVE

To provide NAV protection using the CPPI (Constant Proportion Portfolio Insurance) methodology. The asset allocation is dynamically rebalanced to give a guarantee<sup>^</sup> 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 & MMI	0	100	100.00	0.04
<b>TOTAL</b>			<b>100.00</b>	<b>0.04</b>

Fund Description			
Fund Manager Name	Raghavan		
No of funds managed by fund Manager	Equity	Debt	Balanced
	13	7	8
Launch Date	04-Mar-11		
Risk Profile	Low to Medium		
Benchmark	NA		
NAV as on 30-Jun-22	22.0918		
Modified Duration	0.00		

<sup>^</sup>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	Actual %	(₹ In crs)
Money Market Instruments	100.00%	0.04

#### FUND PERFORMANCE\*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Daily Protect Fund II	0.27%	1.29%	2.45%	2.37%	3.64%	7.24%
Benchmark	NA	NA	NA	NA	NA	NA

\*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)**
**INVESTMENT OBJECTIVE**

To provide NAV protection using the CPPI (Constant Proportion Portfolio Insurance) methodology. The asset allocation is dynamically rebalanced to give a guarantee<sup>^</sup> 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 & MMI	0	100	100.00	0.10
<b>TOTAL</b>			<b>100.00</b>	<b>0.10</b>

Fund Description			
Fund Manager Name	Tarang Hora / Vineet Lakhotia		
No of funds managed by fund Manager	Equity	Debt	Balanced
	5	3	6
Launch Date	01-Sept-11		
Risk Profile	Low to Medium		
Benchmark	NA		
NAV as on 30-Jun-22	25.2549		
Modified Duration	0.00		

<sup>^</sup>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 III value, would be recovered from the fund (through cancellation of units) to provide the NAV guarantee.

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	100.00%	0.10

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Daily Protect Fund III	0.27%	1.30%	4.39%	3.90%	4.53%	8.92%
Benchmark	NA	NA	NA	NA	NA	NA

\*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)

### INVESTMENT OBJECTIVE

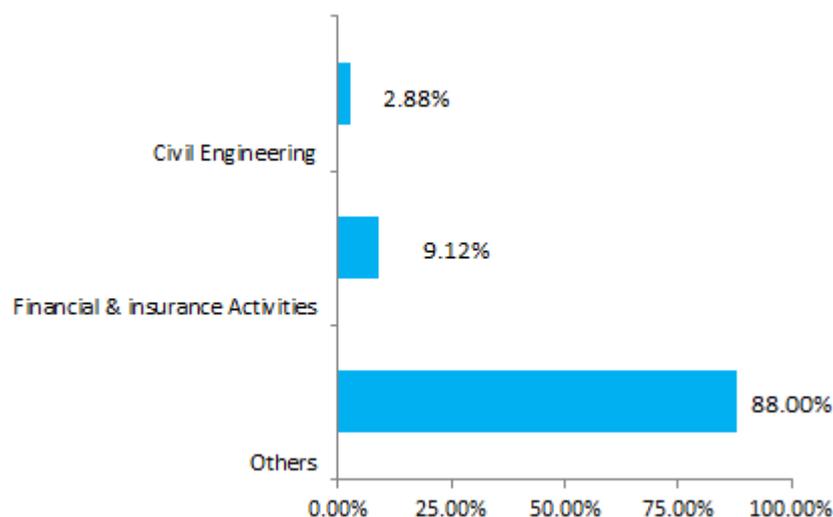
To provide an option to deploy the funds in liquid and safe instruments so as to avoid market risk on a temporary basis.

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Debt	0	20	0.00	0.00
Money Market	80	100	100.00	338.48
<b>TOTAL</b>			<b>100.00</b>	<b>338.48</b>

Fund Description			
Fund Manager Name	Rohan Phadke		
No of funds managed by fund Manager	Equity	Debt	Balanced
	0	3	1
Launch Date	01-Feb-06		
Risk Profile	Low		
Benchmark	CRISIL T-Bill Index #		
NAV as on 30-Jun-22	28.9337		
Modified Duration	0.23		

# 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.

### TOP 10 INDUSTRY SECTOR



Asset Category	Actual %	(₹ In crs)
Money Market Instruments	100.00%	338.48

### FUND PERFORMANCE\*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Money Market Fund	0.36%	1.85%	3.51%	3.52%	4.26%	6.68%
Benchmark	0.38%	1.69%	3.52%	3.51%	4.50%	6.86%

\*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)

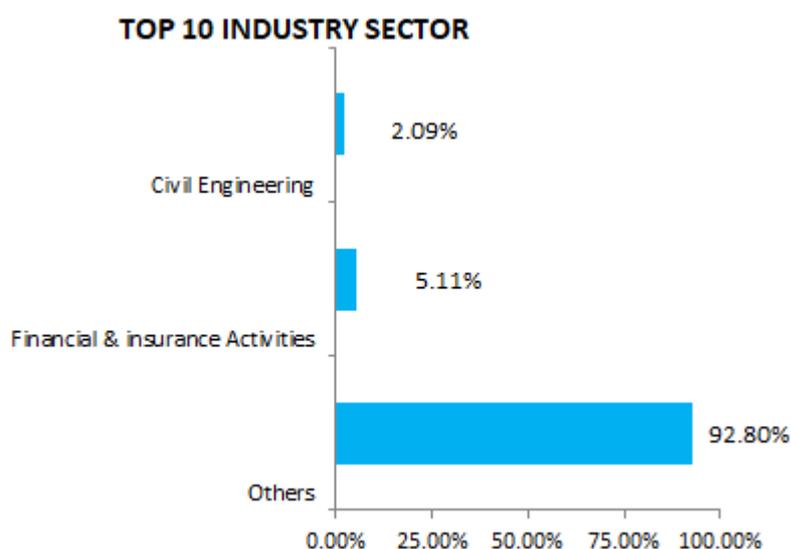
#### INVESTMENT OBJECTIVE

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	46.60
<b>TOTAL</b>			<b>100.00</b>	<b>46.60</b>

Fund Description			
Fund Manager Name	Rohan Padke		
No of funds managed by fund Manager	Equity	Debt	Balanced
	0	3	1
Launch Date	20-Mar-08		
Risk Profile	Low		
Benchmark	CRISIL T-Bill Index #		
NAV as on 30-Jun-22	26.7923		
Modified Duration	0.20		

# 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.



Asset Category	Actual %	(₹ In crs)
Money Market Instruments	100.00%	46.60

#### FUND PERFORMANCE\*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Money Market Pension Fund	0.35%	1.83%	3.46%	3.52%	4.25%	7.14%
Benchmark	0.38%	1.69%	3.52%	3.51%	4.50%	6.88%

\*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.

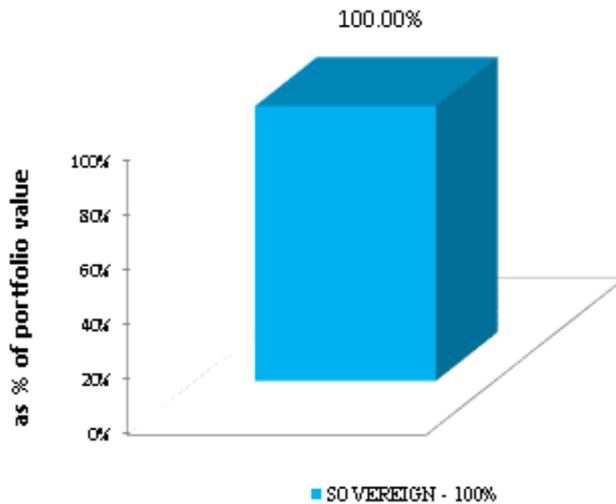
**Guaranteed Pension Fund (GPF070211) (SFIN - ULIF022090211PEGURNTFND111)**
**INVESTMENT OBJECTIVE**

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	0.00	0.00
Debt & MMI	90	100	100.00	2.43
<b>TOTAL</b>			<b>100.00</b>	<b>2.43</b>

Fund Description			
Fund Manager Name	Tarang Hora		
No of funds managed by fund Manager	Equity	Debt	Balanced
	2	3	4
Launch Date	09-Feb-11		
Risk Profile	Low		
Benchmark	NA		
NAV as on 30-Jun-22	21.1865		
Modified Duration	1.14		

<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.

**DEBT RATING PROFILE**

**GOVT. SECURITIES**

Security Name	% of total portfolio
7.68% GOI CG 15-12-2023	85.62%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	14.38%	0.35

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
<b>GPF070211</b>	0.17%	0.12%	1.83%	2.52%	5.44%	6.81%
<b>Benchmark</b>	NA	NA	NA	NA	NA	NA

\*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)

This is a segregated fund of the company and created as required by the IRDAI.

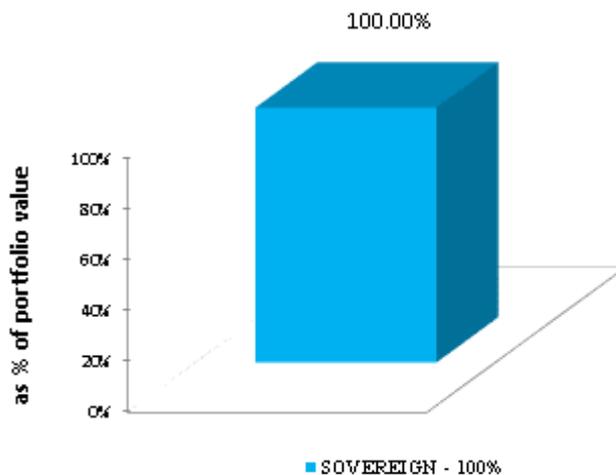
#### INVESTMENT OBJECTIVE

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

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Govt. Securities	60	100	94.47	6,419.13
Money Market	0	40	5.53	375.43
<b>TOTAL</b>			<b>100.00</b>	<b>6,794.56</b>

Fund Description			
Fund Manager Name	Raghavan		
No of funds managed by fund Manager	Equity	Debt	Balanced
	13	7	8
Launch Date	11-Apr-11		
Risk Profile	Low		
Benchmark	NA		
NAV as on 30-Jun-22	19.9729		
Modified Duration	1.01		

#### DEBT RATING PROFILE



#### GOVT. SECURITIES

Security Name	% of total portfolio
7.68% GOI CG 15-12-2023	35.83%
7.16% GOI CG 20-05-2023	8.40%
7.32% GOI CG 28-01-2024	8.08%
7.37% GOI CG 16-04-2023	7.72%
6.84% GOI CG 19-12-2022	7.21%
7.35% GOI CG 22-06-2024	4.87%
8.83% GOI CG 25-11-2023	3.49%
6.17% GOI CG 12-06-2023	3.16%
4.48% GOI CG 02-11-2023	2.94%
182 D TB 04-08-2022	2.57%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	5.53%	375.43

#### FUND PERFORMANCE\*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Discontinued Policy Fund	0.28%	0.66%	2.51%	3.02%	4.65%	6.35%
Benchmark	NA	NA	NA	NA	NA	NA

\*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)

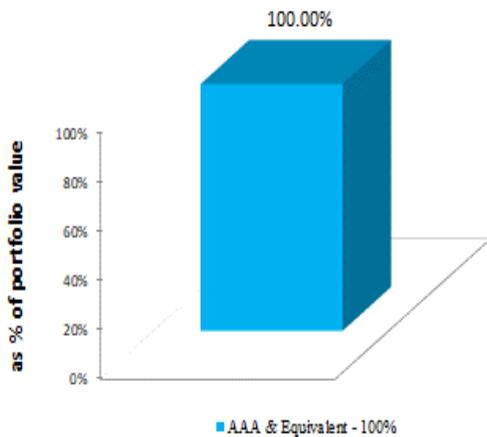
### INVESTMENT OBJECTIVE

The objective of this fund is to provide high equity exposure targeting higher returns in the long term.

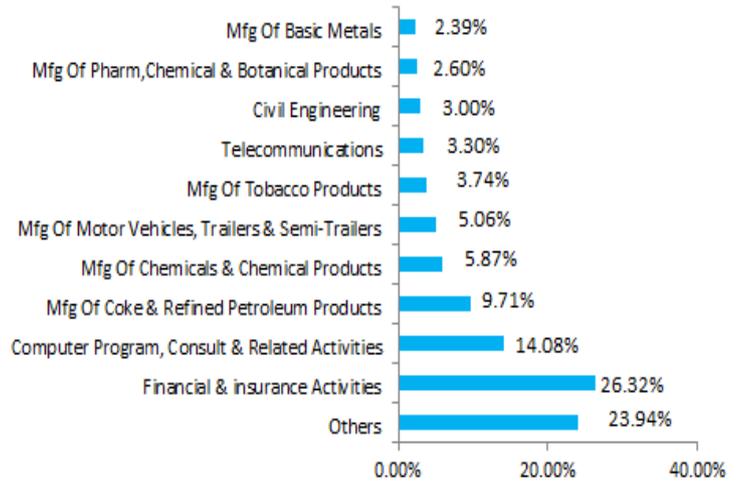
Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Equity	80	100	98.19	4,409.49
Debt	0	20	0.00	0.18
Money Market	0	20	1.81	81.10
<b>TOTAL</b>			<b>100.00</b>	<b>4,490.77</b>

Fund Description			
Fund Manager Name	Raghavan / Vaibhav Goyal		
No of funds managed by fund Manager	Equity	Debt	Balanced
	19	7	8
Launch Date	10-Jan-14		
Risk Profile	High		
Benchmark	Nifty 50		
NAV as on 30-Jun-22	26.4612		
Modified Duration	0.01		

### DEBT RATING PROFILE



### TOP 10 INDUSTRY SECTOR



### CORPORATE DEBT

Security Name	% of total portfolio
5.50% BRITANNIA INDUSTRIES LTD B & D 03-06-2024	0.00%
8.00% BRITANNIA INDUSTRIES LTD B & D 28-08-2022	0.00%

### EQUITY

Security Name	% of total portfolio
RELIANCE INDUSTRIES LTD.	9.71%
INFOSYS LIMITED	8.04%
ICICI BANK LIMITED	7.07%
HDFC BANK LTD.	6.39%
HOUSING DEVELOPMENT FINANCE CORPORATION	4.79%
NIPPON INDIA MUTUAL FUND	4.35%
ITC LTD.	3.74%
TATA CONSULTANCY SERVICES LTD.	3.37%
BHARTI AIRTEL LTD.	3.30%
LARSEN & TOUBRO LTD.	3.00%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	1.81%	81.10

### FUND PERFORMANCE\*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Equity Pension Fund II	-4.96%	-10.21%	-0.10%	23.25%	10.54%	12.16%
Benchmark	-4.85%	-9.07%	0.37%	23.76%	10.21%	11.71%

\*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)

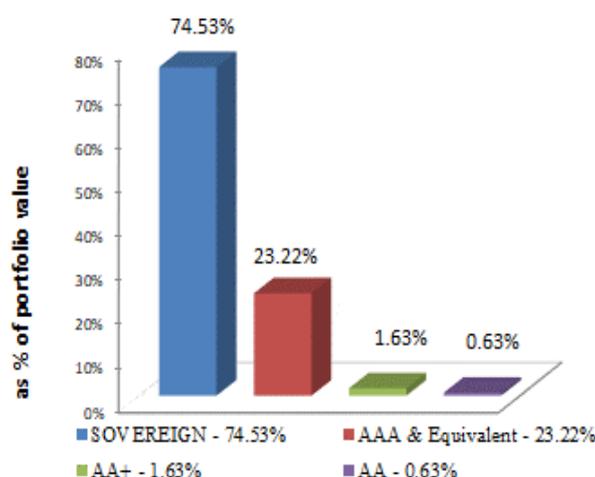
### INVESTMENT OBJECTIVE

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.

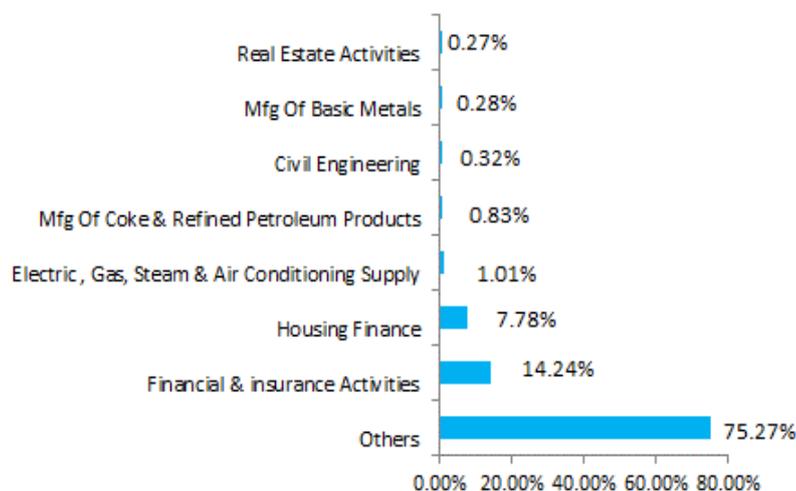
Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Debt	60	100	94.69	16,943.63
Money Market	0	40	5.31	949.57
<b>TOTAL</b>			<b>100.00</b>	<b>17,893.20</b>

Fund Description			
Fund Manager Name	Saurabh Passi		
No of funds managed by fund Manager	Equity	Debt	Balanced
	0	1	0
Launch Date	10-Jan-14		
Risk Profile	Low to Medium		
Benchmark	Crisil CompBex		
NAV as on 30-Jun-22	18.4518		
Modified Duration	3.35		

### DEBT RATING PROFILE



### TOP 10 INDUSTRY SECTOR



### GOVT. SECURITIES

Security Name	% of total portfolio
5.74% GOI CG 15-11-2026	15.10%
7.38% GOI CG 20-06-2027	12.28%
7.59% GOI CG 11-01-2026	10.63%
8.15% GOI CG 24-11-2026	3.70%
6.79% GOI CG 15-05-2027	2.39%
6.97% GOI CG 06-09-2026	2.35%
7.71% GUJRAT SDL 01-03-2027	1.44%
8.15% TAMIL NADU SDL 09-05-2028	1.28%
7.17% GOI CG 08-01-2028	0.89%
8.27% GUJRAT SDL 13-01-2026	0.80%

### CORPORATE DEBT

Security Name	% of total portfolio
7.40% HDFC B & D 02-06-2025 AA-006	3.64%
6.44% HDFC BANK B & D 27-09-2028 I/2021-22	1.44%
7.70% BAJAJ FINANCE LIMITED B & D 07-06-2027 286 O	1.11%
9.53% INDIAN BANK B & D 27-12-2029 BASEL III TIER 2	0.97%
9.00% HDFC B & D 29-11-2028 U-005	0.82%
5.90% HDFC B & D 25-02-2025 AA-003	0.81%
6.45% ICICI BANK B & D 15-06-2028	0.65%
7.49% HDB FINANCIAL SERVICES LIMITED B & D 24-01-2	0.56%
5.96% NABARD B & D 06-02-2025 22 F	0.54%
8.40% IRFC B & D 08-01-2029 130	0.52%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	5.31%	949.57

### FUND PERFORMANCE\*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Bond Pension Fund II	0.28%	-1.61%	0.66%	2.29%	5.07%	7.49%
Benchmark	0.32%	-1.51%	1.01%	2.94%	6.23%	8.25%

\*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)

### INVESTMENT OBJECTIVE

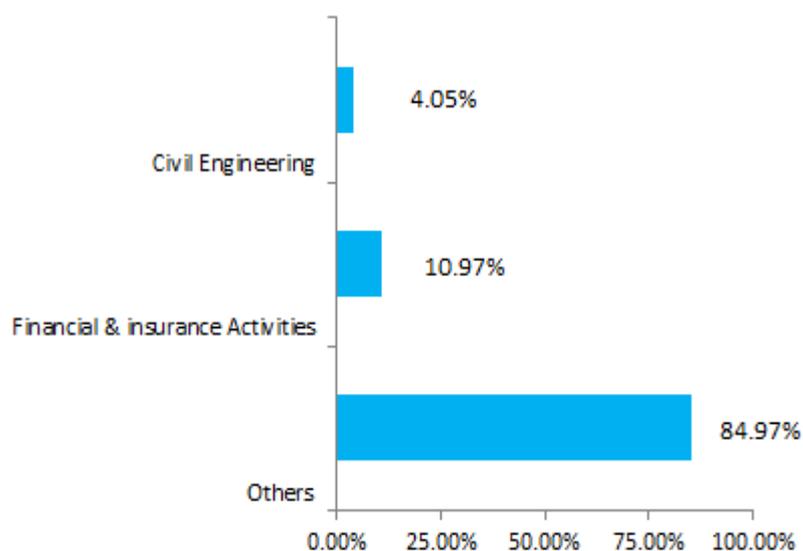
The objective of this fund is to park the funds in liquid and safe instruments so as to avoid market risk on a temporary basis.

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Debt	0	20	0.00	0.00
Money Market	80	100	100.00	936.62
<b>TOTAL</b>			<b>100.00</b>	<b>936.62</b>

Fund Description			
Fund Manager Name	Rohan Padke		
No of funds managed by fund Manager	Equity	Debt	Balanced
	0	3	1
Launch Date	10-Jan-14		
Risk Profile	Low		
Benchmark	CRISIL T-Bill Index #		
NAV as on 30-Jun-22	16.5033		
Modified Duration	0.23		

# 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.

### TOP 10 INDUSTRY SECTOR



Asset Category	Actual %	(₹ In crs)
Money Market Instruments	100.00%	936.62

### FUND PERFORMANCE\*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Money Market Pension Fund II	0.33%	1.71%	3.25%	3.28%	3.98%	6.09%
Benchmark	0.38%	1.69%	3.52%	3.51%	4.50%	6.54%

\*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 Pension Fund (SFIN - ULIF025300513PEDISCOFND111)

This is a segregated fund of the company and created as required by the IRDAI.

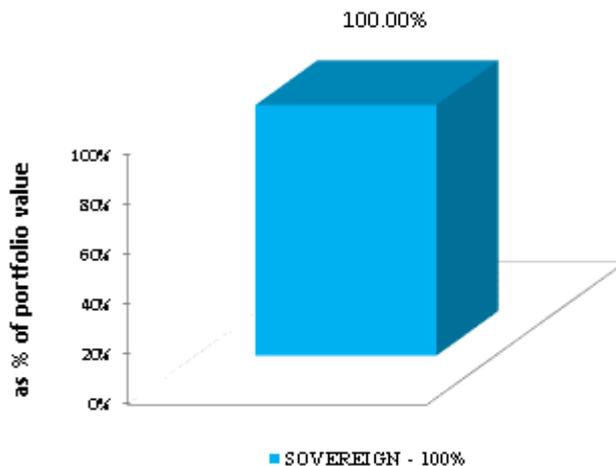
#### INVESTMENT OBJECTIVE

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	90.28	1,698.21
Money Market	0	40	9.72	182.79
<b>TOTAL</b>			<b>100.00</b>	<b>1,881.00</b>

Fund Description			
Fund Manager Name	Raghavan		
No of funds managed by fund Manager	Equity 13	Debt 7	Balanced 8
Launch Date	22-Aug-14		
Risk Profile	Low		
Benchmark	NA		
NAV as on 30-Jun-22	16.8661		
Modified Duration	1.00		

#### DEBT RATING PROFILE



#### GOVT. SECURITIES

Security Name	% of total portfolio
7.68% GOI CG 15-12-2023	18.05%
7.32% GOI CG 28-01-2024	17.33%
6.84% GOI CG 19-12-2022	9.40%
364 D TB 08-06-2023	8.30%
7.16% GOI CG 20-05-2023	8.05%
7.37% GOI CG 16-04-2023	6.49%
8.40% GOI CG 28-07-2024	5.48%
6.17% GOI CG 12-06-2023	3.99%
8.13% GOI CG 21-09-2022	2.90%
7.35% GOI CG 22-06-2024	2.69%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	9.72%	182.79

#### FUND PERFORMANCE\*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Discontinued Pension Fund	0.31%	0.70%	2.58%	3.04%	4.96%	6.87%
Benchmark	NA	NA	NA	NA	NA	NA

\*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)

### INVESTMENT OBJECTIVE

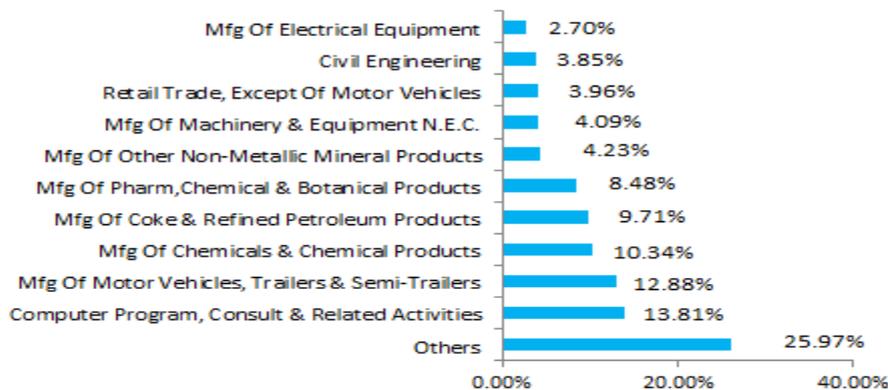
The objective of this fund is to provide high equity exposure targeting higher returns in the long term.

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	95.01	523.82
Money Market	0	20	4.99	27.54
<b>TOTAL</b>			<b>100.00</b>	<b>551.36</b>

Fund Description			
Fund Manager Name	Raghavan / Devesh D		
No of funds managed by fund Manager	Equity	Debt	Balanced
	16	7	16
Launch Date	21-Jun-16		
Risk Profile	High		
Benchmark	NA		
NAV as on 30-Jun-22	17.9423		
Modified Duration	0.00		

### TOP 10 INDUSTRY SECTOR



### EQUITY

Security Name	% of total portfolio
RELIANCE INDUSTRIES LTD.	9.23%
INFOSYS LIMITED	6.90%
LARSEN & TOUBRO LTD.	3.85%
TATA CONSULTANCY SERVICES LTD.	3.47%
MARUTI SUZUKI INDIA LTD.	3.20%
SUN PHARMACEUTICAL INDUSTRIES LTD.	2.68%
MAHINDRA & MAHINDRA LTD.	2.52%
HINDUSTAN UNILEVER LTD.	2.50%
ULTRATECH CEMENT LTD.	2.49%
TITAN INDUSTRIES LTD.	2.36%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	4.99%	27.54

### FUND PERFORMANCE\*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Pure Fund	-3.97%	-12.85%	-0.47%	21.66%	13.18%	10.18%
Benchmark	NA	NA	NA	NA	NA	NA

\*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)

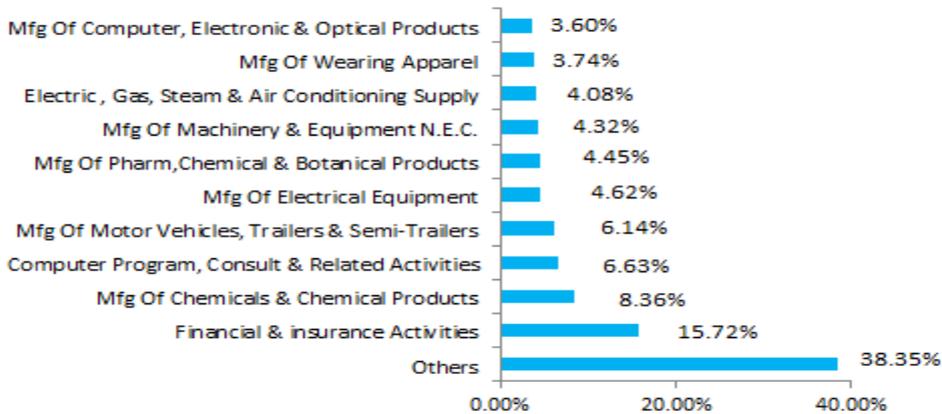
### INVESTMENT OBJECTIVE

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)
<b>Equity</b>	80	100	91.77	5,649.98
<b>Debt</b>	0	20	0.00	0.00
<b>Money Market</b>	0	20	8.23	506.63
<b>TOTAL</b>			<b>100.00</b>	<b>6,156.61</b>

Fund Description			
Fund Manager Name	Tarang Hora / Vineet Lakhotia		
No of funds managed by fund Manager	Equity	Debt	Balanced
	5	3	6
Launch Date	21-Jun-16		
Risk Profile	High		
Benchmark	NIFTY Free Float Midcap 100		
NAV as on 30-Jun-22	23.0172		
Modified Duration	0.00		

### TOP 10 INDUSTRY SECTOR



### EQUITY

Security Name	% of total portfolio
BHARAT ELECTRONICS LTD.	2.90%
TATA POWER CO. LTD.	2.54%
PERSISTENT SYSTEMS LIMITED	2.28%
MPHASIS LTD.	2.24%
CHOLAMANDALAM INVESTMENT & FINANCE COMPANY	2.21%
ASHOK LEYLAND LTD.	2.20%
TVS MOTOR CO.LTD	2.12%
PAGE INDUSTRIES	2.08%
AU SMALL FINANCE BANK LIMITED	1.98%
SRF LIMITED	1.93%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	8.23%	506.63

### FUND PERFORMANCE\*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
<b>Midcap Fund</b>	-5.89%	-13.27%	-0.53%	29.49%	16.35%	14.83%
<b>Benchmark - NIFTY Free Float Midcap 100</b>	-6.49%	-13.11%	-1.92%	34.13%	14.43%	11.85%

\*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)**

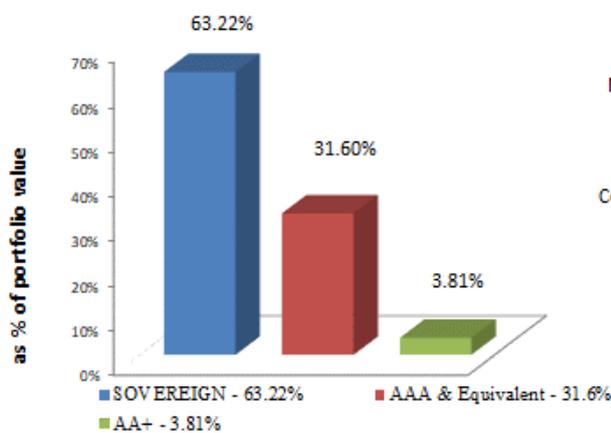
**INVESTMENT OBJECTIVE**

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.

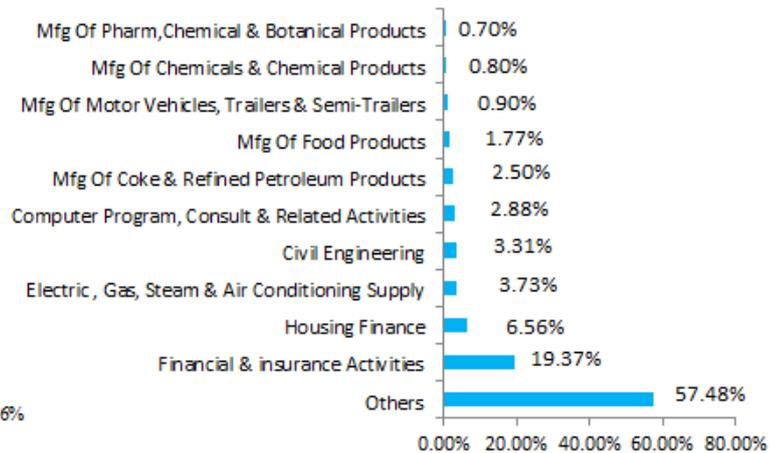
Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	0	25	17.66	256.86
Debt	75	100	76.94	1,119.36
Money Market	0	25	5.40	78.58
<b>TOTAL</b>			<b>100.00</b>	<b>1,454.80</b>

Fund Description			
Fund Manager Name	Tarang Hora / Gopikrishna Shenoy		
No of funds managed by fund Manager	Equity	Debt	Balanced
	3	4	4
Launch Date	31-Jan-19		
Risk Profile	Low To Medium		
Benchmark	NIFTY 50 20% CompBEX 80%		
NAV as on 30-Jun-22	16.5445		
Modified Duration	3.21		

**DEBT RATING PROFILE**



**TOP 10 INDUSTRY SECTOR**



**GOVT. SECURITIES**

Security Name	% of total portfolio
5.74% GOI CG 15-11-2026	9.96%
7.59% GOI CG 11-01-2026	4.74%
6.54% GOI CG 17-01-2032	4.20%
8.08% GOI CG 02-08-2022	3.45%
8.24% GOI CG 15-02-2027	3.22%
7.96% MAHARASHTRA SDL 29-06-2026	2.80%
5.63% GOI CG 12-04-2026	2.29%
6.90% GOI OIL BD 04-02-2026	2.02%
7.37% MAHARASHTRA SDL 14-09-2026	1.85%
8.07% TAMIL NADU SDL 15-06-2026	1.76%

**CORPORATE DEBT**

Security Name	% of total portfolio
8.27% REC LIMITED B & D 06-02-2025 130	1.76%
6.37% L & T METRO RAIL (HYDERABAD) LIMITED B & D 30-04-2025	1.66%
5.50% BRITANNIA INDUSTRIES LTD B & D 03-06-2024	1.57%
7.45% LIC HOUSING FIN B & D 10-02-2023 396	1.39%
6.92% IRFC B & D 31-08-2031	1.30%
6.69% NTPC B & D 13-09-2031 75	1.29%
6.20% HERO FINCORP LTD B & D 28-02-2024 HFCL/NCD/051	1.07%
9.70% TATA POWER B & D 25-08-2023	1.06%
9.05% HDFC B & D 20-11-2023 U-004	1.06%
7.25% L&T B & D 24-04-2023 3	1.04%

**EQUITY**

Security Name	% of total portfolio
RELIANCE INDUSTRIES LTD.	2.14%
ICICI BANK LIMITED	1.70%
HDFC BANK LTD.	1.63%
INFOSYS LIMITED	1.44%
HOUSING DEVELOPMENT FINANCE CORPORATION	0.94%
TATA CONSULTANCY SERVICES LTD.	0.85%
ITC LTD.	0.64%
BHARTI AIRTEL LTD.	0.56%
AXIS BANK LTD.	0.53%
HINDUSTAN UNILEVER LTD.	0.51%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	5.40%	78.58

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
<b>Bond Optimiser Fund</b>	-0.68%	-2.83%	3.13%	8.57%	9.99%	15.88%
<b>Benchmark</b>	-0.71%	-2.91%	1.12%	7.05%	7.46%	8.40%

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

**Corporate Bond Fund (SFIN - ULIF033290618CORBONDFND111)**

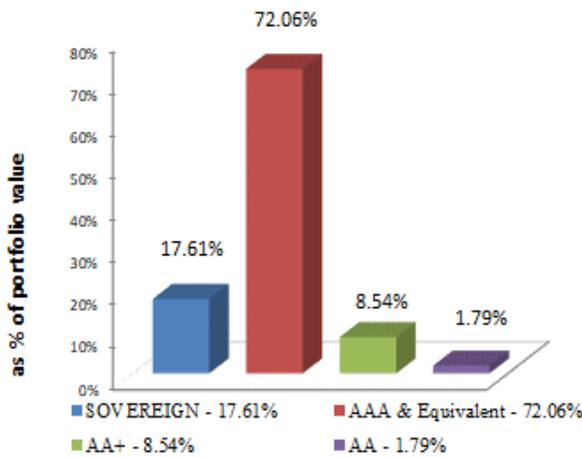
**INVESTMENT OBJECTIVE**

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.

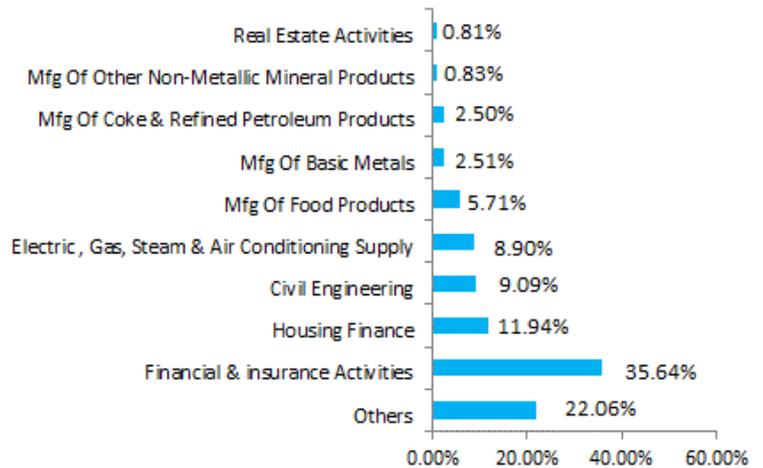
Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
<b>Debt</b>	70	100	95.61	572.70
<b>Money Market</b>	0	30	4.39	26.30
<b>TOTAL</b>			<b>100.00</b>	<b>599.00</b>

Fund Description			
Fund Manager Name	Tarang Hora		
No of funds managed by fund Manager	Equity	Debt	Balanced
	2	3	4
Launch Date	01-Feb-19		
Risk Profile	Low To Medium		
Benchmark	Crisil Medium term Gilt Index 20% Crisil Medium term AAA index 80%		
NAV as on 30-Jun-22	12.9763		
Modified Duration	2.73		

**DEBT RATING PROFILE**



**TOP 10 INDUSTRY SECTOR**



**GOVT. SECURITIES**

Security Name	% of total portfolio
5.74% GOI CG 15-11-2026	7.11%
6.54% GOI CG 17-01-2032	5.17%
6.90% GOI OIL BD 04-02-2026	1.55%
7.37% MAHARASHTRA SDL 14-09-2026	1.33%
8.27% GUJRAT SDL 13-01-2026	0.86%
7.60% FCI B & D 09-01-2030 VII A	0.83%
6.54% MAHARASHTRA SDL 09-02-2027	0.48%
4.70% GOI CG 22-09-2033 FRB	0.33%

**CORPORATE DEBT**

Security Name	% of total portfolio
5.50% BRITANNIA INDUSTRIES LTD B & D 03-06-2024	5.71%
6.37% L & T METRO RAIL (HYDERABAD) LIMITED B & D 30-04-2025 A	4.04%
8.19% NTPC B & D 15-12-2025 SR 57-2025	3.46%
5.75% BAJAJ FINANCE LIMITED B & D 16-02-2024 285 OPT I	3.26%
8.27% REC LIMITED B & D 06-02-2025 130	3.07%
7.25% L&T B & D 24-04-2023 3	2.54%
7.70% L&T B & D 28-04-2025	2.52%
7.40% MUTHOOT FINANCE LIMITED B & D 05-01-2024 XXIII-OPTIII	2.50%
5.47% PFC B & D 19-08-2023 206	2.47%
5.14% MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED B & D 23-01-20	1.83%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	4.39%	26.30

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
<b>Corporate Bond Fund</b>	0.19%	-0.71%	1.65%	4.03%	6.55%	7.93%
<b>Benchmark</b>	0.01%	-1.54%	1.23%	3.44%	7.01%	7.75%

\*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