

invest CARE ULIP

UNIT LINKED PRODUCTS FROM SBI LIFE INSURANCE CO. LTD.
IN UNIT LINKED POLICIES, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER

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

SBI Life ULIP FUNDS*

Fund Names	Products Invested in Various Funds										
	SBI Life – Smart Power Insurance (UIN: 111L090V0 2)	SBI Life – Smart Elite (UIN: 111L072V0 3)	SBI Life – Smart Scholar (UIN: 111L073V0 3)	SBI Life – Retire Smart (UIN: 111L094V0 2)	SBI Life – Smart Wealth Builder (UIN: 111L095V0 2)	SBI Life – Saral Maha Anand (UIN: 111L070V0 2)	SBI Life – Smart Wealth Assure (UIN: 111L077V0 3)	SBI Life – eWealth Insurance (UIN: 111L100V0 3)	SBI Life – Smart Privilege (UIN: 111L107V0 2)	SBI Life - Smart InsureWealth Plus (UIN : 111L125V0 2)	SBI Life - Saral InsureWealth Plus (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	✓	✓			✓		✓		✓	✓	✓

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Scholar (UIN:111L073V01), SBI Life - Smart Elite (UIN:111L072V01) & SBI Life - Smart Wealth Assure (UIN:111L077V01) are withdrawn w.e.f. 1 October 2013.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(UIN:111L069V01), SBI Life - Saral Maha Anand (UIN:111L070V01), SBI Life – Smart Horizon (UIN:111L074V01) have been withdrawn w.e.f 1st January 2014. Also, SBI Life - Smart Scholar(UIN : 111L073V01) has been withdrawn w.e.f 15th January 2020.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SBI Life - Smart InsureWealth Plus (UIN : 111L125V01), SBI Life - Saral InsureWealth (UIN : 111L124V01) has been withdrawn w.e.f 29th January 2020.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(UIN : 111L107V01), SBI Life - Saral Maha Anand (UIN : 111L070V02), SBI Life - Retire Smart (UIN : 111L094V01) has been withdrawn w.e.f 1st February 2020. Also SBI Life - eWealth Insurance (UIN : 111L100V02) has been withdrawn w.e.f 20th January 2020. 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, 2020 (₹ 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	16,742.16	NIFTY 50	(10.26)	(12.61)	(1.53)	(1.94)	2.01	2.66	5.60	5.59	4.40	4.25	14.73	11.23
Equity Pension	15-Jan-07	435.64		(11.83)	(12.61)	(2.48)	(1.94)	1.69	2.66	5.78	5.59	4.54	4.25	8.39	6.56
Equity Pension II	03-Jan-14	1,864.37		(11.07)	(12.61)	(1.56)	(1.94)	2.38	2.66	5.86	5.59	4.88	4.25	8.95	8.23
Equity Optimiser	21-Jan-08	1,018.16	Nifty 50 (80%) LiquiFEX (20%)	(11.03)	(8.48)	(1.74)	0.20	2.20	3.83	5.51	6.13	4.91	5.08	7.14	5.17
Equity Optimiser Pension	21-Jan-08	128.34		(6.06)	(8.48)	0.98	0.20	4.53	3.83	7.40	6.13	6.44	5.08	7.73	5.17
Equity Elite	25-Feb-08	8.43		(5.49)	(8.48)	2.05	0.20	5.55	3.83	8.38	6.13	7.31	5.08	10.32	5.22
Equity Elite Fund II	10-Feb-10	4,271.67		(6.81)	(8.48)	(0.02)	0.20	3.63	3.83	6.54	6.13	5.74	5.08	8.71	7.96
Top 300	07-Jan-10	749.17		(2.65)	(8.48)	2.61	0.20	5.69	3.83	8.11	6.13	6.86	5.08	9.31	7.07
Top 300 Pension	18-Jan-10	172.00	(2.40)	(8.48)	2.95	0.20	5.82	3.83	8.22	6.13	6.96	5.08	9.01	7.07	
Growth	24-Nov-05	1,100.07	Nifty 50 (70%) CompBex (30%)	(3.12)	(4.62)	2.82	2.76	4.58	4.85	7.32	7.07	6.54	6.15	10.83	9.36
Growth Pension	15-Feb-07	168.67		(3.02)	(4.62)	2.36	2.76	4.75	4.85	7.46	7.07	6.82	6.15	9.55	6.10
Balanced	5-Dec-05	10,485.17	Nifty 50 (50%) CompBex (50%)	1.26	0.63	5.62	5.71	5.99	6.12	8.15	7.88	7.58	7.26	10.08	9.23
Balanced Pension	21-Feb-07	85.59		4.06	0.63	7.29	5.71	7.41	6.12	9.49	7.88	8.67	7.26	10.85	7.81
Bond	10-Jan-05	23,243.74	CRISIL CompBex	11.62	13.14	11.71	12.38	7.74	8.57	8.64	9.28	8.85	9.47	8.93	7.60
Bond Pension	16-Jan-07	392.88		12.23	13.14	12.42	12.38	8.63	8.57	9.37	9.28	9.47	9.47	9.38	8.11
Bond Pension II	03-Jan-14	7,076.02		10.85	13.14	10.54	12.38	6.86	8.57	8.04	9.28	8.41	9.47	9.15	9.95
FlexiProtect	8-Mar-09	0.37	NA	2.68	NA	3.99	NA	4.32	NA	5.21	NA	4.77	NA	10.69	NA
FlexiProtect (Series II)	8-Jan-10	0.12		4.04	NA	5.12	NA	5.39	NA	6.73	NA	5.98	NA	8.54	NA

Funds	Inception Date	AUM as on Jun 30, 2020 (₹ 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	6-Sep-10	2,083.27		5.33	NA	6.49	NA	6.06	NA	7.15	NA	6.62	NA	6.84	NA
Daily Protect II	4-Mar-11	1,221.33		6.23	NA	7.12	NA	6.43	NA	7.45	NA	6.64	NA	8.32	NA
Daily Protect III	1-Sep-11	5,186.43		5.82	NA	6.86	NA	6.44	NA	7.65	NA	6.58	NA	10.09	NA
Index	07-Jan-10	965.93	Nifty 50	(10.13)	(12.61)	(1.81)	(1.94)	2.51	2.66	8.11	5.59	3.99	4.25	6.71	6.61
Index Pension	18-Jan-10	27.09		(10.03)	(12.61)	(1.69)	(1.94)	2.60	2.66	5.24	5.59	4.06	4.25	7.16	6.61
Money Market	1-Feb-06	237.25	CRISIL T-Bill Index #	5.76	6.50	6.39	6.92	6.30	6.84	6.61	6.84	6.93	7.05	7.13	7.34
Money Market Pension	20-Mar-08	34.94		5.72	6.50	6.41	6.92	6.30	6.84	6.62	6.84	6.96	7.05	7.74	7.44
Money Market Pension II	03-Jan-14	370.15		5.40	6.50	6.05	6.92	5.98	6.84	6.33	6.84	6.66	7.05	6.97	7.49
Guaranteed Pension Fund (GPF070211)	9-Feb-11	11.32	NA	11.52	NA	11.53	NA	7.71	NA	8.64	NA	8.36	NA	7.75	NA
RGF070311	9-Mar-11	163.47		8.24	NA	8.72	NA	7.28	NA	7.77	NA	8.12	NA	7.95	NA
RGF150611	21-Jun-11	87.16		8.79	NA	8.97	NA	7.11	NA	7.63	NA	8.01	NA	8.08	NA
P/E Managed	8-Sep-10	375.40		1.67	NA	3.79	NA	5.40	NA	7.17	NA	6.14	NA	7.61	NA
Discontinued Policy	11-Apr-11	5,547.16		7.98	NA	8.68	NA	6.70	NA	6.84	NA	7.18	NA	7.09	NA
Discontinued Pension	03-Jan-14	813.83		8.91	NA	9.37	NA	6.21	NA	7.03	NA	7.64	NA	8.21	NA
Pure Fund	15-Jun-16	223.56		(2.04)	NA	(0.89)	NA	1.88	NA	NA	NA	NA	NA	4.89	NA
Midcap Fund	15-Jun-16	2,120.74	NIFTY Free Float Midcap 100	(6.08)	(16.71)	(1.33)	(10.07)	2.05	(6.05)	7.49	1.57	NA	NA	8.18	2.21
Bond Optimiser Fund	24-Jan-19	55.95	NA	12.87	8.27	NA	NA	NA	NA	NA	NA	NA	NA	27.03	10.34
Corporate Bond Fund	24-Jan-19	46.32	NA	11.77	14.52	NA	NA	NA	NA	NA	NA	NA	NA	13.70	14.16

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

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

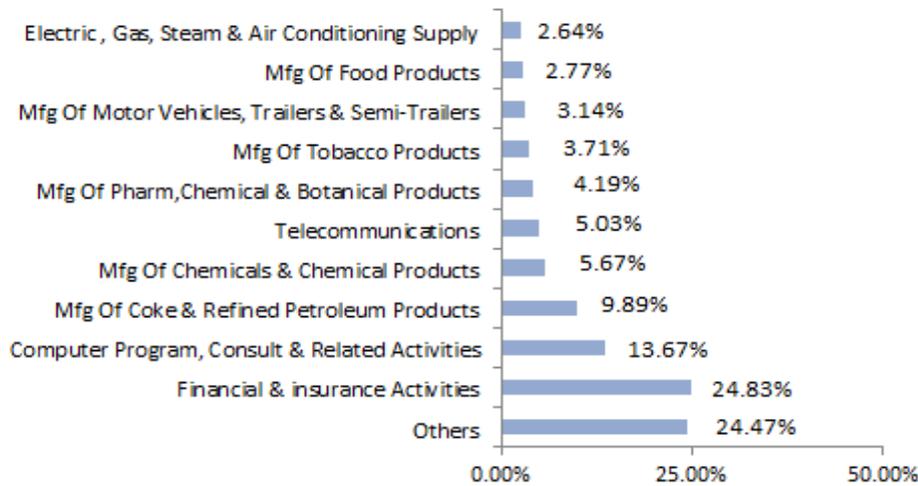
Equity Fund (SFIN - ULIF001100105EQUITY-FND111)
INVESTMENT OBJECTIVE

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

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Equity	80	100	97.77	16,368.61
Debt	0	20	0.00	0.00
Money Market	0	20	2.23	373.55
TOTAL			100.00	16,742.16

Fund Description

Fund Manager Name	Brinda P / Gopikrishna Shenoy		
No of funds managed by fund Manager	Equity	Debt	Balanced
	10	6	1
Launch Date	10-Jan-05		
Risk Profile	High		
Benchmark	Nifty 50		
NAV as on 30-Jun-20	83.9802		
Modified Duration	0.00		

TOP 10 INDUSTRY SECTOR

EQUITY

Security Name	% of total portfolio
RELIANCE INDUSTRIES LTD.	7.92%
HDFC BANK LTD.	7.87%
INFOSYS LIMITED	6.85%
HOUSING DEVELOPMENT FINANCE CORPN.	5.60%
NIPPON INDIA ETF BANK BEES	5.56%
BHARTI AIRTEL LTD.	4.70%
TATA CONSULTANCY SERVICES LTD.	4.57%
ICICI BANK LTD.	4.13%
HINDUSTAN UNILEVER LTD.	3.75%
ITC LTD.	3.71%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	2.23%	373.55

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Equity Fund	7.42%	-14.41%	-10.26%	-1.53%	2.01%	14.73%
Benchmark	7.53%	-15.34%	-12.61%	-1.94%	2.66%	11.23%

- *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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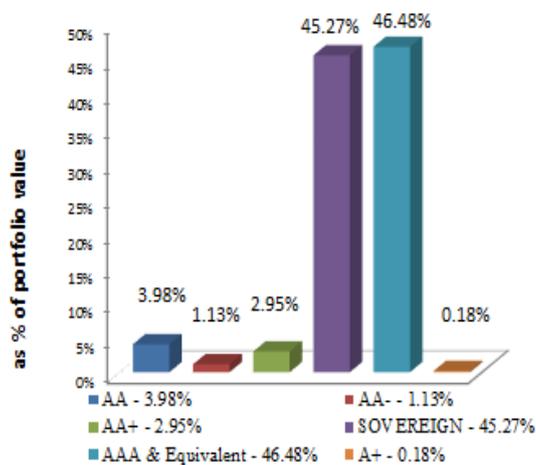
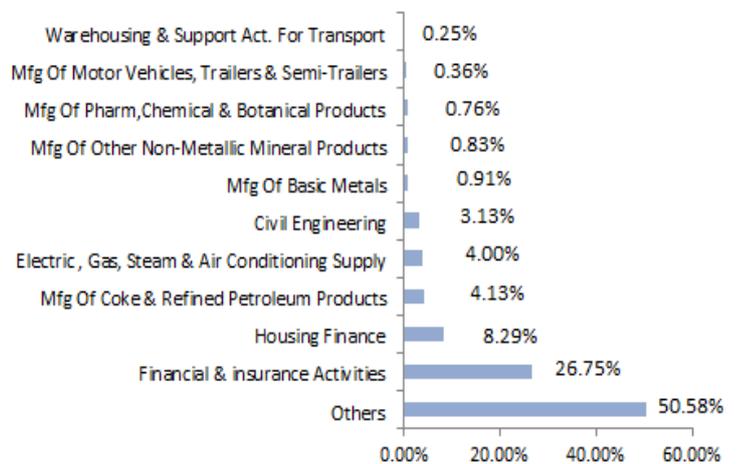
Bond Fund (SFIN - ULIF002100105BONDULPFND111)
INVESTMENT OBJECTIVE

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	96.80	22,498.95
Money Market	0	40	3.20	744.79
TOTAL			100.00	23,243.74

Fund Description

Fund Manager Name	Nirmal Gandhi		
No of funds managed by fund Manager	Equity	Debt	Balanced
	0	2	0
Launch Date	10-Jan-05		
Risk Profile	Low to Medium		
Benchmark	Crisil CompBex		
NAV as on 30-June-20	37.5847		
Modified Duration	5.09		

DEBT RATING PROFILE

TOP 10 INDUSTRY SECTOR

GOVT. SECURITIES

Security Name	% of total portfolio
7.57% GOI CG 17-06-2033	8.82%
7.26% GOI CG 14-01-2029	5.38%
7.95% GOI CG 28-08-2032	3.75%
6.45% GOI CG 07-10-2029	3.58%
6.19% GOI CG 16-09-2034	2.56%
8.15% GOI CG 24-11-2026	2.55%
7.27% GOI CG 08-04-2026	2.18%
6.68% GOI CG 17-09-2031	1.59%
7.88% GOI CG 19-03-2030	1.27%
7.59% GOI CG 20-03-2029	1.21%

CORPORATE DEBT

Security Name	% of total portfolio
7.17% RIL B & D 08-11-2022 PPD-D	2.31%
7.95% HDFC BANK B & D 21-09-2026 1 2016/17	1.28%
8.58% HUDCO B & D 14-02-2029 IV-2018	1.15%
7.99% HDFC B & D 11-07-2024 V-006	1.14%
6.99% HDFC B & D 25-11-2021 W-004	1.12%
7.00% RIL B & D 31-08-2022	1.09%
8.70% REC LIMITED B & D 28-09-2028 GOI-IV	1.07%
0.00% BHARTI TELECOM LIMITED B & D 19-02-2021 II	1.06%
8.54% REC LIMITED B & D 15-11-2028 V	0.97%
8.80% REC LIMITED B & D 22-01-2029 GOI-VI	0.94%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	3.20%	744.79

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Bond Fund	0.86%	7.13%	11.62%	11.71%	7.74%	8.93%
Benchmark	1.21%	7.96%	13.14%	12.38%	8.57%	7.60%

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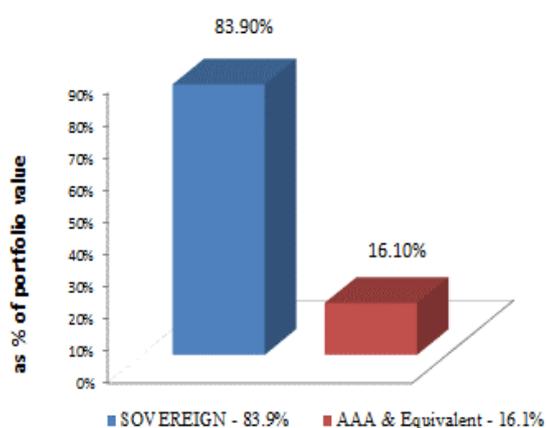
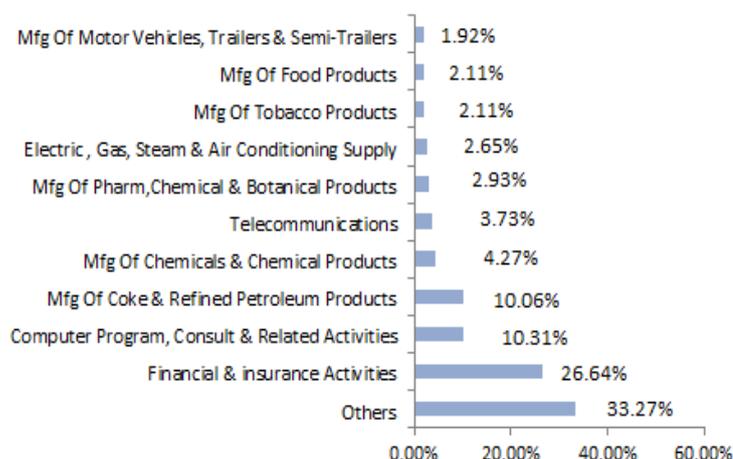
Growth Fund (SFIN - ULIF003241105GROWTH-FND111)
INVESTMENT OBJECTIVE

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	67.23	739.60
Debt	10	60	30.73	338.00
Money Market	0	40	2.04	22.47
TOTAL			100.00	1,100.07

Fund Description

Fund Manager Name	Raghavan / Sandip Bansal		
No of funds managed by fund Manager	Equity	Debt	Balanced
	6	9	9
Launch Date	24-Nov-05		
Risk Profile	Medium to High		
Benchmark	Nifty 50 (70%) CompBex (30%)		
NAV as on 30-Jun-20	44.9140		
Modified Duration	6.05		

DEBT RATING PROFILE

TOP 10 INDUSTRY SECTOR

GOVT. SECURITIES

Security Name	% of total portfolio
7.57% GOI CG 17-06-2033	8.04%
7.17% GOI CG 08-01-2028	6.26%
6.45% GOI CG 07-10-2029	6.15%
8.16% TAMIL NADU SDL 10-04-2029	2.52%
7.26% GOI CG 14-01-2029	1.54%
7.16% GOI CG 20-09-2050	0.59%
8.49% TAMIL NADU SDL 10-02-2026	0.25%
6.97% MAHARASHTRA SDL 18-02-2028	0.22%
8.24% GOI CG 10-11-2033	0.11%
7.32% GOI CG 28-01-2024	0.10%

CORPORATE DEBT

Security Name	% of total portfolio
9.02% REC LIMITED B & D 19-11-2022	0.99%
7.17% RIL B & D 08-11-2022 PPD-D	0.95%
8.30% REC LIMITED B & D 10-04-2025 133	0.80%
8.40% IRFC B & D 08-01-2029 130	0.71%
7.54% REC LIMITED B & D 30-12-2026 142	0.67%
8.27% REC LIMITED B & D 06-02-2025 130	0.50%
7.63% PFC B & D 14-08-2026 150 B	0.14%
8.70% REC LIMITED B & D 28-09-2028 GOI-IV	0.09%
8.44% REC LIMITED B & D 04-12-2021 127	0.05%
9.05% RIL B & D 17-10-2028 PPD-G	0.02%

EQUITY

Security Name	% of total portfolio
HDFC BANK LTD.	8.76%
RELIANCE INDUSTRIES LTD.	8.58%
HOUSING DEVELOPMENT FINANCE CORPN.	5.27%
INFOSYS LIMITED	4.81%
ICICI BANK LTD.	3.99%
TATA CONSULTANCY SERVICES LTD.	3.76%
BHARTI AIRTEL LTD.	3.73%
KOTAK MAHINDRA BANK LTD.	3.13%
HINDUSTAN UNILEVER LTD.	3.01%
ITC LTD.	2.11%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	2.04%	22.47

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Growth Fund	4.64%	-6.58%	-3.12%	2.82%	4.58%	10.83%
Benchmark	5.63%	-8.13%	-4.62%	2.76%	4.85%	9.36%

*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)

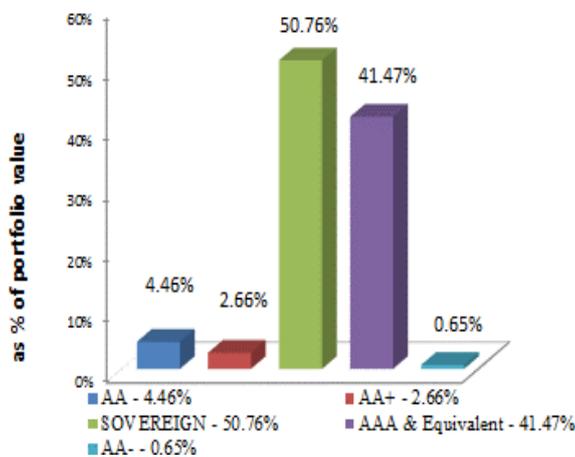
INVESTMENT OBJECTIVE

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.

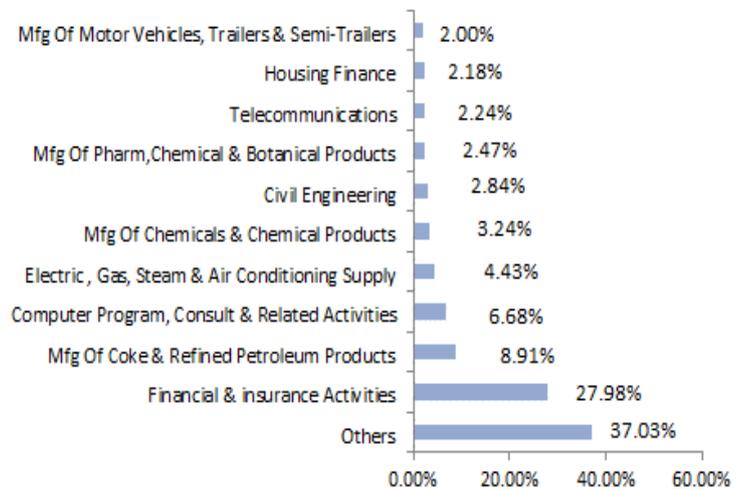
Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Equity	40	60	48.13	5,046.33
Debt	20	60	49.49	5,189.04
Money Market	0	40	2.38	249.80
TOTAL			100.00	10,485.17

Fund Description			
Fund Manager Name	Tarang Hora / Vineet Lakhotia		
No of funds managed by fund Manager	Equity	Debt	Balanced
	5	2	6
Launch Date	05-Dec-05		
Risk Profile	Medium		
Benchmark	Nifty 50 (50%) CompBex (50%)		
NAV as on 30-Jun-20	40.5845		
Modified Duration	4.93		

DEBT RATING PROFILE



TOP 10 INDUSTRY SECTOR



GOVT. SECURITIES

Security Name	% of total portfolio
7.17% GOI CG 08-01-2028	3.02%
8.15% GOI CG 24-11-2026	2.42%
6.68% GOI CG 17-09-2031	2.37%
7.95% GOI CG 28-08-2032	2.26%
7.57% GOI CG 17-06-2033	2.20%
7.26% GOI CG 14-01-2029	2.02%
8.24% GOI CG 15-02-2027	1.62%
6.45% GOI CG 07-10-2029	1.38%
5.79% GOI CG 11-05-2030	1.15%
8.24% GUJRAT SDL 25-04-2023	1.00%

CORPORATE DEBT

Security Name	% of total portfolio
7.50% HDFC B & D 08-01-2025 W-006	1.01%
8.23% IRFC B & D 29-03-2029 135	1.00%
8.70% REC LIMITED B & D 28-09-2028 GOI-IV	0.83%
8.30% NTPC B & D 15-01-2029 67	0.79%
7.00% L&T B & D 25-04-2022 2	0.73%
8.54% REC LIMITED B & D 15-11-2028 V	0.70%
0.00% BHARTI TELECOM LIMITED B & D 19-02-2021 II	0.59%
8.54% NABARD B & D 30-01-2034 LTIF 3D	0.56%
8.80% REC LIMITED B & D 22-01-2029 GOI-VI	0.55%
8.95% RIL B & D 09-11-2028 PPD-H	0.54%

EQUITY

Security Name	% of total portfolio
RELIANCE INDUSTRIES LTD.	5.90%
HDFC BANK LTD.	5.16%
INFOSYS LIMITED	3.39%
ICICI BANK LTD.	2.79%
HOUSING DEVELOPMENT FINANCE CORPN.	2.57%
BHARTI AIRTEL LTD.	2.24%
TATA CONSULTANCY SERVICES LTD.	2.24%
HINDUSTAN UNILEVER LTD.	2.07%
KOTAK MAHINDRA BANK LTD.	1.68%
ITC LTD.	1.59%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	2.38%	249.80

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Balanced Fund	4.02%	-3.04%	1.26%	5.62%	5.99%	10.08%
Benchmark	4.37%	-3.39%	0.63%	5.71%	6.12%	9.23%

*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.

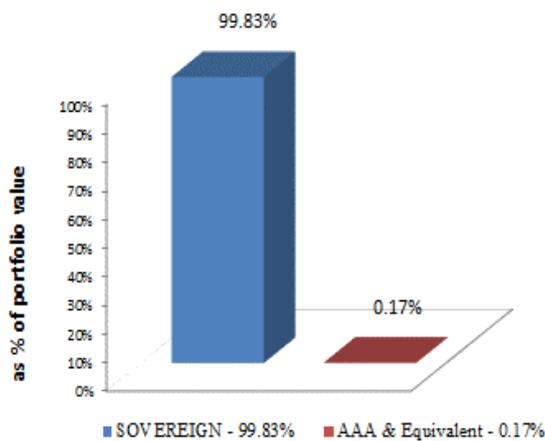
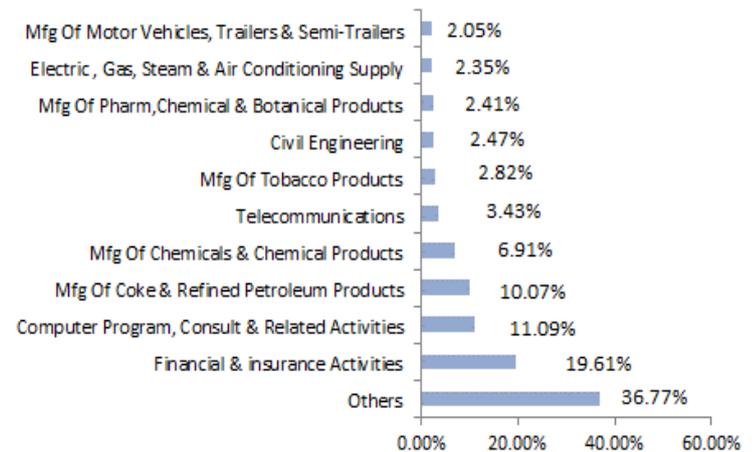
Equity Optimiser Fund (SFIN - ULIF010210108EQTYOPTFND111)
INVESTMENT OBJECTIVE

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

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Equity	60	100	78.55	799.75
Debt	0	40	4.58	46.65
Money Market	0	40	16.87	171.76
TOTAL			100.00	1,018.16

Fund Description

Fund Manager Name	Brinda P / Divesh D		
No of funds managed by fund Manager	Equity	Debt	Balanced
	14	5	9
Launch Date	21-Jan-08		
Risk Profile	High		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
NAV as on 30-Jun-20	23.5953		
Modified Duration	0.61		

DEBT RATING PROFILE

TOP 10 INDUSTRY SECTOR

GOVT. SECURITIES

Security Name	% of total portfolio
8.79% GOI CG 08-11-2021	2.09%
7.68% GOI CG 15-12-2023	1.07%
7.80% GOI CG 11-04-2021	0.86%
8.20% GOI CG 24-09-2025	0.55%

CORPORATE DEBT

Security Name	% of total portfolio
8.00% BRITANNIA INDUSTRIES LTD B & D 28-08-2022	0.01%

EQUITY

Security Name	% of total portfolio
RELIANCE INDUSTRIES LTD.	9.19%
HDFC BANK LTD.	6.33%
INFOSYS LIMITED	5.40%
HOUSING DEVELOPMENT FINANCE CORPN.	5.28%
TATA CONSULTANCY SERVICES LTD.	3.82%
HINDUSTAN UNILEVER LTD.	3.67%
ICICI BANK LTD.	3.56%
KOTAK BANKING ETF	3.34%
BHARTI AIRTEL LTD.	3.26%
ITC LTD.	2.82%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	16.87%	171.76

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Equity Optimiser Fund	6.07%	-14.26%	-11.03%	-1.74%	2.20%	7.14%
Benchmark	6.09%	-11.39%	-8.48%	0.20%	3.83%	5.17%

*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.

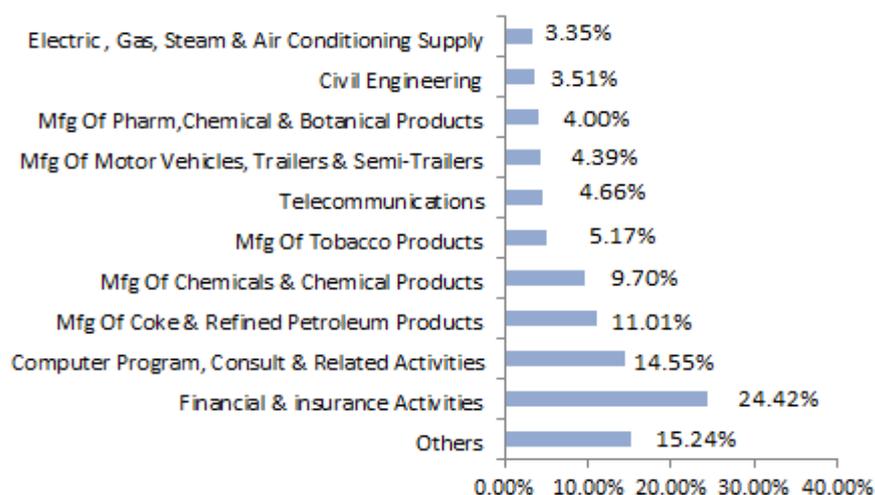
Index Fund (SFIN - ULIF015070110INDEXULFND111)
INVESTMENT OBJECTIVE

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	99.91	965.06
Money Market	0	10	0.09	0.87
TOTAL			100.00	965.93

Fund Description

Fund Manager Name	Brinda P / Divesh D		
No of funds managed by fund Manager	Equity	Debt	Balanced
	14	5	9
Launch Date	07-Jan-10		
Risk Profile	High		
Benchmark	Nifty 50		
NAV as on 30-Jun-20	19.7576		
Modified Duration	NA		

TOP 10 INDUSTRY SECTOR

EQUITY

Security Name	% of total portfolio
RELIANCE INDUSTRIES LTD.	9.44%
HDFC BANK LTD.	7.93%
INFOSYS LIMITED	6.38%
HINDUSTAN UNILEVER LTD.	5.92%
HOUSING DEVELOPMENT FINANCE CORPN.	5.21%
TATA CONSULTANCY SERVICES LTD.	5.18%
ITC LTD.	5.17%
BHARTI AIRTEL LTD.	4.09%
ICICI BANK LTD.	3.91%
LARSEN & TOUBRO LTD.	3.51%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	0.09%	0.87

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Index Fund	6.41%	-11.97%	-10.13%	-1.81%	2.51%	6.71%
Benchmark	7.53%	-15.34%	-12.61%	-1.94%	2.66%	6.61%

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

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

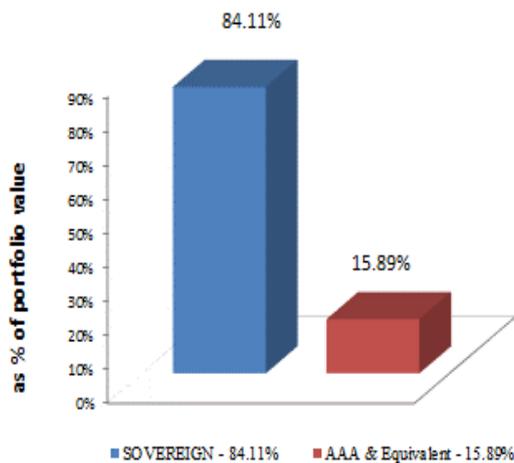
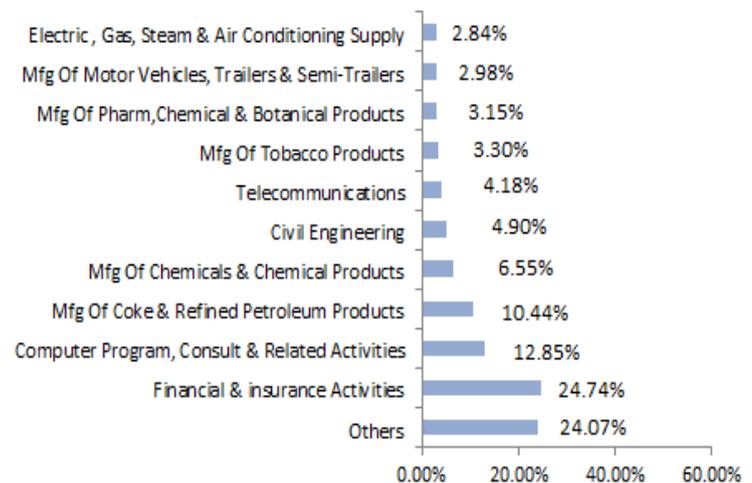
Top 300 Fund (SFIN - ULIF016070110TOP300-FND111)
INVESTMENT OBJECTIVE

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	81.57	611.09
Money Market	0	40	18.43	138.08
TOTAL			100.00	749.17

Fund Description

Fund Manager Name	Raghavan / Vaibhav Goyal		
No of funds managed by fund Manager	Equity	Debt	Balanced
	8	9	9
Launch Date	07-Jan-10		
Risk Profile	High		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
NAV as on 30-Jun-20	25.4357		
Modified Duration	0.33		

DEBT RATING PROFILE

TOP 10 INDUSTRY SECTOR

EQUITY

Security Name	% of total portfolio
RELIANCE INDUSTRIES LTD.	9.66%
HDFC BANK LTD.	9.00%
INFOSYS LIMITED	6.07%
ICICI BANK LTD.	4.99%
HOUSING DEVELOPMENT FINANCE CORPN.	3.91%
BHARTI AIRTEL LTD.	3.89%
TATA CONSULTANCY SERVICES LTD.	3.80%
KOTAK MAHINDRA BANK LTD.	3.72%
HINDUSTAN UNILEVER LTD.	3.43%
ITC LTD.	3.30%

Asset Category	Actual %	(₹ In Crs)
Money Market Instruments	18.43%	138.08

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Top 300 Fund	5.96%	-6.81%	-2.65%	2.61%	5.69%	9.31%
Benchmark	6.09%	-11.39%	-8.48%	0.20%	3.83%	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.

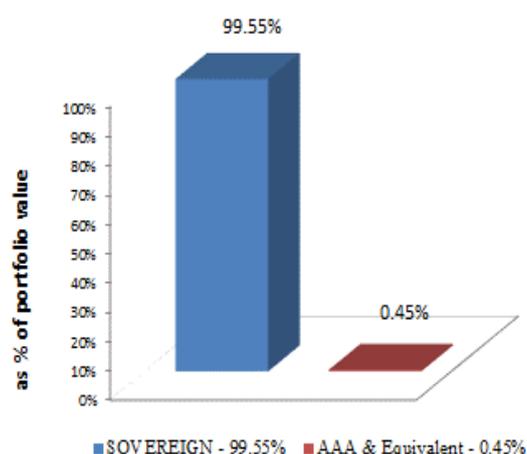
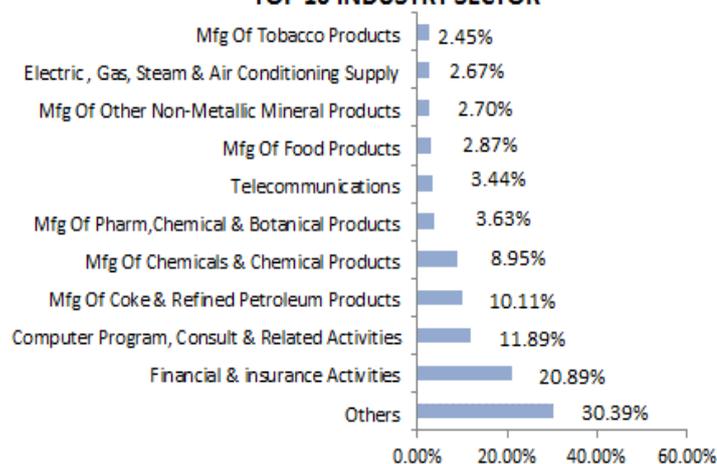
P/E Managed Fund (SFIN - ULIF021080910P/EMNGDFND111)
INVESTMENT OBJECTIVE

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	Brinda P / Divesh D		
No of funds managed by fund Manager	Equity	Debt	Balanced
	14	5	9
Launch Date	08-Sept-10		
Risk Profile	High		
Benchmark	NA		
NAV as on 30-Jun-20	20.5550		
Modified Duration	NA		
Actual Asset Mix	Equity: 78.32%		
	Debt & MMI: 21.68%		
AUM (Crs)	Equity: 294.01 Crs		
	Debt & MMI: 81.39 Crs		
AUM (Crs)	375.40 Crs		

DEBT RATING PROFILE

TOP 10 INDUSTRY SECTOR

EQUITY

Security Name	% of total portfolio
RELIANCE INDUSTRIES LTD.	8.82%
HDFC BANK LTD.	7.58%
INFOSYS LIMITED	5.58%
ICICI BANK LTD.	5.04%
HOUSING DEVELOPMENT FINANCE CORPN.	3.56%
TATA CONSULTANCY SERVICES LTD.	3.53%
HINDUSTAN UNILEVER LTD.	3.45%
BHARTI AIRTEL LTD.	3.39%
ITC LTD.	2.45%
LARSEN & TOUBRO LTD.	2.44%

CORPORATE DEBT

Security Name	% of total portfolio
8.49% NTPC B & D 25-03-2025	0.07%
8.00% BRITANNIA INDUSTRIES LTD B & D 28-08-202	0.00%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	21.61%	81.12

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
P/E Managed Fund	5.07%	-1.30%	1.67%	3.79%	5.40%	7.61%
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 (SFIN - ULIF020060910DLYPRO1FND111)
INVESTMENT OBJECTIVE

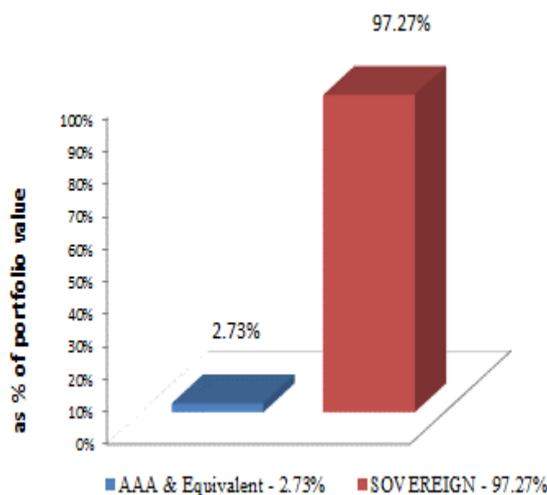
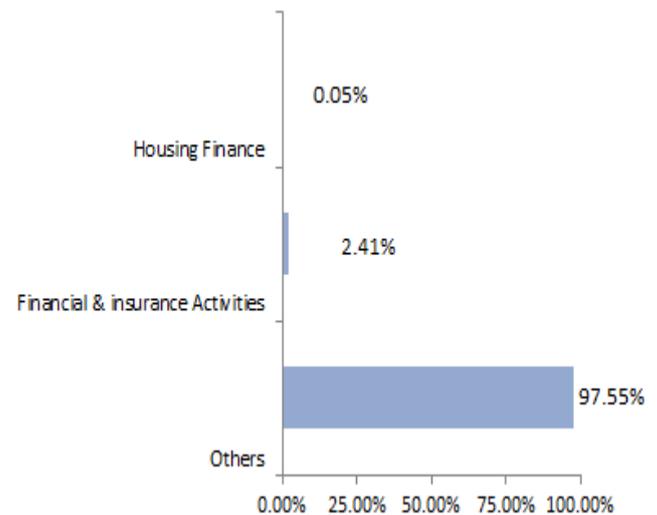
To provide NAV protection using the CPPI (Constant Proportion Portfolio Insurance) methodology. The asset allocation is dynamically rebalanced to give a guarantee[^] of 105% of the highest NAV in the built-up phase.

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Equity	0	100	0.00	0.00
Debt & MMI	0	100	100.00	2,083.27
TOTAL			100.00	2,083.27

Fund Description

Fund Manager Name	Raghavan		
No of funds managed by fund Manager	Equity	Debt	Balanced
	4	9	9
Launch Date	06-Sept-10		
Risk Profile	Low to Medium		
Benchmark	NA		
NAV as on 30-Jun-20	19.1629		
Modified Duration	0.06		

[^]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 value, would be recovered from the fund (through cancellation of units) to provide the NAV guarantee.

DEBT RATING PROFILE

TOP 10 INDUSTRY SECTOR

GOVT. SECURITIES

Security Name	% of total portfolio
8.17% WEST BANGAL SDL 07-07-2020	0.20%

CORPORATE DEBT

Security Name	% of total portfolio
SBI LIQUID FUND - DIRECT PLAN - GROWTH	3.63%
IDFC CASH FUND -DIRECT PLAN -GROWTH	3.63%
7.50% BAJAJ FINANCE LIMITED B & D 10-08-2020 222	2.41%
8.79% HDFC B & D 21-07-2020	0.05%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	90.09%	1,876.73

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Daily Protect Fund	0.24%	2.38%	5.33%	6.49%	6.06%	6.84%
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%.
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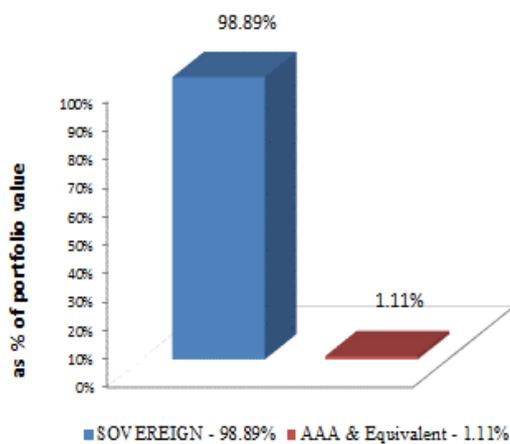
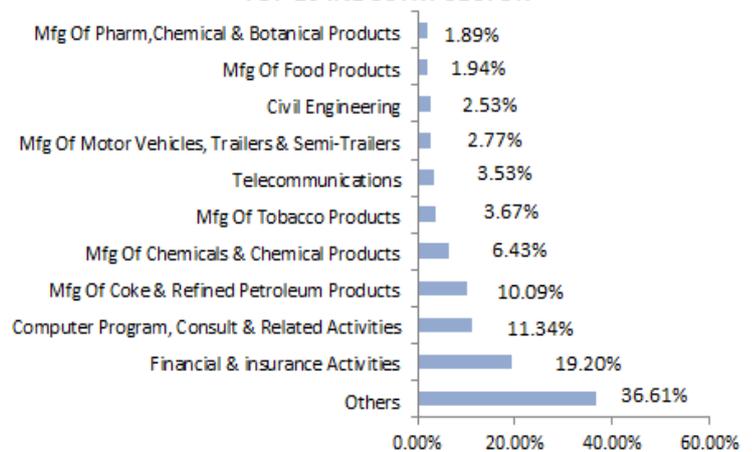
Equity Elite Fund (SFIN - ULIF012250208EQTYELTFND111)
INVESTMENT OBJECTIVE

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	81.81	6.90
Debt	0	40	0.13	0.01
Money Market	0	40	18.06	1.52
TOTAL			100.00	8.43

Fund Description

Fund Manager Name	Vineet Lakhota / Brinda P		
No of funds managed by fund Manager	Equity	Debt	Balanced
	12	5	3
Launch Date	25-Feb-08		
Risk Profile	High		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
NAV as on 30-Jun-20	33.6668		
Modified Duration	0.25		

DEBT RATING PROFILE

TOP 10 INDUSTRY SECTOR

CORPORATE DEBT

Security Name	% of total portfolio
8.49% NTPC B & D 25-03-2025	0.12%
8.00% BRITANNIA INDUSTRIES LTD B & D 28-08-2022	0.01%

EQUITY

Security Name	% of total portfolio
RELIANCE INDUSTRIES LTD.	8.77%
NIPPON INDIA ETF BANK BEES	7.92%
INFOSYS LIMITED	5.75%
HDFC BANK LTD.	5.67%
HOUSING DEVELOPMENT FINANCE CORPN.	4.96%
KOTAK MAHINDRA BANK LTD.	3.84%
TATA CONSULTANCY SERVICES LTD.	3.68%
ITC LTD.	3.67%
BHARTI AIRTEL LTD.	3.53%
HINDUSTAN UNILEVER LTD.	3.22%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	18.06%	1.52

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Equity Elite Fund	6.22%	-9.50%	-5.49%	2.05%	5.55%	10.32%
Benchmark	6.09%	-11.39%	-8.48%	0.20%	3.83%	5.22%

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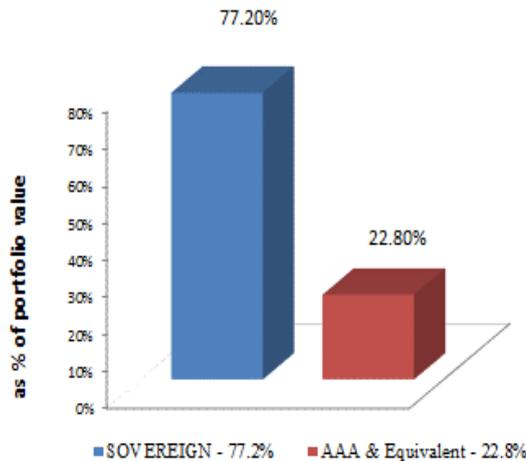
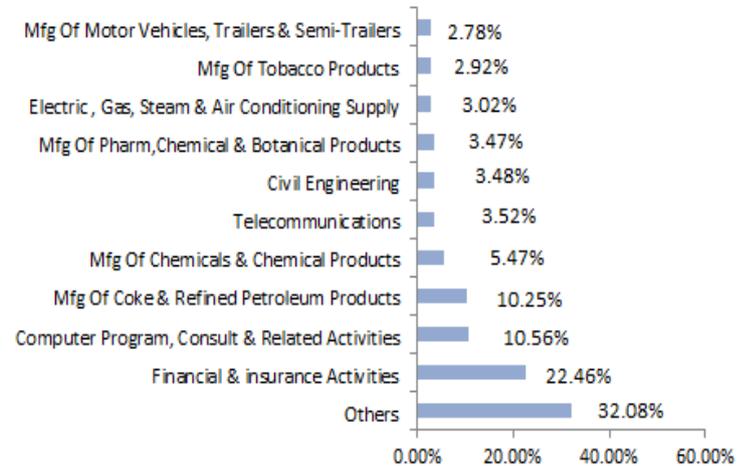
Equity Elite Fund II (SFIN - ULIF019100210EQTELI2FND111)
INVESTMENT OBJECTIVE

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

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Equity	60	100	76.77	3,279.30
Debt	0	40	9.16	391.18
Money Market	0	40	14.07	601.19
TOTAL			100.00	4,271.67

Fund Description

Fund Manager Name	Tarang Hora / Vineet Lakhotia		
No of funds managed by fund Manager	Equity	Debt	Balanced
	5	2	6
Launch Date	10-Feb-10		
Risk Profile	High		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
NAV as on 30-Jun-20	23.8190		
Modified Duration	0.74		

DEBT RATING PROFILE

TOP 10 INDUSTRY SECTOR

CORPORATE DEBT

Security Name	% of total portfolio
7.17% NATIONAL HIGHWAYS AUTHORITY OF INDIA B & D 23-12-2	1.21%
6.60% REC LIMITED B & D 21-03-2022 198 A	0.60%
6.72% NTPC B & D 24-11-2021 65	0.60%
6.70% IRFC B & D 24-11-2021 114	0.60%
6.32% REC LIMITED B & D 31-12-2021 190 B	0.60%
8.49% NTPC B & D 25-03-2025	0.00%

EQUITY

Security Name	% of total portfolio
RELIANCE INDUSTRIES LTD.	8.83%
HDFC BANK LTD.	7.38%
INFOSYS LIMITED	5.29%
HOUSING DEVELOPMENT FINANCE CORPN.	4.11%
ICICI BANK LTD.	3.89%
TATA CONSULTANCY SERVICES LTD.	3.60%
BHARTI AIRTEL LTD.	3.52%
HINDUSTAN UNILEVER LTD.	3.17%
ITC LTD.	2.92%
KOTAK BANKING ETF	2.49%

GOVT. SECURITIES

Security Name	% of total portfolio
6.17% GOI CG 15-07-2021	2.40%
7.32% GOI CG 28-01-2024	1.90%
6.84% GOI CG 19-12-2022	1.24%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	14.07%	601.19

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Equity Elite Fund II	5.78%	-10.29%	-6.81%	-0.02%	3.63%	8.71%
Benchmark	6.09%	-11.39%	-8.48%	0.20%	3.83%	7.96%

*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)
Equity	0	100	0.00	0.00
Debt & MMI	0	100	100.00	0.37
TOTAL			100.00	0.37

Fund Description

Fund Manager Name	Tarang Hora		
No of funds managed by fund Manager	Equity	Debt	Balanced
	2	2	4
Launch Date	08-Mar-09		
Risk Profile	Low to Medium		
Benchmark	NA		
NAV as on 30-Jun-20	31.5947		
Modified Duration	0.00		

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	100.00%	0.37

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
FlexiProtect Fund	0.10%	0.96%	2.68%	3.99%	4.32%	10.69%
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.

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)
Equity	0	100	0.00	0.00
Debt & MMI	0	100	100.00	0.12
TOTAL			100.00	0.12

Fund Description

Fund Manager Name	Tarang Hora		
No of funds managed by fund Manager	Equity	Debt	Balanced
	2	2	4
Launch Date	08-Jan-10		
Risk Profile	Low to Medium		
Benchmark	NA		
NAV as on 30-Jun-20	23.6232		
Modified Duration	0.00		

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	100.00%	0.12

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
FlexiProtect Fund (Series II)	0.15%	1.86%	4.04%	5.12%	5.39%	8.54%
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.

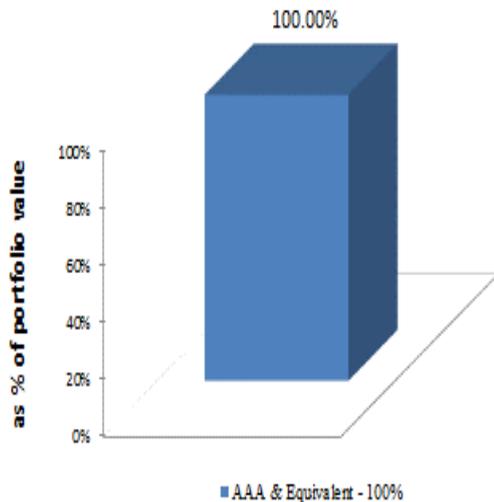
Equity Pension Fund (SFIN - ULIF006150107PEEQITYFND111)
INVESTMENT OBJECTIVE

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

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Equity	80	100	99.62	433.99
Debt	0	20	0.01	0.03
Money Market	0	20	0.37	1.62
TOTAL			100.00	435.64

Fund Description

Fund Manager Name	Brinda P / Vaibhav Goyal		
No of funds managed by fund Manager	Equity	Debt	Balanced
	13	5	1
Launch Date	15-Jan-07		
Risk Profile	High		
Benchmark	Nifty 50		
NAV as on 30-Jun-20	29.6134		
Modified Duration	0.02		

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%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	0.37%	1.62

EQUITY

Security Name	% of total portfolio
RELIANCE INDUSTRIES LTD.	9.67%
KOTAK BANKING ETF	8.91%
HDFC BANK LTD.	7.70%
INFOSYS LIMITED	7.30%
HOUSING DEVELOPMENT FINANCE CORPN.	5.56%
BHARTI AIRTEL LTD.	4.95%
TATA CONSULTANCY SERVICES LTD.	4.73%
HINDUSTAN UNILEVER LTD.	4.41%
ITC LTD.	3.91%
ICICI BANK LTD.	3.68%

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Equity Pension Fund	7.22%	-14.95%	-11.83%	-2.48%	1.69%	8.39%
Benchmark	7.53%	-15.34%	-12.61%	-1.94%	2.66%	6.56%

*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

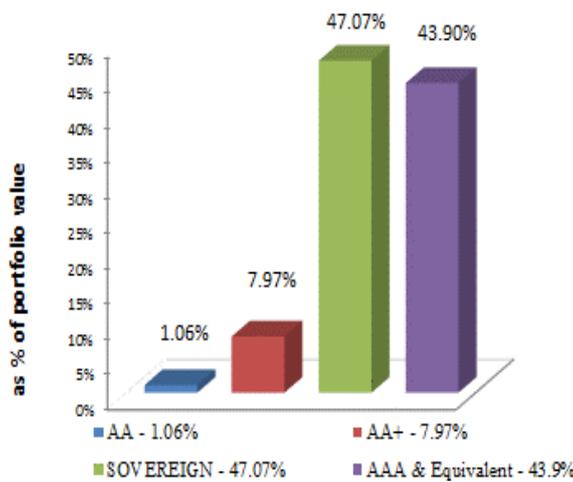
To provide relatively safe and less volatile investment option mainly through debt instruments and accumulation of income through investment in fixed income securities.

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Debt	60	100	92.84	364.75
Money Market	0	40	7.16	28.13
TOTAL			100.00	392.88

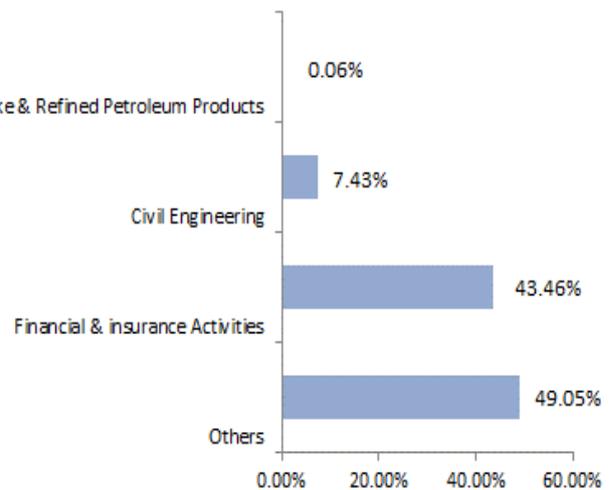
Fund Description

Fund Manager Name	Raghavan		
No of funds managed by fund Manager	Equity	Debt	Balanced
	4	9	9
Launch Date	16-Jan-07		
Risk Profile	Low to Medium		
Benchmark	Crisil CompBex		
NAV as on 30-Jun-20	33.4529		
Modified Duration	5.40		

DEBT RATING PROFILE



TOP 10 INDUSTRY SECTOR



GOVT. SECURITIES

Security Name	% of total portfolio
7.17% GOI CG 08-01-2028	11.46%
6.45% GOI CG 07-10-2029	10.51%
7.57% GOI CG 17-06-2033	5.63%
7.26% GOI CG 14-01-2029	4.33%
8.30% GOI CG 31-12-2042	3.05%
8.17% GOI CG 01-12-2044	3.03%
7.95% GOI CG 28-08-2032	2.88%
8.24% GUJRAT SDL 25-04-2023	0.55%
7.32% GOI CG 28-01-2024	0.44%

CORPORATE DEBT

Security Name	% of total portfolio
8.60% REC LIMITED B & D 08-03-2029 GOI-VII	7.25%
7.83% NABARD B & D 17-10-2019 LTIF 4A	7.04%
8.02% L&T B & D 22-05-2022	6.74%
10.00% SHRIRAM TRANSPORT FINANCE CO. LTD. B & D 13-11-2024	5.52%
8.65% INDIA INFRADEBT LIMITED B & D 21-03-2026 SERIES II	5.28%
9.25% PFC B & D 25-09-2024 A	4.18%
8.55% BOB B & D 14-02-2029 BASEL III TIER II-XXI	2.87%
9.85% SHRIRAM TRANSPORT FINANCE CO. LTD. B & D 19-09-2021	1.57%
7.63% PFC B & D 14-08-2026 150 B	1.49%
9.70% L&T INFRA DEBT FUND LIMITED B & D 10-06-2024 OPT 3	1.43%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	7.16%	28.13

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Bond Pension Fund	1.01%	6.93%	12.23%	12.42%	8.63%	9.38%
Benchmark	1.21%	7.96%	13.14%	12.38%	8.57%	8.11%

*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.

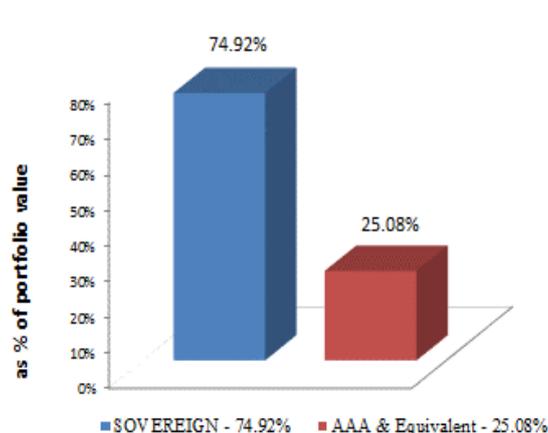
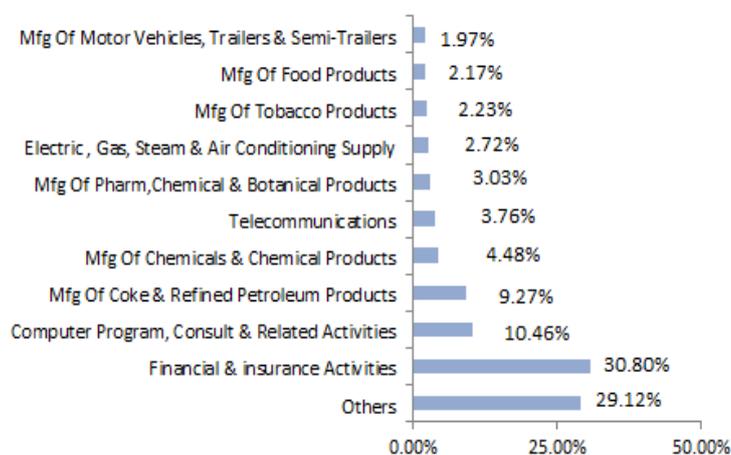
Growth Pension Fund (SFIN - ULIF008150207PEGRWTHFND111)
INVESTMENT OBJECTIVE

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	68.87	116.17
Debt	10	60	30.18	50.90
Money Market	0	40	0.95	1.60
TOTAL			100.00	168.67

Fund Description

Fund Manager Name	Raghavan / Sandip Bansal		
No of funds managed by fund Manager	Equity	Debt	Balanced
	6	9	9
Launch Date	15-Feb-07		
Risk Profile	Medium to High		
Benchmark	Nifty 50 (70%) CompBex (30%)		
NAV as on 30-Jun-20	33.8791		
Modified Duration	7.09		

DEBT RATING PROFILE

TOP 10 INDUSTRY SECTOR

GOVT. SECURITIES

Security Name	% of total portfolio
6.68% GOI CG 17-09-2031	2.76%
7.57% GOI CG 17-06-2033	9.63%
6.45% GOI CG 07-10-2029	7.65%
7.16% GOI CG 20-09-2050	2.56%

CORPORATE DEBT

Security Name	% of total portfolio
8.40% IRFC B & D 08-01-2029 130	1.99%
7.54% REC LIMITED B & D 30-12-2026 142	1.88%
8.30% REC LIMITED B & D 10-04-2025 133	1.31%
8.27% REC LIMITED B & D 06-02-2025 130	1.31%
8.70% REC LIMITED B & D 28-09-2028 GOI-IV	1.08%
8.00% BRITANNIA INDUSTRIES LTD B & D 28-08-2022	0.01%

EQUITY

Security Name	% of total portfolio
HDFC BANK LTD.	8.83%
RELIANCE INDUSTRIES LTD.	8.74%
HOUSING DEVELOPMENT FINANCE CORPN.	5.45%
INFOSYS LIMITED	4.94%
ICICI BANK LTD.	4.13%
TATA CONSULTANCY SERVICES LTD.	3.93%
BHARTI AIRTEL LTD.	3.76%
KOTAK MAHINDRA BANK LTD.	3.26%
HINDUSTAN UNILEVER LTD.	3.11%
ITC LTD.	2.23%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	0.95%	1.60

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Growth Pension Fund	4.72%	-6.56%	-3.02%	2.36%	4.75%	9.55%
Benchmark	5.63%	-8.13%	-4.62%	2.76%	4.85%	6.10%

- *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)

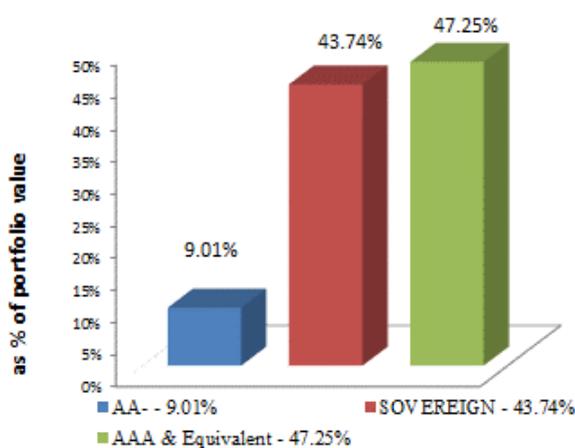
INVESTMENT OBJECTIVE

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.

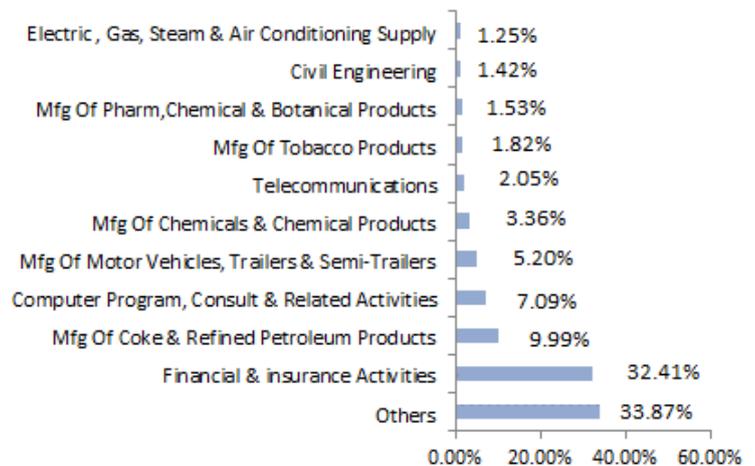
Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Equity	40	60	47.70	40.83
Debt	20	60	47.18	40.38
Money Market	0	40	5.12	4.38
TOTAL			100.00	85.59

Fund Description			
Fund Manager Name	Divesh D / Raghavan		
No of funds managed by fund Manager	Equity	Debt	Balanced
	9	9	17
Launch Date	21-Feb-07		
Risk Profile	Medium		
Benchmark	Nifty 50 (50%) CompBex (50%)		
NAV as on 30-Jun-20	39.6325		
Modified Duration	5.61		

DEBT RATING PROFILE



TOP 10 INDUSTRY SECTOR



GOVT. SECURITIES

Security Name	% of total portfolio
6.45% GOI CG 07-10-2029	8.44%
7.26% GOI CG 14-01-2029	7.55%
7.57% GOI CG 17-06-2033	2.71%
7.59% GOI CG 11-01-2026	0.41%

CORPORATE DEBT

Security Name	% of total portfolio
7.20% NABARD B & D 21-10-2031 LTIF A 1	6.25%
8.54% REC LIMITED B & D 15-11-2028 V	4.63%
9.77% TATA MOTORS B & D 12-09-2024	3.94%
9.05% RIL B & D 17-10-2028 PPD-G	3.85%
7.34% IRFC B & D 19-02-2028 Tranche 1 Series II TAX FREE	2.72%
8.70% REC LIMITED B & D 28-09-2028 GOI-IV	1.47%
7.49% IRFC B & D 30-05-2027 120	1.23%
8.75% PNB FD 08-12-2024	1.16%
9.60% SBI FD 10-06-2021 5	1.16%
9.60% SBI FD 11-06-2021 5	1.16%

EQUITY

Security Name	% of total portfolio
RELIANCE INDUSTRIES LTD.	5.57%
HDFC BANK LTD.	4.00%
INFOSYS LIMITED	3.27%
HOUSING DEVELOPMENT FINANCE CORPN.	3.18%
TATA CONSULTANCY SERVICES LTD.	2.62%
KOTAK BANKING ETF	2.26%
ICICI BANK LTD.	2.17%
HINDUSTAN UNILEVER LTD.	2.14%
BHARTI AIRTEL LTD.	1.97%
ITC LTD.	1.82%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	5.12%	4.38

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Balanced Pension Fund	4.18%	-1.14%	4.06%	7.29%	7.41%	10.85%
Benchmark	4.37%	-3.39%	0.63%	5.71%	6.12%	7.81%

*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.

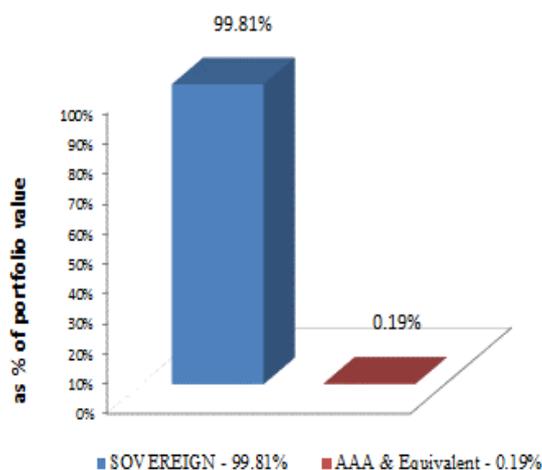
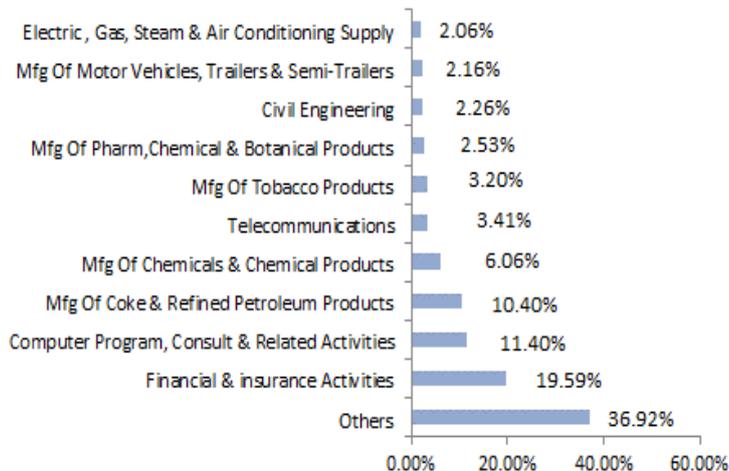
Equity Optimiser Pension Fund (SFIN - ULIF011210108PEEQOPTFND111)
INVESTMENT OBJECTIVE

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

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Equity	60	100	79.31	101.78
Debt	0	40	3.74	4.81
Money Market	0	40	16.95	21.75
TOTAL			100.00	128.34

Fund Description

Fund Manager Name	Brinda P / Divesh D		
No of funds managed by fund Manager	Equity	Debt	Balanced
	14	5	9
Launch Date	21-Jan-08		
Risk Profile	High		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
NAV as on 30-Jun-20	25.2775		
Modified Duration	0.48		

DEBT RATING PROFILE

TOP 10 INDUSTRY SECTOR

GOVT. SECURITIES

Security Name	% of total portfolio
7.68% GOI CG 15-12-2023	1.70%
7.80% GOI CG 11-04-2021	1.21%
8.79% GOI CG 08-11-2021	0.83%

CORPORATE DEBT

Security Name	% of total portfolio
8.00% BRITANNIA INDUSTRIES LTD B & D 28-08-2022	0.01%

EQUITY

Security Name	% of total portfolio
RELIANCE INDUSTRIES LTD.	9.40%
HDFC BANK LTD.	6.22%
INFOSYS LIMITED	5.70%
HOUSING DEVELOPMENT FINANCE CORPN.	5.57%
TATA CONSULTANCY SERVICES LTD.	3.99%
KOTAK BANKING ETF	3.78%
ICICI BANK LTD.	3.53%
HINDUSTAN UNILEVER LTD.	3.26%
BHARTI AIRTEL LTD.	3.22%
ITC LTD.	3.20%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	16.95%	21.75

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Equity Optimiser Pension Fund	6.37%	-9.78%	-6.06%	0.98%	4.53%	7.73%
Benchmark	6.09%	-11.39%	-8.48%	0.20%	3.83%	5.17%

- *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

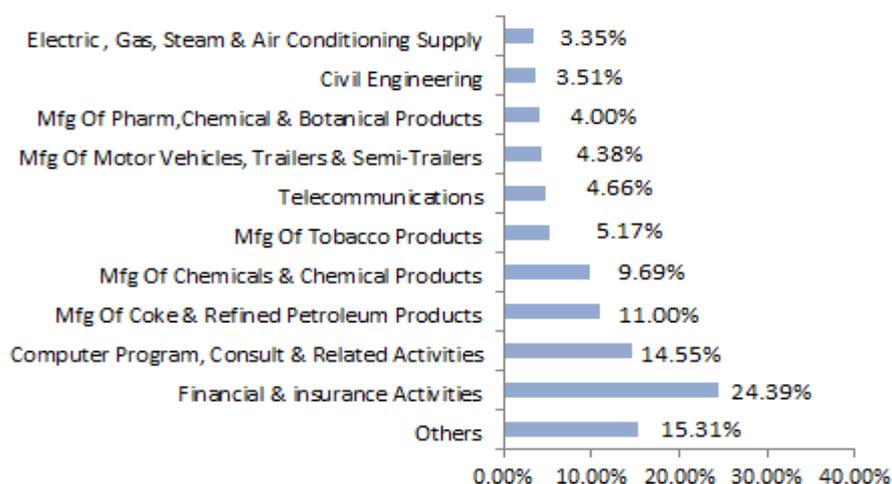
To provide returns closely corresponding to returns of NSE, S&P CNX Nifty Index, though investment regulations may restrict investment in group companies and some large cap companies listed on the Nifty Index leading to higher tracking error.

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Equity	90	100	99.83	27.04
Money Market	0	10	0.17	0.05
TOTAL			100.00	27.09

Fund Description

Fund Manager Name	Brinda P / Divesh D		
No of funds managed by fund Manager	Equity	Debt	Balanced
	14	5	9
Launch Date	18-Jan-10		
Risk Profile	High		
Benchmark	Nifty 50		
NAV as on 30-Jun-20	20.6157		
Modified Duration	NA		

TOP 10 INDUSTRY SECTOR



EQUITY

Security Name	% of total portfolio
RELIANCE INDUSTRIES LTD.	9.43%
HDFC BANK LTD.	7.92%
INFOSYS LIMITED	6.38%
HINDUSTAN UNILEVER LTD.	5.92%
HOUSING DEVELOPMENT FINANCE CORPN.	5.20%
TATA CONSULTANCY SERVICES LTD.	5.17%
ITC LTD.	5.17%
BHARTI AIRTEL LTD.	4.09%
ICICI BANK LTD.	3.90%
LARSEN & TOUBRO LTD.	3.51%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	0.17%	0.05

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Index Pension Fund	6.42%	-11.96%	-10.03%	-1.69%	2.60%	7.16%
Benchmark	7.53%	-15.34%	-12.61%	-1.94%	2.66%	6.61%

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

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

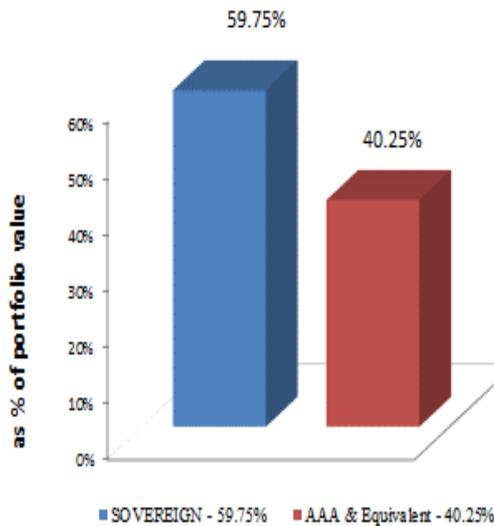
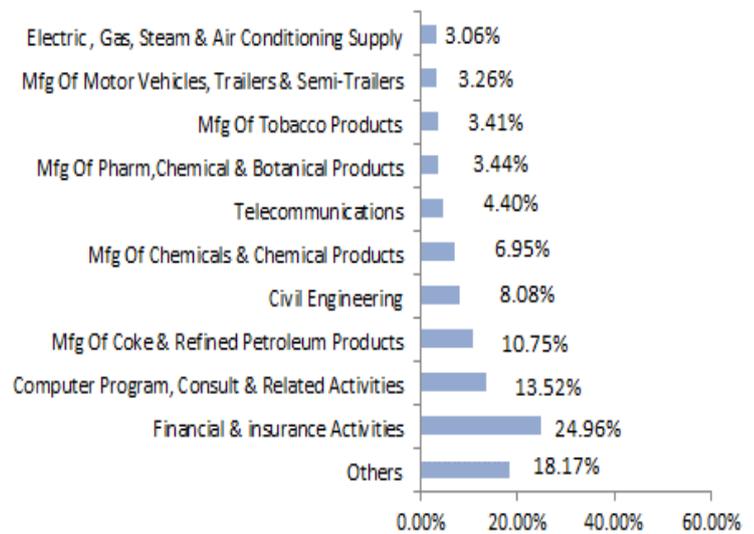
Top 300 Pension Fund (SFIN - ULIF018180110PETP300FND111)
INVESTMENT OBJECTIVE

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	84.94	146.10
Money Market	0	40	15.06	25.90
TOTAL			100.00	172.00

Fund Description

Fund Manager Name	Raghavan / Vaibhav Goyal		
No of funds managed by fund Manager	Equity	Debt	Balanced
	8	9	9
Launch Date	18-Jan-10		
Risk Profile	High		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
NAV as on 30-Jun-20	24.6593		
Modified Duration	0.39		

DEBT RATING PROFILE

TOP 10 INDUSTRY SECTOR

EQUITY

Security Name	% of total portfolio
RELIANCE INDUSTRIES LTD.	9.85%
HDFC BANK LTD.	9.25%
INFOSYS LIMITED	6.48%
ICICI BANK LTD.	5.30%
BHARTI AIRTEL LTD.	4.13%
TATA CONSULTANCY SERVICES LTD.	4.03%
HINDUSTAN UNILEVER LTD.	3.72%
KOTAK MAHINDRA BANK LTD.	3.68%
HOUSING DEVELOPMENT FINANCE CORPN.	3.51%
ITC LTD.	3.41%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	15.06%	25.90

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Top 300 Pension Fund	6.07%	-6.58%	-2.40%	2.95%	5.82%	9.01%
Benchmark	6.09%	-11.39%	-8.48%	0.20%	3.83%	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.

Daily Protect Fund II (SFIN - ULIF020040311DLYPRO2FND111)
INVESTMENT OBJECTIVE

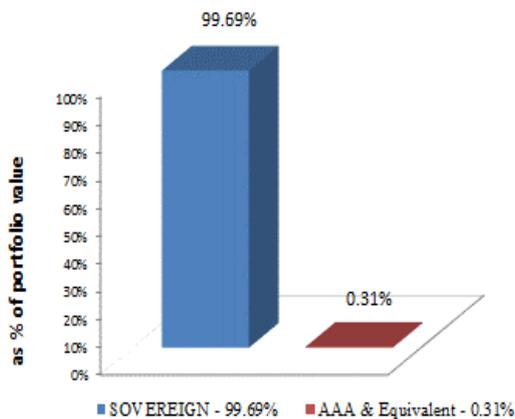
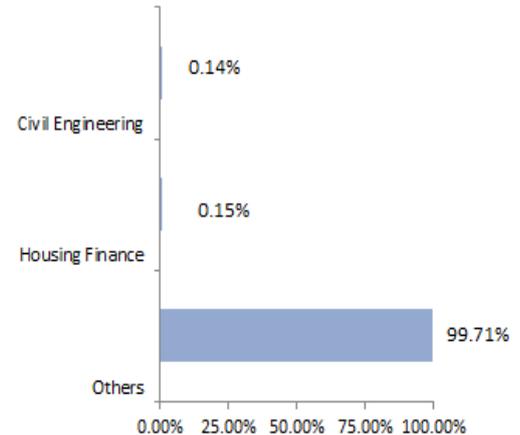
To provide NAV protection using the CPPI (Constant Proportion Portfolio Insurance) methodology. The asset allocation is dynamically rebalanced to give a guarantee[^] of 105% of the highest NAV in the built-up phase.

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Equity	0	100	0.00	0.00
Debt & MMI	0	100	100.00	1,221.33
TOTAL			100.00	1,221.33

Fund Description

Fund Manager Name	Raghavan		
No of funds managed by fund Manager	Equity	Debt	Balanced
	4	9	9
Launch Date	04-Mar-11		
Risk Profile	Low to Medium		
Benchmark	NA		
NAV as on 30-Jun-20	21.0799		
Modified Duration	0.65		

[^]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.

DEBT RATING PROFILE

TOP 10 INDUSTRY SECTOR

GOVT. SECURITIES

Security Name	% of total portfolio
7.80% GOI CG 11-04-2021	41.86%
7.00% GOI CG 21-01-2021	10.43%
8.12% GOI CG 10-12-2020	10.21%
8.35% GOI CG 14-05-2022	8.36%
8.79% GOI CG 08-11-2021	7.39%
0.00% GOI CG 02-01-2021	0.84%
0.00% GOI CG 02-07-2021	0.82%

CORPORATE DEBT

Security Name	% of total portfolio
SBI LIQUID FUND - DIRECT PLAN - GROWTH	2.07%
IDFC CASH FUND -DIRECT PLAN -GROWTH	2.06%
8.90% LIC HOUSING FIN B & D 10-08-2020	0.15%
8.40% L&T B & D 24-09-2020	0.14%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	15.69%	191.57

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Daily Protect Fund II	0.31%	3.37%	6.23%	7.12%	6.43%	8.32%
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.

Return Guarantee Fund (RGF) RGF070311 (SFIN - ULIF023090311RETGRT1FND111)
INVESTMENT OBJECTIVE

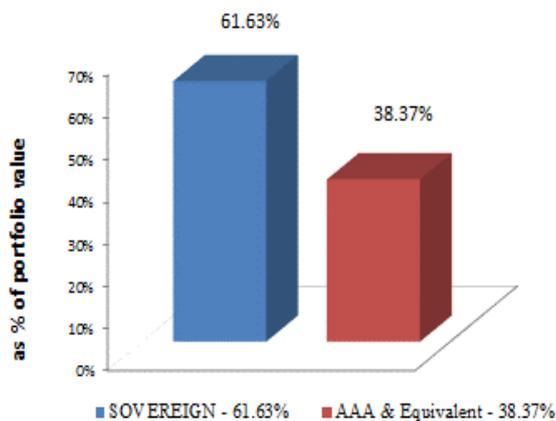
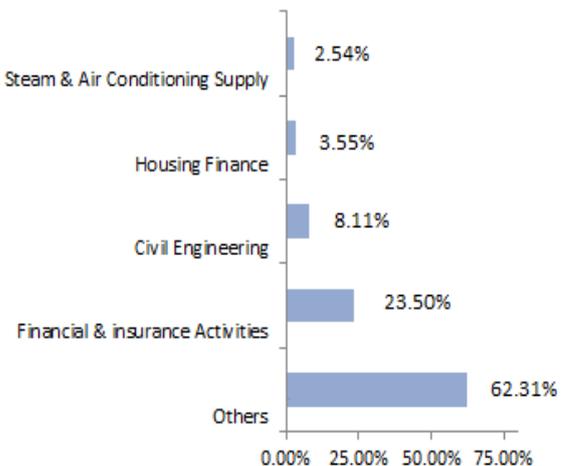
To provide a guaranteed return over a pre-specified fixed period. It aims to guaranteed# fixed return by investing mostly in fixed income securities (debt instruments, money market instruments and cash) with maturities close to the termination date of the fund.

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Debt	60	100	62.81	102.67
Money Market	0	40	37.19	60.80
TOTAL			100.00	163.47

Fund Description

Fund Manager Name	Brinda P		
No of funds managed by fund Manager	Equity	Debt	Balanced
	9	5	1
Launch Date	09-Mar-11		
Risk Profile	Low		
Benchmark	NA		
NAV as on 30-Jun-20	20.3963		
Modified Duration	0.82		

The Return Guarantee (Minimum NAV Guarantee) is applicable only in respect of the Return Guarantee Fund (RGF) and is applicable to the NAV at the end of the 10th year from the start of the subscription period of the Fund and /or sub-fund(s). The guarantee will apply to all contributions made during the subscription period. To provide the 'Return Guarantee' a guarantee charge of 0.35% p.a. of the Fund Value levied on RGF would be recovered through cancellation of units.

DEBT RATING PROFILE

TOP 10 INDUSTRY SECTOR

GOVT. SECURITIES

Security Name	% of total portfolio
8.2% GOI CG 15-02-2022	16.27%
8.13% GOI CG 21-09-2022	16.00%
8.42% GUJRAT SDL 10-11-2020	3.11%
8.08% GOI CG 02-08-2022	0.95%
8.48% ORISSA SDL 24-02-2021	0.63%
8.39% UTTAR PRADESH SDL 22-09-2020	0.49%
9.19% KARNATAKA SDL 09-11-2021	0.49%
8.17% WEST BANGAL SDL 07-07-2020	0.25%
8.36% HARIYANA SDL 08-04-2021	0.16%
8.15% GUJRAT SDL 07-07-2020	0.01%

CORPORATE DEBT

Security Name	% of total portfolio
0.00% REC LIMITED B & D 15-12-2020	5.89%
8.47% LIC HOUSING FIN B & D 07-07-2020 302	3.06%
9.50% CANARA BANK FD 06-03-2021 9	2.45%
9.50% CANARA BANK FD 06-03-2021 1	1.71%
8.40% L&T B & D 24-09-2020	1.47%
9.50% CANARA BANK FD 06-03-2021 2	1.22%
9.50% CANARA BANK FD 06-03-2021 10	1.16%
9.70% L&T INFRA DEBT FUND LIMITED B & D 10-06-2020	0.64%
7.17% NATIONAL HIGHWAYS AUTHORITY OF INDIA B & D 10-06-2020	0.63%
9.50% CANARA BANK FD 05-03-2021	0.61%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	37.19%	60.80

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
RGF070311	0.52%	4.25%	8.24%	8.72%	7.28%	7.95%
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.

Return Guarantee Fund (RGF) RGF150611 (SFIN - ULIF023210611RETGRT2FND111)
INVESTMENT OBJECTIVE

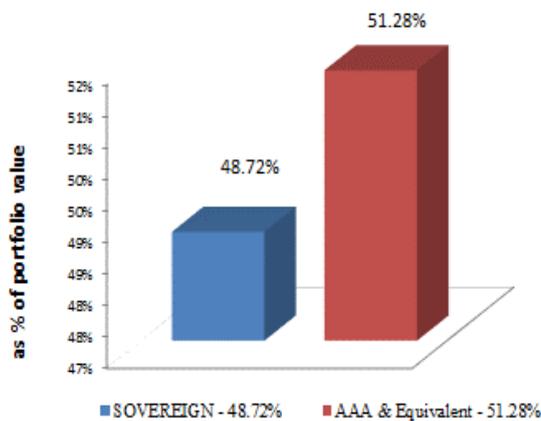
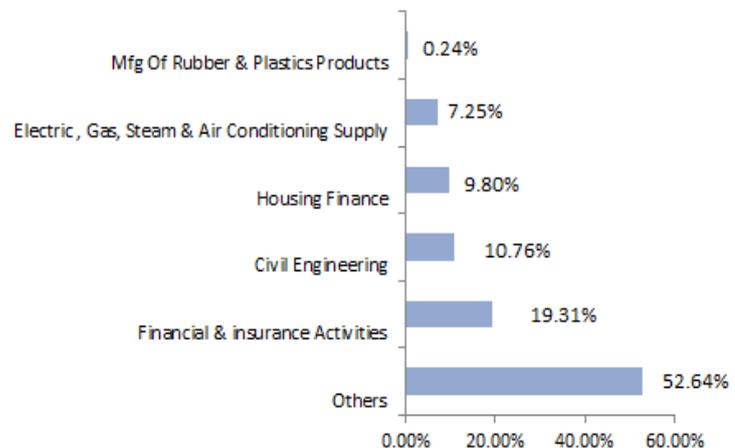
To provide a guaranteed return over a pre-specified fixed period. It aims to guaranteed# fixed return by investing mostly in fixed income securities (debt instruments, money market instruments and cash) with maturities close to the termination date of the fund.

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Debt	60	100	80.62	70.27
Money Market	0	40	19.38	16.89
TOTAL			100.00	87.16

Fund Description

Fund Manager Name	Brinda P		
No of funds managed by fund Manager	Equity	Debt	Balanced
	9	5	1
Launch Date	21-Jun-11		
Risk Profile	Low		
Benchmark	NA		
NAV as on 30-Jun-20	20.1862		
Modified Duration	0.98		

The Return Guarantee (Minimum NAV Guarantee) is applicable only in respect of the Return Guarantee Fund (RGF) and is applicable to the NAV at the end of the 10th year from the start of the subscription period of the Fund and /or sub-fund(s). The guarantee will apply to all contributions made during the subscription period. To provide the 'Return Guarantee' a guarantee charge of 0.35% p.a. of the Fund Value levied on RGF would be recovered through cancellation of units.

DEBT RATING PROFILE

TOP 10 INDUSTRY SECTOR

GOVT. SECURITIES

Security Name	% of total portfolio
8.13% GOI CG 21-09-2022	14.03%
8.08% GOI CG 02-08-2022	8.76%
8.12% GOI CG 10-12-2020	4.68%
8.48% ORISSA SDL 24-02-2021	1.77%
9.19% KARNATAKA SDL 09-11-2021	1.53%
8.40% GUJRAT SDL 24-11-2020	0.93%
8.15% GUJRAT SDL 07-07-2020	0.82%
8.17% WEST BANGAL SDL 07-07-2020	0.40%
8.36% HARIYANA SDL 08-04-2021	0.30%
8.79% GOI CG 08-11-2021	0.05%

CORPORATE DEBT

Security Name	% of total portfolio
7.17% NATIONAL HIGHWAYS AUTHORITY OF INDIA B & D 23-12-2020	8.92%
9.35% PGC B & D 29-08-2021 F	7.25%
9.45% HDFC B & D 17-08-2021	6.02%
8.47% LIC HOUSING FIN B & D 07-07-2020 302	3.44%
9.48% REC LIMITED B & D 10-08-2021	2.78%
9.36% PFC B & D 01-08-2021 76-A	2.41%
9.70% PFC B & D 09-06-2021	2.39%
0.00% REC LIMITED B & D 15-12-2020	1.87%
8.40% L&T B & D 24-09-2020	1.84%
9.70% L&T INFRA DEBT FUND LIMITED B & D 10-06-2021 OPT 2	1.19%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	19.38%	16.89

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
RGF150611	0.64%	4.58%	8.79%	8.97%	7.11%	8.08%
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

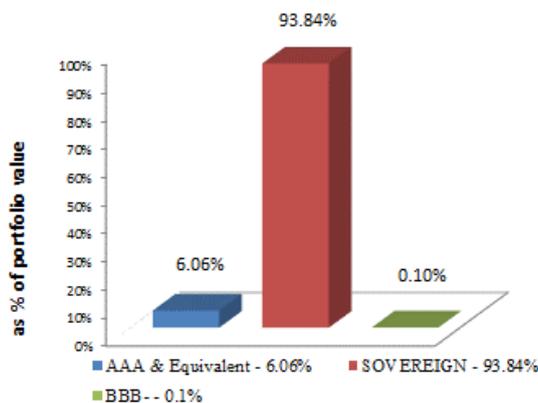
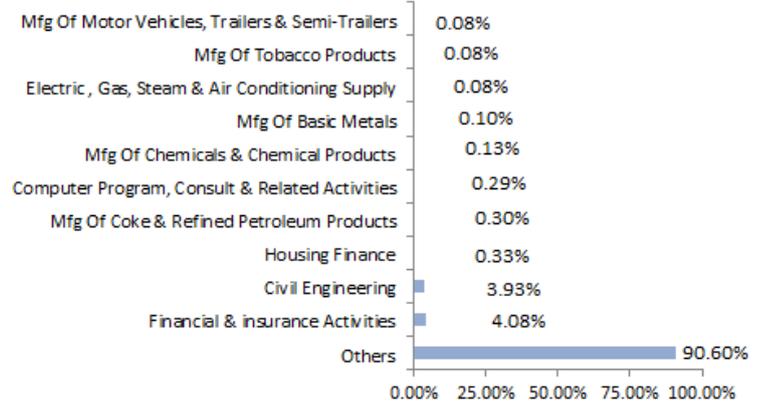
To provide NAV protection using the CPPI (Constant Proportion Portfolio Insurance) methodology. The asset allocation is dynamically rebalanced to give a guarantee[^] of 105% of the highest NAV in the built-up phase.

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Equity	0	100	1.96	101.61
Debt & MMI	0	100	98.04	5,084.82
TOTAL			100.00	5,186.43

Fund Description

Fund Manager Name	Tarang Hora / Vineet Lakhotia		
No of funds managed by fund Manager	Equity	Debt	Balanced
	5	2	6
Launch Date	01-Sept-11		
Risk Profile	Low to Medium		
Benchmark	NA		
NAV as on 30-Jun-20	23.3957		
Modified Duration	0.63		

[^]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.

DEBT RATING PROFILE

TOP 10 INDUSTRY SECTOR

GOVT. SECURITIES

Security Name	% of total portfolio
7.80% GOI CG 11-04-2021	48.44%
8.79% GOI CG 08-11-2021	8.10%
8.12% GOI CG 10-12-2020	4.99%
6.17% GOI CG 15-07-2021	3.65%
7.94% GOI CG 24-05-2021	1.00%
8.35% GOI CG 14-05-2022	0.96%
8.27% RAJASTHAN SDL 23-06-2023 UDAY	0.57%
7.00% GOI CG 21-01-2021	0.49%
0.00% GOI CG 17-12-2020	0.47%
0.00% GOI CG 17-06-2021	0.47%

CORPORATE DEBT

Security Name	% of total portfolio
SBI LIQUID FUND - DIRECT PLAN - GROWTH	1.95%
IDFC CASH FUND -DIRECT PLAN -GROWTH	1.94%
7.20% AU SMALL FINANCE BANK LIMITED FD 24-11-2020 7	0.89%
7.65% L&T FINANCE LTD B & D 13-11-2020 O	0.49%
7.47% SUNDARAM FIN B & D 01-09-2020 Q-15	0.48%
8.67% LIC HOUSING FIN B & D 26-08-2020 263	0.19%
9.50% CANARA BANK FD 06-03-2021 1	0.12%
8.75% HDFC B & D 04-03-2021 P-002	0.12%
8.40% L&T B & D 24-09-2020	0.10%
9.80% JSPL B & D 29-12-2021	0.09%

EQUITY

Security Name	% of total portfolio
RELIANCE INDUSTRIES LTD.	0.25%
HDFC BANK LTD.	0.22%
INFOSYS LIMITED	0.14%
HOUSING DEVELOPMENT FINANCE CORPN.	0.13%
ICICI BANK LTD.	0.13%
TATA CONSULTANCY SERVICES LTD.	0.10%
KOTAK MAHINDRA BANK LTD.	0.09%
HINDUSTAN UNILEVER LTD.	0.09%
ITC LTD.	0.08%
BHARTI AIRTEL LTD.	0.08%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	20.40%	1,057.84

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Daily Protect Fund III	0.48%	2.86%	5.82%	6.86%	6.44%	10.09%
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 - ULIF005010206MONYMKTFFND111)
INVESTMENT OBJECTIVE

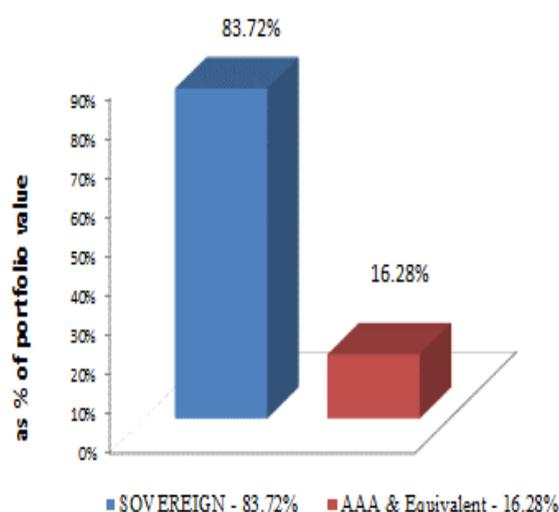
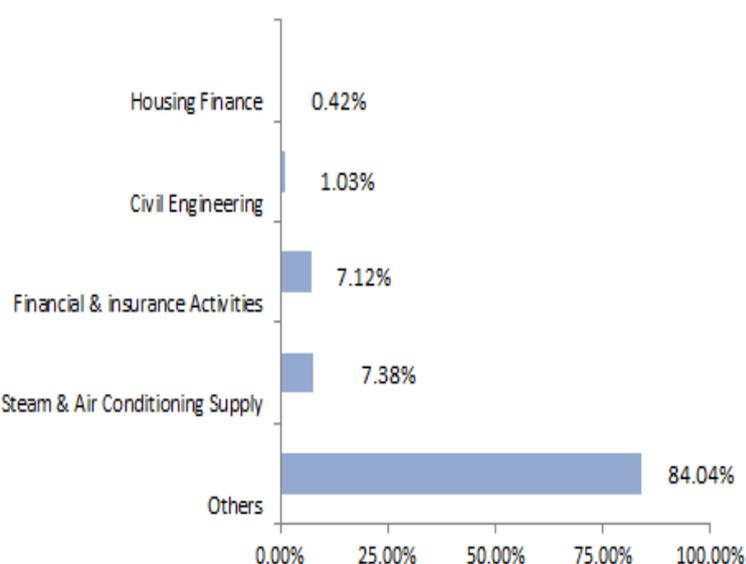
To provide an option to deploy the funds in liquid and safe instruments so as to avoid market risk on a temporary basis.

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Debt	0	20	0.86	2.03
Money Market	80	100	99.14	235.22
TOTAL			100.00	237.25

Fund Description

Fund Manager Name	Raghavan		
No of funds managed by fund Manager	Equity 4	Debt 9	Balanced 9
Launch Date	01-Feb-06		
Risk Profile	Low		
Benchmark	CRISIL T-Bill Index #		
NAV as on 30-Jun-20	26.9976		
Modified Duration	0.25		

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

DEBT RATING PROFILE

TOP 10 INDUSTRY SECTOR

GOVT. SECURITIES

Security Name	% of total portfolio
7.80% GOI CG 11-04-2021	0.43%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	99.14%	235.22

CORPORATE DEBT

Security Name	% of total portfolio
8.62% HDFC B & D 15-10-2020 U-010	0.42%

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Money Market Fund	0.38%	2.41%	5.76%	6.39%	6.30%	7.13%
Benchmark	0.29%	3.16%	6.50%	6.92%	6.84%	7.34%

- *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

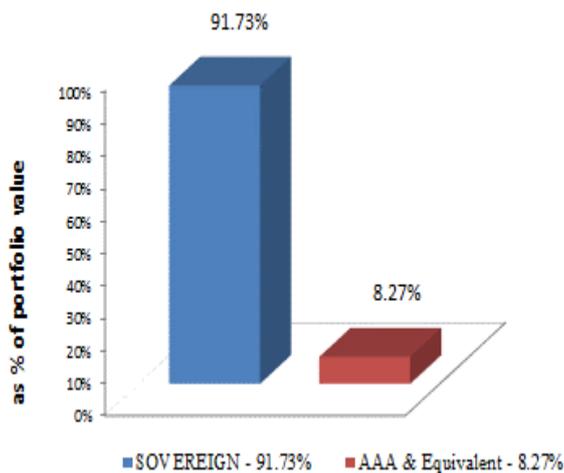
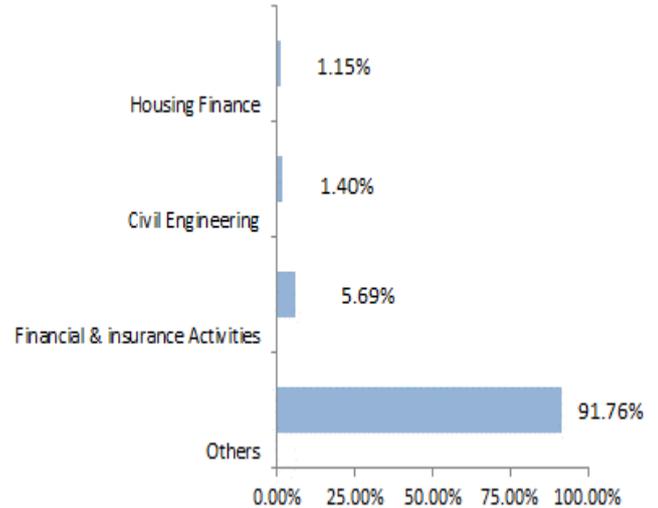
To provide an option to deploy the funds in liquid and safe instruments so as to avoid market risk on a temporary basis.

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Debt	0	20	1.15	0.40
Money Market	80	100	98.85	34.54
TOTAL			100.00	34.94

Fund Description

Fund Manager Name	Raghavan		
No of funds managed by fund Manager	Equity	Debt	Balanced
	4	9	9
Launch Date	20-Mar-08		
Risk Profile	Low		
Benchmark	CRISIL T-Bill Index #		
NAV as on 30-Jun-20	25.0024		
Modified Duration	0.22		

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

DEBT RATING PROFILE

TOP 10 INDUSTRY SECTOR

CORPORATE DEBT

Security Name	% of total portfolio
8.62% HDFC B & D 15-10-2020 U-010	1.15%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	98.85%	34.54

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Money Market Pension Fund	0.39%	2.43%	5.72%	6.41%	6.30%	7.74%
Benchmark	0.29%	3.16%	6.50%	6.92%	6.84%	7.44%

- *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**

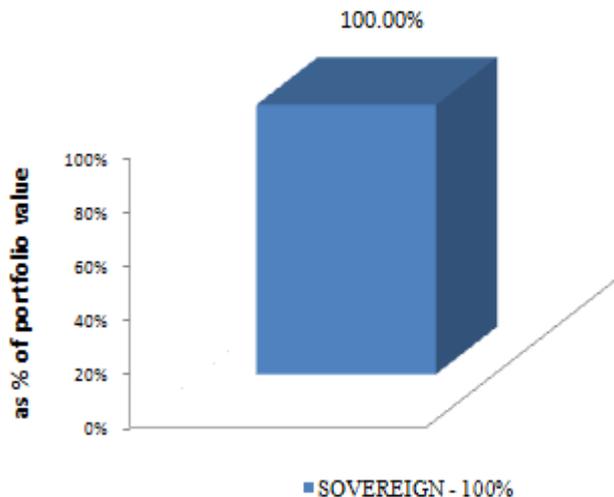
To maximise the investment return subject to a guaranteed[^] return over a pre specified fixed period (till the last vesting date of all policies invested in the fund). It aims to guarantee a reverse repo related return by investing mostly in fixed income securities (debt instruments, money market instruments 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	11.32
TOTAL			100.00	11.32

Fund Description

Fund Manager Name	Brinda P		
No of funds managed by fund Manager	Equity	Debt	Balanced
	9	5	1
Launch Date	09-Feb-11		
Risk Profile	Low		
Benchmark	NA		
NAV as on 30-Jun-20	20.1585		
Modified Duration	2.87		

[^]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	96.43%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	3.57%	0.40

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
GPF070211	0.87%	7.60%	11.52%	11.53%	7.71%	7.75%
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.

Discontinued Policy Fund (SFIN - ULIF024110411DISCOPOFND111)

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

INVESTMENT OBJECTIVE

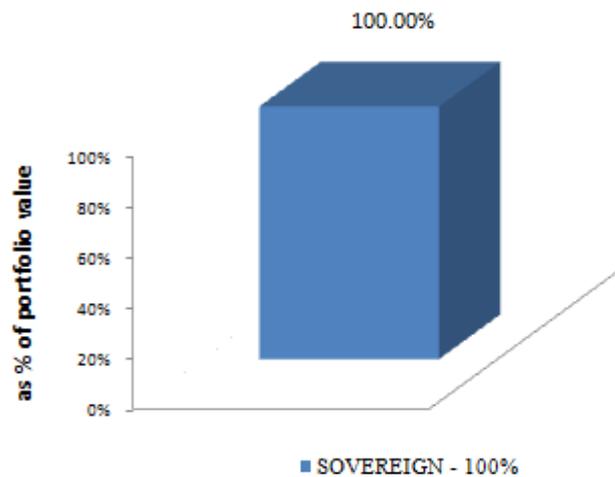
The objective of the fund is to achieve relatively less volatile investment return mainly through debt instruments and accumulation of income through investment in fixed interest securities and liquid investments.

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Govt. Securities	60	100	96.72	5,365.47
Money Market	0	40	3.28	181.69
TOTAL			100.00	5,547.16

Fund Description

Fund Manager Name	Raghavan		
No of funds managed by fund Manager	Equity 4	Debt 9	Balanced 9
Launch Date	11-Apr-11		
Risk Profile	Low		
Benchmark	NA		
NAV as on 30-Jun-20	18.8179		
Modified Duration	1.90		

DEBT RATING PROFILE



GOVT. SECURITIES

Security Name	% of total portfolio
7.68% GOI CG 15-12-2023	38.13%
6.84% GOI CG 19-12-2022	7.84%
7.80% GOI CG 11-04-2021	5.67%
8.83% GOI CG 25-11-2023	4.72%
364 D TB 03-06-2021	4.37%
364 D TB 16-07-2020	3.31%
364 D TB 06-08-2020	2.99%
9.37% MAHARASHTRA SDL 04-12-2023	2.05%
8.79% GOI CG 08-11-2021	1.92%
6.17% GOI CG 15-07-2021	1.85%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	3.28%	181.69

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Discontinued Policy Fund	0.70%	4.59%	7.98%	8.68%	6.70%	7.09%
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	99.41	1,853.35
Debt	0	20	0.00	0.06
Money Market	0	20	0.59	10.96
TOTAL			100.00	1,864.37

Fund Description

Fund Manager Name	Brinda P / Vaibhav Goyal		
No of funds managed by fund Manager	Equity	Debt	Balanced
	13	5	1
Launch Date	10-Jan-14		
Risk Profile	High		
Benchmark	Nifty 50		
NAV as on 30-Jun-20	17.4198		
Modified Duration	0.00		

TOP 10 INDUSTRY SECTOR

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.	9.60%
HDFC BANK LTD.	8.14%
INFOSYS LIMITED	7.29%
KOTAK BANKING ETF	5.82%
HOUSING DEVELOPMENT FINANCE CORPN.	5.17%
BHARTI AIRTEL LTD.	4.84%
TATA CONSULTANCY SERVICES LTD.	4.61%
HINDUSTAN UNILEVER LTD.	4.24%
ITC LTD.	4.03%
ICICI BANK LTD.	3.66%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	0.59%	10.96

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Equity Pension Fund II	6.91%	-14.44%	-11.07%	-1.56%	2.38%	8.95%
Benchmark	7.53%	-15.34%	-12.61%	-1.94%	2.66%	8.23%

- *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.

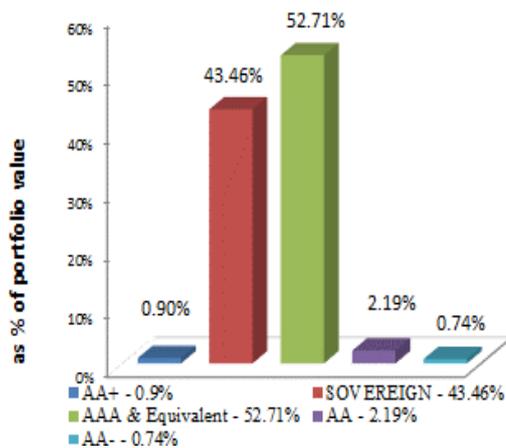
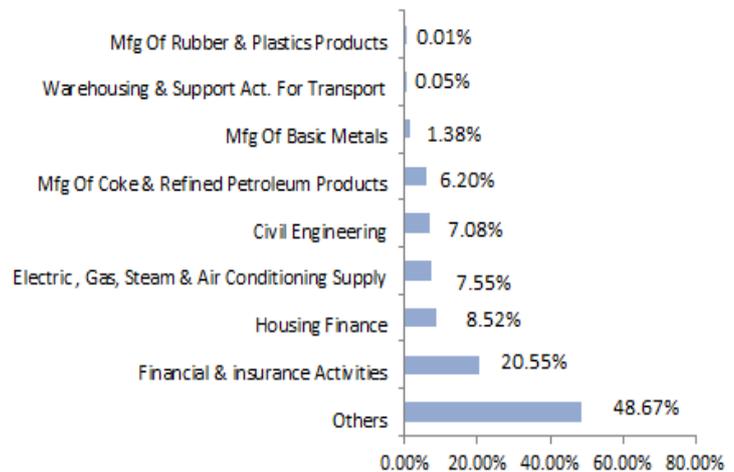
Bond Pension Fund II (SFIN - ULIF028300513PENBON2FND111)
INVESTMENT OBJECTIVE

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	96.19	6,806.44
Money Market	0	40	3.81	269.58
TOTAL			100.00	7,076.02

Fund Description

Fund Manager Name	Tarang Hora		
No of funds managed by fund Manager	Equity	Debt	Balanced
	2	2	4
Launch Date	10-Jan-14		
Risk Profile	Low to Medium		
Benchmark	Crisil CompBex		
NAV as on 30-Jun-20	17.6332		
Modified Duration	5.08		

DEBT RATING PROFILE

TOP 10 INDUSTRY SECTOR

GOVT. SECURITIES

Security Name	% of total portfolio
7.57% GOI CG 17-06-2033	10.68%
6.68% GOI CG 17-09-2031	5.86%
6.45% GOI CG 07-10-2029	4.08%
7.26% GOI CG 14-01-2029	3.84%
7.17% GOI CG 08-01-2028	3.56%
8.24% GOI CG 15-02-2027	2.63%
8.95% FCI B & D 01-03-2029 VII	1.62%
6.79% GOI CG 15-05-2027	1.44%
7.95% GOI CG 28-08-2032	1.31%
5.79% GOI CG 11-05-2030	1.31%

CORPORATE DEBT

Security Name	% of total portfolio
6.99% HDFC B & D 13-02-2023 W-009	2.19%
8.30% IRFC B & D 25-03-2029 134	1.96%
8.02% L&T B & D 22-05-2022	1.87%
7.70% L&T B & D 28-04-2025	1.84%
7.50% HDFC B & D 08-01-2025 W-006	1.84%
6.83% PFC B & D 24-04-2023 199 A	1.81%
8.55% IRFC B & D 21-02-2029 131	1.59%
7.17% RIL B & D 08-11-2022 PPD-D	1.55%
8.24% PGC B & D 14-02-2029 I	1.50%
9.05% RIL B & D 17-10-2028 PPD-G	1.37%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	3.81%	269.58

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Bond Pension Fund II	0.93%	7.24%	10.85%	10.54%	6.86%	9.15%
Benchmark	1.21%	7.96%	13.14%	12.38%	8.57%	9.95%

- *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

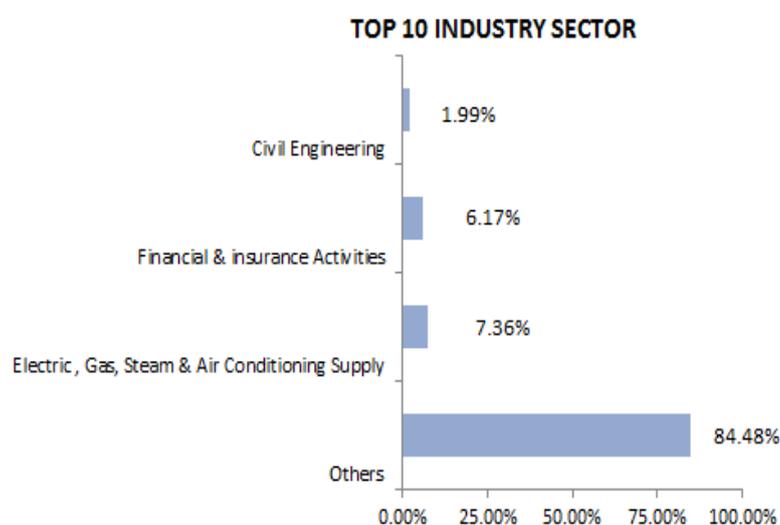
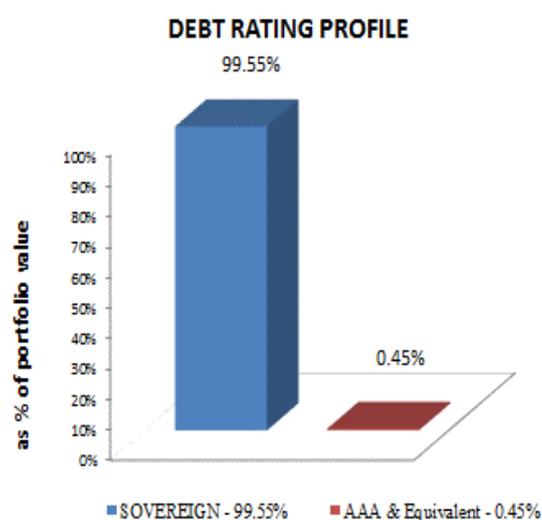
The objective of this fund is to park the funds in liquid and safe instruments so as to avoid market risk on a temporary basis.

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Debt	0	20	1.38	5.11
Money Market	80	100	98.62	365.04
TOTAL			100.00	370.15

Fund Description

Fund Manager Name	Brinda P		
No of funds managed by fund Manager	Equity	Debt	Balanced
	9	5	1
Launch Date	10-Jan-14		
Risk Profile	Low		
Benchmark	CRISIL T-Bill Index #		
NAV as on 30-Jun-20	15.4709		
Modified Duration	0.26		

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


CORPORATE DEBT

Security Name	% of total portfolio
8.62% HDFC B & D 15-10-2020 U-010	1.38%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	98.62%	365.04

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Money Market Pension Fund II	0.37%	2.28%	5.40%	6.05%	5.98%	6.97%
Benchmark	0.29%	3.16%	6.50%	6.92%	6.84%	7.49%

- *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.

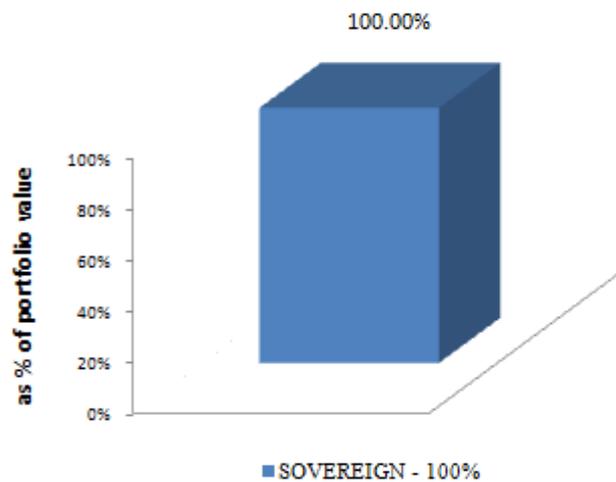
INVESTMENT OBJECTIVE

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	92.90	756.03
Money Market	0	40	7.10	57.80
TOTAL			100.00	813.83

Fund Description			
Fund Manager Name	Raghavan		
No of funds managed by fund Manager	Equity 4	Debt 9	Balanced 9
Launch Date	22-Aug-14		
Risk Profile	Low		
Benchmark	NA		
NAV as on 30-Jun-20	15.8852		
Modified Duration	2.43		

DEBT RATING PROFILE



GOVT. SECURITIES

Security Name	% of total portfolio
7.68% GOI CG 15-12-2023	28.04%
6.84% GOI CG 19-12-2022	19.56%
7.80% GOI CG 11-04-2021	8.24%
8.40% GOI CG 28-07-2024	6.88%
7.37% GOI CG 16-04-2023	6.62%
7.32% GOI CG 28-01-2024	5.97%
8.13% GOI CG 21-09-2022	5.80%
8.15% GOI CG 24-11-2026	3.53%
7.59% GOI CG 11-01-2026	2.43%
8.08% GOI CG 02-08-2022	1.98%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	7.10%	57.80

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Discontinued Pension Fund	0.79%	5.37%	8.91%	9.37%	6.21%	8.21%
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

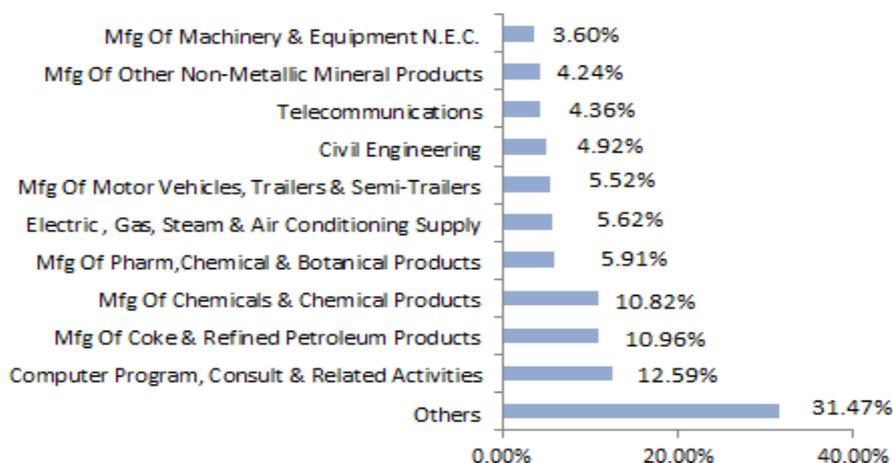
The objective of this fund is to provide high equity exposure targeting higher returns in the long term.

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	82.58	184.62
Money Market	0	20	17.42	38.94
TOTAL			100.00	223.56

Fund Description

Fund Manager Name	Brinda P / Divesh D		
No of funds managed by fund Manager	Equity	Debt	Balanced
	14	5	9
Launch Date	21-Jun-16		
Risk Profile	High		
Benchmark	NA		
NAV as on 30-Jun-20	12.1231		
Modified Duration	0.24		

TOP 10 INDUSTRY SECTOR

EQUITY

Security Name	% of total portfolio
RELIANCE INDUSTRIES LTD.	8.43%
INFOSYS LIMITED	5.38%
TATA CONSULTANCY SERVICES LTD.	5.02%
LARSEN & TOUBRO LTD.	4.92%
HINDUSTAN UNILEVER LTD.	4.00%
BHARTI AIRTEL LTD.	3.86%
MARUTI SUZUKI INDIA LTD.	2.39%
HERO MOTOCORP LIMITED	2.34%
BHARAT PETROLEUM CORPORATION LTD.	2.25%
SHREE CEMENT LTD.	2.23%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	17.42%	38.94

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Pure Fund	4.90%	-4.49%	-2.04%	-0.89%	1.88%	4.89%
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.

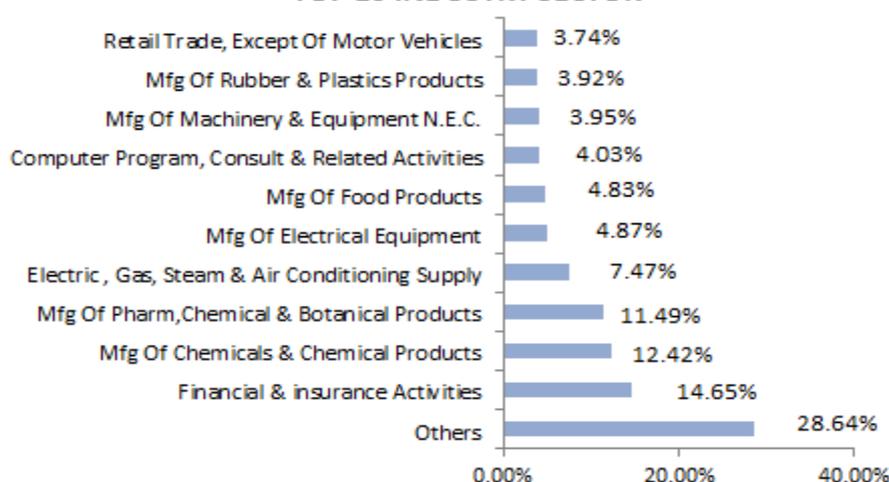
Midcap Fund (SFIN - ULIF031290915MIDCAPFUND111)
INVESTMENT OBJECTIVE

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)
Equity	80	100	92.70	1,966.03
Debt	0	20	0.00	0.00
Money Market	0	20	7.30	154.71
TOTAL			100.00	2,120.74

Fund Description

Fund Manager Name	Tarang Hora / Vineet Lakhotia		
No of funds managed by fund Manager	Equity	Debt	Balanced
	5	2	6
Launch Date	21-Jun-16		
Risk Profile	High		
Benchmark	NIFTY Free Float Midcap 100		
NAV as on 30-Jun-20	13.7262		
Modified Duration	0.00		

TOP 10 INDUSTRY SECTOR

EQUITY

Security Name	% of total portfolio
TATA CONSUMER PRODUCTS LIMITED	3.24%
IPCA LABORATORIES LIMITED	3.02%
INDRAPRASTHA GAS LTD.	2.71%
TORRENT PHARMACEUTICALS LIMITED	2.46%
SRF LIMITED	2.43%
DIVIS LABORATORIES LTD	2.35%
COROMANDEL INTERNATIONAL LTD.	2.27%
M R F LTD	2.24%
VOLTAS LTD.	2.16%
ICICI LOMBARD GENERAL INSURANCE COMPANY LTD	2.13%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	7.30%	154.71

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Midcap Fund	6.00%	-8.26%	-6.08%	-1.33%	2.05%	8.18%
Benchmark - NIFTY Free Float Midcap 100	10.78%	-14.02%	-16.71%	-10.07%	-6.05%	2.21%

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Bond Optimiser Fund (SFIN - ULIF032290618BONDOPTFND111)

INVESTMENT OBJECTIVE

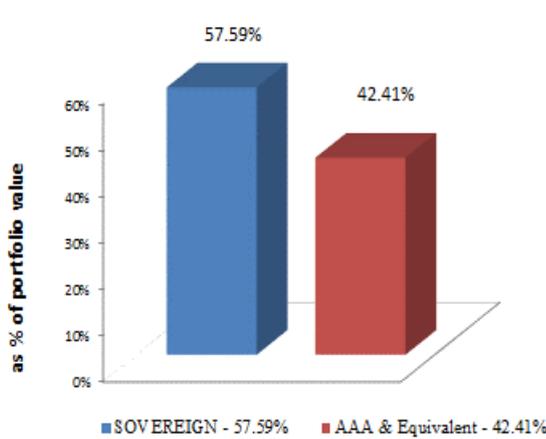
The objective of this fund is to earn returns higher than pure fixed income fund by investing in a mix of Government securities, Corporate Bonds, Money market instrument & upto 25% in Equity instruments.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	0	25	12.50	6.99
Debt	75	100	80.71	45.16
Money Market	0	25	6.79	3.80
TOTAL			100.00	55.95

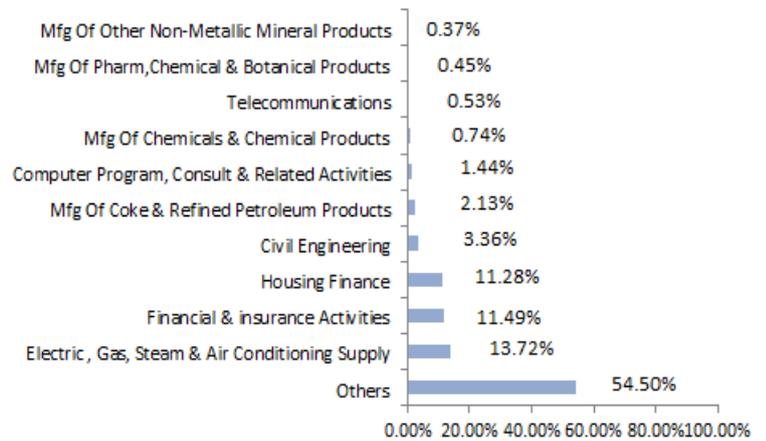
Fund Description

Fund Manager Name	Tarang Hora / Gopikrishna Shenoy		
No of funds managed by fund Manager	Equity	Debt	Balanced
	3	3	4
Launch Date	31-Jan-19		
Risk Profile	Low To Medium		
Benchmark	NIFTY 50 20% CompBEX 80%		
NAV as on 30-Jun-20	14.0346		
Modified Duration	6.32		

DEBT RATING PROFILE



TOP 10 INDUSTRY SECTOR



GOVT. SECURITIES

Security Name	% of total portfolio
7.57% GOI CG 17-06-2033	19.04%
5.79% GOI CG 11-05-2030	13.31%
6.19% GOI CG 16-09-2034	7.99%
7.72% GOI CG 25-05-2025	3.55%
6.79% GOI CG 15-05-2027	1.32%
7.32% GOI CG 28-01-2024	0.68%
9.01% GUJRAT SDL 25-06-2024	0.40%
6.68% GOI CG 17-09-2031	0.19%

CORPORATE DEBT

Security Name	% of total portfolio
8.30% NTPC B & D 15-01-2029 67	6.94%
9.30% PGC B & D 28-06-2027 L	6.67%
7.99% LIC HOUSING FIN B & D 12-07-2029 386	6.52%
7.50% HDFC B & D 08-01-2025 W-006	4.75%
7.96% REC LIMITED B & D 15-06-2030 199	4.55%
7.49% NATIONAL HIGHWAYS AUTHORITY OF INDIA B & D 01-08-2029	2.85%
7.95% HDFC BANK B & D 21-09-2026 1 2016/17	1.92%
7.35% IRFC B & D 22-03-2031 TRANCHE II SERIES IIA	0.02%

EQUITY

Security Name	% of total portfolio
RELIANCE INDUSTRIES LTD.	1.63%
HDFC BANK LTD.	0.98%
INFOSYS LIMITED	0.81%
ICICI BANK LTD.	0.76%
HOUSING DEVELOPMENT FINANCE CORPN.	0.76%
HINDUSTAN UNILEVER LTD.	0.74%
KOTAK MAHINDRA BANK LTD.	0.62%
AXIS BANK LTD.	0.60%
ICICI LOMBARD GENERAL INSURANCE COMPANY LTD	0.54%
BHARTI AIRTEL LTD.	0.53%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	6.79%	3.80

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Bond Optimiser Fund	2.24%	4.56%	12.87%	NA	NA	27.03%
Benchmark	2.47%	3.52%	8.27%	NA	NA	10.34%

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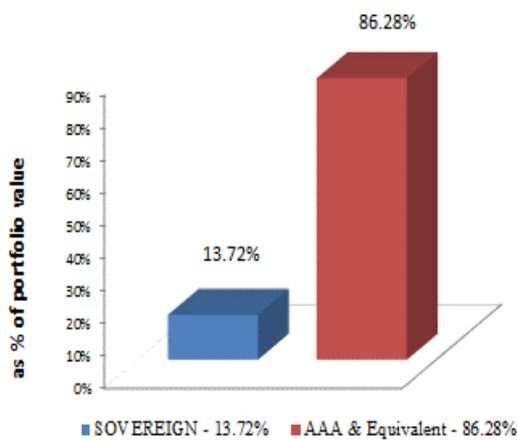
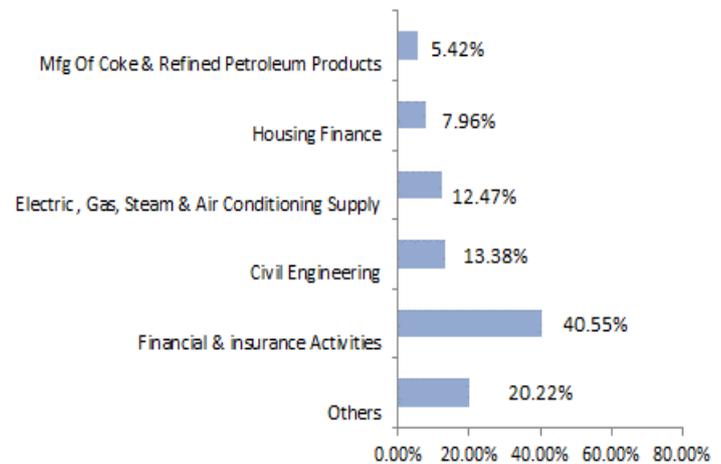
Corporate Bond Fund (SFIN - ULIF033290618CORBONDFND111)
INVESTMENT OBJECTIVE

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)
Debt	70	100	92.47	42.83
Money Market	0	30	7.53	3.49
TOTAL			100.00	46.32

Fund Description

Fund Manager Name	Nirmal Gandhi		
No of funds managed by fund Manager	Equity	Debt	Balanced
	-	2	-
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-20	11.9909		
Modified Duration	4.05		

DEBT RATING PROFILE

TOP 10 INDUSTRY SECTOR

GOVT. SECURITIES

Security Name	% of total portfolio
5.79% GOI CG 11-05-2030	5.36%
6.19% GOI CG 16-09-2034	4.29%
7.27% GOI CG 08-04-2026	2.35%
7.26% GOI CG 14-01-2029	0.58%
6.68% GOI CG 17-09-2031	0.11%

CORPORATE DEBT

Security Name	% of total portfolio
8.85% BAJAJ FINANCE LIMITED B & D 15-07-2026 172	6.81%
7.50% SUNDARAM FIN B & D 07-11-2022 T 9	6.63%
7.17% RIL B & D 08-11-2022 PPD-D	5.42%
8.83% IRFC B & D 25-03-2023 88	5.18%
7.17% NATIONAL HIGHWAYS AUTHORITY OF INDIA B & D 23-12-2021	4.92%
9.08% LIC HOUSING FIN B & D 17-10-2023 366	4.75%
7.96% REC LIMITED B & D 15-06-2030 199	4.40%
8.41% HUDCO B & D 15-03-2029 GOI-V-2018	4.38%
8.40% L&T B & D 24-09-2020	3.90%
7.58% NTPC B & D 23-08-2026 62	3.20%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	7.53%	3.49

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Corporate Bond Fund	0.95%	6.76%	11.77%	NA	NA	13.70%
Benchmark	1.92%	8.31%	14.52%	NA	NA	14.16%

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Risk Factors:

- 1) **IN UNIT LINKED POLICIES, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER.**
- 2) Unit Linked Life Insurance products are different from the traditional products and are subject to market risks
- 3) **The Linked Insurance products do not offer any liquidity during the first five years of the contract. The policyholders will not be able to surrender/ withdraw the monies invested in Linked Insurance Products completely or partially till the end of fifth year.**
- 4) Premium paid in unit linked policies are subject to investment risks associated with capital markets and NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions.
- 5) SBI Life Insurance Co. Ltd. is only the name of the insurance company and the various products offered are only the names of the unit linked life insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns.
- 6) The various funds offered under SBI Life Unit Linked products are only the names of funds and do not in any way indicate the quality of these funds, their future prospects and returns.
- 7) Please know the associated risk and applicable charges from your Insurance Advisor or the intermediary or the policy document issued by the insurance company
- 8) In case of surrender request during the first five years, the fund value shall be payable on the first working day of the 6th policy year. In case of surrender request after 5th policy year, the fund value will be paid immediately.
- 9) "With effect from 1st November 2013, the composition of 'Debt and Money Market Instruments' has been further split in to two separate Asset class 'Debt Instruments' and 'Money Market Instruments' respectively".
- 10) All benefits payable under this policy are subject to tax laws and other fiscal enactments in-effect from time to time, please consult your tax advisor for details.
- 11) In case of Retirement Product*, benefits by way of surrender, complete withdrawal or maturity/vesting will be available in the form of annuities except to the extent of commutation of such benefits as allowed under the prevailing Income Tax rules.

*For Retirement products purchase with effect from January 01, 2014.

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