

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: 111L090V01)	SBI Life – Smart Elite (UIN: 111L072V02)	SBI Life – Smart Scholar (UIN: 111L073V02)	SBI Life – Retire Smart (UIN: 111L094V01)	SBI Life – Smart Wealth Builder (UIN: 111L095V01)	SBI Life – Saral Maha Anand (UIN: 111L070V02)	SBI Life – Smart Wealth Assure (UIN: 111L077V02)	SBI Life – eWealth Insurance (UIN: 111L100V02)	SBI Life – Smart Privilege (UIN: 111L107V01)	SBI Life - Smart InsureWealth Plus (UIN : 111L125V01)	SBI Life - Saral InsureWealth Plus (UIN : 111L124V01)
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Scholar (UIN:111L073V01), SBI Life - Smart Elite (UIN:111L072V01) & SBI Life - Smart Wealth Assure (UIN:111L077V01) are withdrawn w.e.f. 1 October 2013.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(UIN:111L069V01), SBI Life - Saral Maha Anand (UIN:111L070V01), SBI Life – Smart Horizon (UIN:111L074V01) have been withdrawn w.e.f 1st January 2014. However, the funds under the products are still in force.

* 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.

Individual Fund Performance – Snapshot

Funds	Inception Date	AUM as on July 31, 2019 (₹ 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	13,533.86	NIFTY 50	(3.09)	(2.10)	2.73	5.04	7.75	8.78	5.97	6.84	8.37	7.56	16.18	12.57
Equity Pension	15-Jan-07	525.53		(2.80)	(2.10)	2.91	5.04	8.60	8.78	6.49	6.84	8.67	7.56	9.64	7.71
Equity Pension II	03-Jan-14	1,105.02		(1.90)	(2.10)	4.02	5.04	8.60	8.78	6.75	6.84	8.81	7.56	11.79	11.17
Equity Optimiser	21-Jan-08	1,300.58	Nifty 50 (80%) LiquiFEX (20%)	(1.18)	(0.09)	4.42	5.61	8.48	8.56	7.22	7.08	8.52	7.72	8.40	5.98
Equity Optimiser Pension	21-Jan-08	152.85		(1.25)	(0.09)	4.95	5.61	9.01	8.56	7.64	7.08	8.85	7.72	8.54	5.98
Equity Elite	25-Feb-08	9.57		(0.04)	(0.09)	6.09	5.61	10.09	8.56	8.72	7.08	10.07	7.72	11.28	6.05
Equity Elite Fund II	10-Feb-10	3,153.71		(1.77)	(0.09)	4.60	5.61	8.36	8.56	7.27	7.08	8.90	7.72	9.94	9.26
Top 300	07-Jan-10	746.07		(0.77)	(0.09)	5.62	5.61	9.13	8.56	7.56	7.08	8.45	7.72	10.12	8.25
Top 300 Pension	18-Jan-10	221.43		(0.86)	(0.09)	5.71	5.61	9.15	8.56	7.60	7.08	8.50	7.72	9.76	8.26
Growth	24-Nov-05	928.56	Nifty 50 (70%) CompBe x (30%)	1.95	2.33	4.92	5.78	8.56	8.69	7.74	7.62	9.15	8.30	11.64	10.12
Growth Pension	15-Feb-07	196.78		0.80	2.33	4.98	5.78	8.70	8.69	7.98	7.62	9.49	8.30	10.32	6.68
Balanced	5-Dec-05	7,342.99	Nifty 50 (50%) CompBe x (50%)	4.78	5.30	5.82	6.19	8.70	8.56	8.18	8.05	8.87	8.70	10.58	9.68
Balanced Pension	21-Feb-07	99.45		5.32	5.30	6.61	6.19	9.53	8.56	8.82	8.05	9.52	8.70	11.23	8.20
Bond	10-Jan-05	18,670.82	CRISIL CompBe x	13.17	12.76	6.58	6.97	7.51	7.96	8.44	8.81	9.18	9.38	8.86	7.34
Bond Pension	16-Jan-07	429.89		14.48	12.76	7.76	6.97	8.33	7.96	9.16	8.81	9.83	9.38	9.32	7.84
Bond Pension II	03-Jan-14	4,628.43		11.78	12.76	5.60	6.97	6.90	7.96	8.08	8.81	8.91	9.38	9.14	9.66
FlexiProtect	8-Mar-09	0.44	NA	4.87	NA	4.69	NA	5.67	NA	4.82	NA	6.29	NA	11.44	NA
FlexiProtect (Series II)	8-Jan-10	2,140.85		4.74	NA	4.99	NA	6.61	NA	6.01	NA	7.54	NA	8.95	NA
Daily Protect	6-Sep-10	2,186.46		6.82	NA	5.73	NA	7.04	NA	6.57	NA	7.47	NA	7.03	NA
Daily Protect II	4-Mar-11	1,239.04		6.62	NA	5.59	NA	6.97	NA	6.37	NA	7.40	NA	8.55	NA
Daily Protect III	1-Sep-11	5,293.04		5.62	NA	5.35	NA	7.24	NA	6.22	NA	7.75	NA	10.54	NA

Funds	Inception Date	AUM as on July 31, 2019 (₹ 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
Index	07-Jan-10	1,164.73	Nifty 50	(4.39)	(2.10)	3.60	5.04	7.17	8.78	7.56	6.84	6.55	7.56	7.92	8.13
Index Pension	18-Jan-10	36.34		(4.13)	(2.10)	3.77	5.04	7.30	8.78	5.85	6.84	6.63	7.56	8.43	8.13
Money Market	1-Feb-06	184.47	CRISIL T-Bill Index #	7.08	7.47	6.59	7.05	6.85	6.97	7.20	7.19	7.53	7.49	7.23	7.41
Money Market Pension	20-Mar-08	21.82		7.15	7.47	6.60	7.05	6.88	6.97	7.26	7.19	7.61	7.49	7.92	7.53
Money Market Pension II	03-Jan-14	239.70		6.73	7.47	6.28	7.05	6.56	6.97	6.94	7.19	7.20	7.49	7.25	7.68
Guaranteed Pension Fund (GPF070211)	9-Feb-11	10.95	NA	12.64	NA	6.41	NA	7.14	NA	7.93	NA	7.72	NA	7.46	NA
RGF070311	9-Mar-11	161.52		9.32	NA	6.89	NA	7.34	NA	8.07	NA	8.59	NA	7.95	NA
RGF150611	21-Jun-11	83.60		9.35	NA	6.38	NA	6.98	NA	7.81	NA	8.41	NA	8.05	NA
P/E Managed	8-Sep-10	382.40		(1.75)	NA	3.31	NA	6.41	NA	5.66	NA	7.27	NA	7.79	NA
Discontinued Policy	11-Apr-11	3,938.96		9.65	NA	6.34	NA	6.53	NA	7.08	NA	7.59	NA	7.04	NA
Discontinued Pension	03-Jan-14	469.28		10.29	NA	5.17	NA	5.81	NA	7.35	NA	NA	NA	8.20	NA
Pure Fund	15-Jun-16	159.21		(9.35)	NA	(1.32)	NA	3.54	NA	NA	NA	NA	NA	5.24	NA
Midcap Fund	15-Jun-16	1,565.65	NIFTY Free Float Midcap 100	(6.82)	(15.66)	0.32	(7.27)	7.40	2.53	NA	NA	NA	NA	10.49	5.53
Bond Optimiser Fund	24-Jan-19	0.52	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	26.34	6.77
Corporate Bond Fund	24-Jan-19	2.11	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	9.18	7.18

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

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

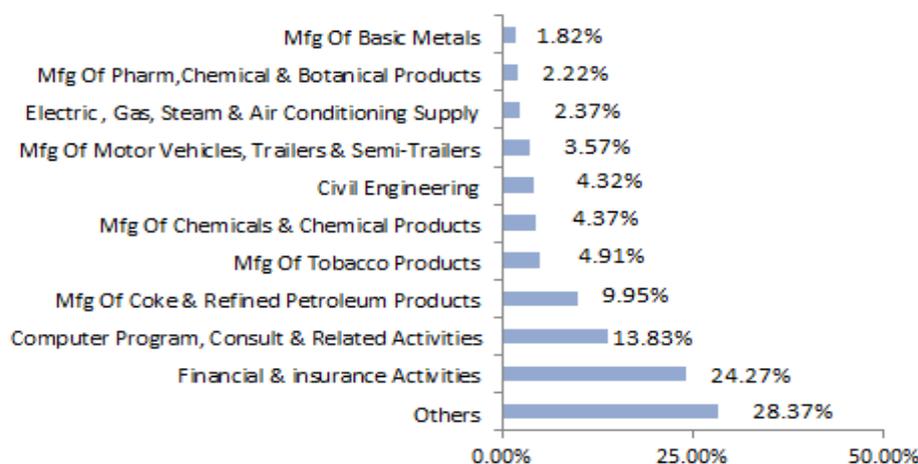
Equity Fund (SFIN - ULIF001100105EQUITY-FND111)
INVESTMENT OBJECTIVE

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

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Equity	80	100	93.87	12,704.02
Debt	0	20	0.00	0.00
Money Market	0	20	6.13	829.84
TOTAL			100.00	13,533.86

Fund Description

Fund Manager Name	Tarang Hora / Gopikrishna Shenoy		
No of funds managed by fund Manager	Equity	Debt	Balanced
	18	13	12
Launch Date	10-Jan-05		
Risk Profile	High		
Benchmark	Nifty 50		
NAV as on 31-Jul-19	88.8275		
Modified Duration	NA		

TOP 10 INDUSTRY SECTOR

EQUITY

Security Name	% of total portfolio
RELIANCE INDUSTRIES LTD.	8.55%
KOTAK BANKING ETF	8.10%
INFOSYS LIMITED	6.57%
HDFC BANK LTD.	5.78%
RELIANCE ETF BANK BEES	5.45%
HOUSING DEVELOPMENT FINANCE CORPN.	5.31%
ICICI BANK LTD.	5.20%
ITC LTD.	4.91%
TATA CONSULTANCY SERVICES LTD.	4.70%
LARSEN & TOUBRO LTD.	4.32%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	6.13%	829.84

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Equity Fund	-5.08%	2.01%	-3.09%	2.73%	7.75%	16.18%
Benchmark	-5.69%	2.65%	-2.10%	5.04%	8.78%	12.57%

*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 prospects or returns

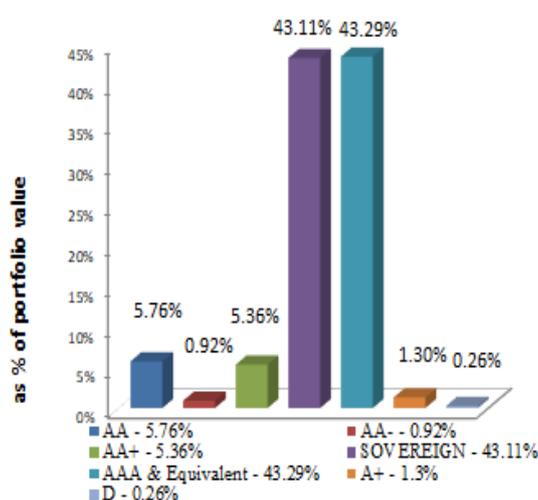
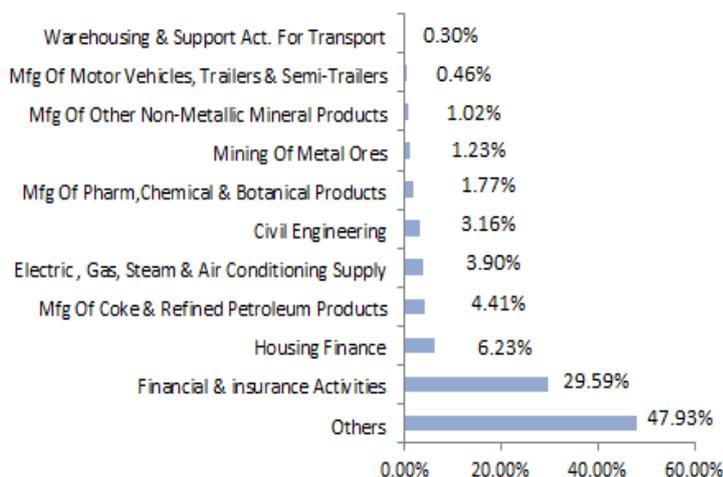
Bond Fund (SFIN - ULIF002100105BONDULPFND111)
INVESTMENT OBJECTIVE

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	95.31	17,795.21
Money Market	0	40	4.69	875.61
TOTAL			100.00	18,670.82

Fund Description

Fund Manager Name	Nirmal Gandhi		
No of funds managed by fund Manager	Equity	Debt	Balanced
	0	6	0
Launch Date	10-Jan-05		
Risk Profile	Low to Medium		
Benchmark	Crisil CompBex		
NAV as on 31-Jul-19	34.4284		
Modified Duration	4.87		

DEBT RATING PROFILE

TOP 10 INDUSTRY SECTOR

GOVT. SECURITIES

Security Name	% of total portfolio
7.26% GOI CG 14-01-2029	11.02%
7.17% GOI CG 08-01-2028	8.64%
7.95% GOI CG 28-08-2032	5.14%
6.68% GOI CG 17-09-2031	4.44%
7.57% GOI CG 17-06-2033	1.65%
9.95% FCI B & D 07-03-2022	1.34%
7.50% GOI CG 10-08-2034	1.31%
8.17% GOI CG 01-12-2044	1.00%
7.27% GOI CG 08-04-2026	0.67%
8.40% GOI CG 28-07-2024	0.59%

CORPORATE DEBT

Security Name	% of total portfolio
7.17% RIL B & D 08-11-2022 PPD-D	1.94%
7.17% NATIONAL HIGHWAYS AUTHORITY OF INDIA B & D 23-12-2022	1.77%
7.00% RIL B & D 31-08-2022	1.54%
8.58% HUDCO B & D 14-02-2029 IV-2018	1.36%
7.99% HDFC B & D 11-07-2024 V-006	1.34%
7.95% HDFC BANK B & D 21-09-2026 1 2016/17	1.32%
8.70% REC LIMITED B & D 28-09-2028 GOI-IV	1.23%
0.00% BHARTI TELECOM LIMITED B & D 19-02-2021 II	1.22%
8.54% REC LIMITED B & D 15-11-2028 V	1.15%
8.80% REC LIMITED B & D 22-01-2029 GOI-VI	1.12%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	4.69%	875.61

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Bond Fund	2.25%	7.58%	13.17%	6.58%	7.51%	8.86%
Benchmark	2.17%	7.74%	12.76%	6.97%	7.96%	7.34%

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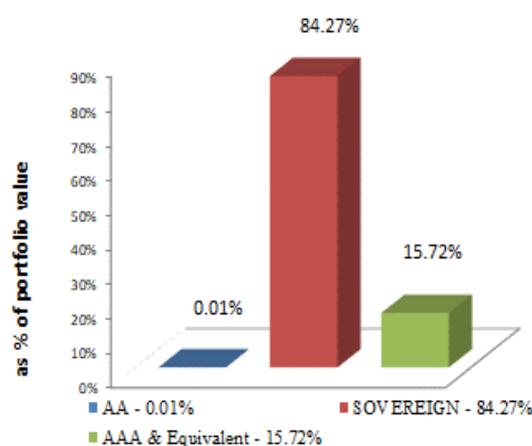
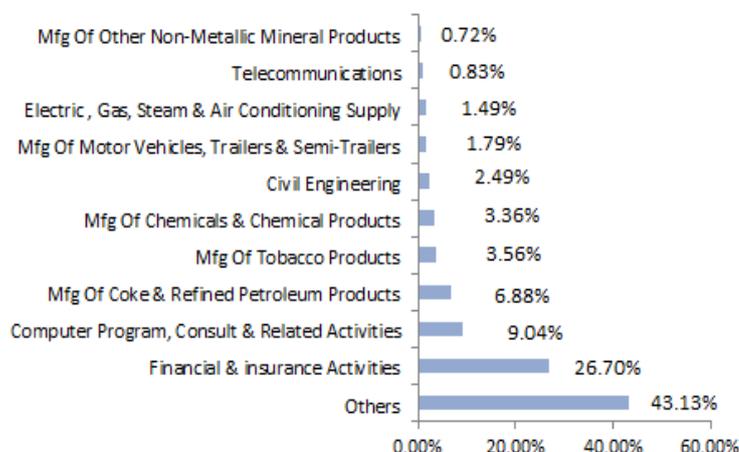
Growth Fund (SFIN - ULIF003241105GROWTH-FND111)
INVESTMENT OBJECTIVE

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	60.32	560.15
Debt	10	60	35.91	333.42
Money Market	0	40	3.77	34.99
TOTAL			100.00	928.56

Fund Description

Fund Manager Name	Tarang Hora / Sandip Bansal		
No of funds managed by fund Manager	Equity	Debt	Balanced
	16	12	14
Launch Date	24-Nov-05		
Risk Profile	Medium to High		
Benchmark	Nifty 50 (70%) CompBex (30%)		
NAV as on 31-Jul-19	45.1842		
Modified Duration	5.99		

DEBT RATING PROFILE

TOP 10 INDUSTRY SECTOR

GOVT. SECURITIES

Security Name	% of total portfolio
7.26% GOI CG 14-01-2029	15.68%
7.57% GOI CG 17-06-2033	3.46%
7.17% GOI CG 08-01-2028	3.12%
8.16% TAMIL NADU SDL 10-04-2029	2.89%
7.32% GOI CG 28-01-2024	2.80%
8.24% GOI CG 10-11-2033	0.85%
7.95% GOI CG 28-08-2032	0.59%
7.72% GOI CG 25-05-2025	0.58%
8.49% TAMIL NADU SDL 10-02-2026	0.29%

CORPORATE DEBT

Security Name	% of total portfolio
9.02% REC LIMITED B & D 19-11-2022	1.13%
7.17% RIL B & D 08-11-2022 PPD-D	1.07%
8.30% REC LIMITED B & D 10-04-2025 133	0.89%
8.40% IRFC B & D 08-01-2029 130	0.80%
7.54% REC LIMITED B & D 30-12-2026 142	0.76%
9.55% HDFC B & D 20-07-2021 I-012	0.67%
8.27% REC LIMITED B & D 06-02-2025 130	0.33%
9.50% BLUE DART EXPRESS LIMITED B & D 20-11-201	0.00%

EQUITY

Security Name	% of total portfolio
HDFC BANK LTD.	6.32%
RELIANCE INDUSTRIES LTD.	5.81%
HOUSING DEVELOPMENT FINANCE CORPN.	5.28%
INFOSYS LIMITED	4.65%
ITC LTD.	3.56%
TATA CONSULTANCY SERVICES LTD.	3.54%
ICICI BANK LTD.	3.43%
LARSEN & TOUBRO LTD.	2.49%
KOTAK MAHINDRA BANK LTD.	2.48%
KOTAK BANKING ETF	2.21%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	3.77%	34.99

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Growth Fund	-2.54%	4.24%	1.95%	4.92%	8.56%	11.64%
Benchmark	-3.38%	4.24%	2.33%	5.78%	8.69%	10.12%

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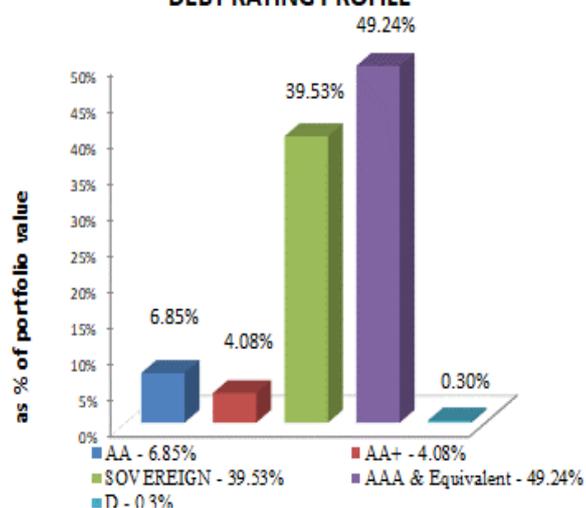
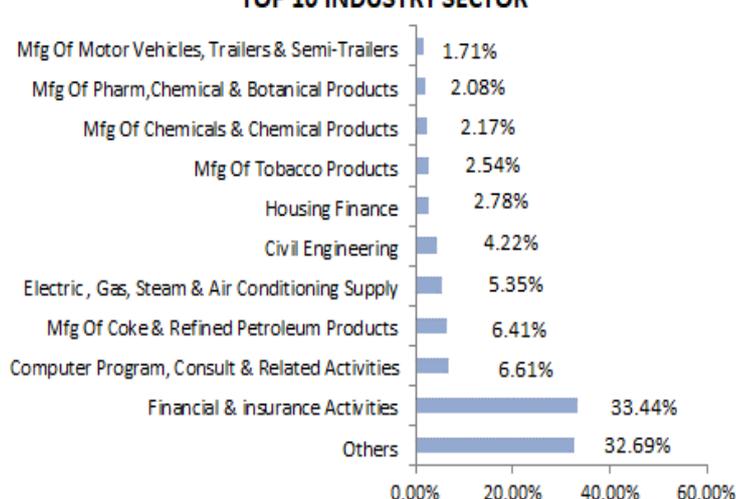
Balanced Fund (SFIN - ULIF004051205BALANCFDND111)
INVESTMENT OBJECTIVE

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	46.23	3,394.55
Debt	20	60	50.95	3,741.50
Money Market	0	40	2.82	206.94
TOTAL			100.00	7,342.99

Fund Description

Fund Manager Name	Tarang Hora / Vineet Lakhotia		
No of funds managed by fund Manager	Equity	Debt	Balanced
	21	12	13
Launch Date	05-Dec-05		
Risk Profile	Medium		
Benchmark	Nifty 50 (50%) CompBex (50%)		
NAV as on 31-Jul-19	39.5224		
Modified Duration	5.07		

DEBT RATING PROFILE

TOP 10 INDUSTRY SECTOR

GOVT. SECURITIES

Security Name	% of total portfolio
7.26% GOI CG 14-01-2029	5.58%
7.57% GOI CG 17-06-2033	2.26%
7.95% GOI CG 28-08-2032	2.16%
7.17% GOI CG 08-01-2028	1.89%
8.24% GUJRAT SDL 25-04-2023	1.38%
7.65% KARNATAKA SDL 29-11-2027	1.13%
7.95% MAHARASHTRA SDL 03-07-2023	1.11%
6.68% GOI CG 17-09-2031	0.95%
7.40% GOI CG 09-09-2035	0.79%
7.50% GOI CG 10-08-2034	0.39%

CORPORATE DEBT

Security Name	% of total portfolio
8.70% REC LIMITED B & D 28-09-2028 GOI-IV	1.13%
8.30% NTPC B & D 15-01-2029 67	1.07%
7.60% NATIONAL HIGHWAYS AUTHORITY OF INDIA B & D	1.01%
8.54% REC LIMITED B & D 15-11-2028 V	0.95%
0.00% BHARTI TELECOM LIMITED B & D 19-02-2021 II	0.77%
8.80% REC LIMITED B & D 22-01-2029 GOI-VI	0.75%
7.35% NATIONAL HIGHWAYS AUTHORITY OF INDIA B & D	0.75%
8.54% NABARD B & D 30-01-2034 LTIF 3D	0.74%
8.56% NABARD B & D 14-11-2028 SBM-G SA-1	0.73%
8.95% RIL B & D 09-11-2028 PPD-H	0.73%

EQUITY

Security Name	% of total portfolio
HDFC BANK LTD.	4.99%
RELIANCE INDUSTRIES LTD.	3.87%
ICICI BANK LTD.	3.59%
INFOSYS LIMITED	3.29%
HOUSING DEVELOPMENT FINANCE CORPN.	2.79%
ITC LTD.	2.54%
TATA CONSULTANCY SERVICES LTD.	2.26%
LARSEN & TOUBRO LTD.	2.10%
KOTAK MAHINDRA BANK LTD.	1.73%
AXIS BANK LTD.	1.42%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	2.82%	206.94

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Balanced Fund	-1.39%	4.93%	4.78%	5.82%	8.70%	10.58%
Benchmark	-1.82%	5.27%	5.30%	6.19%	8.56%	9.68%

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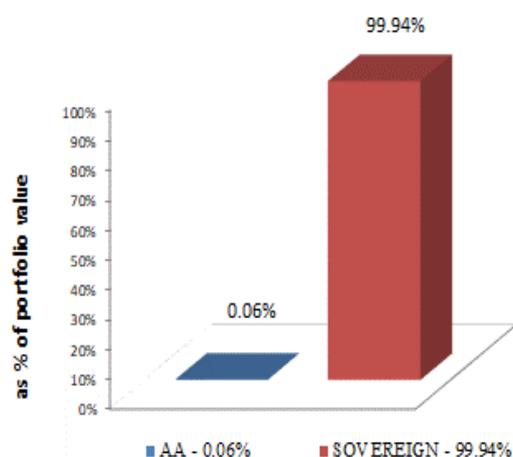
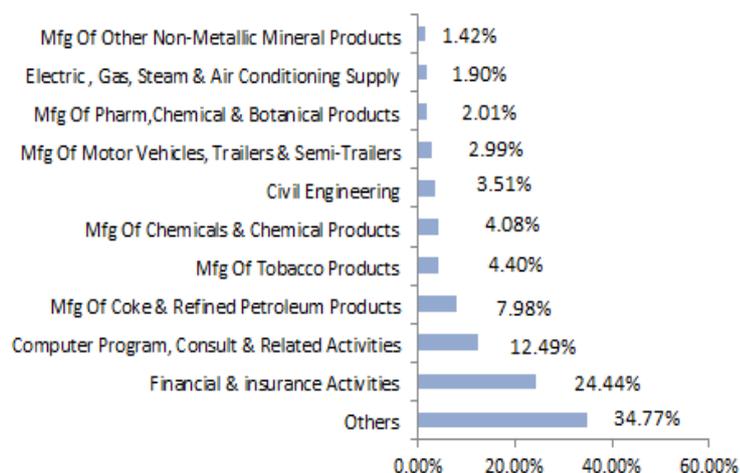
Equity Optimiser Fund (SFIN - ULIF010210108EQTYOPTFND111)
INVESTMENT OBJECTIVE

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

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Equity	60	100	82.63	1,074.66
Debt	0	40	9.38	121.96
Money Market	0	40	7.99	103.96
TOTAL			100.00	1,300.58

Fund Description

Fund Manager Name	Tarang Hora / Devesh kumar		
No of funds managed by fund Manager	Equity	Debt	Balanced
	23	12	18
Launch Date	21-Jan-08		
Risk Profile	High		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
NAV as on 31-Jul-19	25.3477		
Modified Duration	0.74		

DEBT RATING PROFILE

TOP 10 INDUSTRY SECTOR

GOVT. SECURITIES

Security Name	% of total portfolio
8.79% GOI CG 08-11-2021	2.84%
7.68% GOI CG 15-12-2023	0.81%
7.80% GOI CG 11-04-2021	0.67%
8.20% GOI CG 24-09-2025	0.41%

CORPORATE DEBT

Security Name	% of total portfolio
8.75% PNB FD 21-02-2020 4	0.08%
8.75% PNB FD 27-02-2020 4	0.08%
8.75% PNB FD 24-02-2020 4	0.08%
8.75% PNB FD 09-01-2020 2	0.08%
8.75% PNB FD 30-01-2020 3	0.08%
8.75% PNB FD 10-01-2020 2	0.08%
8.75% PNB FD 23-01-2020 2	0.08%
8.75% PNB FD 10-02-2020 4	0.08%
8.75% PNB FD 26-02-2020 4	0.08%
8.75% PNB FD 11-02-2020 4	0.08%

EQUITY

Security Name	% of total portfolio
RELIANCE ETF BANK BEES	7.85%
RELIANCE INDUSTRIES LTD.	7.06%
INFOSYS LIMITED	5.50%
HDFC BANK LTD.	5.18%
HOUSING DEVELOPMENT FINANCE CORPN.	5.10%
KOTAK BANKING ETF	4.61%
ITC LTD.	4.40%
TATA CONSULTANCY SERVICES LTD.	4.20%
LARSEN & TOUBRO LTD.	3.51%
ICICI BANK LTD.	3.47%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	7.99%	103.96

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Equity Optimiser Fund	-4.42%	2.07%	-1.18%	4.42%	8.48%	8.40%
Benchmark	-4.46%	2.91%	-0.09%	5.61%	8.56%	5.98%

*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 prospects or returns

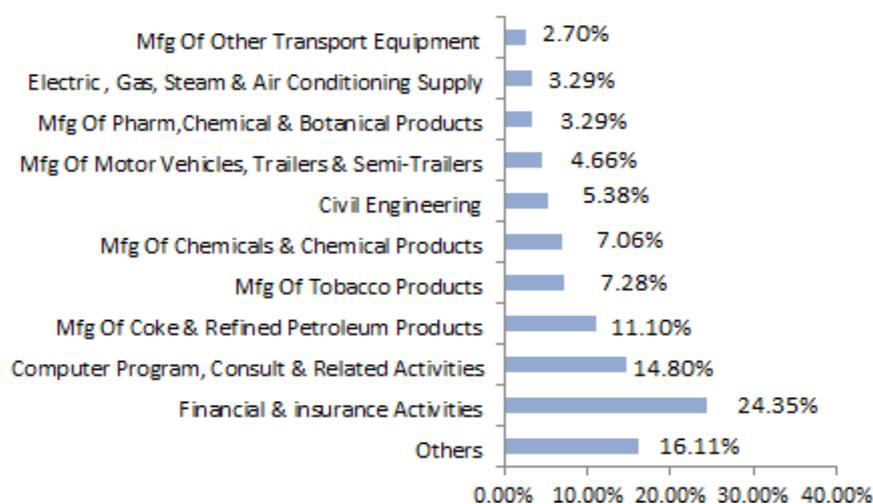
Index Fund (SFIN - ULIF015070110INDEXULFND111)
INVESTMENT OBJECTIVE

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	99.72	1,161.53
Money Market	0	10	0.28	3.20
TOTAL			100.00	1,164.73

Fund Description

Fund Manager Name	Tarang Hora / Devesh kumar		
No of funds managed by fund Manager	Equity	Debt	Balanced
	23	12	18
Launch Date	07-Jan-10		
Risk Profile	High		
Benchmark	Nifty 50		
NAV as on 31-Jul-19	20.7387		
Modified Duration	NA		

TOP 10 INDUSTRY SECTOR

EQUITY

Security Name	% of total portfolio
RELIANCE INDUSTRIES LTD.	9.15%
ITC LTD.	7.28%
HDFC BANK LTD.	6.99%
INFOSYS LIMITED	6.65%
LARSEN & TOUBRO LTD.	5.38%
HOUSING DEVELOPMENT FINANCE CORPN.	5.25%
TATA CONSULTANCY SERVICES LTD.	5.11%
ICICI BANK LTD.	3.94%
HINDUSTAN UNILEVER LTD.	3.87%
KOTAK MAHINDRA BANK LTD.	2.92%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	0.28%	3.20

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Index Fund	-5.66%	1.44%	-4.39%	3.60%	7.17%	7.92%
Benchmark	-5.69%	2.65%	-2.10%	5.04%	8.78%	8.13%

- *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 prospects or returns

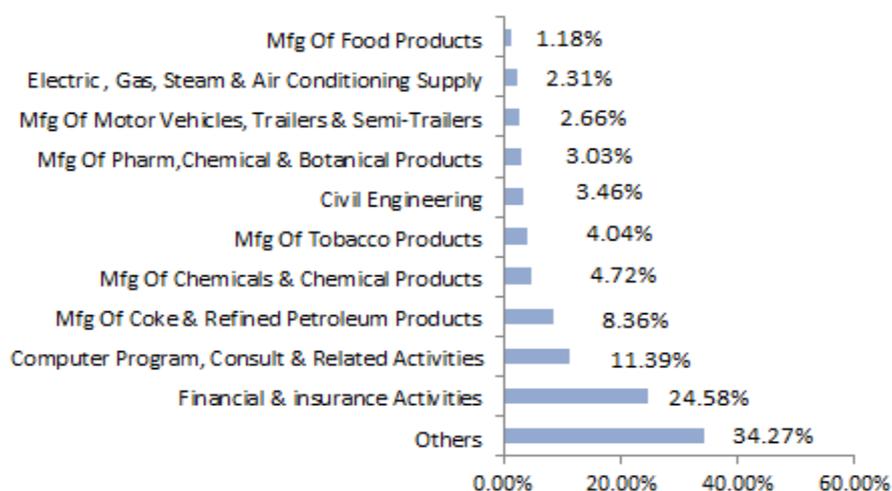
Top 300 Fund (SFIN - ULIF016070110TOP300-FND111)
INVESTMENT OBJECTIVE

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	73.37	547.39
Money Market	0	40	26.63	198.67
TOTAL			100.00	746.07

Fund Description

Fund Manager Name	Tarang Hora / Vaibhav Goyal		
No of funds managed by fund Manager	Equity	Debt	Balanced
	17	12	14
Launch Date	07-Jan-10		
Risk Profile	High		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
NAV as on 31-Jul-19	25.1603		
Modified Duration	0.00		

TOP 10 INDUSTRY SECTOR

EQUITY

Security Name	% of total portfolio
HDFC BANK LTD.	8.32%
RELIANCE INDUSTRIES LTD.	6.95%
ICICI BANK LTD.	5.52%
INFOSYS LIMITED	5.23%
ITC LTD.	4.04%
TATA CONSULTANCY SERVICES LTD.	4.03%
LARSEN & TOUBRO LTD.	3.46%
KOTAK MAHINDRA BANK LTD.	2.83%
HOUSING DEVELOPMENT FINANCE CORPN.	2.75%
AXIS BANK LTD.	2.40%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	26.63%	198.67

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Top 300 Fund	-3.70%	1.60%	-0.77%	5.62%	9.13%	10.12%
Benchmark	-4.46%	2.91%	-0.09%	5.61%	8.56%	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%.
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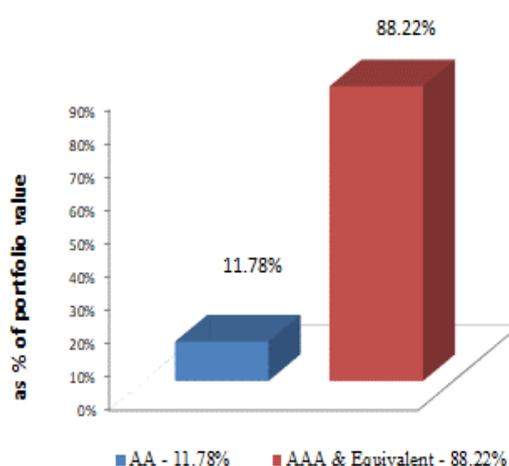
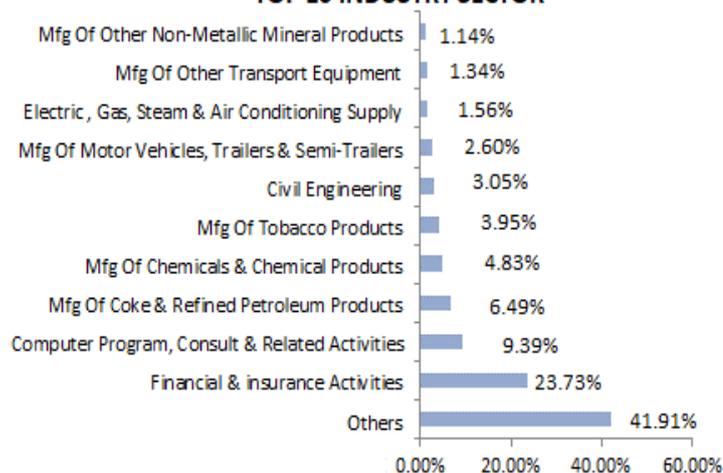
P/E Managed Fund (SFIN - ULIF021080910P/EMNGDFND111)
INVESTMENT OBJECTIVE

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	Tarang Hora / Devesh kumar		
No of funds managed by fund Manager	Equity	Debt	Balanced
	23	12	18
Launch Date	08-Sept-10		
Risk Profile	High		
Benchmark	NA		
NAV as on 31-Jul-19	19.4934		
Modified Duration	NA		
Actual Asset Mix	Equity: 64.95%		
	Debt & MMI: 35.05%		
AUM (Crs)	Equity: 248.36 Crs		
	Debt & MMI: 134.05 Crs		
AUM (Crs)	382.40 Crs		

DEBT RATING PROFILE

TOP 10 INDUSTRY SECTOR

EQUITY

Security Name	% of total portfolio
HDFC BANK LTD.	6.84%
RELIANCE INDUSTRIES LTD.	5.78%
HOUSING DEVELOPMENT FINANCE CORPN.	5.10%
ICICI BANK LTD.	4.60%
INFOSYS LIMITED	4.37%
ITC LTD.	3.95%
TATA CONSULTANCY SERVICES LTD.	3.40%
LARSEN & TOUBRO LTD.	3.05%
KOTAK MAHINDRA BANK LTD.	2.37%
AXIS BANK LTD.	2.08%

CORPORATE DEBT

Security Name	% of total portfolio
8.49% NTPC B & D 25-03-2025	0.06%
9.50% BLUE DART EXPRESS LIMITED B & D 20-11-201	0.01%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	34.98%	133.78

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
P/E Managed Fund	-3.58%	1.67%	-1.75%	3.31%	6.41%	7.79%
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 prospects or returns

Daily Protect Fund (SFIN - ULIF020060910DLYPRO1FND111)
INVESTMENT OBJECTIVE

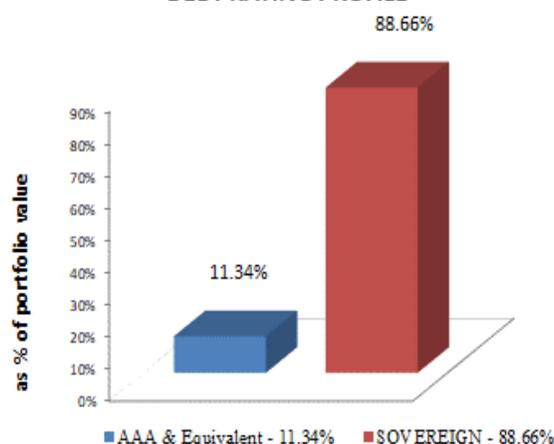
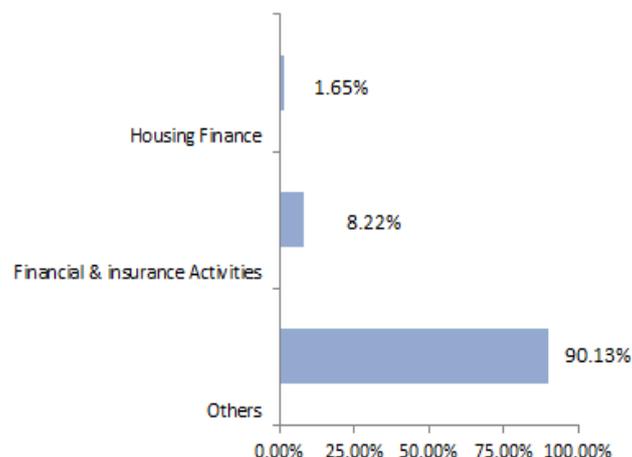
To provide NAV protection using the CPPI (Constant Proportion Portfolio Insurance) methodology. The asset allocation is dynamically rebalanced to give a guarantee[^] of 105% of the highest NAV in the built-up phase.

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Equity	0	100	0.00	0.00
Debt & MMI	0	100	100.00	2,186.46
TOTAL			100.00	2,186.46

Fund Description

Fund Manager Name	Tarang Hora / Vineet Lakhota		
No of funds managed by fund Manager	Equity	Debt	Balanced
	21	12	13
Launch Date	06-Sept-10		
Risk Profile	Low to Medium		
Benchmark	NA		
NAV as on 31-Jul-19	18.3187		
Modified Duration	0.94		

[^]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
8.27% GOI CG 09-06-2020	22.27%
7.80% GOI CG 03-05-2020	15.41%
8.12% GOI CG 10-12-2020	11.98%
8.79% GOI CG 08-11-2021	7.72%
8.35% GOI CG 14-05-2022	5.07%
8.13% GOI CG 21-09-2022	3.62%
6.35% GOI CG 02-01-2020	2.29%
7.80% GOI CG 11-04-2021	1.88%
8.08% GOI CG 02-08-2022	0.94%
8.19% GOI CG 16-01-2020	0.92%

CORPORATE DEBT

Security Name	% of total portfolio
0.00% BAJAJ FINANCE LIMITED B & D 02-09-2019	2.497%
8.36% REC LIMITED B & D 22-09-2020 135	2.315%
7.50% BAJAJ FINANCE LIMITED B & D 10-08-2020 222	2.274%
9.44% LIC HOUSING FIN B & D 30-08-2019	1.601%
7.47% SUNDARAM FIN B & D 01-09-2020 Q-15	1.135%
8.60% LIC HOUSING FIN B & D 28-12-2020 291 OPT II	0.046%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	17.22%	376.51

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Daily Protect Fund	0.69%	3.91%	6.82%	5.73%	7.04%	7.03%
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 prospects or returns

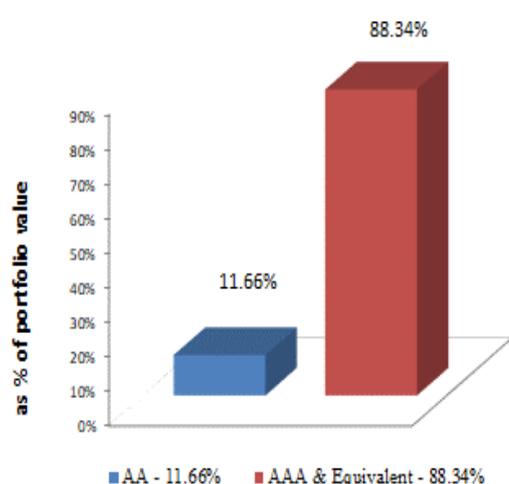
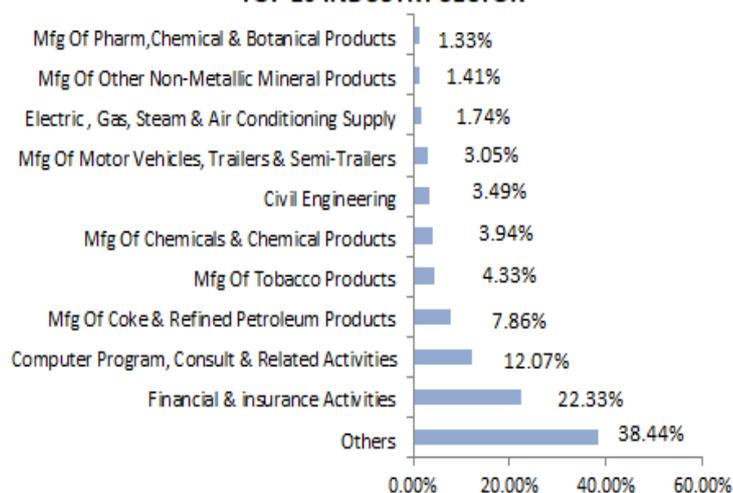
Equity Elite Fund (SFIN - ULIF012250208EQTYELTFND111)
INVESTMENT OBJECTIVE

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	80.96	7.75
Debt	0	40	0.11	0.01
Money Market	0	40	18.93	1.81
TOTAL			100.00	9.57

Fund Description

Fund Manager Name	Tarang Hora / Devesh kumar		
No of funds managed by fund Manager	Equity	Debt	Balanced
	23	12	18
Launch Date	25-Feb-08		
Risk Profile	High		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
NAV as on 3-Jul-19	33.9632		
Modified Duration	0.02		

DEBT RATING PROFILE

TOP 10 INDUSTRY SECTOR

CORPORATE DEBT

Security Name	% of total portfolio
8.49% NTPC B & D 25-03-2025	0.10%
9.50% BLUE DART EXPRESS LIMITED B & D 20-11-2019	0.01%

EQUITY

Security Name	% of total portfolio
RELIANCE ETF BANK BEES	9.22%
RELIANCE INDUSTRIES LTD.	6.99%
HDFC BANK LTD.	5.79%
INFOSYS LIMITED	5.44%
HOUSING DEVELOPMENT FINANCE CORPN.	5.12%
ITC LTD.	4.33%
TATA CONSULTANCY SERVICES LTD.	4.27%
ICICI BANK LTD.	3.76%
LARSEN & TOUBRO LTD.	3.49%
KOTAK MAHINDRA BANK LTD.	2.53%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	18.93%	1.81

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Equity Elite Fund	-4.66%	3.54%	-0.04%	6.09%	10.09%	11.28%
Benchmark	-4.46%	2.91%	-0.09%	5.61%	8.56%	6.05%

*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 prospects or returns

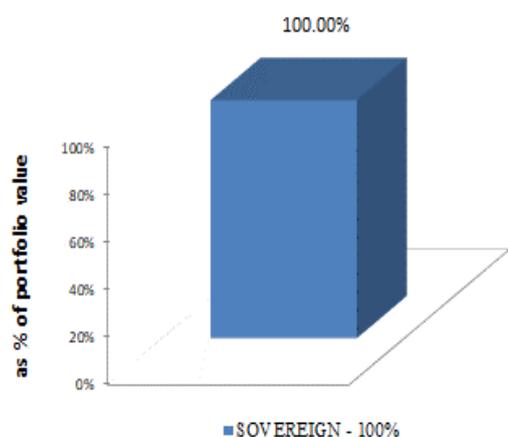
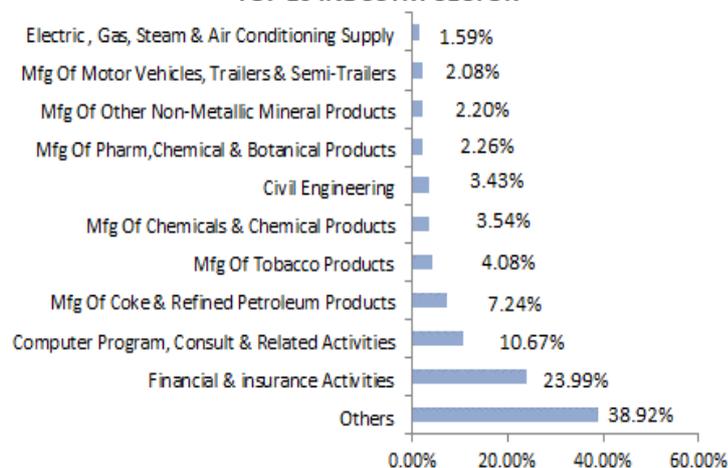
Equity Elite Fund II (SFIN - ULIF019100210EQTELI2FND111)
INVESTMENT OBJECTIVE

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

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Equity	60	100	73.82	2,328.01
Debt	0	40	5.03	158.81
Money Market	0	40	21.15	666.89
TOTAL			100.00	3,153.71

Fund Description

Fund Manager Name	Tarang Hora / Vineet Lakhotia		
No of funds managed by fund Manager	Equity	Debt	Balanced
	21	12	13
Launch Date	10-Feb-10		
Risk Profile	High		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
NAV as on 31-Jul-19	24.5461		
Modified Duration	1.31		

DEBT RATING PROFILE

TOP 10 INDUSTRY SECTOR

CORPORATE DEBT

Security Name	% of total portfolio
8.75% PNB FD 03-02-2020 3	0.03%
8.75% PNB FD 05-02-2020 4	0.03%
8.75% PNB FD 04-02-2020 4	0.03%
8.75% PNB FD 01-01-2020 1	0.03%
8.75% PNB FD 06-02-2020 3	0.03%
8.75% PNB FD 01-01-2020 2	0.03%
8.75% PNB FD 04-02-2020 3	0.03%
8.75% PNB FD 02-01-2020 1	0.03%
8.75% PNB FD 05-02-2020 3	0.03%
8.75% PNB FD 02-01-2020 2	0.03%

EQUITY

Security Name	% of total portfolio
HDFC BANK LTD.	6.69%
RELIANCE INDUSTRIES LTD.	6.21%
INFOSYS LIMITED	5.35%
ICICI BANK LTD.	4.97%
HOUSING DEVELOPMENT FINANCE CORPN.	4.49%
ITC LTD.	4.08%
RELIANCE ETF BANK BEES	4.08%
TATA CONSULTANCY SERVICES LTD.	3.63%
LARSEN & TOUBRO LTD.	3.43%
KOTAK MAHINDRA BANK LTD.	2.22%

GOVT. SECURITIES

Security Name	% of total portfolio
7.26% GOI CG 14-01-2029	4.55%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	21.15%	666.89

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Equity Elite Fund II	-3.96%	2.30%	-1.77%	4.60%	8.36%	9.94%
Benchmark	-4.46%	2.91%	-0.09%	5.61%	8.56%	9.26%

*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 prospects or returns

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	0.44
TOTAL			100.00	0.44

Fund Description

Fund Manager Name	Tarang Hora		
No of funds managed by fund Manager	Equity	Debt	Balanced
	16	12	12
Launch Date	08-Mar-09		
Risk Profile	Low to Medium		
Benchmark	NA		
NAV as on 31-Jul-19	30.8707		
Modified Duration	0.00		

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	100.00%	0.44

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
FlexiProtect Fund	0.33%	2.82%	4.87%	4.69%	5.67%	11.44%
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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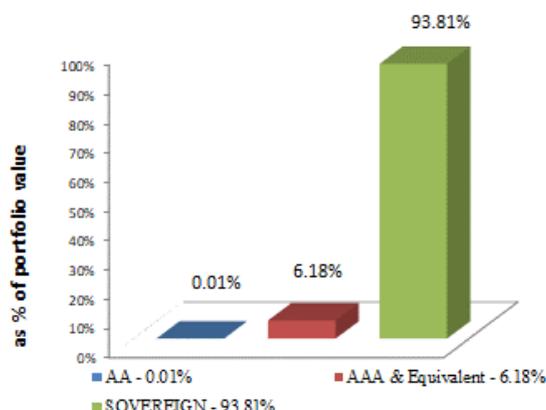
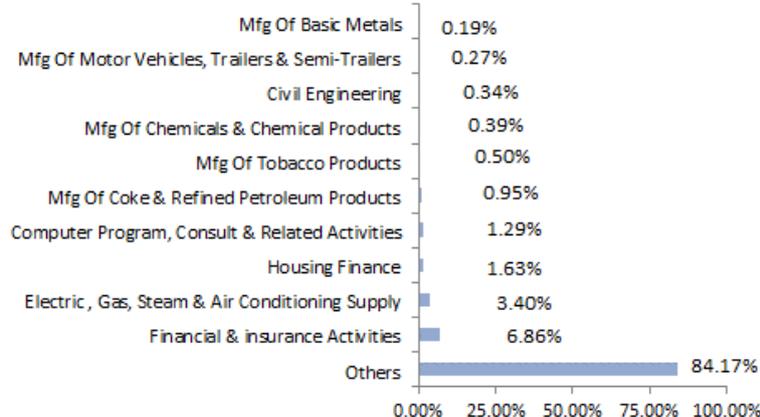
FlexiProtect Fund (Series II) (SFIN - ULIF014080110FLEXPR2FND111)
INVESTMENT OBJECTIVE

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	8.21	175.76
Debt & MMI	0	100	91.79	1,965.09
TOTAL			100.00	2,140.85

Fund Description

Fund Manager Name	Tarang Hora / Gopikrishna Shenoy		
No of funds managed by fund Manager	Equity	Debt	Balanced
	18	13	12
Launch Date	08-Jan-10		
Risk Profile	Low to Medium		
Benchmark	NA		
NAV as on 31-Jul-19	22.7055		
Modified Duration	0.30		

DEBT RATING PROFILE

TOP 10 INDUSTRY SECTOR

GOVT. SECURITIES

Security Name	% of total portfolio
7.80% GOI CG 03-05-2020	19.88%
6.35% GOI CG 02-01-2020	12.85%
8.12% GOI CG 10-12-2020	3.84%
8.27% GOI CG 09-06-2020	1.31%
0.00% GOI CG 02-07-2020	0.46%
0.00% GOI CG 02-07-2021	0.43%

CORPORATE DEBT

Security Name	% of total portfolio
9.44% LIC HOUSING FIN B & D 30-08-2019	1.63%
8.75% PNB FD 26-02-2020	0.05%
8.75% PNB FD 14-02-2020	0.05%
8.75% PNB FD 10-02-2020	0.05%
8.75% BOB FD 04-12-2019	0.05%
8.75% PNB FD 20-02-2020	0.05%
8.75% BOB FD 05-12-2019	0.05%
8.75% PNB FD 08-01-2020	0.05%
8.75% BOB FD 06-12-2019	0.05%
8.75% PNB FD 12-02-2020 1	0.05%

EQUITY

Security Name	% of total portfolio
HDFC BANK LTD.	0.98%
RELIANCE INDUSTRIES LTD.	0.83%
ICICI BANK LTD.	0.67%
HOUSING DEVELOPMENT FINANCE CORPN.	0.67%
INFOSYS LIMITED	0.59%
ITC LTD.	0.50%
TATA CONSULTANCY SERVICES LTD.	0.41%
KOTAK MAHINDRA BANK LTD.	0.39%
LARSEN & TOUBRO LTD.	0.34%
AXIS BANK LTD.	0.26%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	47.87%	1,024.79

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
FlexiProtect Fund (Series II)	0.00%	3.00%	4.74%	4.99%	6.61%	8.95%
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 prospects or returns

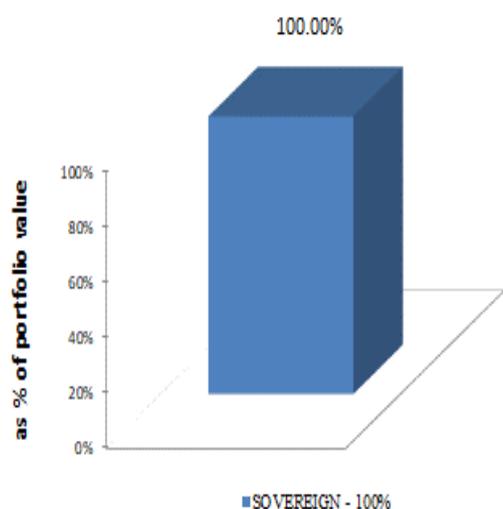
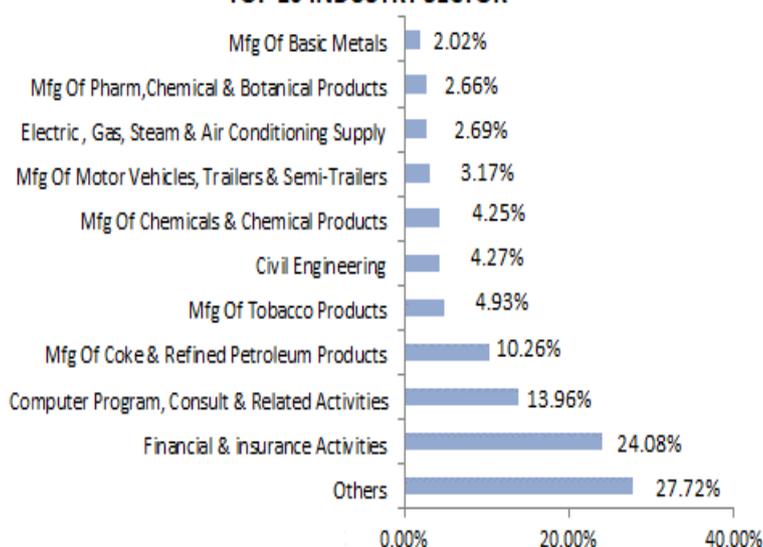
Equity Pension Fund (SFIN - ULIF006150107PEEQITYFND111)
INVESTMENT OBJECTIVE

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

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Equity	80	100	96.62	507.75
Debt	0	20	0.53	2.80
Money Market	0	20	2.85	14.98
TOTAL			100.00	525.53

Fund Description

Fund Manager Name	Tarang Hora / Gopal Nawandhar		
No of funds managed by fund Manager	Equity	Debt	Balanced
	17	12	12
Launch Date	15-Jan-07		
Risk Profile	High		
Benchmark	Nifty 50		
NAV as on 31-Jul-19	31.7587		
Modified Duration	1.27		

DEBT RATING PROFILE

TOP 10 INDUSTRY SECTOR

GOVT. SECURITIES

Security Name	% of total portfolio
8.60% GOI CG 02-06-2028	0.53%

EQUITY

Security Name	% of total portfolio
KOTAK BANKING ETF	12.40%
RELIANCE INDUSTRIES LTD.	8.58%
HOUSING DEVELOPMENT FINANCE CORPN.	6.97%
INFOSYS LIMITED	6.39%
HDFC BANK LTD.	6.07%
TATA CONSULTANCY SERVICES LTD.	5.19%
ITC LTD.	4.93%
LARSEN & TOUBRO LTD.	4.10%
ICICI BANK LTD.	3.85%
HINDUSTAN UNILEVER LTD.	2.47%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	2.85%	14.98

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Equity Pension Fund	-5.44%	1.79%	-2.80%	2.91%	8.60%	9.64%
Benchmark	-5.69%	2.65%	-2.10%	5.04%	8.78%	7.71%

- *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 prospects or returns

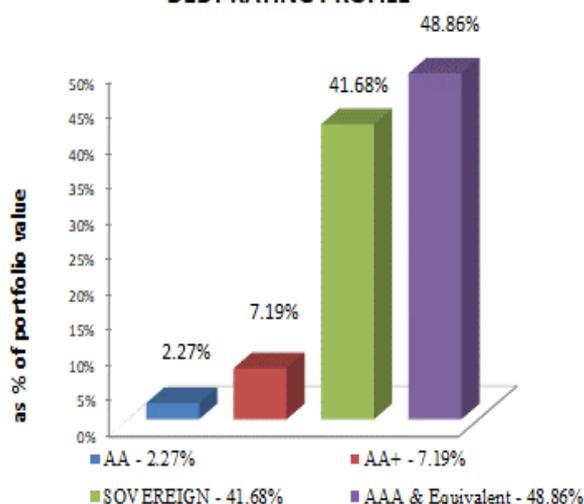
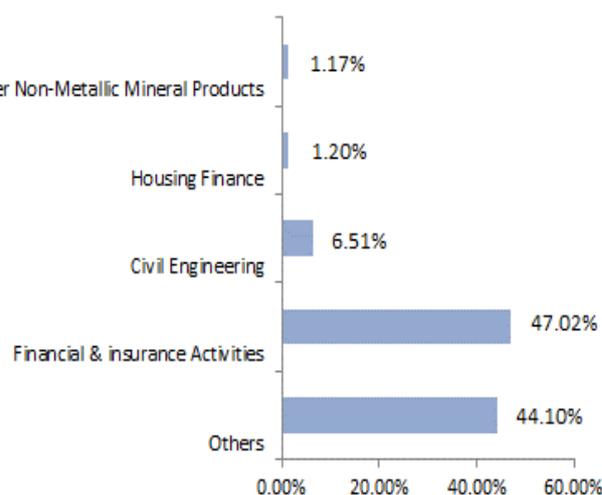
Bond Pension Fund (SFIN - ULIF007160107PENBONDFND111)
INVESTMENT OBJECTIVE

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	92.68	398.44
Money Market	0	40	7.32	31.45
TOTAL			100.00	429.89

Fund Description

Fund Manager Name	Tarang Hora		
No of funds managed by fund Manager	Equity	Debt	Balanced
	16	12	12
Launch Date	16-Jan-07		
Risk Profile	Low to Medium		
Benchmark	Crisil CompBex		
NAV as on 31-Jul-19	30.5768		
Modified Duration	5.77		

DEBT RATING PROFILE

TOP 10 INDUSTRY SECTOR

GOVT. SECURITIES

Security Name	% of total portfolio
7.26% GOI CG 14-01-2029	14.52%
8.24% GOI CG 10-11-2033	10.47%
8.17% GOI CG 01-12-2044	6.73%
6.68% GOI CG 17-09-2031	2.31%
7.95% GOI CG 28-08-2032	1.28%
7.59% GOI CG 20-03-2029	1.23%
7.57% GOI CG 17-06-2033	0.25%

CORPORATE DEBT

Security Name	% of total portfolio
8.24% NABARD B & D 22-03-2029 PB5SA4	12.32%
8.60% REC LIMITED B & D 08-03-2029 GOI-VII	6.30%
8.02% L&T B & D 22-05-2022	5.91%
10.00% SHRIRAM TRANSPORT FINANCE CO. LTD. B & D 13-11-2024	4.92%
8.65% INDIA INFRADEBT LIMITED B & D 21-03-2026 SERIES II	4.74%
8.80% REC LIMITED B & D 22-01-2029 GOI-VI	3.83%
8.55% BOB B & D 14-02-2029 BASEL III TIER II-XXI	2.49%
8.70% REC LIMITED B & D 28-09-2028 GOI-IV	2.00%
7.63% PFC B & D 14-08-2026 150 B	1.64%
9.85% SHRIRAM TRANSPORT FINANCE CO. LTD. B & D 19-09-2021	1.43%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	7.32%	31.45

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Bond Pension Fund	2.58%	8.94%	14.48%	7.76%	8.33%	9.32%
Benchmark	2.17%	7.74%	12.76%	6.97%	7.96%	7.84%

*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 prospects or returns

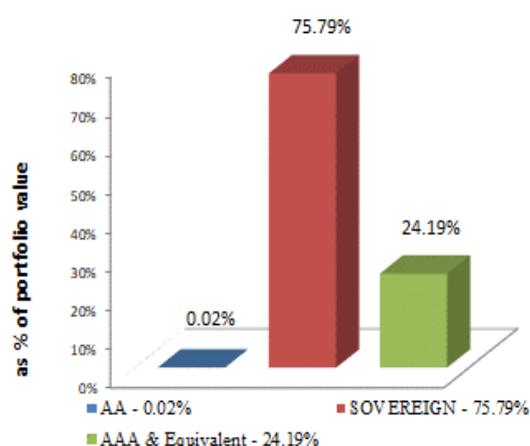
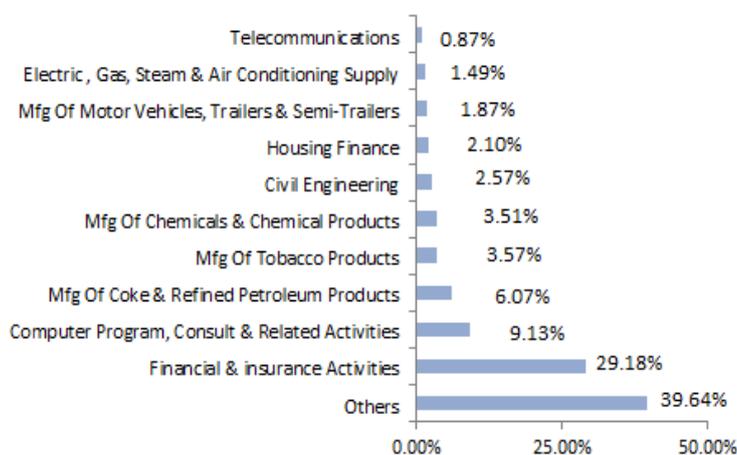
Growth Pension Fund (SFIN - ULIF008150207PEGRWTHFND111)
INVESTMENT OBJECTIVE

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	61.39	120.80
Debt	10	60	34.35	67.60
Money Market	0	40	4.26	8.38
TOTAL			100.00	196.78

Fund Description

Fund Manager Name	Tarang Hora / Sandip Bansal		
No of funds managed by fund Manager	Equity	Debt	Balanced
	16	12	14
Launch Date	15-Feb-07		
Risk Profile	Medium to High		
Benchmark	Nifty 50 (70%) CompBex (30%)		
NAV as on 31-Jul-19	34.0308		
Modified Duration	6.01		

DEBT RATING PROFILE

TOP 10 INDUSTRY SECTOR

GOVT. SECURITIES

Security Name	% of total portfolio
7.59% GOI CG 11-01-2026	1.95%
6.68% GOI CG 17-09-2031	2.27%
7.17% GOI CG 08-01-2028	1.05%
7.26% GOI CG 14-01-2029	17.95%
7.57% GOI CG 17-06-2033	1.09%
8.24% GOI CG 10-11-2033	1.72%

CORPORATE DEBT

Security Name	% of total portfolio
9.55% HDFC B & D 20-07-2021 1-012	2.10%
8.40% IRFC B & D 08-01-2029 130	1.62%
7.54% REC LIMITED B & D 30-12-2026 142	1.53%
8.30% REC LIMITED B & D 10-04-2025 133	1.05%
8.27% REC LIMITED B & D 06-02-2025 130	1.05%
9.04% REC LIMITED B & D 12-10-2019 125	0.97%
9.50% BLUE DART EXPRESS LIMITED B & D 20-11-201	0.01%

EQUITY

Security Name	% of total portfolio
HDFC BANK LTD.	6.35%
RELIANCE INDUSTRIES LTD.	6.07%
HOUSING DEVELOPMENT FINANCE CORPN.	5.44%
INFOSYS LIMITED	4.68%
TATA CONSULTANCY SERVICES LTD.	3.59%
ITC LTD.	3.57%
ICICI BANK LTD.	3.45%
LARSEN & TOUBRO LTD.	2.57%
KOTAK MAHINDRA BANK LTD.	2.44%
RELIANCE ETF BANK BEES	2.24%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	4.26%	8.38

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Growth Pension Fund	-2.58%	4.17%	0.80%	4.98%	8.70%	10.32%
Benchmark	-3.38%	4.24%	2.33%	5.78%	8.69%	6.68%

*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 prospects or returns

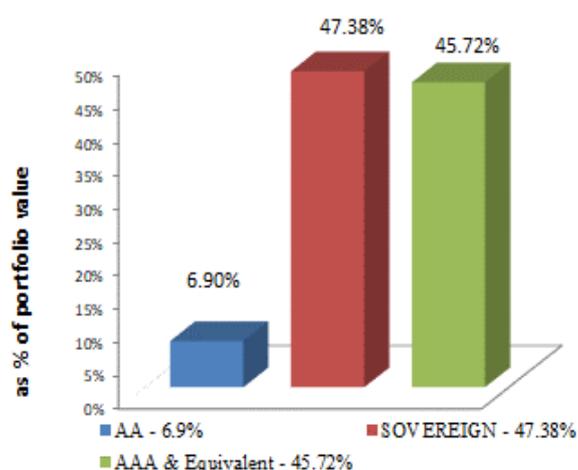
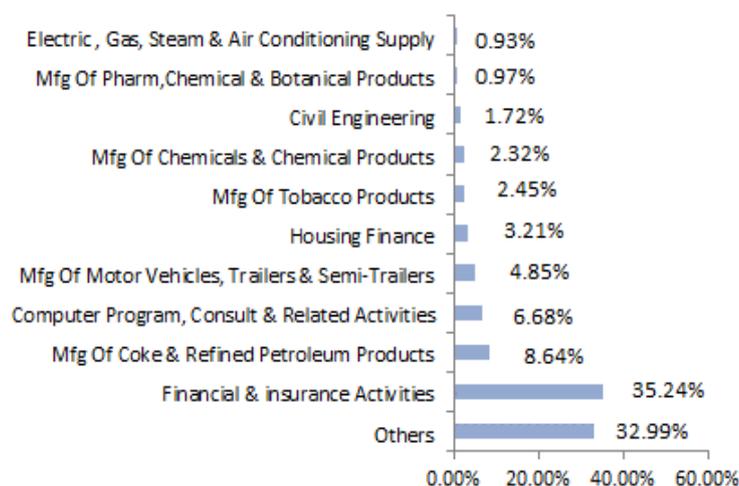
Balanced Pension Fund (SFIN - ULIF009210207PEBALANFND111)
INVESTMENT OBJECTIVE

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	43.46	43.23
Debt	20	60	50.63	50.35
Money Market	0	40	5.91	5.87
TOTAL			100.00	99.45

Fund Description

Fund Manager Name	Tarang Hora / Devesh kumar		
No of funds managed by fund Manager	Equity	Debt	Balanced
	23	12	18
Launch Date	21-Feb-07		
Risk Profile	Medium		
Benchmark	Nifty 50 (50%) CompBex (50%)		
NAV as on 31-Jul-19	37.6001		
Modified Duration	4.66		

DEBT RATING PROFILE

TOP 10 INDUSTRY SECTOR

GOVT. SECURITIES

Security Name	% of total portfolio
7.26% GOI CG 14-01-2029	10.90%
7.17% GOI CG 08-01-2028	3.36%
8.24% GUJRAT SDL 25-04-2023	3.15%
8.70% GUJRAT SDL 19-09-2028	2.19%
7.88% GOI CG 19-03-2030	2.18%
7.59% GOI CG 11-01-2026	0.34%

CORPORATE DEBT

Security Name	% of total portfolio
8.54% REC LIMITED B & D 15-11-2028 V	3.79%
9.05% RIL B & D 17-10-2028 PPD-G	3.59%
9.77% TATA MOTORS B & D 12-09-2024	3.22%
7.49% GRUH FINANCE LIMITED B & D 31-10-2022 F-015	3.21%
8.55% PFC B & D 09-12-2021 124 B	2.58%
7.34% IRFC B & D 19-02-2028 Tranche 1 Series II TAX FREE	2.14%
8.27% REC LIMITED B & D 06-02-2025 130	2.08%
8.70% REC LIMITED B & D 28-09-2028 GOI-IV	1.20%
7.49% IRFC B & D 30-05-2027 120	1.00%
8.75% PNB FD 08-12-2024	1.00%

EQUITY

Security Name	% of total portfolio
HDFC BANK LTD.	4.99%
RELIANCE INDUSTRIES LTD.	3.83%
HOUSING DEVELOPMENT FINANCE CORPN.	3.64%
ICICI BANK LTD.	3.13%
INFOSYS LIMITED	2.93%
ITC LTD.	2.45%
TATA CONSULTANCY SERVICES LTD.	2.30%
KOTAK MAHINDRA BANK LTD.	2.11%
LARSEN & TOUBRO LTD.	1.72%
AXIS BANK LTD.	1.57%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	5.91%	5.87

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Balanced Pension Fund	-1.28%	5.00%	5.32%	6.61%	9.53%	11.23%
Benchmark	-1.82%	5.27%	5.30%	6.19%	8.56%	8.20%

- *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 prospects or returns

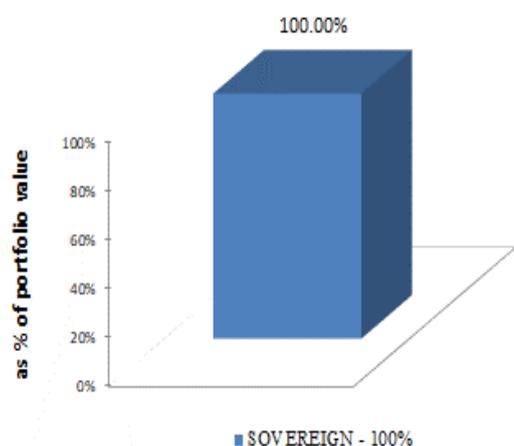
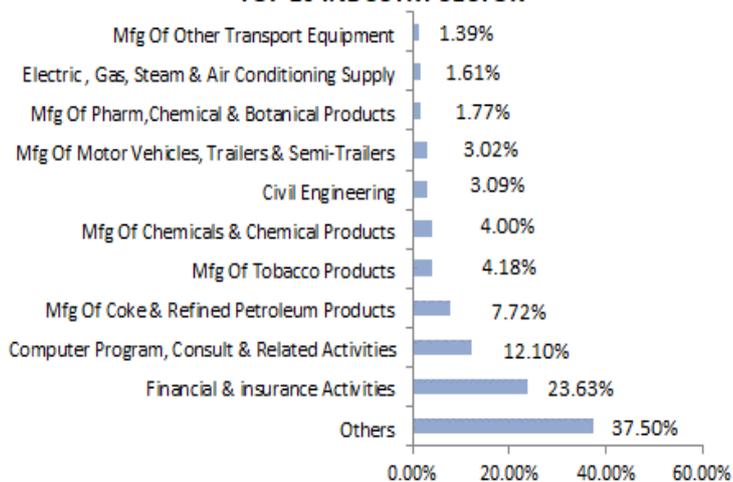
Equity Optimiser Pension Fund (SFIN - ULIF011210108PEEQOPTFND111)
INVESTMENT OBJECTIVE

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

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Equity	60	100	78.11	119.39
Debt	0	40	7.60	11.62
Money Market	0	40	14.29	21.84
TOTAL			100.00	152.85

Fund Description

Fund Manager Name	Tarang Hora / Devesh kumar		
No of funds managed by fund Manager	Equity	Debt	Balanced
	23	12	18
Launch Date	21-Jan-08		
Risk Profile	High		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
NAV as on 31-Jul-19	25.7298		
Modified Duration	0.38		

DEBT RATING PROFILE

TOP 10 INDUSTRY SECTOR

GOVT. SECURITIES

Security Name	% of total portfolio
7.68% GOI CG 15-12-2023	1.37%
7.80% GOI CG 11-04-2021	1.01%
8.79% GOI CG 08-11-2021	0.69%

CORPORATE DEBT

Security Name	% of total portfolio
8.75% PNB FD 07-02-2020 3	0.65%
8.75% PNB FD 10-02-2020 3	0.65%
8.75% PNB FD 10-01-2020 1	0.65%
8.75% PNB FD 07-02-2020 4	0.65%
8.75% PNB FD 11-02-2020 3	0.65%
8.75% PNB FD 08-01-2020 1	0.65%
8.75% PNB FD 09-01-2020 1	0.65%

EQUITY

Security Name	% of total portfolio
RELIANCE ETF BANK BEES	8.46%
RELIANCE INDUSTRIES LTD.	6.83%
INFOSYS LIMITED	5.42%
HOUSING DEVELOPMENT FINANCE CORPN.	5.05%
HDFC BANK LTD.	5.00%
ITC LTD.	4.18%
TATA CONSULTANCY SERVICES LTD.	4.10%
KOTAK BANKING ETF	3.26%
ICICI BANK LTD.	3.23%
LARSEN & TOUBRO LTD.	3.09%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	14.29%	21.84

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Equity Optimiser Pension Fund	-4.38%	2.05%	-1.25%	4.95%	9.01%	8.54%
Benchmark	-4.46%	2.91%	-0.09%	5.61%	8.56%	5.98%

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- ii) Past performance of any of the funds is not indicative of their future prospects or returns

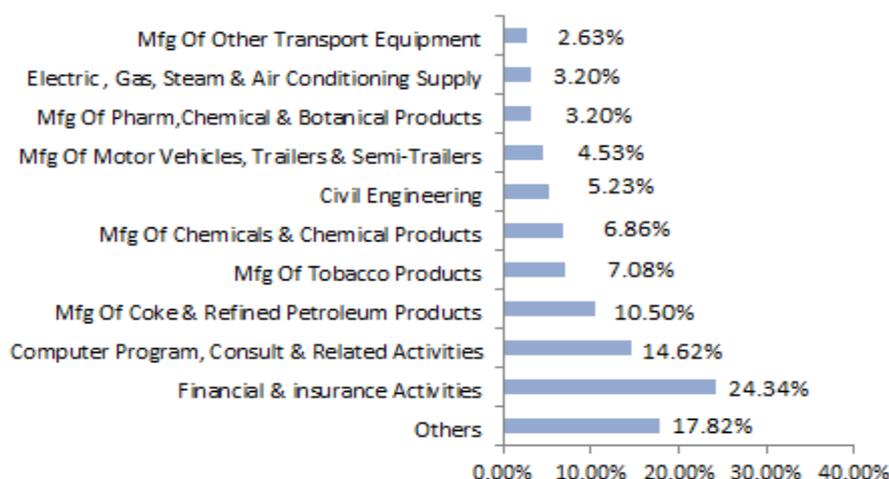
Index Pension Fund (SFIN - ULIF017180110PEINDEXFND111)
INVESTMENT OBJECTIVE

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	97.57	35.45
Money Market	0	10	2.43	0.88
TOTAL			100.00	36.34

Fund Description

Fund Manager Name	Deveshkumar Dokwal		
No of funds managed by fund Manager	Equity	Debt	Balanced
	7	0	6
Launch Date	18-Jan-10		
Risk Profile	High		
Benchmark	Nifty 50		
NAV as on 31-Jul-19	21.6388		
Modified Duration	NA		

TOP 10 INDUSTRY SECTOR

EQUITY

Security Name	% of total portfolio
RELIANCE INDUSTRIES LTD.	8.61%
ITC LTD.	7.08%
HDFC BANK LTD.	6.99%
INFOSYS LIMITED	6.57%
HOUSING DEVELOPMENT FINANCE CORPN.	5.24%
LARSEN & TOUBRO LTD.	5.23%
TATA CONSULTANCY SERVICES LTD.	5.05%
ICICI BANK LTD.	3.94%
HINDUSTAN UNILEVER LTD.	3.77%
KOTAK MAHINDRA BANK LTD.	2.92%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	2.43%	0.88

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Index Pension Fund	-5.56%	1.56%	-4.13%	3.77%	7.30%	8.43%
Benchmark	-5.69%	2.65%	-2.10%	5.04%	8.78%	8.13%

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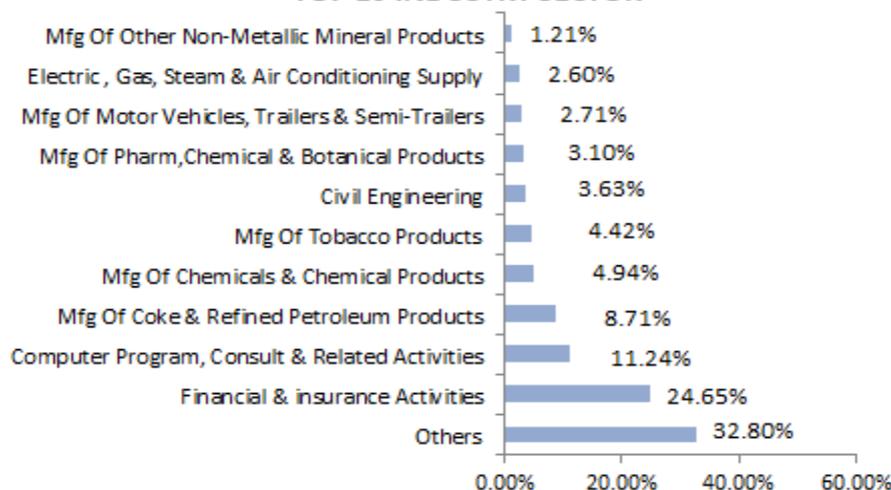
Top 300 Pension Fund (SFIN - ULIF018180110PETP300FND111)
INVESTMENT OBJECTIVE

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	75.01	166.09
Money Market	0	40	24.99	55.34
TOTAL			100.00	221.43

Fund Description

Fund Manager Name	Tarang Hora / Vaibhav Goyal		
No of funds managed by fund Manager	Equity	Debt	Balanced
	17	12	14
Launch Date	18-Jan-10		
Risk Profile	High		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
NAV as on 31-Jul-19	24.3076		
Modified Duration	0.00		

TOP 10 INDUSTRY SECTOR

EQUITY

Security Name	% of total portfolio
HDFC BANK LTD.	8.23%
RELIANCE INDUSTRIES LTD.	7.12%
ICICI BANK LTD.	5.54%
INFOSYS LIMITED	5.37%
ITC LTD.	4.42%
TATA CONSULTANCY SERVICES LTD.	4.07%
LARSEN & TOUBRO LTD.	3.63%
KOTAK MAHINDRA BANK LTD.	2.96%
HOUSING DEVELOPMENT FINANCE CORPN.	2.60%
AXIS BANK LTD.	2.44%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	24.99%	55.34

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Top 300 Pension Fund	-3.79%	1.89%	-0.86%	5.71%	9.15%	9.76%
Benchmark	-4.46%	2.91%	-0.09%	5.61%	8.56%	8.26%

- *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 prospects or returns

Daily Protect Fund II (SFIN - ULIF020040311DLYPRO2FND111)
INVESTMENT OBJECTIVE

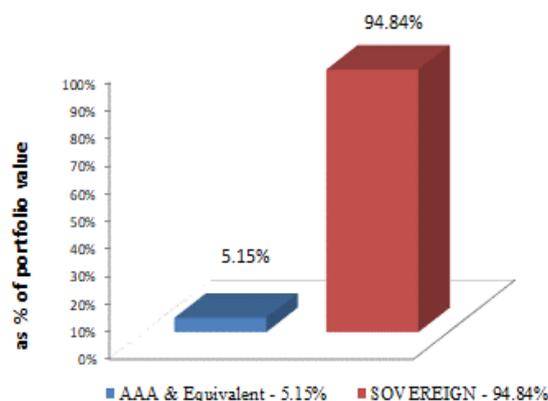
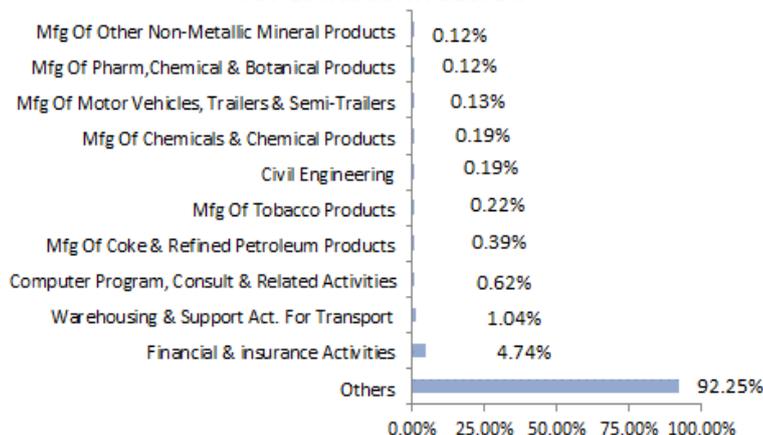
To provide NAV protection using the CPPI (Constant Proportion Portfolio Insurance) methodology. The asset allocation is dynamically rebalanced to give a guarantee[^] of 105% of the highest NAV in the built-up phase.

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Equity	0	100	4.07	50.44
Debt & MMI	0	100	95.93	1,188.60
TOTAL			100.00	1,239.04

Fund Description

Fund Manager Name	Tarang Hora / Vineet Lakhotia		
No of funds managed by fund Manager	Equity	Debt	Balanced
	21	12	13
Launch Date	04-Mar-11		
Risk Profile	Low to Medium		
Benchmark	NA		
NAV as on 31-Jul-19	19.9408		
Modified Duration	1.22		

[^]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	41.09%
8.12% GOI CG 10-12-2020	10.14%
8.35% GOI CG 14-05-2022	8.09%
8.79% GOI CG 08-11-2021	7.23%
8.27% GOI CG 09-06-2020	5.34%
7.80% GOI CG 03-05-2020	1.39%
0.00% GOI CG 02-01-2020 C19	0.82%
8.19% GOI CG 16-01-2020	0.81%
6.65% GOI CG 09-04-2020	0.81%
0.00% GOI CG 02-01-2021	0.77%

CORPORATE DEBT

Security Name	% of total portfolio
0.00% BAJAJ FINANCE LIMITED B & D 02-09-2019	3.15%
9.05% PETRONET LNG LIMITED B & D 28-10-2019 II	1.01%
9.50% BLUE DART EXPRESS LIMITED B & D 20-11-2019	0.00%

EQUITY

Security Name	% of total portfolio
HDFC BANK LTD.	0.44%
ICICI BANK LTD.	0.34%
RELIANCE INDUSTRIES LTD.	0.34%
INFOSYS LIMITED	0.31%
HOUSING DEVELOPMENT FINANCE CORPN.	0.29%
ITC LTD.	0.22%
TATA CONSULTANCY SERVICES LTD.	0.20%
KOTAK MAHINDRA BANK LTD.	0.19%
LARSEN & TOUBRO LTD.	0.19%
BAJAJ FINANCE LIMITED	0.13%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	15.27%	189.17

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Daily Protect Fund II	0.49%	4.21%	6.62%	5.59%	6.97%	8.55%
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 prospects or returns

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

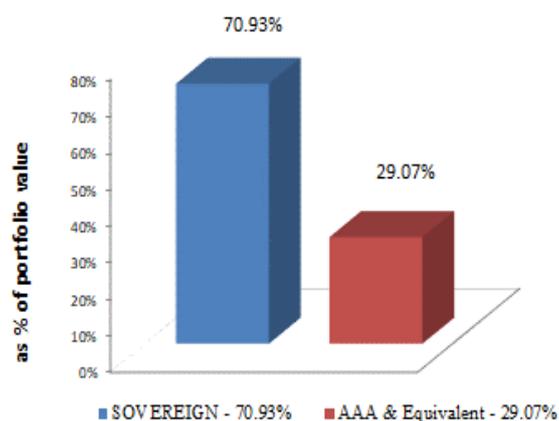
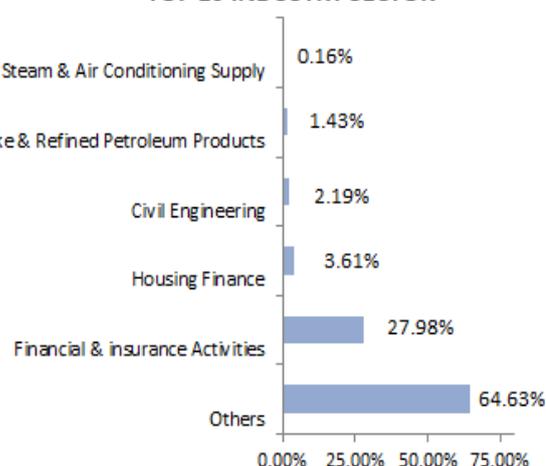
To provide a guaranteed return over a pre-specified fixed period. It aims to guaranteed# fixed return by investing mostly in fixed income securities (debt instruments, money market instruments and cash) with maturities close to the termination date of the fund.

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Debt	60	100	76.66	123.83
Money Market	0	40	23.34	37.69
TOTAL			100.00	161.52

Fund Description

Fund Manager Name	Nirmal Gandhi		
No of funds managed by fund Manager	Equity 0	Debt 6	Balanced 0
Launch Date	09-Mar-11		
Risk Profile	Low		
Benchmark	NA		
NAV as on 31-Jul-19	19.0174		
Modified Duration	1.35		

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	16.22%
8.13% GOI CG 21-09-2022	15.78%
8.42% GUJRAT SDL 10-11-2020	3.17%
0.00% GOI CG 02-01-2020 P	3.02%
8.08% GOI CG 02-08-2022	0.94%
8.48% ORISSA SDL 24-02-2021	0.64%
8.39% UTTAR PRADESH SDL 22-09-2020	0.50%
9.19% KARNATAKA SDL 09-11-2021	0.49%
8.17% WEST BANGAL SDL 07-07-2020	0.26%
8.36% HARIYANA SDL 08-04-2021	0.16%

CORPORATE DEBT

Security Name	% of total portfolio
0.00% REC LIMITED B & D 15-12-2020	7.59%
8.47% LIC HOUSING FIN B & D 07-07-2020 302	3.11%
9.50% SYNDICATE BANK FD 05-03-2021 1	3.10%
9.50% SYNDICATE BANK FD 05-03-2021	3.10%
9.50% CANARA BANK FD 06-03-2021 9	2.48%
9.50% CANARA BANK FD 06-03-2021 1	1.73%
8.40% L&T B & D 24-09-2020	1.50%
8.75% RIL B & D 07-05-2020	1.43%
9.50% CANARA BANK FD 06-03-2021 2	1.24%
8.18% NABARD B & D 10-02-2020 15 C	1.24%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	23.34%	37.69

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
RGF070311	0.92%	4.63%	9.32%	6.89%	7.34%	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 prospects or returns

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

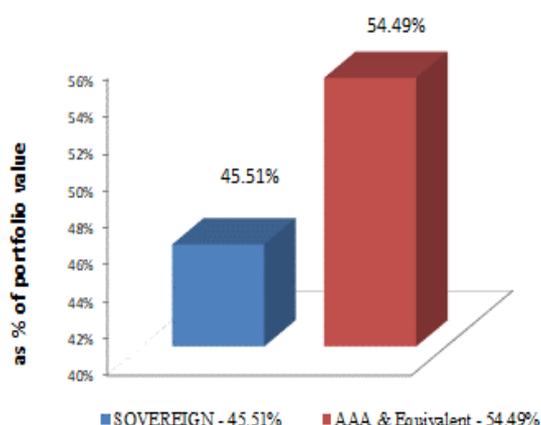
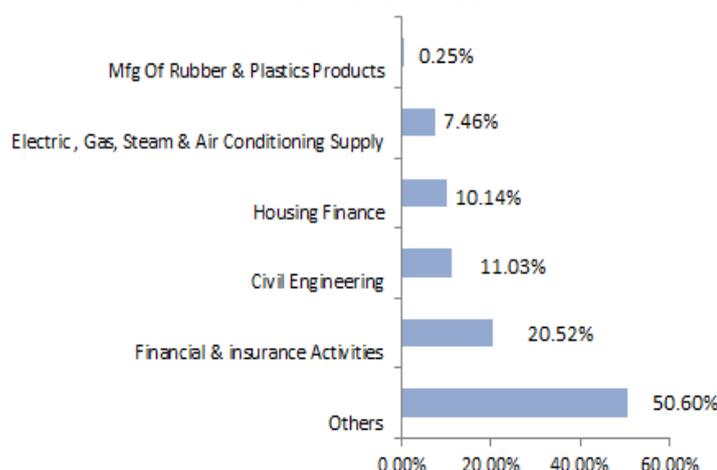
To provide a guaranteed return over a pre-specified fixed period. It aims to guaranteed# fixed return by investing mostly in fixed income securities (debt instruments, money market instruments and cash) with maturities close to the termination date of the fund.

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Debt	60	100	83.53	69.83
Money Market	0	40	16.47	13.77
TOTAL			100.00	83.60

Fund Description

Fund Manager Name	Nirmal Gandhi		
No of funds managed by fund Manager	Equity	Debt	Balanced
	0	6	0
Launch Date	21-Jun-11		
Risk Profile	Low		
Benchmark	NA		
NAV as on 31-Jul-19	18.7460		
Modified Duration	1.60		

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	14.25%
8.08% GOI CG 02-08-2022	8.92%
8.12% GOI CG 10-12-2020	4.91%
8.48% ORISSA SDL 24-02-2021	1.84%
9.19% KARNATAKA SDL 09-11-2021	1.57%
8.40% GUJRAT SDL 24-11-2020	0.98%
8.15% GUJRAT SDL 07-07-2020	0.86%
8.17% WEST BANGAL SDL 07-07-2020	0.43%
8.36% HARIYANA SDL 08-04-2021	0.31%
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 15-12-2020	8.97%
9.35% PGC B & D 29-08-2021 F	7.46%
9.45% HDFC B & D 17-08-2021	6.17%
8.47% LIC HOUSING FIN B & D 07-07-2020 302	3.61%
9.48% REC LIMITED B & D 10-08-2021	2.86%
9.70% PFC B & D 09-06-2021	2.49%
9.36% PFC B & D 01-08-2021 76-A	2.48%
8.40% L&T B & D 24-09-2020	1.94%
0.00% REC LIMITED B & D 15-12-2020	1.82%
9.70% L&T INFRA DEBT FUND LIMITED B & D 10-06-2021	1.24%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	16.47%	13.77

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
RGF150611	1.03%	4.73%	9.35%	6.38%	6.98%	8.05%
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 prospects or returns

Daily Protect Fund III (SFIN - ULIF020010911DLYPRO3FND111)
INVESTMENT OBJECTIVE

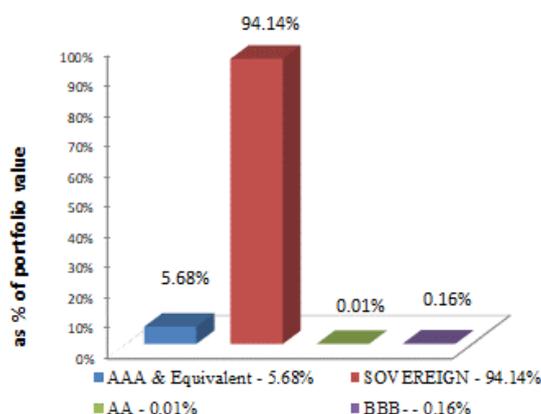
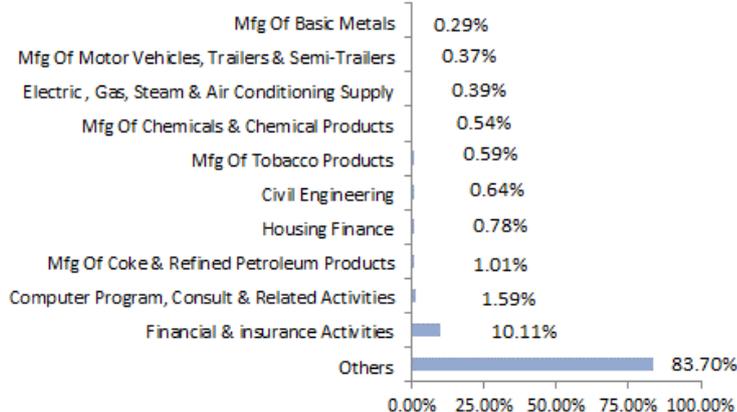
To provide NAV protection using the CPPI (Constant Proportion Portfolio Insurance) methodology. The asset allocation is dynamically rebalanced to give a guarantee[^] of 105% of the highest NAV in the built-up phase.

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Equity	0	100	10.55	558.17
Debt & MMI	0	100	89.45	4,734.87
TOTAL			100.00	5,293.04

Fund Description

Fund Manager Name	Tarang Hora / Vineet Lakhotia		
No of funds managed by fund Manager	Equity	Debt	Balanced
	21	12	13
Launch Date	01-Sept-11		
Risk Profile	Low to Medium		
Benchmark	NA		
NAV as on 31-Jul-19	22.1192		
Modified Duration	1.20		

[^]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	47.27%
8.79% GOI CG 08-11-2021	7.88%
7.80% GOI CG 03-05-2020	3.26%
8.12% GOI CG 10-12-2020	2.89%
6.35% GOI CG 02-01-2020	2.12%
8.27% GOI CG 09-06-2020	1.73%
7.94% GOI CG 24-05-2021	0.97%
8.35% GOI CG 14-05-2022	0.92%
8.27% RAJASTHAN SDL 23-06-2023 UDAY	0.54%
8.19% GOI CG 16-01-2020	0.48%

CORPORATE DEBT

Security Name	% of total portfolio
7.8409% BAJAJ FINANCE LIMITED B & D 29-06-2020 208	1.32%
7.65% BAJAJ FINANCE LIMITED B & D 10-01-2020 197	0.94%
8.75% AU SMALL FINANCE BANK LIMITED FD 25-11-2019	0.85%
8.75% HDFC B & D 13-01-2020 N-002	0.47%
7.65% L&T FINANCE LTD B & D 13-11-2020 O	0.47%
7.7435% BAJAJ FINANCE LIMITED B & D 30-06-2020 21	0.47%
8.67% LIC HOUSING FIN B & D 26-08-2020 263	0.19%
9.80% JSPL B & D 29-12-2021	0.12%
9.50% CANARA BANK FD 06-03-2021 1	0.12%
8.75% HDFC B & D 04-03-2021 P-002	0.11%

EQUITY

Security Name	% of total portfolio
HDFC BANK LTD.	1.19%
ICICI BANK LTD.	0.88%
RELIANCE INDUSTRIES LTD.	0.88%
HOUSING DEVELOPMENT FINANCE CORPN.	0.77%
INFOSYS LIMITED	0.77%
ITC LTD.	0.59%
TATA CONSULTANCY SERVICES LTD.	0.54%
KOTAK MAHINDRA BANK LTD.	0.53%
LARSEN & TOUBRO LTD.	0.50%
BAJAJ FINANCE LIMITED	0.36%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	13.79%	729.82

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Daily Protect Fund III	0.05%	4.11%	5.62%	5.35%	7.24%	10.54%
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%.
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Money Market Fund (SFIN - ULIF005010206MONYMKTFFND111)
INVESTMENT OBJECTIVE

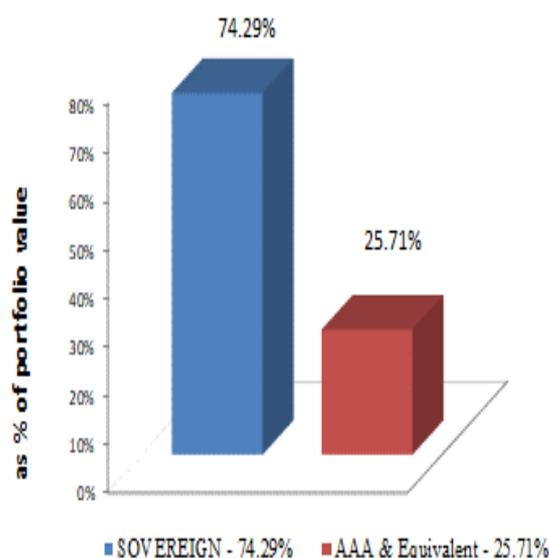
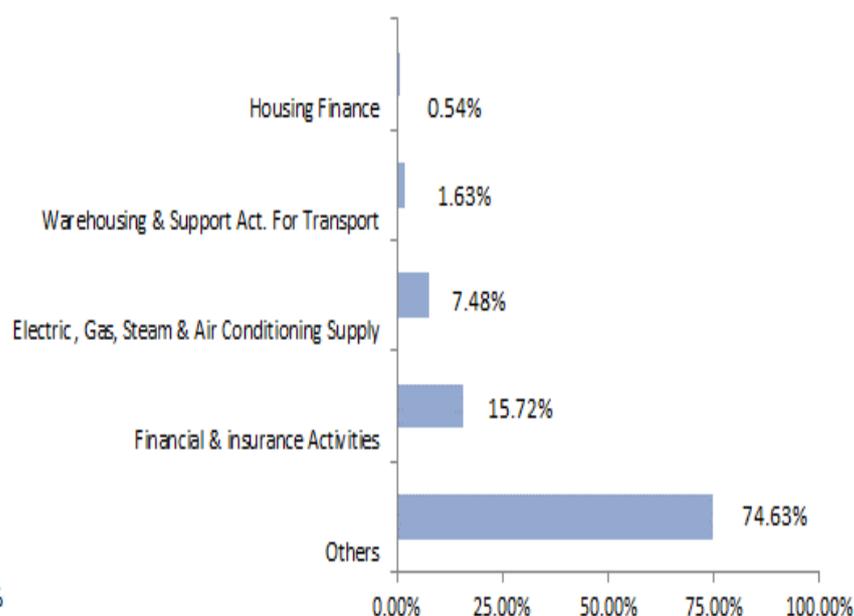
To provide an option to deploy the funds in liquid and safe instruments so as to avoid market risk on a temporary basis.

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Debt	0	20	2.73	5.03
Money Market	80	100	97.27	179.44
TOTAL			100.00	184.47

Fund Description

Fund Manager Name	Tarang Hora		
No of funds managed by fund Manager	Equity	Debt	Balanced
	16	12	12
Launch Date	01-Feb-06		
Risk Profile	Low		
Benchmark	CRISIL T-Bill Index #		
NAV as on 31-Jul-19	25.6808		
Modified Duration	0.30		

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	0.56%

CORPORATE DEBT

Security Name	% of total portfolio
9.05% PETRONET LNG LIMITED B & D 28-10-2019 II	1.63%
8.62% HDFC B & D 15-10-2020 U-010	0.54%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	97.27%	179.44

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Money Market Fund	0.60%	3.48%	7.08%	6.59%	6.85%	7.23%
Benchmark	0.66%	3.53%	7.47%	7.05%	6.97%	7.41%

*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 prospects or returns

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.

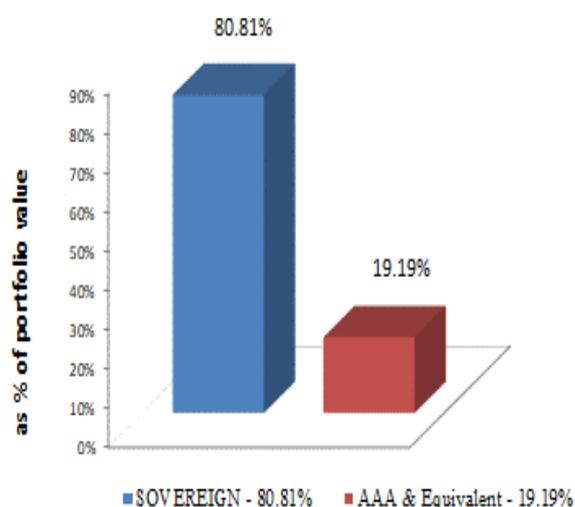
Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Debt	0	20	6.42	1.40
Money Market	80	100	93.58	20.42
TOTAL			100.00	21.82

Fund Description

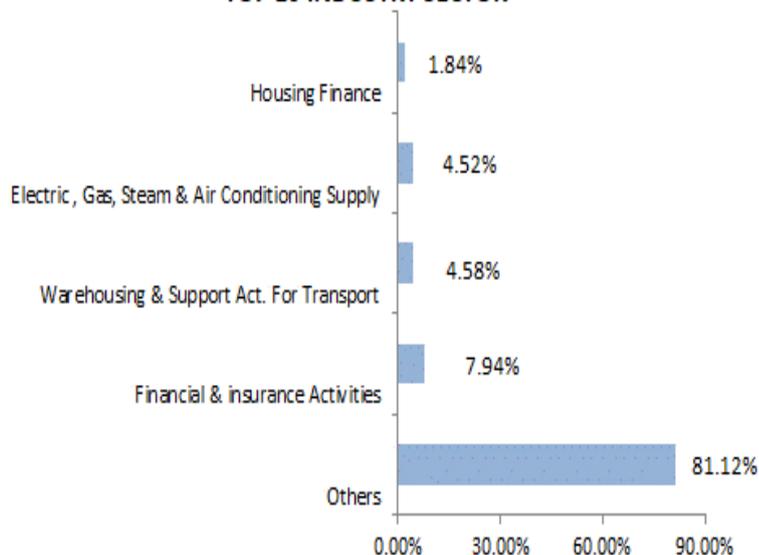
Fund Manager Name	Tarang Hora		
No of funds managed by fund Manager	Equity	Debt	Balanced
	16	12	12
Launch Date	20-Mar-08		
Risk Profile	Low		
Benchmark	CRISIL T-Bill Index #		
NAV as on 31-Jul-19	23.7951		
Modified Duration	0.33		

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
9.05% PETRONET LNG LIMITED B & D 28-10-2019 II	4.58%
8.62% HDFC B & D 15-10-2020 U-010	1.84%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	93.58%	20.42

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Money Market Pension Fund	0.62%	3.58%	7.15%	6.60%	6.88%	7.92%
Benchmark	0.66%	3.53%	7.47%	7.05%	6.97%	7.53%

- *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 prospects or returns

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

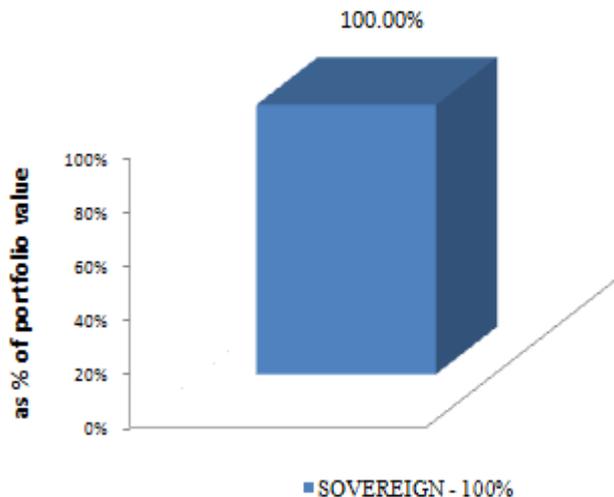
To maximise the investment return subject to a guaranteed[^] return over a pre specified fixed period (till the last vesting date of all policies invested in the fund). It aims to guarantee a reverse repo related return by investing mostly in fixed income securities (debt instruments, money market instruments 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	10.95
TOTAL			100.00	10.95

Fund Description

Fund Manager Name	Tarang Hora		
No of funds managed by fund Manager	Equity	Debt	Balanced
	16	12	12
Launch Date	09-Feb-11		
Risk Profile	Low		
Benchmark	NA		
NAV as on 31-Jul-19	18.4030		
Modified Duration	3.43		

[^]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	95.81%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	4.19%	0.46

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
GPF070211	1.81%	6.32%	12.64%	6.41%	7.14%	7.46%
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 prospects or returns

Discontinued Policy Fund (SFIN - ULIF024110411DISCOPOFND111)

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

INVESTMENT OBJECTIVE

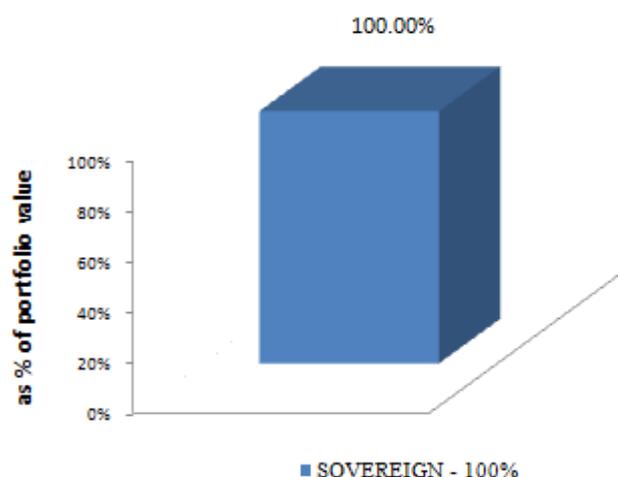
The objective of the fund is to achieve relatively less volatile investment return mainly through debt instruments and accumulation of income through investment in fixed interest securities and liquid investments.

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Govt. Securities	60	100	95.33	3,754.98
Money Market	0	40	4.67	183.98
TOTAL			100.00	3,938.96

Fund Description

Fund Manager Name	Nirmal Gandhi		
No of funds managed by fund Manager	Equity 0	Debt 6	Balanced 0
Launch Date	11-Apr-11		
Risk Profile	Low		
Benchmark	NA		
NAV as on 31-Jul-19	17.6056		
Modified Duration	1.51		

DEBT RATING PROFILE



GOVT. SECURITIES

Security Name	% of total portfolio
364 D TB 04-06-2020	15.08%
7.68% GOI CG 15-12-2023	12.92%
6.84% GOI CG 19-12-2022	8.02%
7.80% GOI CG 11-04-2021	6.91%
364 D TB 11-06-2020	6.63%
8.83% GOI CG 25-11-2023	6.45%
91 D TB 08-08-2019	4.63%
364 D TB 16-07-2020	4.42%
182 D TB 17-10-2019	3.76%
364 D TB 02-07-2020	2.40%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	4.67%	183.98

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Discontinued Policy Fund	1.02%	4.56%	9.65%	6.34%	6.53%	7.04%
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 prospects or returns

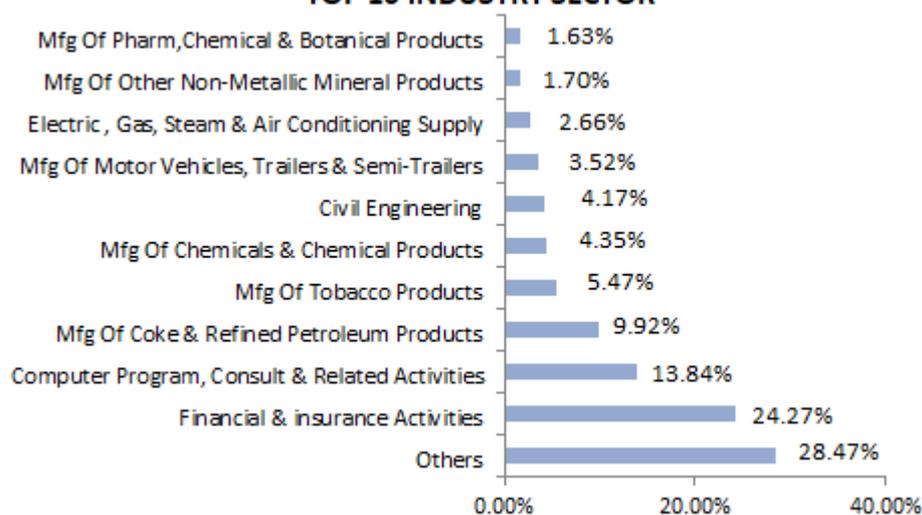
Equity Pension Fund II (SFIN - ULIF027300513PEEQIT2FND111)
INVESTMENT OBJECTIVE

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	94.33	1,042.36
Debt	0	20	0.00	0.00
Money Market	0	20	5.67	62.66
TOTAL			100.00	1,105.02

Fund Description

Fund Manager Name	Tarang Hora / Vaibhav Goyal		
No of funds managed by fund Manager	Equity	Debt	Balanced
	17	12	14
Launch Date	10-Jan-14		
Risk Profile	High		
Benchmark	Nifty 50		
NAV as on 31-Jul-19	18.5832		
Modified Duration	0.00		

TOP 10 INDUSTRY SECTOR

EQUITY

Security Name	% of total portfolio
KOTAK BANKING ETF	11.88%
RELIANCE INDUSTRIES LTD.	8.10%
INFOSYS LIMITED	6.49%
HDFC BANK LTD.	6.41%
HOUSING DEVELOPMENT FINANCE CORPN.	6.35%
ITC LTD.	5.47%
TATA CONSULTANCY SERVICES LTD.	4.97%
ICICI BANK LTD.	4.29%
LARSEN & TOUBRO LTD.	4.17%
HINDUSTAN UNILEVER LTD.	2.65%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	5.67%	62.66

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Equity Pension Fund II	-5.13%	2.28%	-1.90%	4.02%	8.60%	11.79%
Benchmark	-5.69%	2.65%	-2.10%	5.04%	8.78%	11.17%

*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 prospects or returns

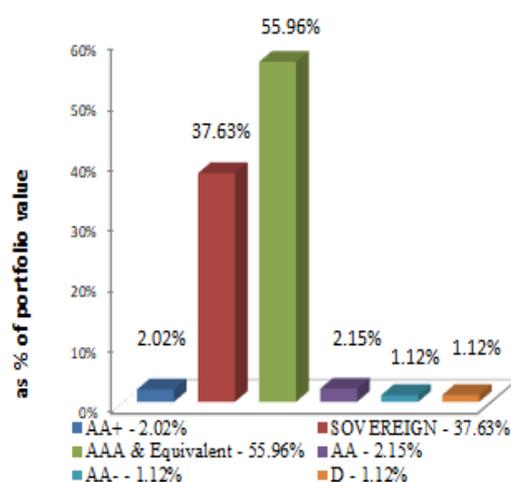
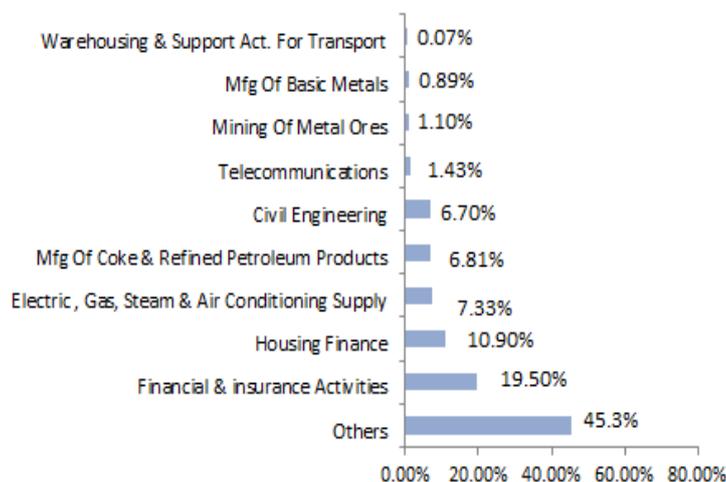
Bond Pension Fund II (SFIN - ULIF028300513PENBON2FND111)
INVESTMENT OBJECTIVE

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	94.10	4,355.32
Money Market	0	40	5.90	273.11
TOTAL			100.00	4,628.43

Fund Description

Fund Manager Name	Tarang Hora		
No of funds managed by fund Manager	Equity	Debt	Balanced
	16	12	12
Launch Date	10-Jan-14		
Risk Profile	Low to Medium		
Benchmark	Crisil CompBex		
NAV as on 31-Jul-19	16.2602		
Modified Duration	5.02		

DEBT RATING PROFILE

TOP 10 INDUSTRY SECTOR

GOVT. SECURITIES

Security Name	% of total portfolio
7.26% GOI CG 14-01-2029	11.08%
6.68% GOI CG 17-09-2031	5.05%
8.95% FCI B & D 01-03-2029 VII	4.00%
7.95% GOI CG 28-08-2032	3.60%
7.25% GUJRAT SDL 23-08-2027	3.28%
7.57% GOI CG 17-06-2033	2.90%
7.89% GUJRAT SDL 15-05-2025	1.54%
7.17% GOI CG 08-01-2028	1.44%
6.79% GOI CG 15-05-2027	0.91%
7.62% GUJRAT SDL 01-11-2027	0.89%

CORPORATE DEBT

Security Name	% of total portfolio
8.51% HDFC B & D 15-07-2020 V-002	3.98%
8.02% L&T B & D 22-05-2022	2.74%
9.05% RIL B & D 17-10-2028 PPD-G	2.34%
9.05% HDFC B & D 20-11-2023 U-004	2.24%
8.09% NLC INDIA LIMITED B & D 29-05-2029 I	2.02%
8.85% PFC B & D 25-05-2029 B	1.86%
7.17% RIL B & D 08-11-2022 PPD-D	1.72%
7.00% RIL B & D 31-08-2022	1.60%
7.35% NATIONAL HIGHWAYS AUTHORITY OF INDIA B & D 15-05-2027	1.54%
0.00% BHARTI TELECOM LIMITED B & D 19-02-2021 I	1.23%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	5.90%	273.11

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Bond Pension Fund II	2.22%	6.35%	11.78%	5.60%	6.90%	9.14%
Benchmark	2.17%	7.74%	12.76%	6.97%	7.96%	9.66%

- *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 prospects or returns

Money Market Pension Fund II (SFIN - ULIF029300513PEMNYM2FND111)
INVESTMENT OBJECTIVE

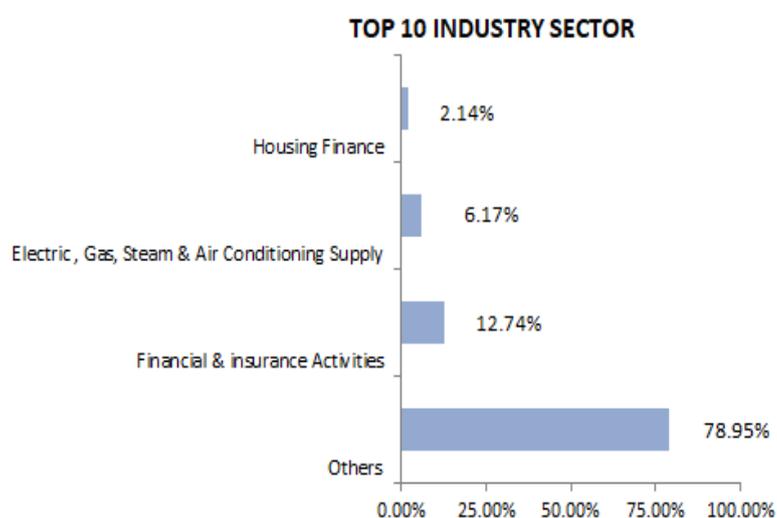
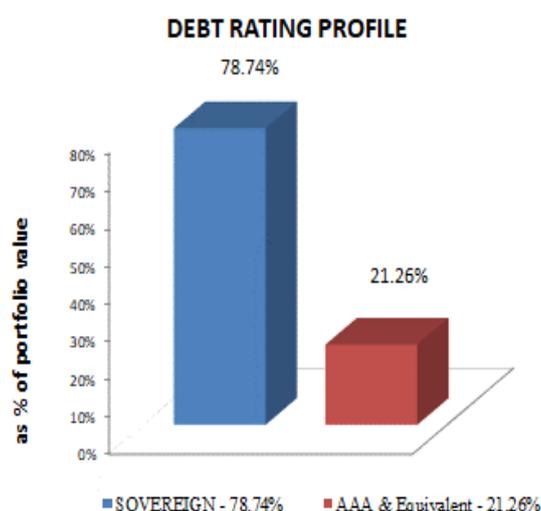
The objective of this fund is to park the funds in liquid and safe instruments so as to avoid market risk on a temporary basis.

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Debt	0	20	2.14	5.13
Money Market	80	100	97.86	234.57
TOTAL			100.00	239.70

Fund Description

Fund Manager Name	Tarang Hora		
No of funds managed by fund Manager	Equity	Debt	Balanced
	16	12	12
Launch Date	10-Jan-14		
Risk Profile	Low		
Benchmark	CRISIL T-Bill Index #		
NAV as on 31-Jul-19	14.7574		
Modified Duration	0.31		

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	2.14%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	97.86%	234.57

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Money Market Pension Fund II	0.54%	3.25%	6.73%	6.28%	6.56%	7.25%
Benchmark	0.66%	3.53%	7.47%	7.05%	6.97%	7.68%

*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 prospects or returns

Discontinued Pension Fund (SFIN - ULIF025300513PEDISCOFND111)

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

INVESTMENT OBJECTIVE

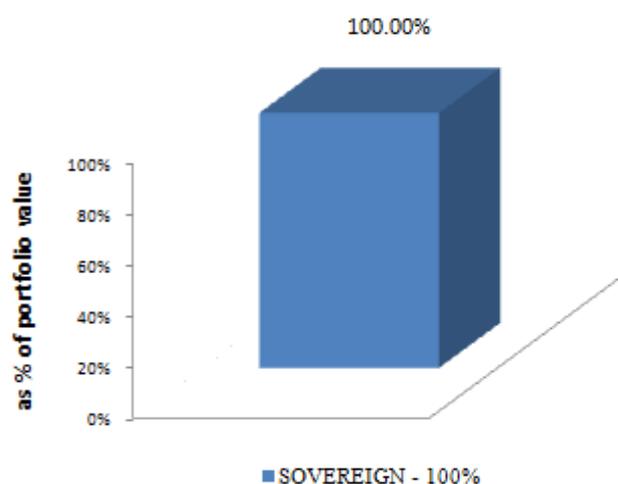
The objective of the fund is to achieve relatively less volatile investment return mainly through debt instruments and accumulation of income through investment in fixed interest securities and liquid investments.

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Govt. Securities	60	100	71.51	335.57
Money Market	0	40	28.49	133.71
TOTAL			100.00	469.28

Fund Description

Fund Manager Name	Nirmal Gandhi		
No of funds managed by fund Manager	Equity	Debt	Balanced
	0	6	0
Launch Date	22-Aug-14		
Risk Profile	Low		
Benchmark	NA		
NAV as on 31-Jul-19	14.7687		
Modified Duration	2.14		

DEBT RATING PROFILE



GOVT. SECURITIES

Security Name	% of total portfolio
7.80% GOI CG 11-04-2021	14.23%
8.40% GOI CG 28-07-2024	11.55%
8.13% GOI CG 21-09-2022	9.81%
8.27% GOI CG 09-06-2020	8.68%
8.15% GOI CG 24-11-2026	5.87%
6.84% GOI CG 19-12-2022	5.43%
7.59% GOI CG 11-01-2026	4.02%
8.08% GOI CG 02-08-2022	3.36%
7.68% GOI CG 15-12-2023	2.24%
0.00% GOI CG 02-01-2022	1.91%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	28.49%	133.71

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Discontinued Pension Fund	1.26%	5.12%	10.29%	5.17%	5.81%	8.20%
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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Pure Fund (SFIN - ULIF030290915PUREULPFND111)
INVESTMENT OBJECTIVE

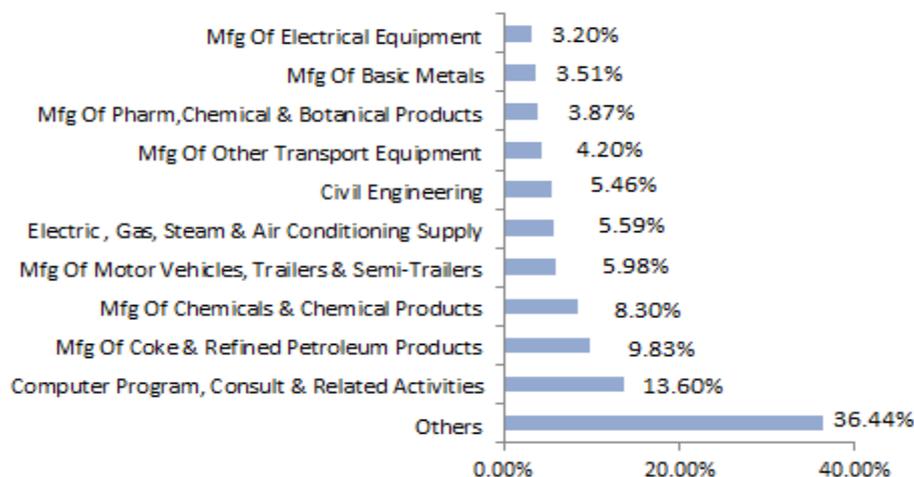
The objective of this fund is to provide high equity exposure targeting higher returns in the long term.

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	81.08	129.09
Money Market	0	20	18.92	30.12
TOTAL			100.00	159.21

Fund Description

Fund Manager Name	Tarang Hora / Devesh kumar		
No of funds managed by fund Manager	Equity	Debt	Balanced
	23	12	18
Launch Date	21-Jun-16		
Risk Profile	High		
Benchmark	NA		
NAV as on 31-Jul-19	11.7242		
Modified Duration	0.00		

TOP 10 INDUSTRY SECTOR

EQUITY

Security Name	% of total portfolio
RELIANCE INDUSTRIES LTD.	7.66%
INFOSYS LIMITED	5.78%
LARSEN & TOUBRO LTD.	5.46%
TATA CONSULTANCY SERVICES LTD.	4.66%
HINDUSTAN UNILEVER LTD.	3.10%
MARUTI SUZUKI INDIA LTD.	2.57%
MARICO LTD.	1.99%
MAHINDRA & MAHINDRA LTD.	1.98%
ASIAN PAINTS LTD.	1.89%
TITAN INDUSTRIES LTD.	1.81%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	18.92%	30.12

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Pure Fund	-5.27%	-2.17%	-9.35%	-1.32%	3.54%	5.24%
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 prospects or returns

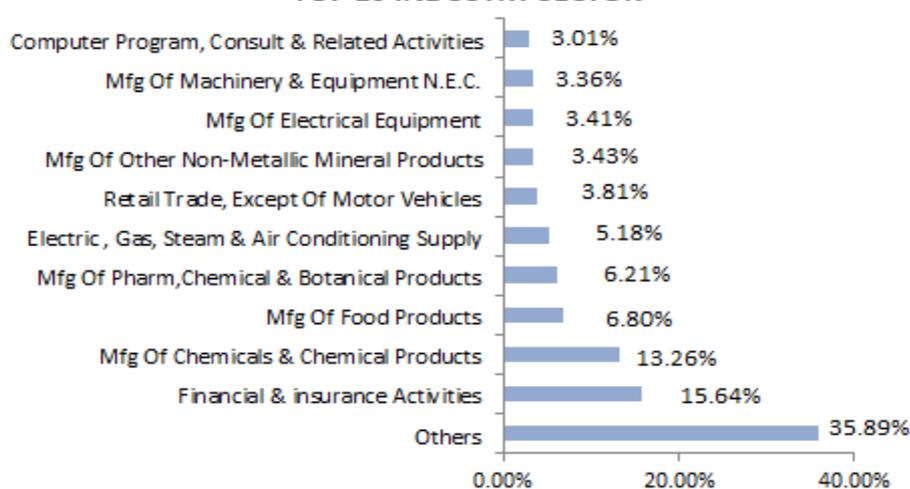
Midcap Fund (SFIN - ULIF031290915MIDCAPFUND111)
INVESTMENT OBJECTIVE

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	85.67	1,341.22
Debt	0	20	0.00	0.00
Money Market	0	20	14.33	224.43
TOTAL			100.00	1,565.65

Fund Description

Fund Manager Name	Tarang Hora / Vineet Lakhotia		
No of funds managed by fund Manager	Equity	Debt	Balanced
	21	12	13
Launch Date	21-Jun-16		
Risk Profile	High		
Benchmark	NIFTY Free Float Midcap 100		
NAV as on 31-Jul-19	13.6422		
Modified Duration	0.00		

TOP 10 INDUSTRY SECTOR

EQUITY

Security Name	% of total portfolio
FEDERAL BANK LTD.	2.65%
VOLTAS LTD.	2.45%
DIVIS LABORATORIES LTD	2.39%
CHOLAMANDALAM INVESTMENT & FINANCE COMPANY	2.32%
TATA POWER CO. LTD.	2.12%
AARTI INDUSTRIES LIMITED	2.03%
SHREE CEMENT LTD.	1.98%
TATA CHEMICALS LTD.	1.83%
PI INDUSTRIES LIMITED	1.83%
BAJAJ FINANCE LIMITED	1.81%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	14.33%	224.43

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Midcap Fund	-6.66%	-0.46%	-6.82%	0.32%	7.40%	10.49%
Benchmark - NIFTY Free Float Midcap 100	-9.82%	-5.82%	-15.66%	-7.27%	2.53%	5.53%

*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 prospects or returns

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	0.00	0.00
Debt	75	100	89.48	0.47
Money Market	0	25	10.52	0.05
TOTAL			100.00	0.52

Fund Description

Fund Manager Name	Nirmal Gandhi / Gopikrishna Shenoy		
No of funds managed by fund Manager	Equity	Debt	Balanced
	2	7	0
Launch Date	31-Jan-19		
Risk Profile	Low To Medium		
Benchmark	-		
NAV as on 31-Jul-19	12.6340		
Modified Duration	6.32		

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	10.52%	0.05

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Bond Optimiser Fund	1.60%	26.34%	NA	NA	NA	26.34%
Benchmark	0.56%	6.77%	NA	NA	NA	6.77%

*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 prospects or returns

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	90.12	1.90
Money Market	0	30	9.88	0.21
TOTAL			100.00	2.11

Fund Description

Fund Manager Name	Tarang Hora		
No of funds managed by fund Manager	Equity	Debt	Balanced
	16	12	12
Launch Date	01-Feb-19		
Risk Profile	Low To Medium		
Benchmark	-		
NAV as on 31-Jul-19	10.9181		
Modified Duration	4.46		

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	9.88%	0.21

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Corporate Bond Fund	1.77%	NA	NA	NA	NA	9.18%
Benchmark	1.79%	NA	NA	NA	NA	7.18%

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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 insurance products and are subject to the risk factors
- 3) 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.
- 4) 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.
- 5) 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.
- 6) Please know the associated risks and the applicable charges, from your Insurance agent or the intermediary or policy document of the insurer
- 7) Past Performance of the Fund is not indicative of its future performance or returns.
- 8) **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.**
- 9) 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.
- 10) "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".
- 11) 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.
- 12) 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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