

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: 111L100V01)	SBI Life – Smart Privilege (UIN: 111L107V01)
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									✓

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Scholar (UIN:111L073V01), SBI Life - Smart Elite (UIN:111L072V01) & SBI Life - Smart Wealth Assure (UIN:111L077V01) are withdrawn w.e.f. 1 October 2013.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(UIN:111L069V01), SBI Life - Saral Maha Anand (UIN:111L070V01), SBI Life – Smart Horizon (UIN:111L074V01) have been withdrawn w.e.f 1st January 2014.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, 2018 (₹ 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	9,776.90	NIFTY 50	8.90	12.70	13.61	14.66	9.18	10.00	11.44	10.13	16.24	14.61	17.74	13.73
Equity Pension	15-Jan-07	624.59		8.97	12.70	14.80	14.66	9.78	10.00	11.74	10.13	16.41	14.61	10.79	8.60
Equity Pension II	03-Jan-14	721.58		10.30	12.70	14.27	14.66	9.81	10.00	11.66	10.13	NA	NA	15.04	14.31
Equity Optimiser	21-Jan-08	1,536.00	Nifty 50 (80%) LiquiFEX (20%)	10.34	11.64	13.65	13.17	10.18	9.58	11.09	9.77	14.90	13.46	9.35	6.58
Equity Optimiser Pension	21-Jan-08	194.46		11.53	11.64	14.53	13.17	10.77	9.58	11.53	9.77	15.29	13.46	9.52	6.58
Equity Elite	25-Feb-08	18.40		12.60	11.64	15.53	13.17	11.80	9.58	12.75	9.77	16.39	13.46	12.43	6.66
Equity Elite Fund II	10-Feb-10	1,917.10		11.38	11.64	13.81	13.17	10.47	9.58	11.74	9.77	15.41	13.46	11.41	10.41
Top 300	07-Jan-10	703.36		12.41	11.64	14.45	13.17	10.49	9.58	10.88	9.77	14.38	13.46	11.47	9.27
Top 300 Pension	18-Jan-10	258.82		12.71	11.64	14.52	13.17	10.57	9.58	10.98	9.77	14.53	13.46	11.07	9.28
Growth	24-Nov-05	775.64	Nifty 50 (70%) CompBex (30%)	7.98	9.34	12.02	12.02	9.75	9.44	11.03	9.85	14.29	13.07	12.45	10.76
Growth Pension	15-Feb-07	234.14		9.33	9.34	12.88	12.02	10.49	9.44	11.78	9.85	14.82	13.07	11.20	7.06
Balanced	5-Dec-05	4,313.02	Nifty 50 (50%) CompBex (50%)	6.88	7.09	10.71	10.22	9.34	8.98	9.92	9.57	12.14	11.94	11.05	10.04
Balanced Pension	21-Feb-07	109.59		7.93	7.09	11.70	10.22	10.01	8.98	10.60	9.57	12.75	11.94	11.76	8.45
Bond	10-Jan-05	13,537.67	CRISIL CompBex	0.36	1.48	4.78	5.64	6.91	7.52	8.21	8.55	8.46	8.82	8.55	6.96
Bond Pension	16-Jan-07	401.22		1.44	1.48	5.38	5.64	7.45	7.52	8.70	8.55	8.89	8.82	8.88	7.43
Bond Pension II	03-Jan-14	2,418.96		-0.24	1.48	4.54	5.64	6.88	7.52	8.20	8.99	NA	NA	8.57	8.99
FlexiProtect	8-Mar-09	3,091.22	NA	4.51	NA	6.07	NA	4.80	NA	6.65	NA	10.32	NA	12.16	NA
FlexiProtect (Series II)	8-Jan-10	2,348.04		5.25	NA	7.56	NA	6.44	NA	8.25	NA	12.29	NA	9.45	NA
Daily Protect	6-Sep-10	2,249.25		4.66	NA	7.15	NA	6.49	NA	7.64	NA	11.64	NA	7.06	NA
Daily Protect II	4-Mar-11	1,279.98		4.56	NA	7.14	NA	6.28	NA	7.60	NA	11.95	NA	8.81	NA
Daily Protect III	1-Sep-11	5,720.54		5.08	NA	8.06	NA	6.42	NA	8.29	NA	12.85	NA	11.27	NA

Funds	Inception Date	AUM as on July 31, 2018 (₹ 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
<b>Index</b>	07-Jan-10	1,408.09	Nifty 50	12.25	12.70	13.46	14.66	9.39	10.00	10.88	10.13	13.98	14.61	9.46	9.39
<b>Index Pension</b>	18-Jan-10	44.65		12.32	12.70	13.53	14.66	9.41	10.00	9.50	10.13	14.00	14.61	10.00	9.40
<b>Money Market</b>	1-Feb-06	144.79	CRISIL T-Bill Index #	6.11	6.63	6.73	6.71	7.24	7.09	7.64	7.50	7.86	8.03	7.25	7.40
<b>Money Market Pension</b>	20-Mar-08	17.39		6.06	6.63	6.74	6.71	7.29	7.09	7.72	7.50	8.33	8.03	8.00	7.53
<b>Money Market Pension II</b>	03-Jan-14	126.95		5.83	6.63	6.47	6.71	7.01	7.09	7.32	7.73	NA	NA	7.37	7.73
<b>Guaranteed Pension Fund (GPF070211)</b>	9-Feb-11	10.54	NA	0.53	NA	4.50	NA	6.40	NA	6.52	NA	6.78	NA	6.78	NA
<b>RGF070311</b>	9-Mar-11	161.93		4.51	NA	6.36	NA	7.65	NA	8.41	NA	8.51	NA	7.77	NA
<b>RGF150611</b>	21-Jun-11	80.82		3.49	NA	5.82	NA	7.31	NA	8.18	NA	8.29	NA	7.87	NA
<b>P/E Managed</b>	8-Sep-10	439.87		8.64	NA	10.75	NA	8.25	NA	9.65	NA	13.59	NA	9.06	NA
<b>Discontinued Policy</b>	11-Apr-11	2,711.00		3.13	NA	5.00	NA	6.24	NA	7.08	NA	7.11	NA	6.69	NA
<b>Discontinued Pension</b>	03-Jan-14	251.60		0.28	NA	3.64	NA	6.38	NA	NA	NA	NA	NA	7.68	NA
<b>Pure Fund</b>	15-Jun-16	102.51		7.42	NA	10.67	NA	NA	NA	NA	NA	NA	NA	12.95	NA
<b>Midcap Fund</b>	15-Jun-16	910.62	NIFTY Free Float Midcap 100	8.00	1.96	15.31	13.04	NA	NA	NA	NA	NA	NA	19.78	17.34

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

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

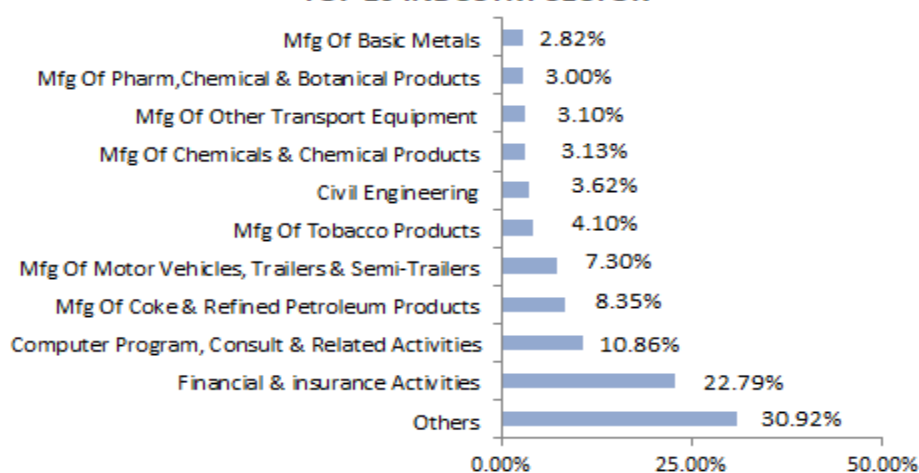
**Equity Fund (SFIN - ULIF001100105EQUITY-FND111)**
**INVESTMENT OBJECTIVE**

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

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Equity	80	100	99.57	9735.16
Debt	0	20	0.00	0.00
Money Market	0	20	0.43	41.74
<b>TOTAL</b>			<b>100.00</b>	<b>9776.90</b>

**Fund Description**

Fund Manager Name	Gopikrishna Shenoy		
No of funds managed by fund Manager	Equity	Debt	Balanced
	8	0	2
Launch Date	10-Jan-05		
Risk Profile	High		
Benchmark	Nifty 50		
NAV as on 31-Jul-18	91.6614		
Modified Duration	NA		

**TOP 10 INDUSTRY SECTOR**

**EQUITY**

Security Name	% of total portfolio
RELIANCE INDUSTRIES LTD.	9.21%
KOTAK BANKING ETF	7.31%
INFOSYS LIMITED	5.89%
HDFC BANK LTD.	5.81%
ITC LTD.	5.18%
HOUSING DEVELOPMENT FINANCE CORPN.	3.96%
LARSEN & TOUBRO LTD.	3.82%
TATA CONSULTANCY SERVICES LTD.	3.59%
MARUTI SUZUKI INDIA LTD.	3.14%
ICICI BANK LTD.	3.13%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	0.43%	41.74

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Equity Fund	5.82%	0.58%	8.90%	13.61%	9.18%	17.74%
Benchmark	5.99%	2.98%	12.70%	14.66%	10.00%	13.73%

- \*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

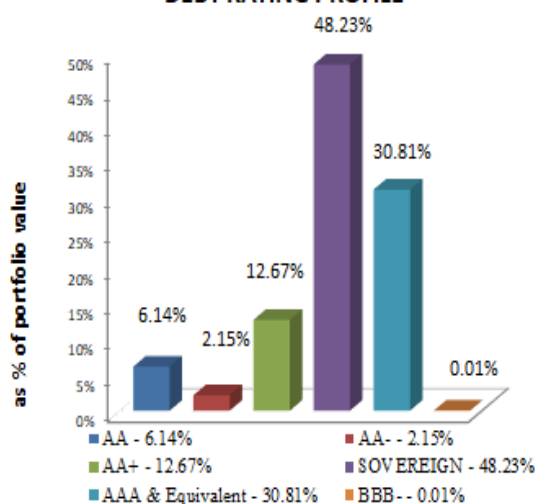
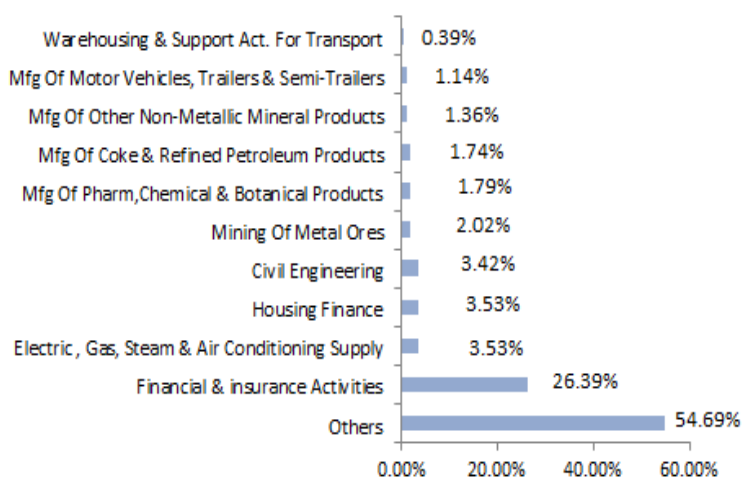
**Bond Fund (SFIN - ULIF002100105BONDULPFND111)**
**INVESTMENT OBJECTIVE**

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	95.49	12926.87
Money Market	0	40	4.51	610.80
<b>TOTAL</b>			<b>100.00</b>	<b>13537.67</b>

**Fund Description**

Fund Manager Name	Nirmal Gandhi		
No of funds managed by fund Manager	Equity	Debt	Balanced
	0	4	0
Launch Date	10-Jan-05		
Risk Profile	Low to Medium		
Benchmark	Crisil CompBex		
NAV as on 31-Jul-18	30.4213		
Modified Duration	3.98		

**DEBT RATING PROFILE**

**TOP 10 INDUSTRY SECTOR**

**GOVT. SECURITIES**

Security Name	% of total portfolio
6.68% GOI CG 17-09-2031	8.92%
7.17% GOI CG 08-01-2028	6.23%
7.59% GOI CG 11-01-2026	5.02%
6.84% GOI CG 19-12-2022	4.92%
8.40% GOI CG 28-07-2024	3.46%
9.95% FCI B & D 07-03-2022	2.03%
7.16% GOI CG 20-05-2023	1.70%
7.68% GOI CG 15-12-2023	1.34%
8.20% GOI CG 24-09-2025	1.31%
7.72% GOI CG 25-05-2025	1.21%

**CORPORATE DEBT**

Security Name	% of total portfolio
SBI LIQUID FUND - DIRECT PLAN - GROWTH	2.40%
7.72% IRFC B & D 07-06-2019 128	2.21%
7.95% HDFC BANK B & D 21-09-2026 1 2016/17	2.03%
DSP BLACKROCK LIQUIDITY FUND - DIRECT PLAN - GROWTH	1.77%
TATA LIQUID FUND- DIRECT - GROWTH	1.77%
7.00% RIL B & D 31-08-2022	1.75%
7.17% NATIONAL HIGHWAYS AUTHORITY OF INDIA B & D 23-12-2022	1.66%
0.00% BHARTI TELECOM LIMITED B & D 19-02-2021 II	1.51%
9.45% VEDANTA LIMITED B & D 17-08-2020	1.49%
8.00% YES BANK B & D 30-09-2026	1.40%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	4.51%	610.80

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Bond Fund	1.01%	1.02%	0.36%	4.78%	6.91%	8.55%
Benchmark	1.14%	1.68%	1.48%	5.64%	7.52%	6.96%

\*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 prospects or returns

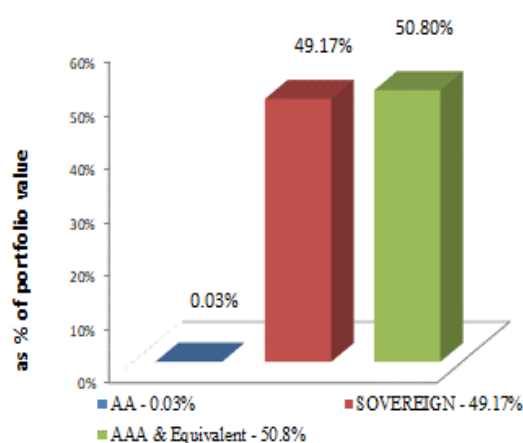
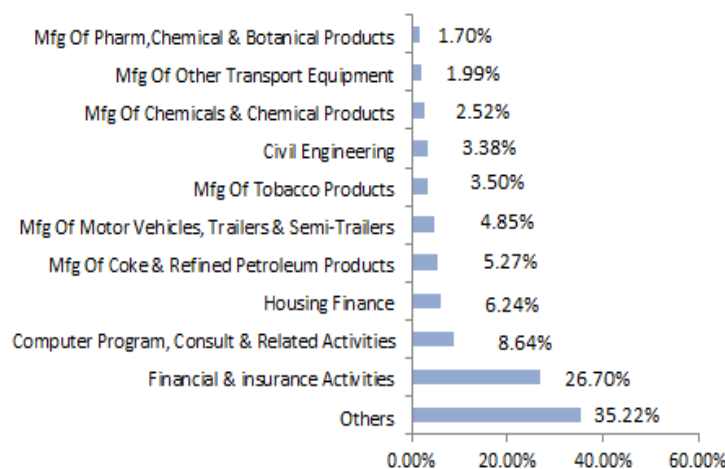
**Growth Fund (SFIN - ULIF003241105GROWTH-FND111)**
**INVESTMENT OBJECTIVE**

Long-term capital appreciation through investment primarily in equity and equity related instruments with a small part invested in debt and money market for diversification and risk reduction.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	40	90	68.82	533.82
Debt	10	60	29.07	225.47
Money Market	0	40	2.11	16.35
<b>TOTAL</b>			<b>100.00</b>	<b>775.64</b>

**Fund Description**

Fund Manager Name	Vineet Lakhota		
No of funds managed by fund Manager	Equity	Debt	Balanced
	9	0	4
Launch Date	24-Nov-05		
Risk Profile	Medium to High		
Benchmark	Nifty 50 (70%) CompBex (30%)		
NAV as on 31-Jul-18	44.3197		
Modified Duration	3.82		

**DEBT RATING PROFILE**

**TOP 10 INDUSTRY SECTOR**

**GOVT. SECURITIES**

Security Name	% of total portfolio
7.17% GOI CG 08-01-2028	3.84%
6.68% GOI CG 17-09-2031	3.41%
8.15% GOI CG 24-11-2026	1.30%
6.79% GOI CG 15-05-2027	1.08%
7.72% GOI CG 25-05-2025	0.89%
7.16% GOI CG 20-05-2023	0.75%
8.49% TAMIL NADU SDL 10-02-2026	0.32%

**CORPORATE DEBT**

Security Name	% of total portfolio
4.25% KOTAK MAHINDRA BANK FD 10-08-2018 1	5.51%
7.95% LIC HOUSING FIN B & D 24-03-2022 331 OPT I	3.79%
9.02% REC B & D 19-11-2022	1.31%
7.95% HDFC BANK B & D 21-09-2026 1 2016/17	1.11%
8.30% REC B & D 10-04-2025 133	1.02%
8.97% LIC HOUSING FIN B & D 29-10-2019 231	0.90%
7.60% ICICI BANK B & D 07-10-2023	0.86%
7.54% REC B & D 30-12-2026 142	0.85%
9.55% HDFC B & D 20-07-2021 I-012	0.79%
9.63% LIC HOUSING FIN B & D 22-01-2019	0.65%

**EQUITY**

Security Name	% of total portfolio
HDFC BANK LTD.	7.62%
RELIANCE INDUSTRIES LTD.	5.46%
INFOSYS LIMITED	4.44%
ITC LTD.	3.91%
ICICI BANK LTD.	3.85%
HOUSING DEVELOPMENT FINANCE CORPN.	2.97%
LARSEN & TOUBRO LTD.	2.94%
RELIANCE ETF BANK BEES	2.86%
MARUTI SUZUKI INDIA LTD.	2.33%
YES BANK LIMITED	2.25%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	2.11%	16.35

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Growth Fund	4.32%	1.90%	7.98%	12.02%	9.75%	12.45%
Benchmark	4.52%	2.66%	9.34%	12.02%	9.44%	10.76%

\*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

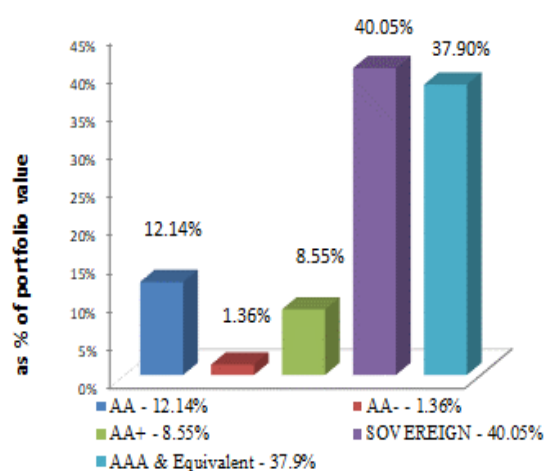
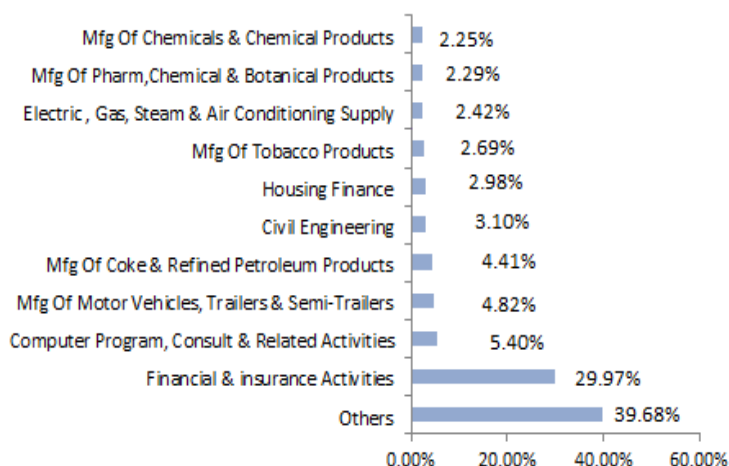
**Balanced Fund (SFIN - ULIF004051205BALANCFND111)**
**INVESTMENT OBJECTIVE**

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

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Equity	40	60	49.08	2116.69
Debt	20	60	46.54	2007.27
Money Market	0	40	4.38	189.06
<b>TOTAL</b>			<b>100.00</b>	<b>4313.02</b>

**Fund Description**

Fund Manager Name	Gopikrishna Shenoy / Raghavan		
No of funds managed by fund Manager	Equity	Debt	Balanced
	8	11	10
Launch Date	05-Dec-05		
Risk Profile	Medium		
Benchmark	Nifty 50 (50%) CompBex (50%)		
NAV as on 31-Jul-18	37.7200		
Modified Duration	3.26		

**DEBT RATING PROFILE**

**TOP 10 INDUSTRY SECTOR**

**GOVT. SECURITIES**

Security Name	% of total portfolio
6.84% GOI CG 19-12-2022	5.59%
6.68% GOI CG 17-09-2031	3.37%
7.59% GOI CG 11-01-2026	1.70%
7.72% GOI CG 25-05-2025	1.08%
8.28% GOI CG 21-09-2027	0.82%
7.17% GOI CG 08-01-2028	0.67%
8.62% MAHARASHTRA SDL 20-02-2023	0.58%
8.15% GOI CG 24-11-2026	0.58%
7.16% GOI CG 20-05-2023	0.56%
7.38% MAHARASHTRA SDL 10-02-2022	0.52%

**CORPORATE DEBT**

Security Name	% of total portfolio
4.25% KOTAK MAHINDRA BANK FD 10-08-2018	5.51%
0.00% BHARTI TELECOM LIMITED B & D 19-02-2021	1.19%
9.18% VEDANTA LIMITED B & D 02-07-2021	1.16%
INVESCO INDIA LIQUID FUND - GROWTH - DISTRIBU	1.16%
8.72% SHRIRAM TRANSPORT FINANCE CO. LTD. B & D	1.13%
8.00% RELIANCE JIO INFOCOMM LIMITED B & D 09-0	1.13%
7.85% PFC B & D 03-04-2028 177	1.11%
7.60% NATIONAL HIGHWAYS AUTHORITY OF INDIA	1.11%
7.99% PFC B & D 20-12-2022 176 b	1.02%
7.72% IRFC B & D 07-06-2019 128	0.92%

**EQUITY**

Security Name	% of total portfolio
HDFC BANK LTD.	4.85%
RELIANCE INDUSTRIES LTD.	4.18%
ITC LTD.	3.01%
INFOSYS LIMITED	2.73%
HOUSING DEVELOPMENT FINANCE CORPN.	2.40%
ICICI BANK LTD.	2.25%
LARSEN & TOUBRO LTD.	2.04%
TATA CONSULTANCY SERVICES LTD.	1.75%
MARUTI SUZUKI INDIA LTD.	1.71%
MAHINDRA & MAHINDRA LTD.	1.43%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	4.38%	189.06

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Balanced Fund	3.67%	2.01%	6.88%	10.71%	9.34%	11.05%
Benchmark	3.55%	2.41%	7.09%	10.22%	8.98%	10.04%

\*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

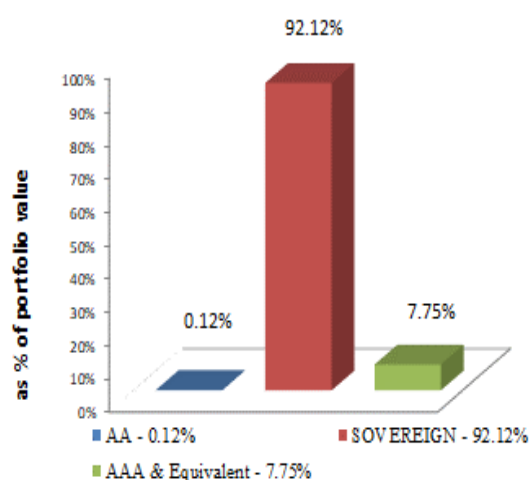
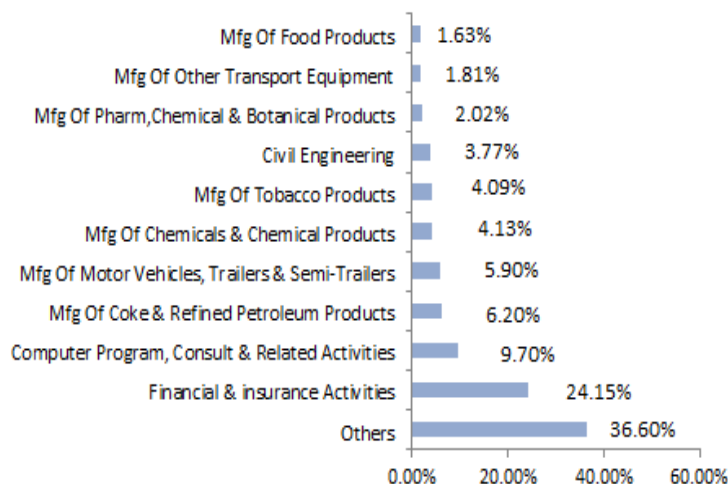
**Equity Optimiser Fund (SFIN - ULIF010210108EQTYOPTFND111)**
**INVESTMENT OBJECTIVE**

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

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Equity	60	100	80.12	1230.54
Debt	0	40	15.69	241.05
Money Market	0	40	4.19	64.41
<b>TOTAL</b>			<b>100.00</b>	<b>1536.00</b>

**Fund Description**

Fund Manager Name	Vineet Lakhota		
No of funds managed by fund Manager	Equity	Debt	Balanced
	9	0	4
Launch Date	21-Jan-08		
Risk Profile	High		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
NAV as on 31-Jul-18	25.6515		
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	2.34%
7.68% GOI CG 15-12-2023	0.64%
7.80% GOI CG 11-04-2021	0.56%
8.20% GOI CG 24-09-2025	0.33%

**CORPORATE DEBT**

Security Name	% of total portfolio
4.25% KOTAK MAHINDRA BANK FD 10-08-2018 3	7.27%
8.33% IRFC B & D 26-03-2019	0.33%
8.75% PNB FD 22-01-2020 1	0.06%
8.75% PNB FD 27-01-2020 4	0.06%
8.75% PNB FD 24-02-2020 4	0.06%
8.75% PNB FD 10-01-2020 2	0.06%
8.75% PNB FD 29-01-2020 3	0.06%
8.75% PNB FD 10-02-2020 4	0.06%
8.75% PNB FD 23-12-2019 1	0.06%
8.75% PNB FD 11-02-2020 4	0.06%

**EQUITY**

Security Name	% of total portfolio
RELIANCE ETF BANK BEES	7.87%
RELIANCE INDUSTRIES LTD.	6.55%
HDFC BANK LTD.	5.32%
ITC LTD.	4.57%
INFOSYS LIMITED	4.28%
HOUSING DEVELOPMENT FINANCE CORPN.	3.58%
LARSEN & TOUBRO LTD.	3.39%
TATA CONSULTANCY SERVICES LTD.	2.92%
MARUTI SUZUKI INDIA LTD.	2.74%
MAHINDRA & MAHINDRA LTD.	2.54%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	4.19%	64.41

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Equity Optimiser Fund	4.97%	2.87%	10.34%	13.65%	10.18%	9.35%
Benchmark	4.90%	3.17%	11.64%	13.17%	9.58%	6.58%

\*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

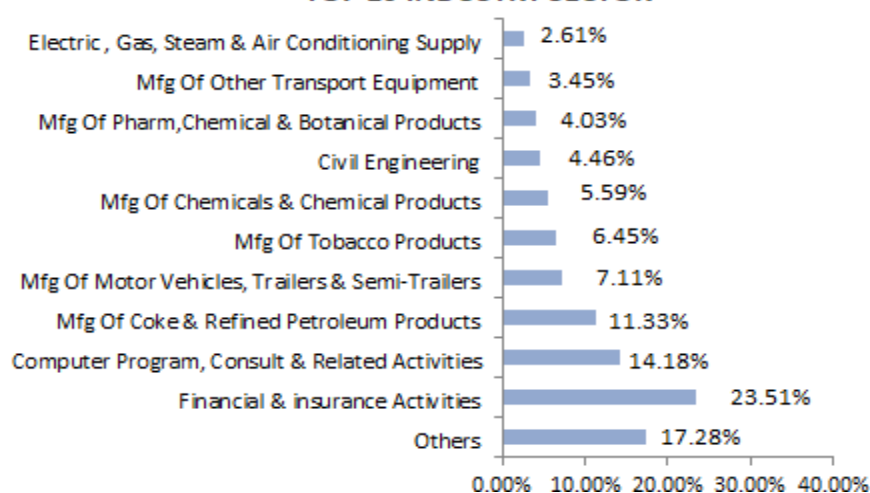
**Index Fund (SFIN - ULIF015070110INDEXULFND111)**
**INVESTMENT OBJECTIVE**

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	99.83	1405.72
Money Market	0	10	0.17	2.37
<b>TOTAL</b>			<b>100.00</b>	<b>1408.09</b>

**Fund Description**

Fund Manager Name	Gopikrishna Shenoy		
No of funds managed by fund Manager	Equity	Debt	Balanced
	8	0	2
Launch Date	07-Jan-10		
Risk Profile	High		
Benchmark	Nifty 50		
NAV as on 31-Jul-18	21.6906		
Modified Duration	NA		

**TOP 10 INDUSTRY SECTOR**

**EQUITY**

Security Name	% of total portfolio
RELIANCE INDUSTRIES LTD.	9.70%
ITC LTD.	7.21%
HDFC BANK LTD.	7.02%
INFOSYS LIMITED	6.33%
TATA CONSULTANCY SERVICES LTD.	5.07%
HOUSING DEVELOPMENT FINANCE CORPN.	5.04%
LARSEN & TOUBRO LTD.	4.55%
MARUTI SUZUKI INDIA LTD.	3.59%
HINDUSTAN UNILEVER LTD.	3.51%
ICICI BANK LTD.	3.07%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	0.17%	2.37

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Index Fund	5.84%	2.92%	12.25%	13.46%	9.39%	9.46%
Benchmark	5.99%	2.98%	12.70%	14.66%	10.00%	9.39%

\*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

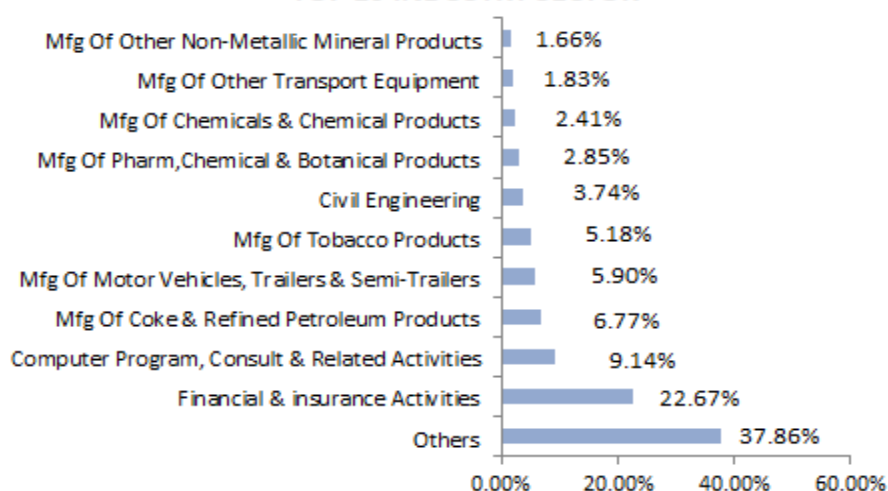
**Top 300 Fund (SFIN - ULIF016070110TOP300-FND111)**
**INVESTMENT OBJECTIVE**

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	75.23	529.12
Money Market	0	40	24.77	174.24
<b>TOTAL</b>			<b>100.00</b>	<b>703.36</b>

**Fund Description**

Fund Manager Name	Vineet Lakhota		
No of funds managed by fund Manager	Equity	Debt	Balanced
	9	0	4
Launch Date	07-Jan-10		
Risk Profile	High		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
NAV as on 31-Jul-18	25.3544		
Modified Duration	0.00		

**TOP 10 INDUSTRY SECTOR**

**EQUITY**

Security Name	% of total portfolio
HDFC BANK LTD.	7.70%
RELIANCE INDUSTRIES LTD.	6.89%
ITC LTD.	5.80%
INFOSYS LIMITED	4.34%
LARSEN & TOUBRO LTD.	3.82%
HOUSING DEVELOPMENT FINANCE CORPN.	3.76%
ICICI BANK LTD.	3.24%
TATA CONSULTANCY SERVICES LTD.	2.44%
SUN PHARMACEUTICAL INDUSTRIES LTD.	2.38%
MAHINDRA & MAHINDRA LTD.	2.37%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	24.77%	174.24

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Top 300 Fund	4.95%	2.70%	12.41%	14.45%	10.49%	11.47%
Benchmark	4.90%	3.17%	11.64%	13.17%	9.58%	9.27%

- \*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

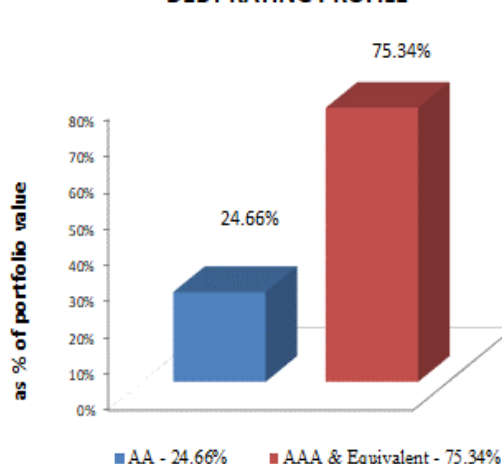
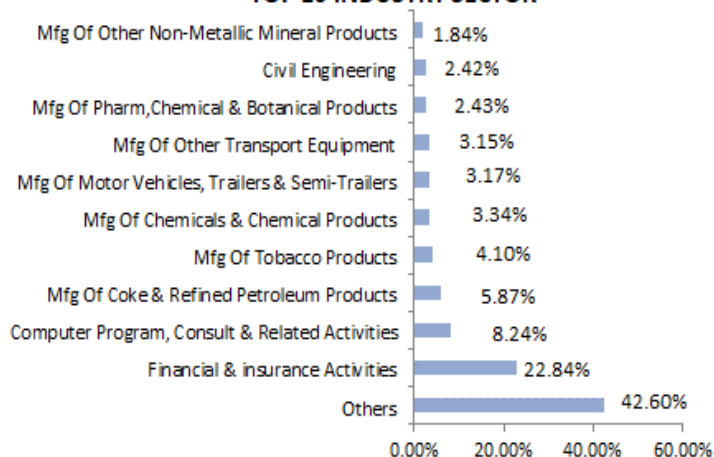
**P/E Managed Fund (SFIN - ULIF021080910P/EMNGDFND111)**
**INVESTMENT OBJECTIVE**

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	Vineet Lakhota		
No of funds managed by fund Manager	Equity	Debt	Balanced
	9	0	4
Launch Date	08-Sept-10		
Risk Profile	High		
Benchmark	NA		
NAV as on 31-Jul-18	19.8414		
Modified Duration	NA		
Actual Asset Mix	Equity: 69.99%		
	Debt & MMI: 30.01%		
AUM (Cr)	Equity: 307.86 Crs		
	Debt & MMI: 132.01 Crs		
AUM (Cr)	439.87 Crs		

**DEBT RATING PROFILE**

**TOP 10 INDUSTRY SECTOR**

**EQUITY**

Security Name	% of total portfolio
HDFC BANK LTD.	7.14%
RELIANCE INDUSTRIES LTD.	6.02%
INFOSYS LIMITED	5.01%
ITC LTD.	4.59%
HOUSING DEVELOPMENT FINANCE CORPN.	3.70%
ICICI BANK LTD.	3.01%
LARSEN & TOUBRO LTD.	2.76%
INDUS IND BANK LTD.	2.23%
KOTAK MAHINDRA BANK LTD.	2.08%
MAHINDRA & MAHINDRA LTD.	1.98%

**CORPORATE DEBT**

Security Name	% of total portfolio
8.49% NTPC B & D 25-03-2025	0.05%
9.40% BLUE DART EXPRESS LIMITED B & D 20-11-2018	0.01%
9.50% BLUE DART EXPRESS LIMITED B & D 20-11-2018	0.01%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	29.95%	131.72

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
P/E Managed Fund	3.98%	2.79%	8.64%	10.75%	8.25%	9.06%
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**

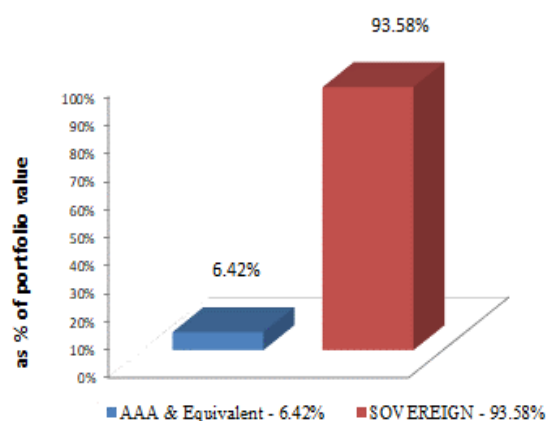
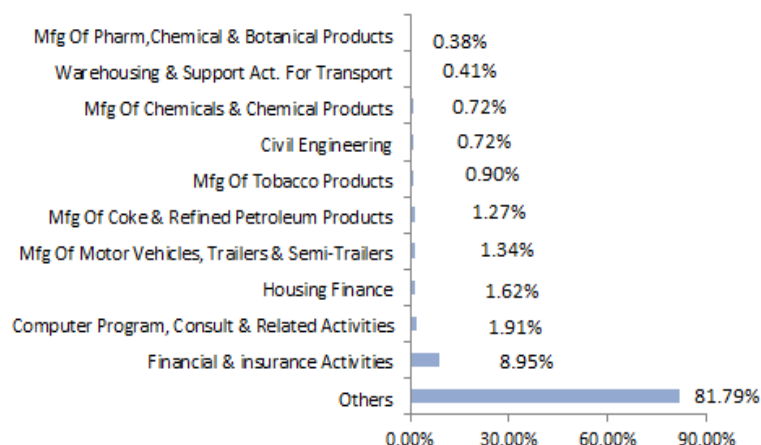
To provide NAV protection using the CPPI (Constant Proportion Portfolio Insurance) methodology. The asset allocation is dynamically rebalanced to give a guarantee<sup>^</sup> of 105% of the highest NAV in the built-up phase.

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Equity	0	100	16.43	369.55
Debt & MMI	0	100	83.57	1879.70
<b>TOTAL</b>			<b>100.00</b>	<b>2249.25</b>

**Fund Description**

Fund Manager Name	Vineet Lakhota		
No of funds managed by fund Manager	Equity	Debt	Balanced
	9	0	4
Launch Date	06-Sept-10		
Risk Profile	Low to Medium		
Benchmark	NA		
NAV as on 31-Jul-18	17.1498		
Modified Duration	1.75		

<sup>^</sup>The Guaranteed NAV shall be available only at maturity and shall be subject to the Policy being in force till the maturity date. Guarantee charge of 0.50% p.a. of Daily Protect Fund 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	21.53%
7.80% GOI CG 03-05-2020	14.85%
8.12% GOI CG 10-12-2020	10.34%
8.79% GOI CG 08-11-2021	7.32%
8.35% GOI CG 14-05-2022	4.74%
8.13% GOI CG 21-09-2022	3.36%
7.28% GOI CG 03-06-2019	2.67%
6.35% GOI CG 02-01-2020	2.19%
7.80% GOI CG 11-04-2021	1.78%
6.05% GOI CG 02-02-2019	1.11%

**EQUITY**

Security Name	% of total portfolio
HFDC BANK LTD.	1.70%
RELIANCE INDUSTRIES LTD.	1.29%
ITC LTD.	1.01%
INFOSYS LIMITED	0.97%
HOUSING DEVELOPMENT FINANCE CORPN.	0.87%
ICICI BANK LTD.	0.76%
LARSEN & TOUBRO LTD.	0.73%
MARUTI SUZUKI INDIA LTD.	0.72%
KOTAK MAHINDRA BANK LTD.	0.67%
TATA CONSULTANCY SERVICES LTD.	0.52%

**CORPORATE DEBT**

Security Name	% of total portfolio
4.25% KOTAK MAHINDRA BANK FD 10-08-2018 8	4.45%
7.50% BAJAJ FINANCE LIMITED B & D 10-08-2020 222	2.18%
9.44% LIC HOUSING FIN B & D 30-08-2019	1.57%
INVESCO INDIA LIQUID FUND - GROWTH - DISTRIBUTQ	1.56%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	1.58%	35.52

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Daily Protect Fund	1.48%	1.81%	4.66%	7.15%	6.49%	7.06%
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

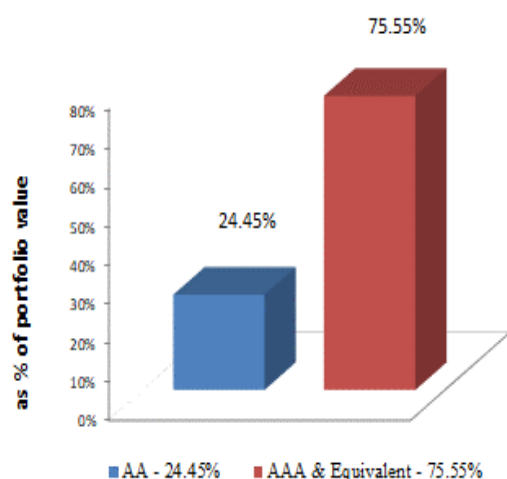
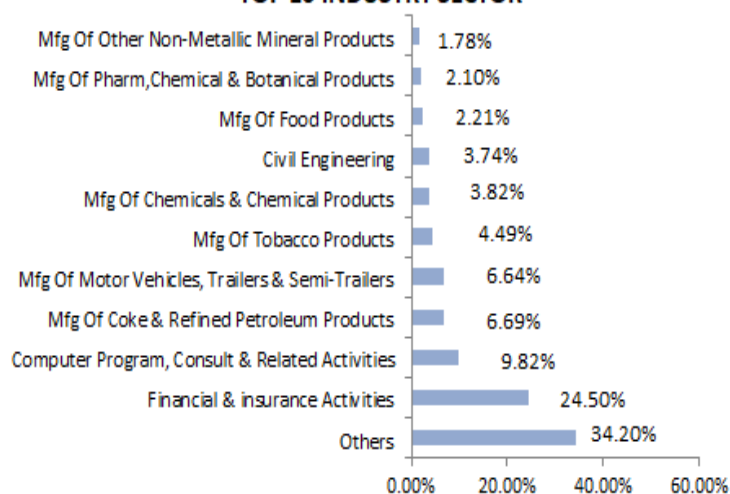
**Equity Elite Fund (SFIN - ULIF012250208EQTYELTFND111)**
**INVESTMENT OBJECTIVE**

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	85.11	15.66
Debt	0	40	5.51	1.02
Money Market	0	40	9.38	1.72
<b>TOTAL</b>			<b>100.00</b>	<b>18.40</b>

**Fund Description**

Fund Manager Name	Vineet Lakhota		
No of funds managed by fund Manager	Equity	Debt	Balanced
	9	0	4
Launch Date	25-Feb-08		
Risk Profile	High		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
NAV as on 31-Jul-18	33.9759		
Modified Duration	0.02		

**DEBT RATING PROFILE**

**TOP 10 INDUSTRY SECTOR**

**CORPORATE DEBT**

Security Name	% of total portfolio
4.50% KOTAK MAHINDRA BANK FD 10-08-2018	5.45%
8.49% NTPC B & D 25-03-2025	0.05%
9.40% BLUE DART EXPRESS LIMITED B & D 20-11-2018	0.01%
9.50% BLUE DART EXPRESS LIMITED B & D 20-11-2019	0.01%

**EQUITY**

Security Name	% of total portfolio
HDFC BANK LTD.	6.92%
RELIANCE ETF BANK BEES	6.91%
RELIANCE INDUSTRIES LTD.	6.81%
ITC LTD.	5.02%
HOUSING DEVELOPMENT FINANCE CORPN.	4.67%
INFOSYS LIMITED	4.45%
LARSEN & TOUBRO LTD.	3.82%
MARUTI SUZUKI INDIA LTD.	3.51%
TATA CONSULTANCY SERVICES LTD.	3.38%
MAHINDRA & MAHINDRA LTD.	2.70%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	9.38%	1.72

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Equity Elite Fund	5.10%	4.09%	12.60%	15.53%	11.80%	12.43%
Benchmark	4.90%	3.17%	11.64%	13.17%	9.58%	6.66%

\*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

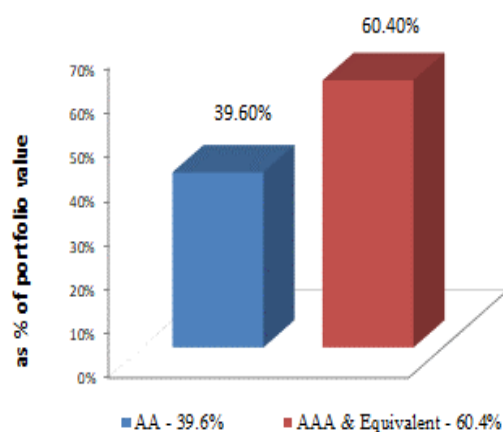
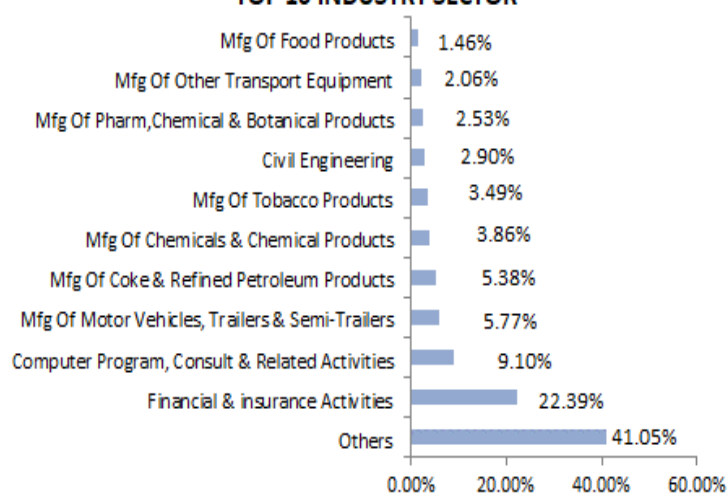
**Equity Elite Fund II (SFIN - ULIF019100210EQTELI2FND111)**
**INVESTMENT OBJECTIVE**

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

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Equity	60	100	76.81	1472.53
Debt	0	40	14.01	268.58
Money Market	0	40	9.18	175.99
<b>TOTAL</b>			<b>100.00</b>	<b>1917.10</b>

**Fund Description**

Fund Manager Name	Vineet Lakhota		
No of funds managed by fund Manager	Equity	Debt	Balanced
	9	0	4
Launch Date	10-Feb-10		
Risk Profile	High		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
NAV as on 31-Jul-18	24.9890		
Modified Duration	0.00		

**DEBT RATING PROFILE**

**TOP 10 INDUSTRY SECTOR**

**CORPORATE DEBT**

Security Name	% of total portfolio
4.25% KOTAK MAHINDRA BANK FD 10-08-2018 7	6.95%
DSP BLACKROCK LIQUIDITY FUND - DIRECT PLAN - GROWTH	3.13%
TATA LIQUID FUND- DIRECT - GROWTH	3.13%
8.75% PNB FD 05-02-2020 3	0.05%
8.75% PNB FD 07-01-2020 1	0.05%
8.75% PNB FD 06-01-2020 1	0.05%
8.75% PNB FD 02-01-2020 2	0.05%
8.75% PNB FD 04-02-2020 3	0.05%
8.75% PNB FD 03-01-2020 1	0.05%
8.75% PNB FD 05-02-2020 4	0.05%

**EQUITY**

Security Name	% of total portfolio
HDFC BANK LTD.	6.25%
RELIANCE INDUSTRIES LTD.	6.10%
ITC LTD.	4.05%
INFOSYS LIMITED	4.02%
HOUSING DEVELOPMENT FINANCE CORPN.	3.65%
RELIANCE ETF BANK BEES	3.14%
LARSEN & TOUBRO LTD.	3.13%
ICICI BANK LTD.	3.00%
MARUTI SUZUKI INDIA LTD.	2.78%
TATA CONSULTANCY SERVICES LTD.	2.73%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	9.18%	175.99

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Equity Elite Fund II	4.86%	2.97%	11.38%	13.81%	10.47%	11.41%
Benchmark	4.90%	3.17%	11.64%	13.17%	9.58%	10.41%

- \*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

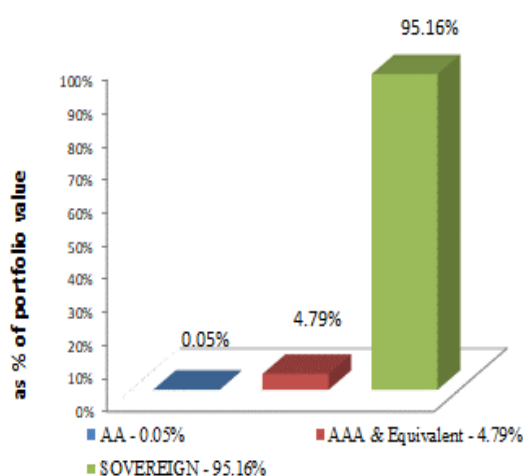
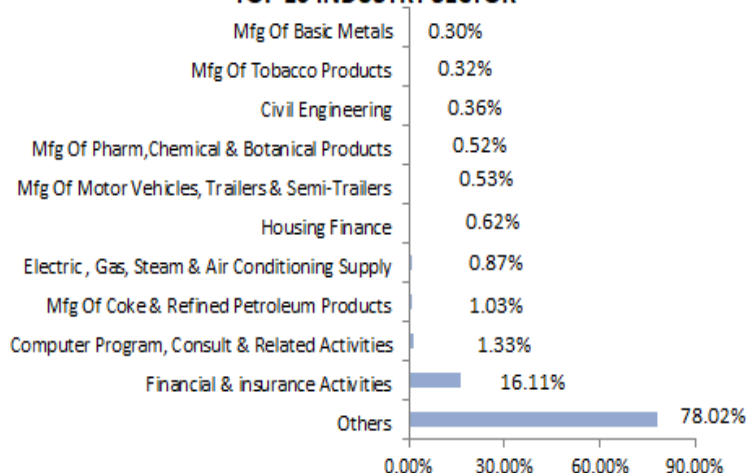
**FlexiProtect Fund (SFIN - ULIF014080309FLEXPR1FND111)**
**INVESTMENT OBJECTIVE**

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	7.81	241.54
Debt & MMI	0	100	92.19	2849.68
<b>TOTAL</b>			<b>100.00</b>	<b>3091.22</b>

**Fund Description**

Fund Manager Name	Gopikrishna Shenoy		
No of funds managed by fund Manager	Equity	Debt	Balanced
	8	0	2
Launch Date	08-Mar-09		
Risk Profile	Low to Medium		
Benchmark	NA		
NAV as on 31-Jul-18	29.4382		
Modified Duration	0.73		

**DEBT RATING PROFILE**

**TOP 10 INDUSTRY SECTOR**

**GOVT. SECURITIES**

Security Name	% of total portfolio
6.05% GOI CG 02-02-2019	31.02%
7.28% GOI CG 03-06-2019	13.59%
7.80% GOI CG 11-04-2021	12.61%
6.05% GOI CG 12-06-2019	0.80%
7.80% GOI CG 03-05-2020	0.65%
8.19% GOI CG 16-01-2020	0.49%
0.00% GOI CG 02-01-2019 C17	0.33%
0.00% GOI CG 02-01-2020 C19	0.30%
0.00% GOI CG 02-01-2021	0.28%
6.35% GOI CG 02-01-2020	0.26%

**CORPORATE DEBT**

Security Name	% of total portfolio
4.25% KOTAK MAHINDRA BANK FD 10-08-2018 4	7.28%
SUNDARAM MONEY FUND - DIRECT PLAN - GROWTH OPTIC	3.23%
8.50% CORP BANK FD 26-02-2019 1	0.81%
8.50% CORP BANK FD 26-02-2019	0.81%
9.20% AXIS BANK FD 04-06-2019 3	0.81%
9.20% AXIS BANK FD 05-06-2019 2	0.81%
8.33% IRFC B & D 26-03-2019	0.65%
8.67% LIC HOUSING FIN B & D 26-08-2020 263	0.32%
8.50% BOI FD 20-02-2019	0.29%
8.50% BOI FD 22-02-2019	0.29%

**EQUITY**

Security Name	% of total portfolio
HDFC BANK LTD.	0.71%
RELIANCE INDUSTRIES LTD.	0.64%
HOUSING DEVELOPMENT FINANCE CORPN.	0.62%
INFOSYS LIMITED	0.38%
ITC LTD.	0.34%
ICICI BANK LTD.	0.33%
LARSEN & TOUBRO LTD.	0.29%
HINDUSTAN UNILEVER LTD.	0.28%
TATA CONSULTANCY SERVICES LTD.	0.27%
MARUTI SUZUKI INDIA LTD.	0.27%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	11.36%	351.07

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
FlexiProtect Fund	0.76%	1.93%	4.51%	6.07%	4.80%	12.16%
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

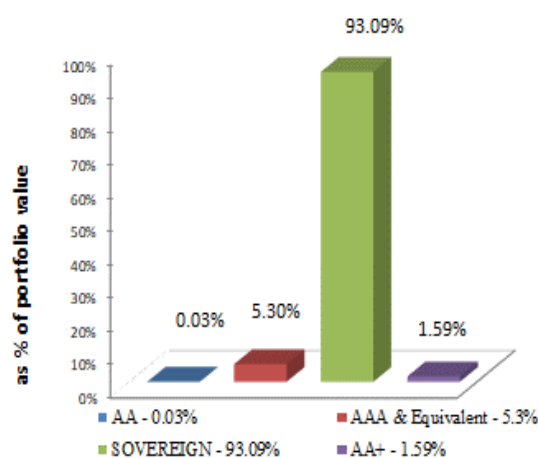
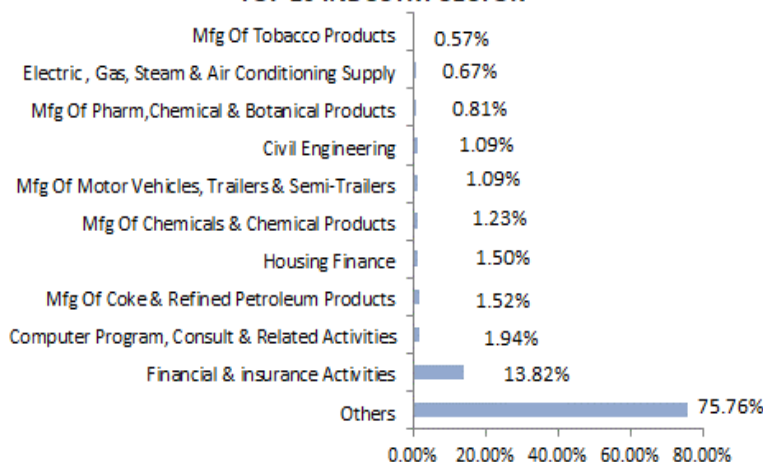
**FlexiProtect Fund (Series II) (SFIN - ULIF014080110FLEXPR2FND111)**
**INVESTMENT OBJECTIVE**

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	20.81	488.61
Debt & MMI	0	100	79.19	1859.43
<b>TOTAL</b>			<b>100.00</b>	<b>2348.04</b>

**Fund Description**

Fund Manager Name	Gopikrishna Shenoy		
No of funds managed by fund Manager	Equity	Debt	Balanced
	8	0	2
Launch Date	08-Jan-10		
Risk Profile	Low to Medium		
Benchmark	NA		
NAV as on 31-Jul-18	21.6779		
Modified Duration	0.99		

**DEBT RATING PROFILE**

**TOP 10 INDUSTRY SECTOR**

**GOVT. SECURITIES**

Security Name	% of total portfolio
7.80% GOI CG 03-05-2020	17.97%
6.35% GOI CG 02-01-2020	11.55%
6.9% GOI CG 13-07-2019	11.04%
7.28% GOI CG 03-06-2019	4.26%
8.12% GOI CG 10-12-2020	3.45%
5.69% GOI CG 25-09-2018	3.19%
6.05% GOI CG 02-02-2019	2.12%
6.05% GOI CG 12-06-2019	2.11%
7.80% GOI CG 11-04-2021	1.71%
8.27% GOI CG 09-06-2020	1.19%

**CORPORATE DEBT**

Security Name	% of total portfolio
4.25% KOTAK MAHINDRA BANK FD 10-08-2018 5	6.39%
9.90% TATA SONS B & D 20-03-2019	2.06%
9.44% LIC HOUSING FIN B & D 30-08-2019	1.51%
8.70% ADITYA BIRLA FINANCE LIMITED B & D 12-04-20	1.07%
8.75% PNB FD 26-02-2020	0.04%
8.75% PNB FD 14-02-2020	0.04%
8.75% PNB FD 10-02-2020	0.04%
8.75% BOB FD 09-12-2019	0.04%
8.75% PNB FD 20-02-2020	0.04%
8.75% BOB FD 10-12-2019	0.04%

**EQUITY**

Security Name	% of total portfolio
HDFC BANK LTD.	1.85%
RELIANCE INDUSTRIES LTD.	1.78%
HOUSING DEVELOPMENT FINANCE CORPN.	1.49%
INFOSYS LIMITED	1.28%
LARSEN & TOUBRO LTD.	1.07%
TATA CONSULTANCY SERVICES LTD.	0.97%
ICICI BANK LTD.	0.96%
KOTAK MAHINDRA BANK LTD.	0.77%
ITC LTD.	0.69%
HINDUSTAN UNILEVER LTD.	0.65%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	5.23%	122.82

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
FlexiProtect Fund (Series II)	1.40%	1.61%	5.25%	7.56%	6.44%	9.45%
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

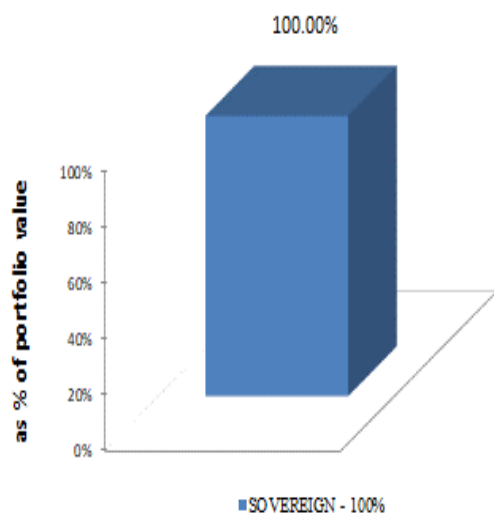
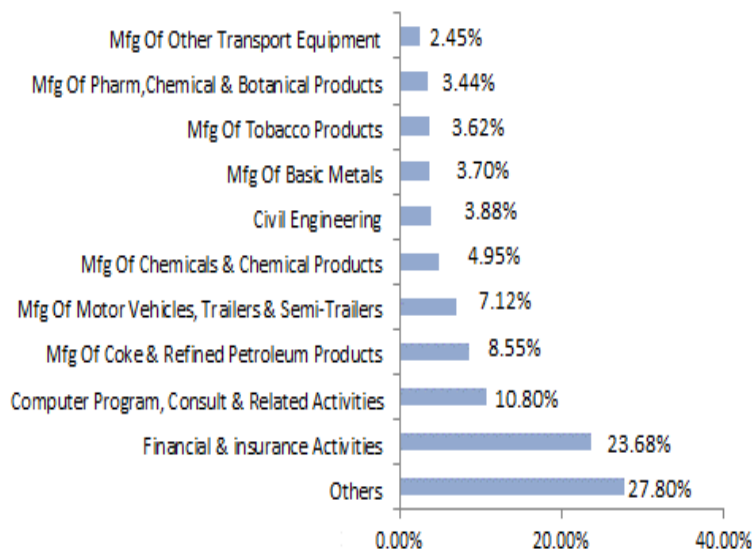
**Equity Pension Fund (SFIN - ULIF006150107PEEQITYFND111)**
**INVESTMENT OBJECTIVE**

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

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Equity	80	100	98.88	617.56
Debt	0	20	0.41	2.60
Money Market	0	20	0.71	4.43
<b>TOTAL</b>			<b>100.00</b>	<b>624.59</b>

**Fund Description**

Fund Manager Name	Gopikrishna Shenoy		
No of funds managed by fund Manager	Equity	Debt	Balanced
	8	0	2
Launch Date	15-Jan-07		
Risk Profile	High		
Benchmark	Nifty 50		
NAV as on 31-Jul-18	32.6745		
Modified Duration	2.28		

**DEBT RATING PROFILE**

**TOP 10 INDUSTRY SECTOR**

**GOVT. SECURITIES**

Security Name	% of total portfolio
8.60% GOI CG 02-06-2028	0.42%

**EQUITY**

Security Name	% of total portfolio
RELIANCE INDUSTRIES LTD.	9.80%
KOTAK BANKING ETF	7.89%
HDFC BANK LTD.	6.64%
ITC LTD.	5.83%
INFOSYS LIMITED	4.94%
MAHINDRA & MAHINDRA LTD.	4.74%
ICICI BANK LTD.	4.23%
HOUSING DEVELOPMENT FINANCE CORPN.	3.81%
TATA CONSULTANCY SERVICES LTD.	3.34%
LARSEN & TOUBRO LTD.	3.28%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	0.71%	4.43

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Equity Pension Fund	4.93%	0.22%	8.97%	14.80%	9.78%	10.79%
Benchmark	5.99%	2.98%	12.70%	14.66%	10.00%	8.60%

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

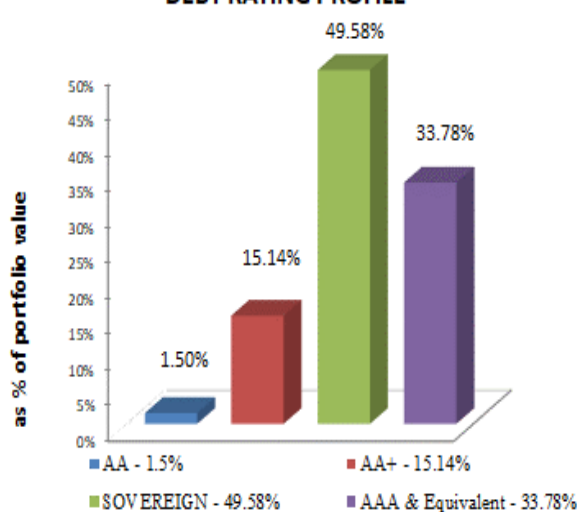
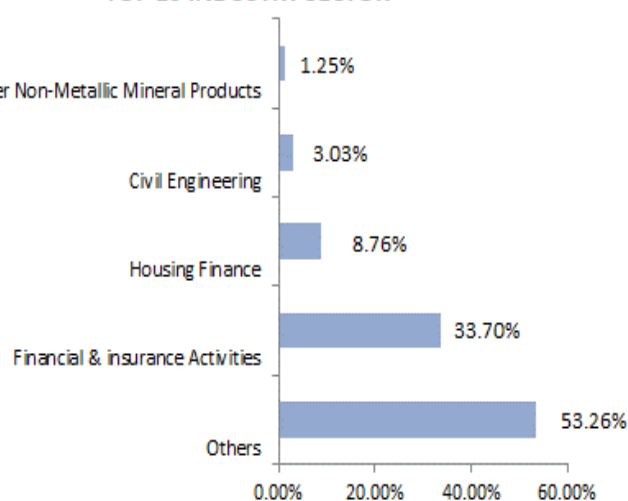
**Bond Pension Fund (SFIN - ULIF007160107PENBONDFND111)**
**INVESTMENT OBJECTIVE**

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	88.28	354.18
Money Market	0	40	11.72	47.04
<b>TOTAL</b>			<b>100.00</b>	<b>401.22</b>

**Fund Description**

Fund Manager Name	Nirmal Gandhi		
No of funds managed by fund Manager	Equity	Debt	Balanced
	0	4	0
Launch Date	16-Jan-07		
Risk Profile	Low to Medium		
Benchmark	Crisil CompBex		
NAV as on 31-Jul-18	26.7095		
Modified Duration	4.58		

**DEBT RATING PROFILE**

**TOP 10 INDUSTRY SECTOR**

**GOVT. SECURITIES**

Security Name	% of total portfolio
7.88% GOI CG 19-03-2030	12.30%
8.60% GOI CG 02-06-2028	6.47%
8.15% GOI CG 24-11-2026	6.27%
8.17% GOI CG 01-12-2044	5.01%
8.87% UTTAR PRADESH SDL 10-03-2028	4.34%
7.72% GOI CG 25-05-2025	3.68%
7.59% GOI CG 20-03-2029	1.20%
6.68% GOI CG 17-09-2031	1.12%
9.65% KARNATAKA SDL 14-08-2023	1.02%

**CORPORATE DEBT**

Security Name	% of total portfolio
8.75% HDFC B & D 13-01-2020 N-002	6.26%
10.00% SHRIRAM TRANSPORT FINANCE CO. LTD. B & D 13-11-2024	5.26%
8.65% INDIA INFRADEBT LIMITED B & D 21-03-2026 SERIES II	5.07%
9.20% CHOLAMANDALAM INVESTMENT & FINANCE COMPANY LIM	4.99%
7.95% HDFC BANK B & D 21-09-2026 1 2016/17	4.77%
7.35% IRFC B & D 22-03-2031 TRANCHE II SERIES IIA	2.61%
8.65% LIC HOUSING FIN B & D 29-09-2020 270	2.51%
7.17% NATIONAL HIGHWAYS AUTHORITY OF INDIA B & D 23-12-2	2.42%
7.63% PFC B & D 14-08-2026 150 B	1.65%
9.85% SHRIRAM TRANSPORT FINANCE CO. LTD. B & D 19-09-2021	1.52%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	11.72%	47.04

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Bond Pension Fund	0.91%	1.24%	1.44%	5.38%	7.45%	8.88%
Benchmark	1.14%	1.68%	1.48%	5.64%	7.52%	7.43%

\*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

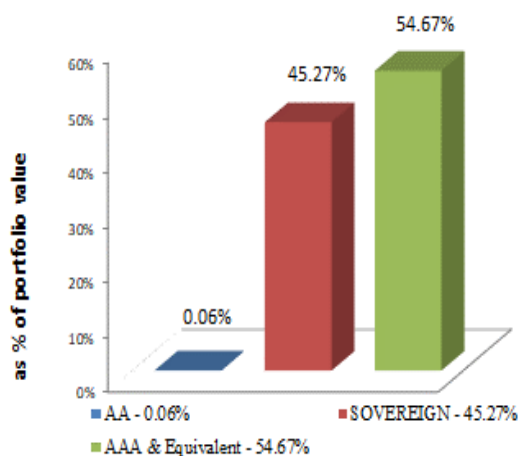
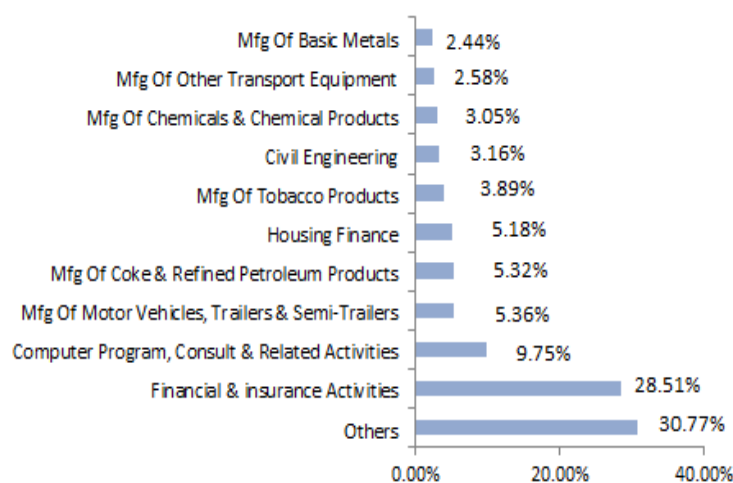
**Growth Pension Fund (SFIN - ULIF008150207PEGRWTHFND111)**
**INVESTMENT OBJECTIVE**

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	71.44	167.28
Debt	10	60	27.08	63.40
Money Market	0	40	1.48	3.46
<b>TOTAL</b>			<b>100.00</b>	<b>234.14</b>

**Fund Description**

Fund Manager Name	Vineet Lakhotia		
No of funds managed by fund Manager	Equity 9	Debt 0	Balanced 4
Launch Date	15-Feb-07		
Risk Profile	Medium to High		
Benchmark	Nifty 50 (70%) CompBex (30%)		
NAV as on 31-Jul-18	33.7608		
Modified Duration	3.95		

**DEBT RATING PROFILE**

**TOP 10 INDUSTRY SECTOR**

**GOVT. SECURITIES**

Security Name	% of total portfolio
6.68% GOI CG 17-09-2031	4.78%
7.17% GOI CG 08-01-2028	3.69%
7.59% GOI CG 11-01-2026	1.95%

**CORPORATE DEBT**

Security Name	% of total portfolio
4.25% KOTAK MAHINDRA BANK FD 10-08-2018 2	4.06%
7.60% ICICI BANK B & D 07-10-2023	3.24%
9.63% LIC HOUSING FIN B & D 22-01-2019	2.15%
9.55% HDFC B & D 20-07-2021 I-012	1.75%
8.97% LIC HOUSING FIN B & D 29-10-2019 231	1.28%
7.54% REC B & D 30-12-2026 142	1.20%
9.04% REC B & D 12-10-2019 125	0.86%
8.30% REC B & D 10-04-2025 133	0.84%
8.27% REC B & D 06-02-2025 130	0.84%
7.95% HDFC BANK B & D 21-09-2026 1 2016/17	0.41%

**EQUITY**

Security Name	% of total portfolio
HDFC BANK LTD.	7.35%
RELIANCE INDUSTRIES LTD.	5.19%
INFOSYS LIMITED	4.92%
RELIANCE ETF BANK BEES	4.72%
ITC LTD.	4.35%
HOUSING DEVELOPMENT FINANCE CORPN.	3.41%
LARSEN & TOUBRO LTD.	3.23%
ICICI BANK LTD.	2.96%
MARUTI SUZUKI INDIA LTD.	2.76%
TATA CONSULTANCY SERVICES LTD.	2.32%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	1.48%	3.46

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Growth Pension Fund	4.41%	3.57%	9.33%	12.88%	10.49%	11.20%
Benchmark	4.52%	2.66%	9.34%	12.02%	9.44%	7.06%

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

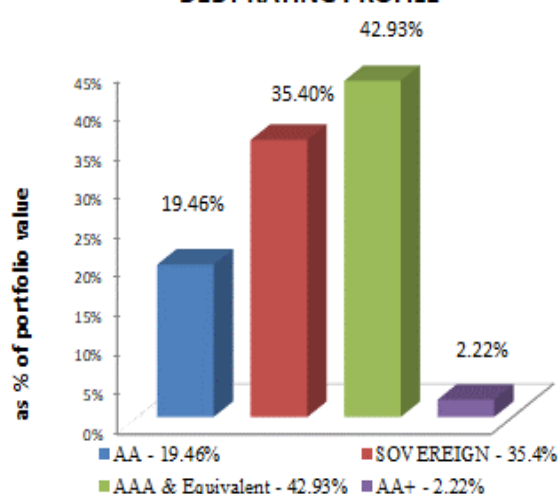
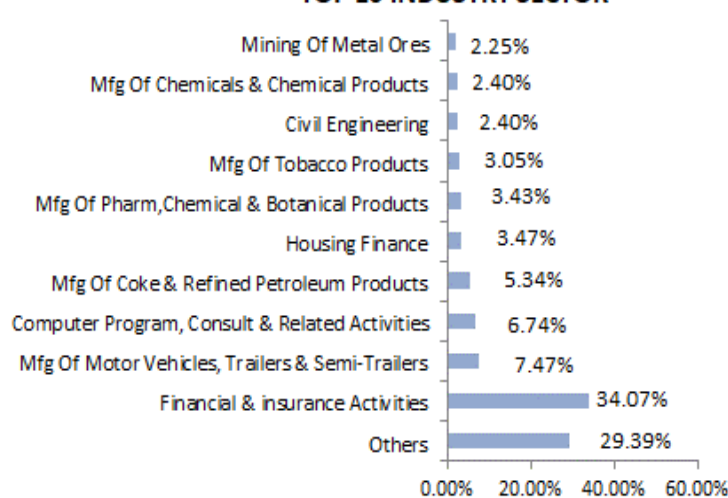
**Balanced Pension Fund (SFIN - ULIF009210207PEBALANFND111)**
**INVESTMENT OBJECTIVE**

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	54.62	59.85
Debt	20	60	37.52	41.12
Money Market	0	40	7.86	8.62
<b>TOTAL</b>			<b>100.00</b>	<b>109.59</b>

**Fund Description**

Fund Manager Name	Gopikrishna Shenoy / Raghavan		
No of funds managed by fund Manager	Equity	Debt	Balanced
	8	11	10
Launch Date	21-Feb-07		
Risk Profile	Medium		
Benchmark	Nifty 50 (50%) CompBex (50%)		
NAV as on 31-Jul-18	35.7017		
Modified Duration	3.81		

**DEBT RATING PROFILE**

**TOP 10 INDUSTRY SECTOR**

**GOVT. SECURITIES**

Security Name	% of total portfolio
6.68% GOI CG 17-09-2031	6.95%
7.88% GOI CG 19-03-2030	1.80%
7.38% MAHARASHTRA SDL 10-02-2022	1.77%
7.72% GOI CG 26-10-2055	0.87%
7.59% GOI CG 11-01-2026	0.28%

**CORPORATE DEBT**

Security Name	% of total portfolio
7.49% GRUH FINANCE LIMITED B & D 31-10-2022 F-015	3.49%
7.72% IRFC B & D 07-06-2019 128	3.18%
9.77% TATA MOTORS B & D 12-09-2024	2.80%
8.55% PFC B & D 09-12-2021 124 B	2.29%
9.45% VEDANTA LIMITED B & D 17-08-2020	1.84%
7.34% IRFC B & D 19-02-2028 Tranche 1 Series II TAX FREE	1.82%
8.27% REC B & D 06-02-2025 130	1.80%
7.90% PIRAMAL ENTERPRISES LIMITED B & D 14-09-2020	1.78%
9.60% SBI FD 11-06-2021 5	0.90%
8.75% PNB FD 08-12-2024	0.90%

**EQUITY**

Security Name	% of total portfolio
HDFC BANK LTD.	5.57%
RELIANCE INDUSTRIES LTD.	4.59%
ITC LTD.	3.41%
ICICI BANK LTD.	2.79%
INFOSYS LIMITED	2.74%
HOUSING DEVELOPMENT FINANCE CORPN.	2.61%
LARSEN & TOUBRO LTD.	2.45%
TATA CONSULTANCY SERVICES LTD.	2.41%
MAHINDRA & MAHINDRA LTD.	2.26%
MARUTI SUZUKI INDIA LTD.	1.85%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	7.86%	8.62

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Balanced Pension Fund	3.69%	2.77%	7.93%	11.70%	10.01%	11.76%
Benchmark	3.55%	2.41%	7.09%	10.22%	8.98%	8.45%

\*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

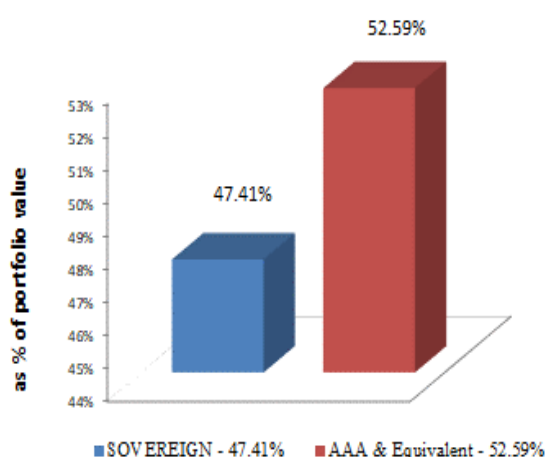
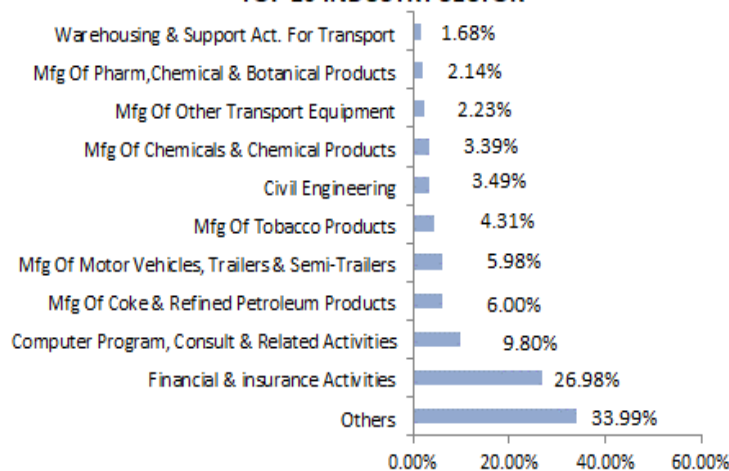
**Equity Optimiser Pension Fund (SFIN - ULIF011210108PEEQOPTFND111)**
**INVESTMENT OBJECTIVE**

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

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Equity	60	100	78.87	153.37
Debt	0	40	15.63	30.39
Money Market	0	40	5.50	10.70
<b>TOTAL</b>			<b>100.00</b>	<b>194.46</b>

**Fund Description**

Fund Manager Name	Vineet Lakhota		
No of funds managed by fund Manager	Equity	Debt	Balanced
	9	0	4
Launch Date	21-Jan-08		
Risk Profile	High		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
NAV as on 31-Jul-18	26.0562		
Modified Duration	0.51		

**DEBT RATING PROFILE**

**TOP 10 INDUSTRY SECTOR**

**GOVT. SECURITIES**

Security Name	% of total portfolio
7.68% GOI CG 15-12-2023	1.02%
7.80% GOI CG 11-04-2021	0.77%
8.79% GOI CG 08-11-2021	0.53%

**CORPORATE DEBT**

Security Name	% of total portfolio
4.25% KOTAK MAHINDRA BANK FD 10-08-2018 6	6.66%
8.33% IRFC B & D 26-03-2019	2.57%
8.75% PNB FD 07-02-2020 3	0.51%
8.75% PNB FD 10-02-2020 3	0.51%
8.75% PNB FD 10-01-2020 1	0.51%
8.75% PNB FD 07-02-2020 4	0.51%
8.75% PNB FD 11-02-2020 3	0.51%
8.75% PNB FD 07-01-2020 2	0.51%
8.75% PNB FD 09-01-2020 1	0.51%
8.75% PNB FD 08-01-2020 1	0.51%

**EQUITY**

Security Name	% of total portfolio
RELIANCE ETF BANK BEES	7.12%
RELIANCE INDUSTRIES LTD.	6.75%
HDFC BANK LTD.	5.32%
ITC LTD.	4.67%
INFOSYS LIMITED	4.16%
HOUSING DEVELOPMENT FINANCE CORPN.	3.81%
LARSEN & TOUBRO LTD.	3.43%
TATA CONSULTANCY SERVICES LTD.	3.09%
MARUTI SUZUKI INDIA LTD.	2.94%
MAHINDRA & MAHINDRA LTD.	2.41%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	5.50%	10.70

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Equity Optimiser Pension Fund	5.10%	3.38%	11.53%	14.53%	10.77%	9.52%
Benchmark	4.90%	3.17%	11.64%	13.17%	9.58%	6.58%

\*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

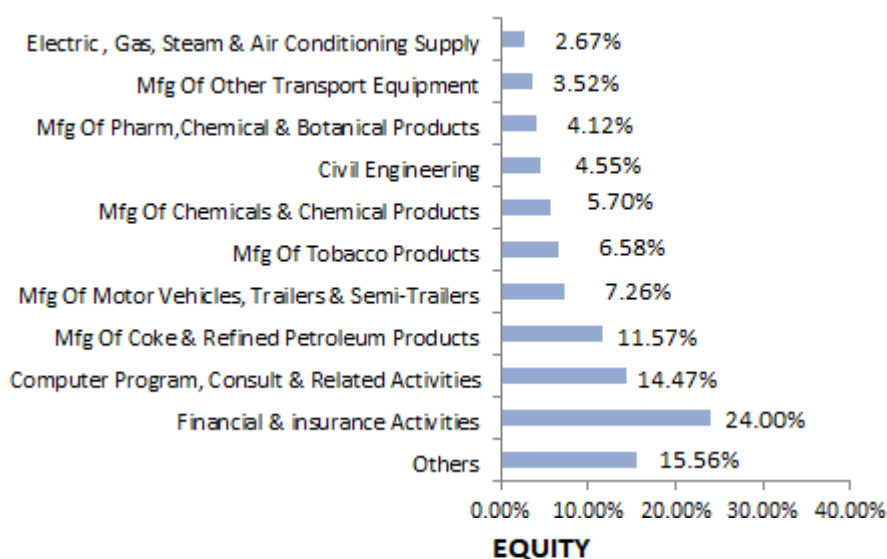
**Index Pension Fund (SFIN - ULIF017180110PEINDEXFND111)**
**INVESTMENT OBJECTIVE**

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	99.25	44.32
Money Market	0	10	0.75	0.33
<b>TOTAL</b>			<b>100.00</b>	<b>44.65</b>

**Fund Description**

Fund Manager Name	Gopikrishna Shenoy		
No of funds managed by fund Manager	Equity	Debt	Balanced
	8	0	2
Launch Date	18-Jan-10		
Risk Profile	High		
Benchmark	Nifty 50		
NAV as on 31-Jul-18	22.5721		
Modified Duration	NA		

**TOP 10 INDUSTRY SECTOR**

**EQUITY**

Security Name	% of total portfolio
RELIANCE INDUSTRIES LTD.	9.72%
ITC LTD.	7.18%
HDFC BANK LTD.	6.95%
INFOSYS LIMITED	6.26%
TATA CONSULTANCY SERVICES LTD.	5.02%
HOUSING DEVELOPMENT FINANCE CORPN.	4.99%
LARSEN & TOUBRO LTD.	4.54%
MARUTI SUZUKI INDIA LTD.	3.57%
HINDUSTAN UNILEVER LTD.	3.49%
ICICI BANK LTD.	3.03%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	0.75%	0.33

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Index Pension Fund	5.83%	2.93%	12.32%	13.53%	9.41%	10.00%
Benchmark	5.99%	2.98%	12.70%	14.66%	10.00%	9.40%

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

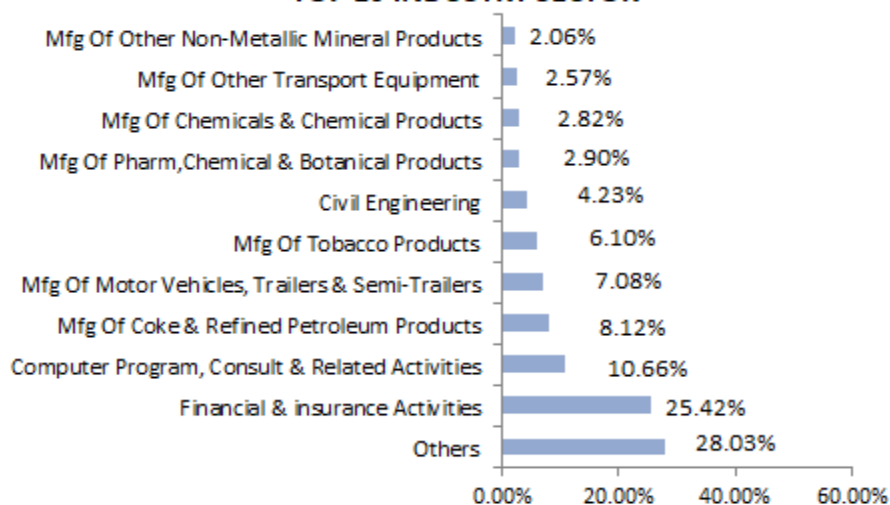
**Top 300 Pension Fund (SFIN - ULIF018180110PETP300FND111)**
**INVESTMENT OBJECTIVE**

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	82.80	214.31
Money Market	0	40	17.20	44.51
<b>TOTAL</b>			<b>100.00</b>	<b>258.82</b>

**Fund Description**

Fund Manager Name	Vineet Lakhotia		
No of funds managed by fund Manager	Equity	Debt	Balanced
	9	0	4
Launch Date	18-Jan-10		
Risk Profile	High		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
NAV as on 31-Jul-18	24.5180		
Modified Duration	0.00		

**TOP 10 INDUSTRY SECTOR**

**EQUITY**

Security Name	% of total portfolio
HDFC BANK LTD.	8.13%
RELIANCE INDUSTRIES LTD.	7.85%
ITC LTD.	6.82%
INFOSYS LIMITED	4.79%
LARSEN & TOUBRO LTD.	4.32%
HOUSING DEVELOPMENT FINANCE CORPN.	4.06%
ICICI BANK LTD.	3.52%
MAHINDRA & MAHINDRA LTD.	3.05%
TATA CONSULTANCY SERVICES LTD.	2.82%
MARUTI SUZUKI INDIA LTD.	2.56%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	17.20%	44.51

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Top 300 Pension Fund	5.37%	2.99%	12.71%	14.52%	10.57%	11.07%
Benchmark	4.90%	3.17%	11.64%	13.17%	9.58%	9.28%

\*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**

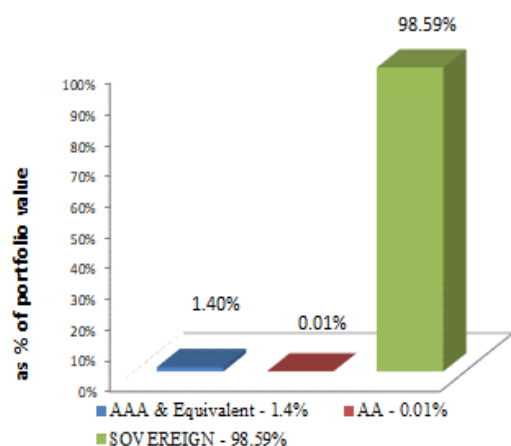
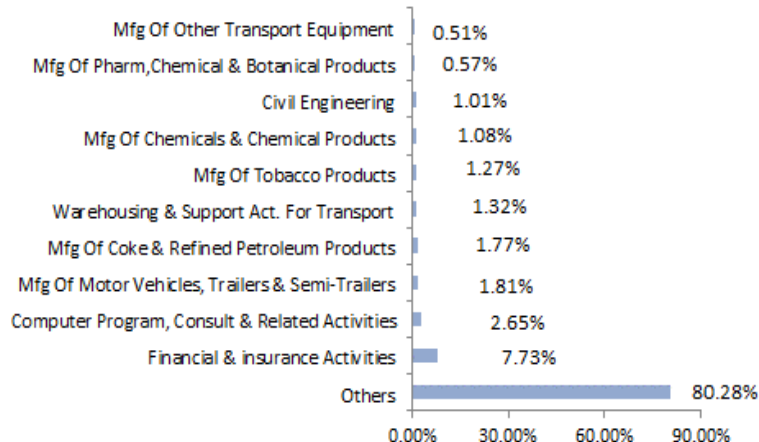
To provide NAV protection using the CPPI (Constant Proportion Portfolio Insurance) methodology. The asset allocation is dynamically rebalanced to give a guarantee<sup>^</sup> of 105% of the highest NAV in the built-up phase.

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Equity	0	100	22.75	291.24
Debt & MMI	0	100	77.25	988.74
<b>TOTAL</b>			<b>100.00</b>	<b>1279.98</b>

**Fund Description**

Fund Manager Name	Vineet Lakhota		
No of funds managed by fund Manager	Equity	Debt	Balanced
	9	0	4
Launch Date	04-Mar-11		
Risk Profile	Low to Medium		
Benchmark	NA		
NAV as on 31-Jul-18	18.7033		
Modified Duration	2.09		

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

**DEBT RATING PROFILE**

**TOP 10 INDUSTRY SECTOR**

**GOVT. SECURITIES**

Security Name	% of total portfolio
7.80% GOI CG 11-04-2021	38.83%
8.12% GOI CG 10-12-2020	8.48%
8.35% GOI CG 14-05-2022	7.54%
8.79% GOI CG 08-11-2021	6.83%
8.27% GOI CG 09-06-2020	5.14%
7.80% GOI CG 03-05-2020	1.33%
7.28% GOI CG 03-06-2019	1.17%

**CORPORATE DEBT**

Security Name	% of total portfolio
4.25% KOTAK MAHINDRA BANK FD 10-08-2018 9	4.69%
9.05% PETRONET LNG LIMITED B & D 28-10-2019 II	0.98%
9.40% BLUE DART EXPRESS LIMITED B & D 20-11-2018	0.00%
9.50% BLUE DART EXPRESS LIMITED B & D 20-11-2019	0.00%

**EQUITY**

Security Name	% of total portfolio
HDFC BANK LTD.	2.33%
RELIANCE INDUSTRIES LTD.	1.80%
ITC LTD.	1.42%
INFOSYS LIMITED	1.28%
HOUSING DEVELOPMENT FINANCE CORPN.	1.16%
ICICI BANK LTD.	1.05%
LARSEN & TOUBRO LTD.	1.03%
MARUTI SUZUKI INDIA LTD.	0.93%
KOTAK MAHINDRA BANK LTD.	0.92%
TATA CONSULTANCY SERVICES LTD.	0.76%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	2.24%	28.66

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Daily Protect Fund II	1.82%	1.48%	4.56%	7.14%	6.28%	8.81%
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**

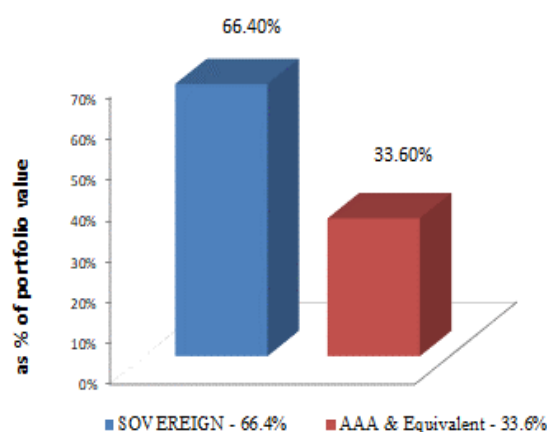
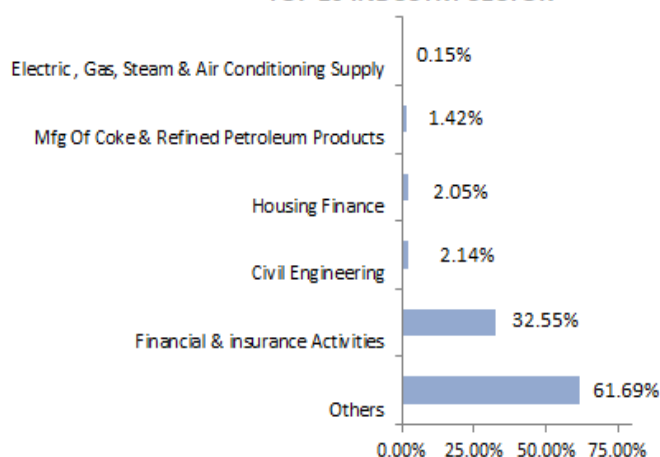
To provide a guaranteed return over a pre-specified fixed period. It aims to guaranteed# fixed return by investing mostly in fixed income securities (debt instruments, money market instruments and cash) with maturities close to the termination date of the fund.

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Debt	60	100	78.00	126.31
Money Market	0	40	22.00	35.62
<b>TOTAL</b>			<b>100.00</b>	<b>161.93</b>

**Fund Description**

Fund Manager Name	Raghavan MJ		
No of funds managed by fund Manager	Equity	Debt	Balanced
	0	11	8
Launch Date	09-Mar-11		
Risk Profile	Low		
Benchmark	NA		
NAV as on 31-Jul-18	17.3956		
Modified Duration	1.83		

# 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	15.62%
8.13% GOI CG 21-09-2022	15.06%
8.42% GUJRAT SDL 10-11-2020	3.11%
0.00% GOI CG 02-01-2020 P	2.79%
8.08% GOI CG 02-08-2022	0.90%
8.48% ORISSA SDL 24-02-2021	0.62%
8.39% UTTAR PRADESH SDL 22-09-2020	0.49%
9.19% KARNATAKA SDL 09-11-2021	0.47%
8.17% WEST BANGAL SDL 07-07-2020	0.25%
8.36% HARIYANA SDL 08-04-2021	0.16%

**CORPORATE DEBT**

Security Name	% of total portfolio
0.00% REC B & D 15-12-2020	8.88%
9.05% PFC B & D 15-12-2020 71.1	3.13%
9.50% SYNDICATE BANK FD 05-03-2021	3.09%
9.50% SYNDICATE BANK FD 05-03-2021 1	3.09%
9.50% CANARA BANK FD 06-03-2021 9	2.47%
9.50% CANARA BANK FD 06-03-2021 1	1.73%
9.65% HDFC B & D 17-01-2019 L-015	1.55%
8.40% L&T B & D 24-09-2020	1.48%
8.75% RIL B & D 07-05-2020	1.43%
9.50% CANARA BANK FD 06-03-2021 2	1.24%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	22.00%	35.62

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
RGF070311	0.80%	2.52%	4.51%	6.36%	7.65%	7.77%
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**

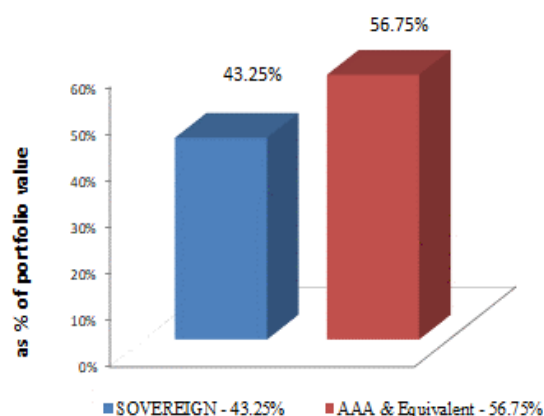
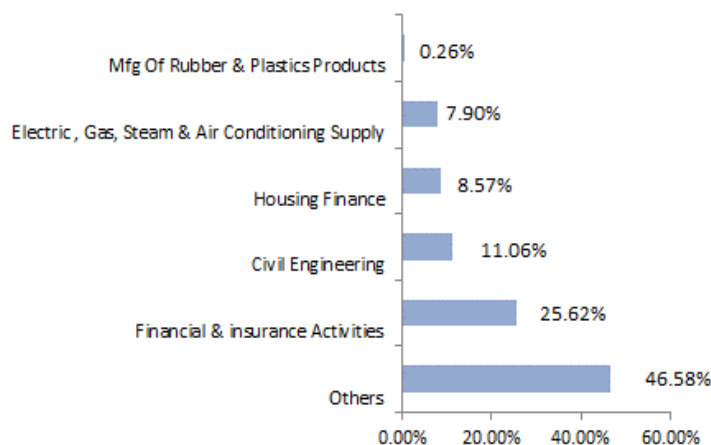
To provide a guaranteed return over a pre-specified fixed period. It aims to guaranteed# fixed return by investing mostly in fixed income securities (debt instruments, money market instruments and cash) with maturities close to the termination date of the fund.

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Debt	60	100	87.64	70.83
Money Market	0	40	12.36	9.99
<b>TOTAL</b>			<b>100.00</b>	<b>80.82</b>

**Fund Description**

Fund Manager Name	Raghavan MJ		
No of funds managed by fund Manager	Equity	Debt	Balanced
	0	11	8
Launch Date	21-Jun-11		
Risk Profile	Low		
Benchmark	NA		
NAV as on 31-Jul-18	17.1432		
Modified Duration	2.24		

# 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	14.11%
8.08% GOI CG 02-08-2022	8.85%
8.12% GOI CG 10-12-2020	5.01%
8.48% ORISSA SDL 24-02-2021	1.87%
9.19% KARNATAKA SDL 09-11-2021	1.59%
8.40% GUJRAT SDL 24-11-2020	0.99%
8.15% GUJRAT SDL 07-07-2020	0.88%
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	9.01%
9.35% PGC B & D 29-08-2021 F	7.61%
9.70% PFC B & D 09-06-2021	6.39%
9.45% HDFC B & D 17-08-2021	6.34%
9.48% REC B & D 10-08-2021	2.93%
9.36% PFC B & D 01-08-2021 76-A	2.54%
8.40% L&T B & D 24-09-2020	1.98%
9.65% HDFC B & D 17-01-2019 L-015	1.87%
0.00% REC B & D 15-12-2020	1.40%
9.70% L&T INFRA DEBT FUND LIMITED B & D 10-06-2	1.27%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	12.36%	9.99

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
RGF150611	0.85%	2.01%	3.49%	5.82%	7.31%	7.87%
Benchmark	NA	NA	NA	NA	NA	NA

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

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

**Daily Protect Fund III (SFIN - ULIF020010911DLYPRO3FND111)**
**INVESTMENT OBJECTIVE**

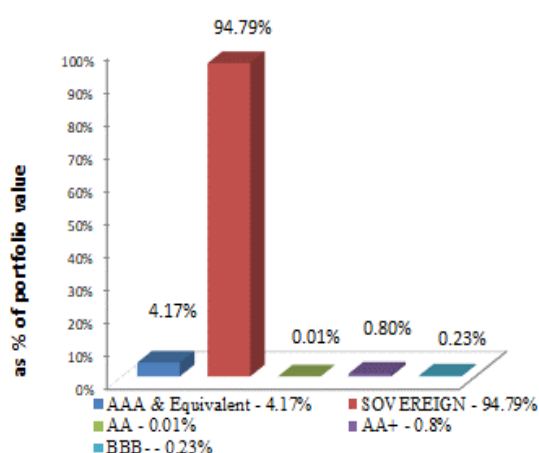
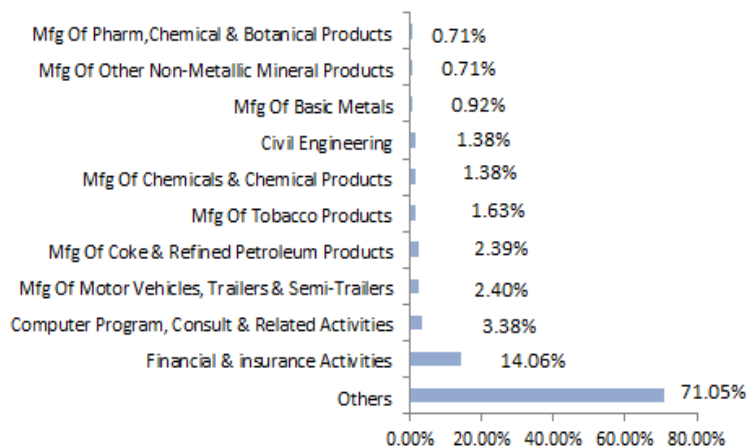
To provide NAV protection using the CPPI (Constant Proportion Portfolio Insurance) methodology. The asset allocation is dynamically rebalanced to give a guarantee<sup>^</sup> of 105% of the highest NAV in the built-up phase.

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Equity	0	100	30.12	1723.16
Debt & MMI	0	100	69.88	3997.38
<b>TOTAL</b>			<b>100.00</b>	<b>5720.54</b>

**Fund Description**

Fund Manager Name	Vineet Lakhota		
No of funds managed by fund Manager	Equity	Debt	Balanced
	9	0	4
Launch Date	01-Sept-11		
Risk Profile	Low to Medium		
Benchmark	NA		
NAV as on 31-Jul-18	20.9422		
Modified Duration	2.11		

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

**DEBT RATING PROFILE**

**TOP 10 INDUSTRY SECTOR**

**GOVT. SECURITIES**

Security Name	% of total portfolio
7.80% GOI CG 11-04-2021	42.45%
8.79% GOI CG 08-11-2021	7.11%
7.80% GOI CG 09-05-2020	2.99%
8.12% GOI CG 10-12-2020	2.64%
6.35% GOI CG 02-01-2020	1.93%
8.27% GOI CG 09-06-2020	1.59%
7.94% GOI CG 24-05-2021	0.88%
8.35% GOI CG 14-05-2022	0.82%
7.28% GOI CG 03-06-2019	0.65%
8.27% RAJASTHAN SDL 23-06-2023 UDAY	0.48%

**CORPORATE DEBT**

Security Name	% of total portfolio
SBI LIQUID FUND - DIRECT PLAN - GROWTH	1.31%
7.8409% BAJAJ FINANCE LIMITED B & D 29-06-2020 208	1.21%
7.65% BAJAJ FINANCE LIMITED B & D 10-01-2020 197	0.86%
9.20% CHOLAMANDALAM INVESTMENT & FINANCE COMPAN	0.53%
7.7435% BAJAJ FINANCE LIMITED B & D 30-06-2020 21	0.43%
9.80% JSPL B & D 29-12-2021	0.15%
8.75% HDFC B & D 04-03-2021 P-002	0.11%
8.40% L&T B & D 24-09-2020	0.09%
8.80% L&T B & D 13-04-2020	0.03%
8.75% CORP BANK FD 19-02-2021 1	0.02%

**EQUITY**

Security Name	% of total portfolio
HDFC BANK LTD.	3.05%
RELIANCE INDUSTRIES LTD.	2.49%
ITC LTD.	1.82%
INFOSYS LIMITED	1.79%
ICICI BANK LTD.	1.34%
HOUSING DEVELOPMENT FINANCE CORPN.	1.33%
MARUTI SUZUKI INDIA LTD.	1.28%
LARSEN & TOUBRO LTD.	1.27%
KOTAK MAHINDRA BANK LTD.	1.21%
INDUS IND BANK LTD.	0.91%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	2.21%	126.36

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Daily Protect Fund III	2.21%	1.64%	5.08%	8.06%	6.42%	11.27%
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

**Money Market Fund (SFIN - ULIF005010206MONYMKTFFND111)**
**INVESTMENT OBJECTIVE**

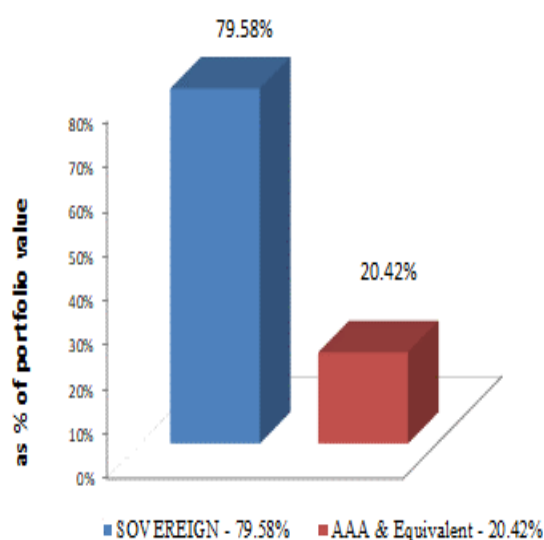
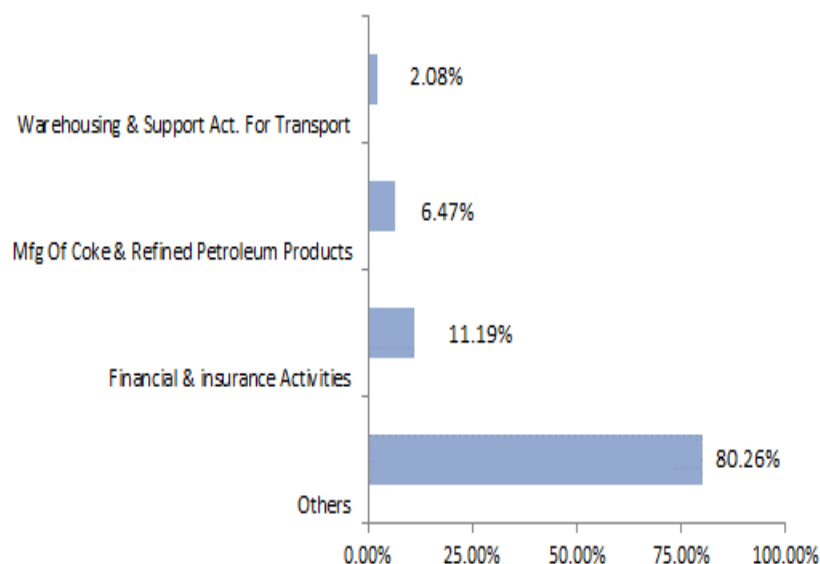
To provide an option to deploy the funds in liquid and safe instruments so as to avoid market risk on a temporary basis.

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Debt	0	20	6.57	9.52
Money Market	80	100	93.43	135.27
<b>TOTAL</b>			<b>100.00</b>	<b>144.79</b>

**Fund Description**

Fund Manager Name	Raghavan MJ		
No of funds managed by fund Manager	Equity	Debt	Balanced
	0	11	8
Launch Date	01-Feb-06		
Risk Profile	Low		
Benchmark	CRISIL T-Bill Index #		
NAV as on 31-Jul-18	23.9838		
Modified Duration	0.22		

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

**DEBT RATING PROFILE**

**TOP 10 INDUSTRY SECTOR**

**GOVT. SECURITIES**

Security Name	% of total portfolio
7.80% GOI CG 11-04-2021	0.69%

**CORPORATE DEBT**

Security Name	% of total portfolio
9.05% PETRONET LNG LIMITED B & D 28-10-2019 II	2.09%
7.95% PFC B & D 13-05-2019 148	2.07%
8.33% IRFC B & D 26-03-2019	1.73%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	93.43%	135.27

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Money Market Fund	0.56%	3.08%	6.11%	6.73%	7.24%	7.25%
Benchmark	0.53%	3.29%	6.63%	6.71%	7.09%	7.40%

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

**Money Market Pension Fund (SFIN - ULIF013200308PEMNYMTFND111)**
**INVESTMENT OBJECTIVE**

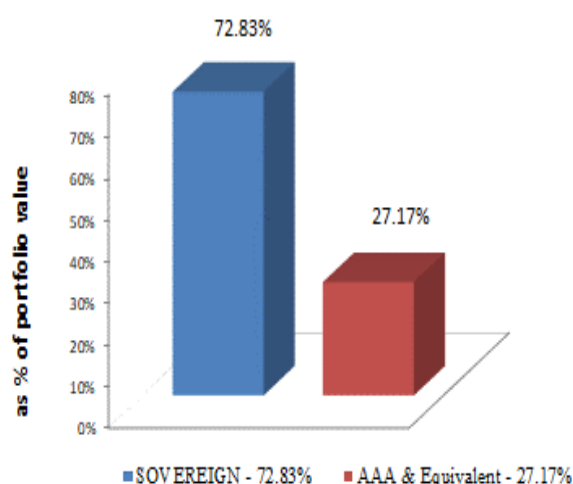
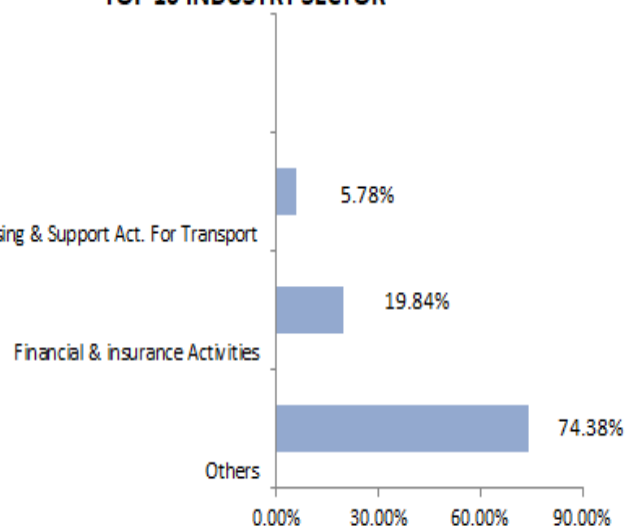
To provide an option to deploy the funds in liquid and safe instruments so as to avoid market risk on a temporary basis.

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Debt	0	20	17.30	3.01
Money Market	80	100	82.70	14.38
<b>TOTAL</b>			<b>100.00</b>	<b>17.39</b>

**Fund Description**

Fund Manager Name	Raghavan MJ		
No of funds managed by fund Manager	Equity	Debt	Balanced
	0	11	8
Launch Date	20-Mar-08		
Risk Profile	Low		
Benchmark	CRISIL T-Bill Index #		
NAV as on 31-Jul-18	22.2082		
Modified Duration	0.25		

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

**DEBT RATING PROFILE**

**TOP 10 INDUSTRY SECTOR**

**CORPORATE DEBT**

Security Name	% of total portfolio
8.33% IRFC B & D 26-03-2019	8.63%
9.05% PETRONET LNG LIMITED B & D 28-10-2019 II	5.80%
7.95% PFC B & D 13-05-2019 148	2.87%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	82.70%	14.38

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Money Market Pension Fund	0.58%	3.07%	6.06%	6.74%	7.29%	8.00%
Benchmark	0.53%	3.29%	6.63%	6.71%	7.09%	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**

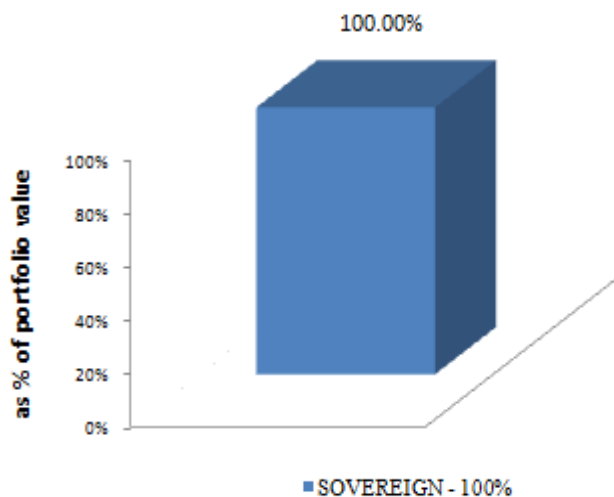
To maximise the investment return subject to a guaranteed<sup>^</sup> return over a pre specified fixed period (till the last vesting date of all policies invested in the fund). It aims to guarantee a reverse repo related return by investing mostly in fixed income securities (debt instruments, money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

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Equity	0	10	0.00	0.00
Debt & MMI	90	100	100.00	10.54
<b>TOTAL</b>			<b>100.00</b>	<b>10.54</b>

**Fund Description**

Fund Manager Name	Raghavan MJ		
No of funds managed by fund Manager	Equity	Debt	Balanced
	0	11	8
Launch Date	09-Feb-11		
Risk Profile	Low		
Benchmark	NA		
NAV as on 31-Jul-18	16.3382		
Modified Duration	3.95		

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

**DEBT RATING PROFILE****GOVT. SECURITIES**

Security Name	% of total portfolio
7.68% GOI CG 15-12-2023	93.87%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	6.13%	0.65

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
GPF070211	0.81%	1.23%	0.53%	4.50%	6.40%	6.78%
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

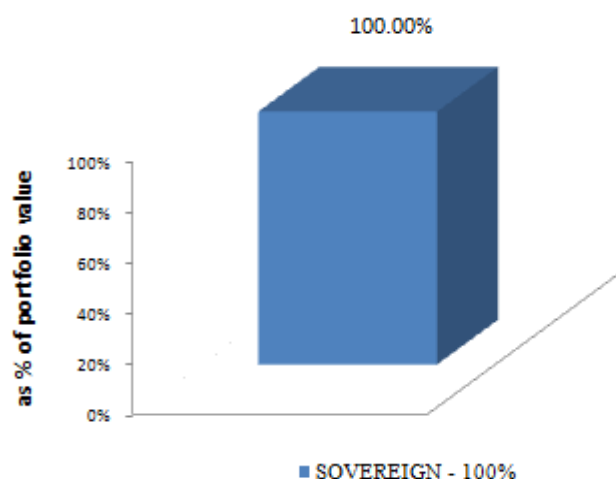
The objective of the fund is to achieve relatively less volatile investment return mainly through debt instruments and accumulation of income through investment in fixed interest securities and liquid investments.

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Govt. Securities	60	100	60.35	1636.00
Money Market	0	40	39.65	1075.00
<b>TOTAL</b>			<b>100.00</b>	<b>2711.00</b>

#### Fund Description

Fund Manager Name	Nirmal Gandhi		
No of funds managed by fund Manager	Equity	Debt	Balanced
	0	4	0
Launch Date	11-Apr-11		
Risk Profile	Low		
Benchmark	NA		
NAV as on 31-Jul-18	16.0557		
Modified Duration	2.14		

#### DEBT RATING PROFILE



#### GOVT. SECURITIES

Security Name	% of total portfolio
7.68% GOI CG 15-12-2023	17.69%
8.83% GOI CG 25-11-2023	8.66%
8.15% GOI CG 24-11-2026	6.68%
7.28% GOI CG 03-06-2019	4.72%
5.69% GOI CG 25-09-2018	4.61%
8.27% GOI CG 09-06-2020	3.45%
7.72% GOI CG 25-05-2025	2.73%
7.80% GOI CG 03-05-2020	1.85%
7.35% GOI CG 22-06-2024	1.79%
7.80% GOI CG 11-04-2021	1.48%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	39.65%	1,075.00

#### FUND PERFORMANCE\*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Discontinued Policy Fund	0.77%	1.94%	3.13%	5.00%	6.24%	6.69%
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 prospects or returns

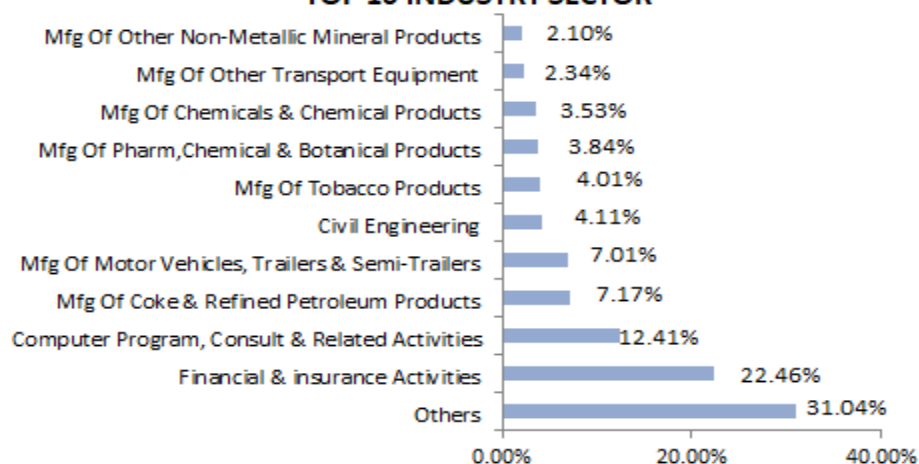
**Equity Pension Fund II (SFIN - ULIF027300513PEEQIT2FND111)**
**INVESTMENT OBJECTIVE**

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	98.69	712.14
Debt	0	20	0.00	0.00
Money Market	0	20	1.31	9.44
<b>TOTAL</b>			<b>100.00</b>	<b>721.58</b>

**Fund Description**

Fund Manager Name	Gopikrishna Shenoy		
No of funds managed by fund Manager	Equity	Debt	Balanced
	8	0	2
Launch Date	10-Jan-14		
Risk Profile	High		
Benchmark	Nifty 50		
NAV as on 31-Jul-18	18.9429		
Modified Duration	0.00		

**TOP 10 INDUSTRY SECTOR**

**EQUITY**

Security Name	% of total portfolio
RELIANCE INDUSTRIES LTD.	8.41%
ITC LTD.	6.51%
HDFC BANK LTD.	6.05%
INFOSYS LIMITED	5.13%
KOTAK BANKING ETF	4.67%
RELIANCE ETF BANK BEES	4.49%
HOUSING DEVELOPMENT FINANCE CORPN.	3.48%
TATA CONSULTANCY SERVICES LTD.	3.45%
ICICI BANK LTD.	3.20%
LARSEN & TOUBRO LTD.	3.18%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	1.31%	9.44

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Equity Pension Fund II	5.37%	0.97%	10.30%	14.27%	9.81%	15.04%
Benchmark	5.99%	2.98%	12.70%	14.66%	10.00%	14.31%

\*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

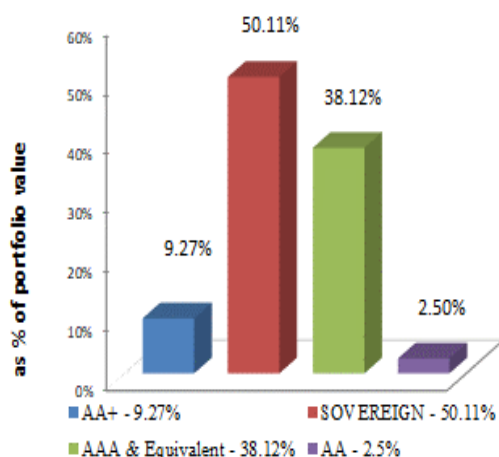
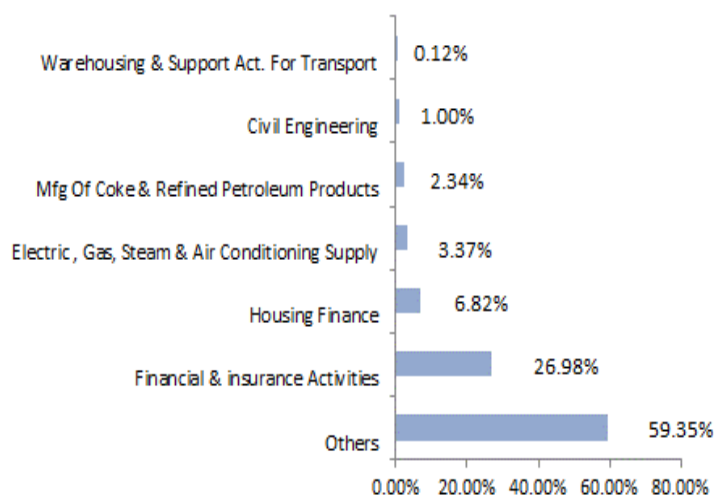
**Bond Pension Fund II (SFIN - ULIF028300513PENBON2FND111)**
**INVESTMENT OBJECTIVE**

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	80.81	1954.87
Money Market	0	40	19.19	464.09
<b>TOTAL</b>			<b>100.00</b>	<b>2418.96</b>

**Fund Description**

Fund Manager Name	Raghavan MJ		
No of funds managed by fund Manager	Equity	Debt	Balanced
	0	11	8
Launch Date	10-Jan-14		
Risk Profile	Low to Medium		
Benchmark	Crisil CompBex		
NAV as on 31-Jul-18	14.5467		
Modified Duration	3.62		

**DEBT RATING PROFILE**

**TOP 10 INDUSTRY SECTOR**

**GOVT. SECURITIES**

Security Name	% of total portfolio
7.17% GOI CG 08-01-2028	9.68%
6.68% GOI CG 17-09-2031	7.52%
7.88% GOI CG 19-03-2030	3.35%
7.59% GOI CG 11-01-2026	2.82%
8.20% GOI CG 24-09-2025	1.88%
7.77% TAMIL NADU SDL 22-02-2023 UDAY	1.61%
6.79% GOI CG 15-05-2027	1.61%
8.15% TAMIL NADU SDL 09-05-2028	1.02%
7.72% GOI CG 25-05-2025	0.81%
8.15% CHATTISGARH SDL 27-03-2028	0.81%

**CORPORATE DEBT**

Security Name	% of total portfolio
INVESCO INDIA LIQUID FUND - GROWTH - DISTRIBU	7.85%
5.50% DHFL B & D 24-09-2023 XII	3.81%
7.00% RIL B & D 31-08-2022	2.35%
0.00% BHARTI TELECOM LIMITED B & D 19-02-2021 I	2.12%
8.36% REC B & D 22-09-2020 135	2.07%
9.18% VEDANTA LIMITED B & D 02-07-2021	2.07%
8.75% INDIABULLS HOUSING FINANCE LIMITED B &	1.98%
8.92% TATA CAPITAL HOUSING FINANCE LIMITED B &	1.75%
8.50% LIC HOUSING FIN B & D 05-01-2021 280-I	1.66%
7.75% PFC B & D 22-03-2027 164	1.59%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	19.19%	464.09

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Bond Pension Fund II	0.80%	0.57%	-0.24%	4.54%	6.88%	8.57%
Benchmark	1.14%	1.68%	1.48%	5.64%	7.52%	8.99%

- \*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**

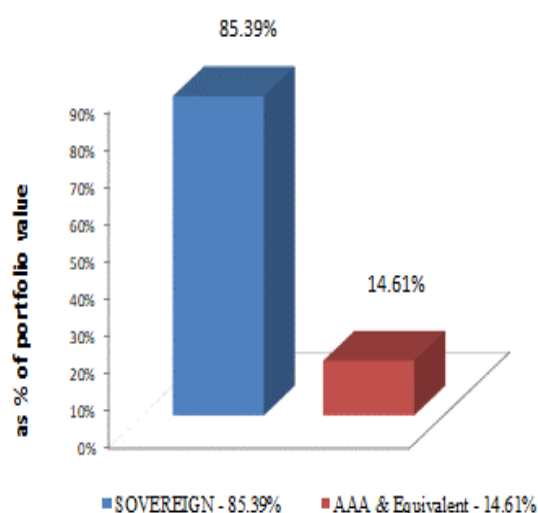
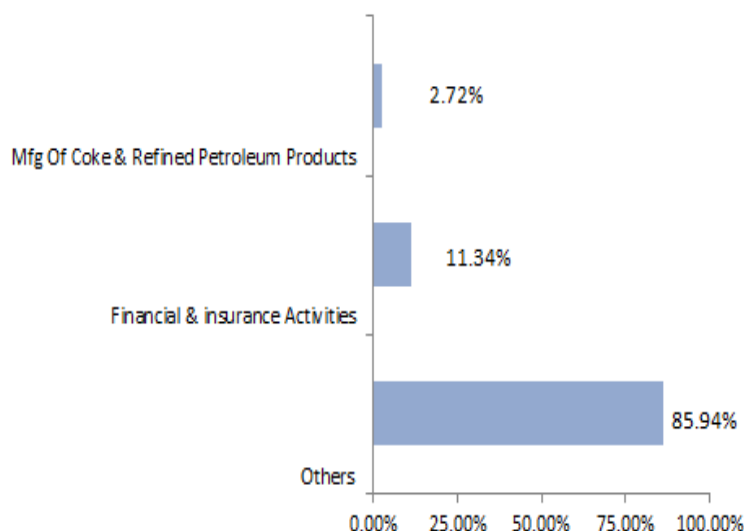
The objective of this fund is to park the funds in liquid and safe instruments so as to avoid market risk on a temporary basis.

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Debt	0	20	1.57	2.00
Money Market	80	100	98.43	124.95
<b>TOTAL</b>			<b>100.00</b>	<b>126.95</b>

**Fund Description**

Fund Manager Name	Raghavan MJ		
No of funds managed by fund Manager	Equity	Debt	Balanced
	0	11	8
Launch Date	10-Jan-14		
Risk Profile	Low		
Benchmark	CRISIL T-Bill Index #		
NAV as on 31-Jul-18	13.8272		
Modified Duration	0.19		

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

**DEBT RATING PROFILE**

**TOP 10 INDUSTRY SECTOR**

**CORPORATE DEBT**

Security Name	% of total portfolio
8.33% IRFC B & D 26-03-2019	0.79%
7.95% PFC B & D 13-05-2019 148	0.79%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	98.43%	124.95

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Money Market Pension Fund II	0.52%	2.94%	5.83%	6.47%	7.01%	7.37%
Benchmark	0.53%	3.29%	6.63%	6.71%	7.09%	7.73%

\*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

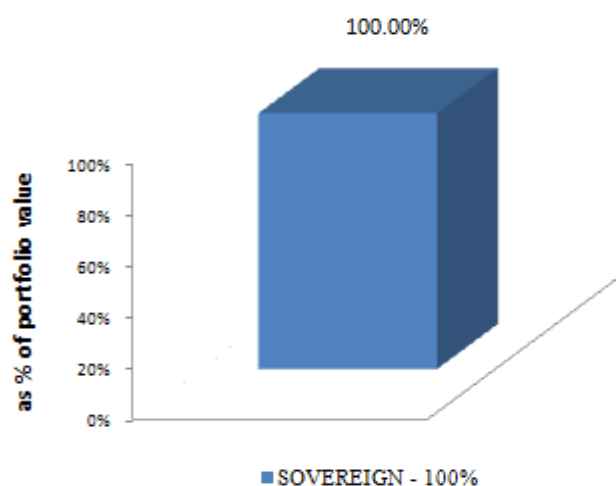
The objective of the fund is to achieve relatively less volatile investment return mainly through debt instruments and accumulation of income through investment in fixed interest securities and liquid investments.

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Govt. Securities	60	100	81.44	204.91
Money Market	0	40	18.56	46.69
<b>TOTAL</b>			<b>100.00</b>	<b>251.60</b>

#### Fund Description

Fund Manager Name	Nirmal Gandhi		
No of funds managed by fund Manager	Equity 0	Debt 4	Balanced 0
Launch Date	22-Aug-14		
Risk Profile	Low		
Benchmark	NA		
NAV as on 31-Jul-18	13.3903		
Modified Duration	2.97		

#### DEBT RATING PROFILE



#### GOVT. SECURITIES

Security Name	% of total portfolio
8.13% GOI CG 21-09-2022	17.50%
8.27% GOI CG 09-06-2020	16.10%
8.15% GOI CG 24-11-2026	10.17%
7.80% GOI CG 11-04-2021	9.97%
7.59% GOI CG 11-01-2026	6.98%
8.08% GOI CG 02-08-2022	6.01%
7.68% GOI CG 15-12-2023	3.93%
0.00% GOI CG 02-01-2022	3.18%
7.59% GOI CG 20-03-2029	2.31%
7.72% GOI CG 25-05-2025	1.96%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	18.56%	46.69

#### FUND PERFORMANCE\*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Discontinued Pension Fund	0.84%	1.87%	0.28%	3.64%	6.38%	7.68%
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

**Pure Fund (SFIN - ULIF030290915PUREULPFND111)**
**INVESTMENT OBJECTIVE**

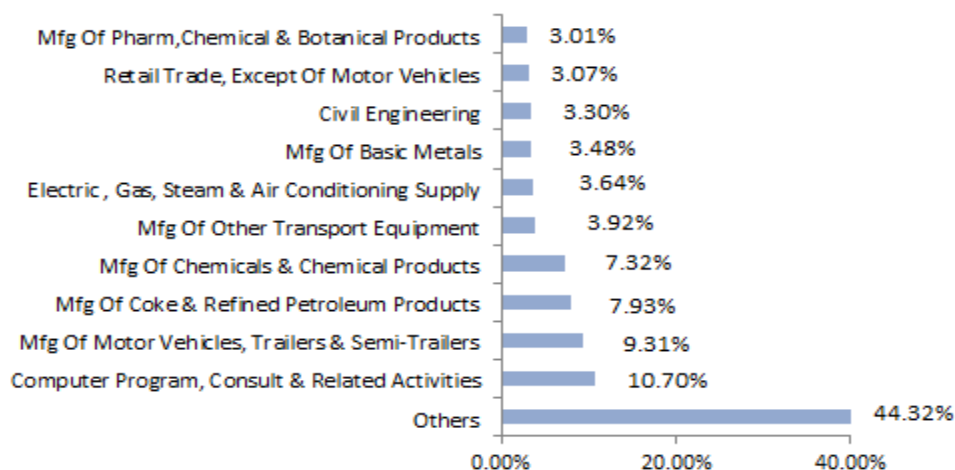
The objective of this fund is to provide high equity exposure targeting higher returns in the long term.

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	82.63	84.71
Money Market	0	20	17.37	17.80
<b>TOTAL</b>			<b>100.00</b>	<b>102.51</b>

**Fund Description**

Fund Manager Name	Gopikrishna Shenoy		
No of funds managed by fund Manager	Equity	Debt	Balanced
	8	0	2
Launch Date	21-Jun-16		
Risk Profile	High		
Benchmark	NA		
NAV as on 31-Jul-18	12.9341		
Modified Duration	0.00		

**TOP 10 INDUSTRY SECTOR**

**EQUITY**

Security Name	% of total portfolio
RELIANCE INDUSTRIES LTD.	8.44%
INFOSYS LIMITED	5.71%
MARUTI SUZUKI INDIA LTD.	3.99%
TATA CONSULTANCY SERVICES LTD.	3.17%
MAHINDRA & MAHINDRA LTD.	3.14%
ASIAN PAINTS LTD.	3.05%
SUN PHARMACEUTICAL INDUSTRIES LTD.	2.65%
LARSEN & TOUBRO LTD.	2.62%
TATA MOTORS LTD.	2.52%
GAIL (INDIA) LTD.	2.05%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	17.37%	17.80

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Pure Fund	4.79%	-1.27%	7.42%	10.67%	NA	12.95%
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

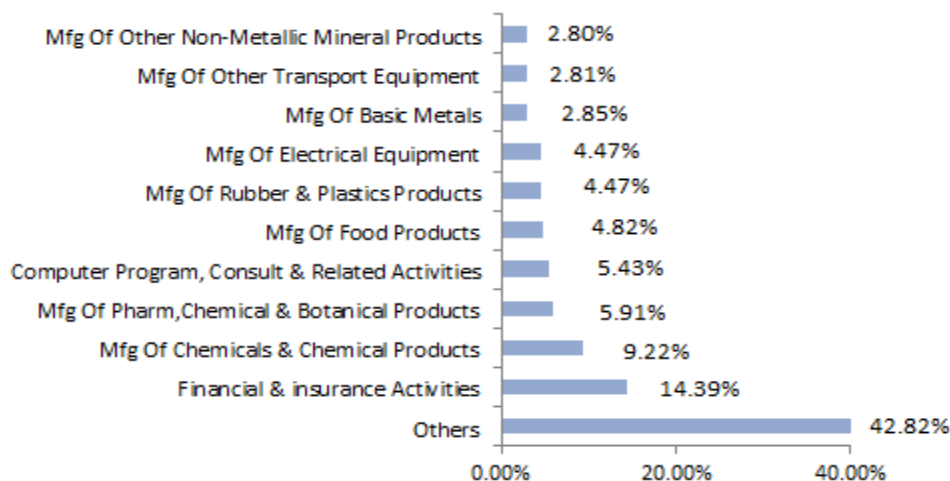
**Midcap Fund (SFIN - ULIF031290915MIDCAPFUND111)**
**INVESTMENT OBJECTIVE**

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	89.22	812.42
Debt	0	20	5.21	47.50
Money Market	0	20	5.57	50.70
<b>TOTAL</b>			<b>100.00</b>	<b>910.62</b>

**Fund Description**

Fund Manager Name	Vineet Lakhotia		
No of funds managed by fund Manager	Equity	Debt	Balanced
	9	0	4
Launch Date	21-Jun-16		
Risk Profile	High		
Benchmark	NIFTY Free Float Midcap 100		
NAV as on 31-Jul-18	14.6412		
Modified Duration	0.00		

**TOP 10 INDUSTRY SECTOR**

**CORPORATE DEBT**

Security Name	% of total portfolio
4.25% KOTAK MAHINDRA BANK FD 10-08-2018 10	5.22%

**EQUITY**

Security Name	% of total portfolio
RBL BANK LIMITED	2.63%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	2.43%
PAGE INDUSTRIES	2.16%
BHARAT FORGE LTD.	2.10%
BHARAT FINANCIAL INCLUSION LIMITED	2.01%
FEDERAL BANK LTD.	1.95%
DIVIS LABORATORIES LTD	1.91%
EXIDE INDUSTRIES LTD.	1.81%
APOLLO TYRES LTD.	1.76%
M R F LTD	1.74%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	5.57%	50.70

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Midcap Fund	3.84%	-1.97%	8.00%	15.31%	NA	19.78%
Benchmark - NIFTY Free Float Midcap 100	3.83%	-9.18%	1.96%	13.04%	NA	17.34%

\*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 prospects or returns

### **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 6<sup>th</sup> policy year. In case of surrender request after 5<sup>th</sup> policy year, the fund value will be paid immediately.
- 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.

**BEWARE OF SPURIOUS / FRAUD PHONE CALLS****IRDAI clarifies to public that:**

IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

*Trade logo displayed above belongs to State Bank of India and is used by SBI Life under license.*

**To know more about us**

Visit us at [www.sbilife.co.in](http://www.sbilife.co.in) or Call Toll Free No. 1800 22 9090 (9.00 a.m. to 9.00 p.m)  
SBI Life Insurance Co. Ltd.

Registered Office and Corporate Office: "Natraj", M.V Road & Western Express Highway Junction, Andheri (E),  
Mumbai-400069

IRDAI Regn. No. 111

For more details on Risk Factors, Terms & Conditions, please read the sales brochure carefully before concluding a sale