

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Scholar (UIN:111L073V01), SBI Life - Smart Elite (UIN:111L072V01) & SBI Life - Smart Wealth Assure (UIN:111L077V01) are withdrawn w.e.f. 1 October 2013.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(UIN:111L069V01), SBI Life - Saral Maha Anand (UIN:111L070V01), SBI Life – Smart Horizon (UIN:111L074V01) have been withdrawn w.e.f 1st January 2014.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 Nov 30, 2017 (₹ 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	7376.53	NIFTY 50	26.01	24.34	14.38	13.52	8.89	5.99	16.23	13.44	14.92	11.70	18.12	13.57
Equity Pension	15-Jan-07	689.07		27.40	24.34	15.54	13.52	9.41	5.99	16.53	13.44	15.21	11.70	10.83	8.10
Equity Pension II	03-Jan-14	592.36		26.81	24.34	15.69	13.52	9.26	5.99	NA	NA	NA	NA	15.81	13.85
Equity Optimiser	21-Jan-08	1584.00	Nifty 50 (80%) LiquiFEX (20%)	23.16	20.66	13.22	12.35	8.83	6.46	14.68	12.48	13.19	11.17	9.14	6.03
Equity Optimiser Pension	21-Jan-08	223.91		24.18	20.66	14.03	12.35	9.29	6.46	14.87	12.48	13.24	11.17	9.25	6.03
Equity Elite	25-Feb-08	22.44		25.05	20.66	15.35	12.35	9.94	6.46	16.04	12.48	14.56	11.17	12.24	6.10
Equity Elite Fund II	10-Feb-10	1251.11		23.39	20.66	14.50	12.35	9.33	6.46	15.45	12.48	13.91	11.17	11.31	10.02
Top 300	07-Jan-10	639.55		25.00	20.66	14.25	12.35	8.63	6.46	14.17	12.48	12.67	11.17	11.33	8.79
Top 300 Pension	18-Jan-10	308.71		24.84	20.66	14.25	12.35	8.64	6.46	14.27	12.48	12.67	11.17	10.86	8.80
Growth	24-Nov-05	711.19	Nifty 50 (70%)	19.55	17.92	13.87	12.43	9.09	7.18	14.80	12.71	12.97	11.14	12.62	10.68
Growth Pension	15-Feb-07	264.57	CompBex (30%)	19.83	17.92	14.16	12.43	9.45	7.18	15.10	12.71	13.19	11.14	11.16	6.75
Balanced	5-Dec-05	2894.04	Nifty 50 (50%)	15.48	13.77	12.35	11.61	8.96	7.88	12.72	12.13	11.29	10.66	11.24	10.09
Balanced Pension	21-Feb-07	126.23	CompBex (50%)	16.40	13.77	12.94	11.61	9.46	7.88	13.26	12.13	11.60	10.66	11.90	8.41
Bond	10-Jan-05	11088.65	CRISIL CompBex	2.19	3.85	8.84	9.29	8.82	9.29	10.02	10.34	9.21	9.08	8.99	7.25
Bond Pension	16-Jan-07	429.18		2.83	3.85	9.23	9.29	9.23	9.29	10.37	10.34	9.61	9.08	9.36	7.81
Bond Pension II	03-Jan-14	1489.78		2.22	3.85	8.93	9.29	8.96	9.29	NA	NA	NA	NA	10.17	10.34
FlexiProtect	8-Mar-09	3184.33	NA	6.28	NA	6.50	NA	4.89	NA	10.74	NA	9.43	NA	12.75	NA
FlexiProtect (Series II)	8-Jan-10	2450.40		10.97	NA	9.58	NA	6.33	NA	12.77	NA	11.29	NA	9.78	NA
Daily Protect	6-Sep-10	2358.84		9.71	NA	9.59	NA	6.38	NA	12.30	NA	10.68	NA	7.25	NA
Daily Protect II	4-Mar-11	1349.27		10.41	NA	9.62	NA	6.04	NA	12.25	NA	11.11	NA	9.19	NA
Daily Protect III	1-Sep-11	6146.14		12.16	NA	9.91	NA	6.29	NA	13.39	NA	11.88	NA	11.87	NA

Funds	Inception Date	AUM as on Nov 30, 2017 (₹ 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	1472.69	Nifty 50	23.15	24.34	13.02	13.52	5.72	5.99	14.17	13.44	11.43	11.70	8.92	8.77
Index Pension	18-Jan-10	55.07		23.13	24.34	13.04	13.52	5.77	5.99	12.82	13.44	11.45	11.70	9.52	8.77
Money Market	1-Feb-06	118.24	LiquiFEX	6.47	6.62	7.42	7.13	7.79	7.52	8.01	7.96	8.06	8.15	7.31	7.44
Money Market Pension	20-Mar-08	20.67		6.45	6.62	7.51	7.13	7.88	7.52	8.54	7.96	9.05	8.15	8.12	7.59
Money Market Pension II	03-Jan-14	79.39		6.19	6.62	7.16	7.13	7.59	7.52	NA	NA	NA	NA	7.62	7.91
Guaranteed Pension Fund (GPF070211)	9-Feb-11	11.03	NA	2.17	NA	9.32	NA	7.91	NA	7.75	NA	7.65	NA	7.44	NA
RGF070311	9-Mar-11	174.48		5.09	NA	8.63	NA	8.62	NA	9.52	NA	8.46	NA	8.12	NA
RGF150611	21-Jun-11	84.95		4.60	NA	8.45	NA	8.51	NA	9.42	NA	8.41	NA	8.36	NA
P/E Managed	8-Sep-10	452.33		19.26	NA	11.47	NA	6.87	NA	13.45	NA	11.90	NA	8.93	NA
Discontinued Policy	11-Apr-11	2231.89		4.54	NA	6.96	NA	7.60	NA	8.35	NA	6.83	NA	7.08	NA
Discontinued Pension	03-Jan-14	137.85		-1.12	NA	8.06	NA	8.17	NA	NA	NA	NA	NA	9.11	NA
Pure Fund	15-Jun-16	60.37		20.28	NA	NA	NA	NA	NA	NA	NA	NA	NA	17.45	NA
Midcap Fund	15-Jun-16	456.66	NIFTY Free Float Midcap 100	32.90	33.46	NA	NA	NA	NA	NA	NA	NA	NA	29.75	30.97

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

Equity Fund (SFIN - ULIF001100105EQUITY-FND111)

INVESTMENT OBJECTIVE

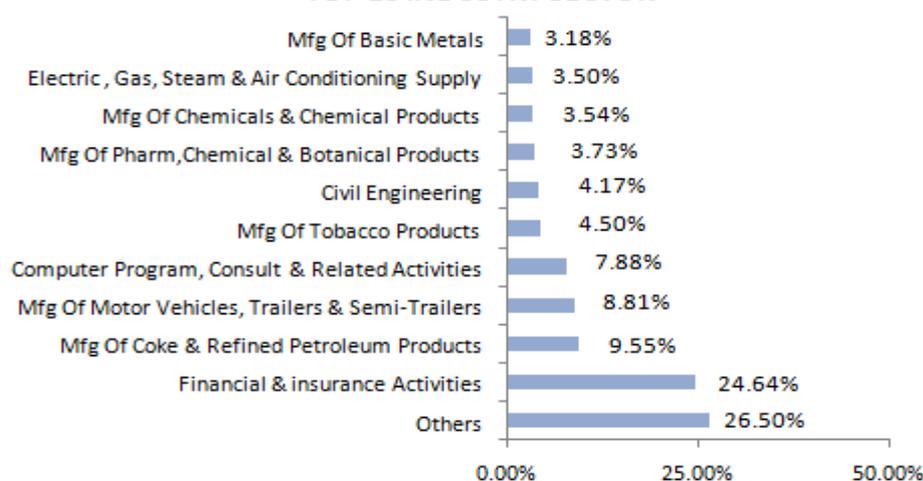
To provide high equity exposure targeting higher returns in the long term.

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Equity	80	100	98.64	7276.37
Debt	0	20	0	0.00
Money Market	0	20	1.36	100.16
TOTAL			100.00	7376.53

Fund Description

Fund Manager Name	Gopikrishna Shenoy		
No of funds managed by fund Manager	Equity	Debt	Balanced
	4	0	0
Launch Date	10-Jan-05		
Risk Profile	High		
Benchmark	Nifty 50		
NAV as on 30-Nov-17	85.7104		
Modified Duration	NA		

TOP 10 INDUSTRY SECTOR



EQUITY

Security Name	% of total portfolio
RELIANCE INDUSTRIES LTD.	6.89%
HDFC BANK LTD.	6.57%
RELIANCE ETF BANK BEES	4.73%
INFOSYS LIMITED	4.69%
ITC LTD.	4.50%
KOTAK BANKING ETF	4.39%
HOUSING DEVELOPMENT FINANCE CORPN	3.75%
LARSEN & TOUBRO LTD.	3.56%
MARUTI SUZUKI INDIA LTD.	3.38%
TATA MOTORS LTD.	3.15%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	1.36%	100.16

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Equity Fund	-0.75%	7.57%	26.01%	14.38%	8.89%	18.12%
Benchmark	-1.05%	6.29%	24.34%	13.52%	5.99%	13.57%

*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

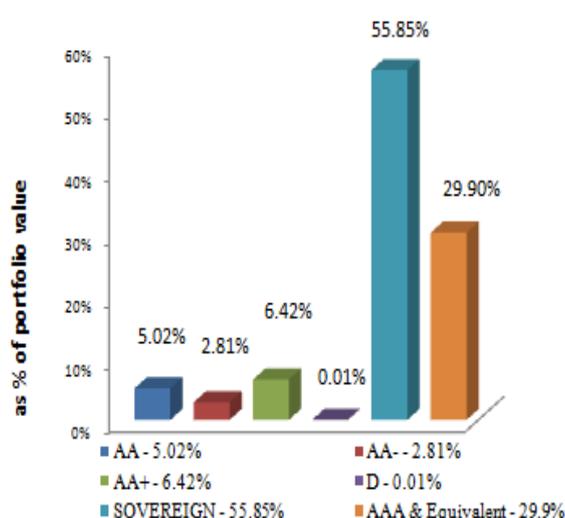
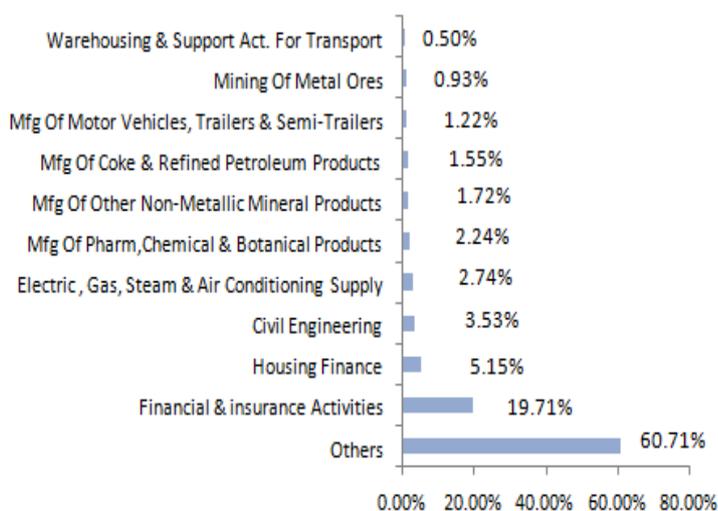
Bond Fund (SFIN - ULIF002100105BONDULPFND111)
INVESTMENT OBJECTIVE

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	96.04	10649.09
Money Market	0	40	3.96	439.56
TOTAL			100.00	11088.65

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 30-Nov-17	30.3400		
Modified Duration	4.79		

DEBT RATING PROFILE

TOP 10 INDUSTRY SECTOR

GOVT. SECURITIES

Security Name	% of total portfolio
6.68% GOI CG 17-09-2031	6.92%
8.15% GOI CG 24-11-2026	5.90%
7.35% GOI CG 22-06-2024	4.99%
6.79% GOI CG 15-05-2027	3.58%
7.72% GOI CG 25-05-2025	3.23%
8.60% GOI CG 02-06-2028	3.07%
7.16% GOI CG 20-05-2023	2.35%
6.84% GOI CG 19-12-2022	2.02%
9.95% FCI B & D 07-03-2022	1.83%
8.17% GOI CG 01-12-2044	1.37%

CORPORATE DEBT

Security Name	% of total portfolio
7.95% HDFC BANK B & D 21-09-2026 1 2016/17	3.57%
AXIS LIQUID FUND - DIRECT PLAN - GROWTH OPTION	2.34%
LIC MF LIQUID FUND - DIRECT - GROWTH	2.34%
7.17% NATIONAL HIGHWAYS AUTHORITY OF INDIA B & D 23-12-2023	2.08%
SBI PREMIER LIQUID FUND - DIRECT PLAN -GROWTH	1.80%
8.00% YES BANK B & D 30-09-2026	1.79%
7.90% PIRAMAL ENTERPRISES LIMITED B & D 14-09-2020	1.57%
7.00% RIL B & D 31-08-2022	1.55%
7.49% GRUH FINANCE LIMITED B & D 31-10-2022 F-015	1.52%
7.60% ICICI BANK B & D 07-10-2023	1.43%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	3.96%	439.56

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Bond Fund	-0.22%	2.55%	2.19%	8.84%	8.82%	8.99%
Benchmark	-0.14%	2.95%	3.85%	9.29%	9.29%	7.25%

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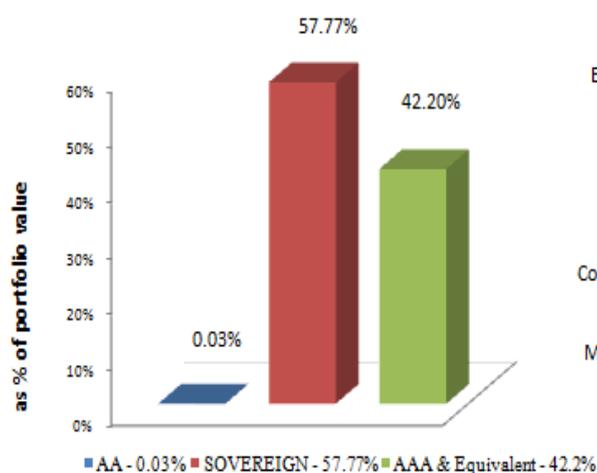
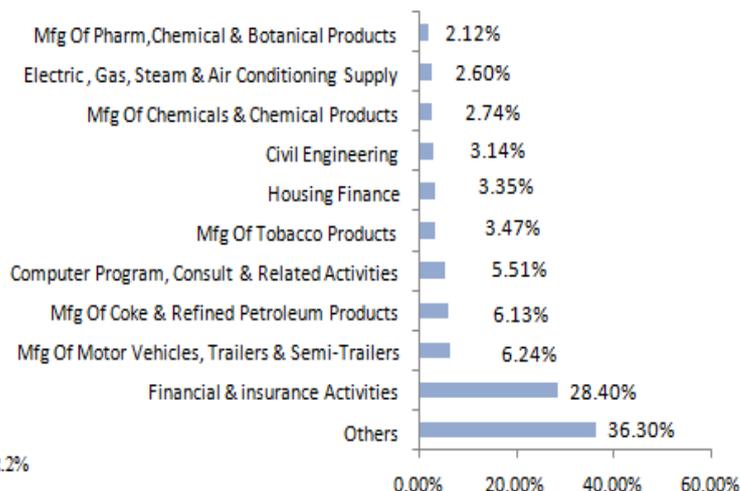
Growth Fund (SFIN - ULIF003241105GROWTH-FND111)
INVESTMENT OBJECTIVE

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	70.90	504.20
Debt	10	60	27.47	195.39
Money Market	0	40	1.63	11.60
TOTAL			100.00	711.19

Fund Description

Fund Manager Name	Vineet Lakhota		
No of funds managed by fund Manager	Equity	Debt	Balanced
	9	0	2
Launch Date	24-Nov-05		
Risk Profile	Medium to High		
Benchmark	Nifty 50 (70%) CompBex (30%)		
NAV as on 30-Nov-17	41.7701		
Modified Duration	5.60		

DEBT RATING PROFILE

TOP 10 INDUSTRY SECTOR

GOVT. SECURITIES

Security Name	% of total portfolio
7.16% GOI CG 20-05-2023	2.84%
6.79% GOI CG 15-05-2027	2.21%
6.68% GOI CG 17-09-2031	2.16%
7.60% PFC B & D 20-02-2027 160	1.83%
8.17% GOI CG 01-12-2044	1.65%
8.15% GOI CG 24-11-2026	1.48%
7.75% PFC B & D 22-03-2027 164	1.42%
7.72% GOI CG 25-05-2025	1.16%
7.95% GOI CG 28-08-2032	0.59%
8.49% TAMIL NADU SDL 10-02-2026	0.44%

CORPORATE DEBT

Security Name	% of total portfolio
9.02% REC B & D 19-11-2022	1.49%
7.54% REC B & D 30-12-2026 142	1.39%
8.12% EXIM BANK B & D 25-04-2031 SR T 02-2031	1.30%
7.95% HDFC BANK B & D 21-09-2026 1 2016/17	1.27%
8.30% REC B & D 10-04-2025 133	1.16%
8.97% LIC HOUSING FIN B & D 29-10-2019 231	1.01%
7.60% ICICI BANK B & D 07-10-2023	0.98%
9.55% HDFC B & D 20-07-2021 I-012	0.90%
9.63% LIC HOUSING FIN B & D 22-01-2019	0.72%
8.75% HDFC B & D 04-03-2021 P-002	0.58%

EQUITY

Security Name	% of total portfolio
HDFC BANK LTD.	6.10%
RELIANCE INDUSTRIES LTD.	4.59%
ITC LTD.	3.47%
INFOSYS LIMITED	3.46%
MARUTI SUZUKI INDIA LTD.	3.22%
HOUSING DEVELOPMENT FINANCE CORPN	3.02%
RELIANCE ETF BANK BEES	2.85%
ICICI BANK LTD.	2.83%
LARSEN & TOUBRO LTD.	2.73%
TATA MOTORS LTD.	2.07%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	1.63%	11.60

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Growth Fund	-0.83%	6.34%	19.55%	13.87%	9.09%	12.62%
Benchmark	-0.77%	5.32%	17.92%	12.43%	7.18%	10.68%

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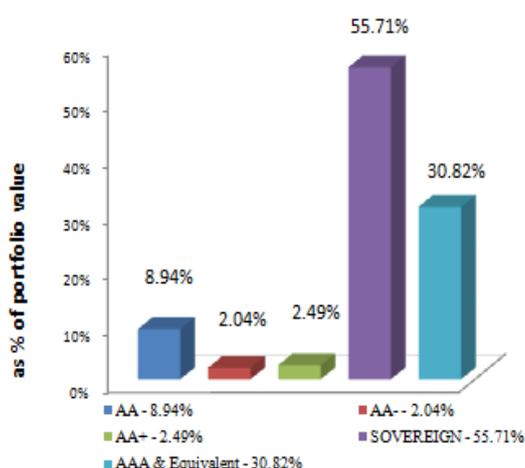
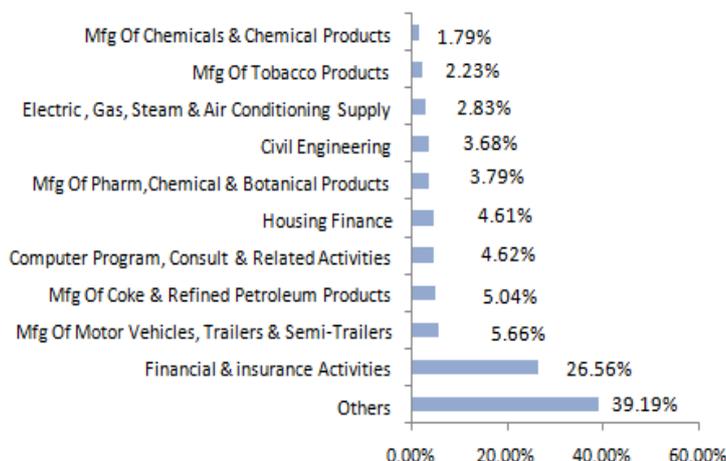
Balanced Fund (SFIN - ULIF004051205BALANCFDND111)
INVESTMENT OBJECTIVE

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	54.11	1565.95
Debt	20	60	44.93	1300.34
Money Market	0	40	0.96	27.75
TOTAL			100.00	2894.04

Fund Description

Fund Manager Name	Miyush Gandhi / Raghavan MJ		
No of funds managed by fund Manager	Equity	Debt	Balanced
	4	11	12
Launch Date	05-Dec-05		
Risk Profile	Medium		
Benchmark	Nifty 50 (50%) CompBex (50%)		
NAV as on 30-Nov-17	35.8803		
Modified Duration	4.93		

DEBT RATING PROFILE

TOP 10 INDUSTRY SECTOR

GOVT. SECURITIES

Security Name	% of total portfolio
6.68% GOI CG 17-09-2031	4.70%
6.79% GOI CG 15-05-2027	2.04%
8.15% GOI CG 24-11-2026	1.82%
7.72% GOI CG 25-05-2025	1.79%
7.35% GOI CG 22-06-2024	1.75%
8.28% GOI CG 21-09-2027	1.66%
7.73% GOI CG 19-12-2034	1.41%
8.60% GOI CG 02-06-2028	1.13%
8.32% GOI CG 02-08-2032	0.93%
8.62% MAHARASHTRA SDL 20-02-2023	0.91%

CORPORATE DEBT

Security Name	% of total portfolio
DHFL PRAMERICA INSTA CASH PLUS FUND-DIRECT-G	1.90%
7.60% NATIONAL HIGHWAYS AUTHORITY OF INDIA	1.70%
7.50% PFC B & D 16-08-2021 OPT A	1.21%
8.40% PGC B & D 27-05-2026 H	0.90%
7.49% GRUH FINANCE LIMITED B & D 31-10-2022 F-D	0.89%
9.15% SHRIRAM TRANSPORT FINANCE CO. LTD. B & D	0.89%
8.50% LIC HOUSING FIN B & D 05-01-2021 280	0.89%
7.95% LIC HOUSING FIN B & D 26-03-2027 332	0.87%
8.65% JUBILANT LIFE SCIENCES LIMITED B & D 27-01-	0.87%
7.24% REC B & D 21-10-2021 139	0.86%

EQUITY

Security Name	% of total portfolio
HDFC BANK LTD.	5.55%
RELIANCE INDUSTRIES LTD.	3.46%
INFOSYS LIMITED	2.82%
TATA MOTORS LTD.	2.59%
ICICI BANK LTD.	2.47%
HOUSING DEVELOPMENT FINANCE CORPN	2.32%
ITC LTD.	2.23%
LARSEN & TOUBRO LTD.	1.98%
MARUTI SUZUKI INDIA LTD.	1.77%
SUN PHARMACEUTICAL INDUSTRIES LTD.	1.50%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	0.96%	27.75

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Balanced Fund	-0.31%	5.74%	15.48%	12.35%	8.96%	11.24%
Benchmark	-0.59%	4.66%	13.77%	11.61%	7.88%	10.09%

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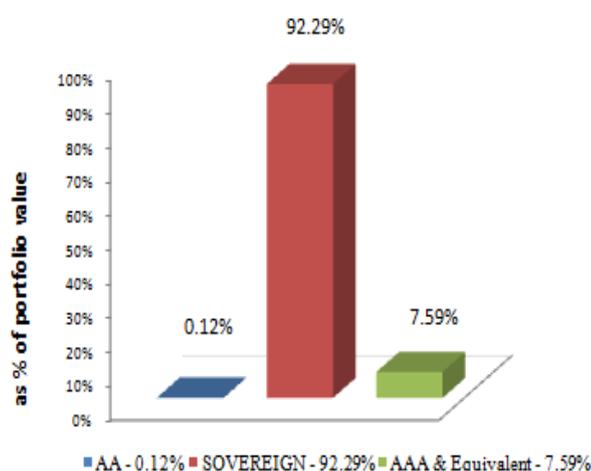
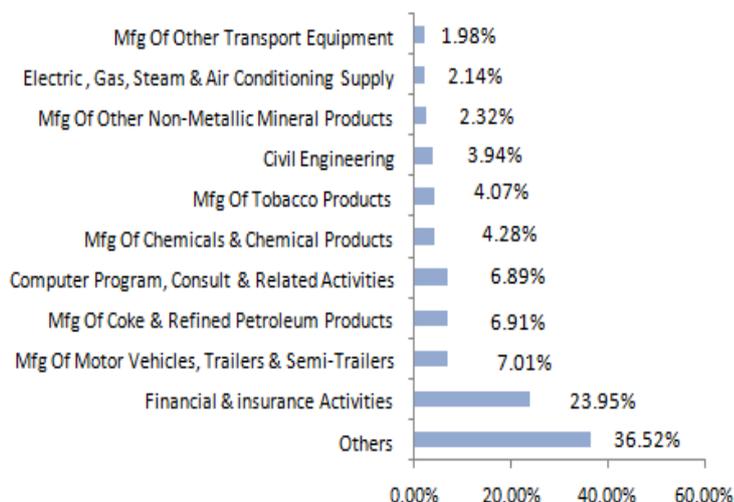
Equity Optimiser Fund (SFIN - ULIF010210108EQTYOPTFND111)
INVESTMENT OBJECTIVE

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

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Equity	60	100	81.00	1283.10
Debt	0	40	14.63	231.68
Money Market	0	40	4.37	69.22
TOTAL			100.00	1584.00

Fund Description

Fund Manager Name	Vineet Lakhota		
No of funds managed by fund Manager	Equity	Debt	Balanced
	9	0	2
Launch Date	21-Jan-08		
Risk Profile	High		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
NAV as on 30-Nov-17	23.7004		
Modified Duration	0.82		

DEBT RATING PROFILE

TOP 10 INDUSTRY SECTOR

GOVT. SECURITIES

Security Name	% of total portfolio
8.79% GOI CG 08-11-2021	2.36%
7.68% GOI CG 15-12-2023	0.65%
7.80% GOI CG 11-04-2021	0.55%
8.20% GOI CG 24-09-2025	0.33%

CORPORATE DEBT

Security Name	% of total portfolio
DHFL PRAMERICA INSTA CASH PLUS FUND-DIRECT-GROW	6.31%
8.33% IRFC B & D 26-03-2019	0.32%
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	7.69%
HDFC BANK LTD.	5.42%
RELIANCE INDUSTRIES LTD.	5.09%
ITC LTD.	4.07%
INFOSYS LIMITED	4.05%
HOUSING DEVELOPMENT FINANCE CORPN	3.26%
MARUTI SUZUKI INDIA LTD.	3.24%
LARSEN & TOUBRO LTD.	3.19%
ICICI BANK LTD.	2.45%
TATA MOTORS LTD.	2.43%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	4.37%	69.22

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Equity Optimiser Fund	-0.72%	6.66%	23.16%	13.22%	8.83%	9.14%
Benchmark	-0.73%	5.72%	20.66%	12.35%	6.46%	6.03%

*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

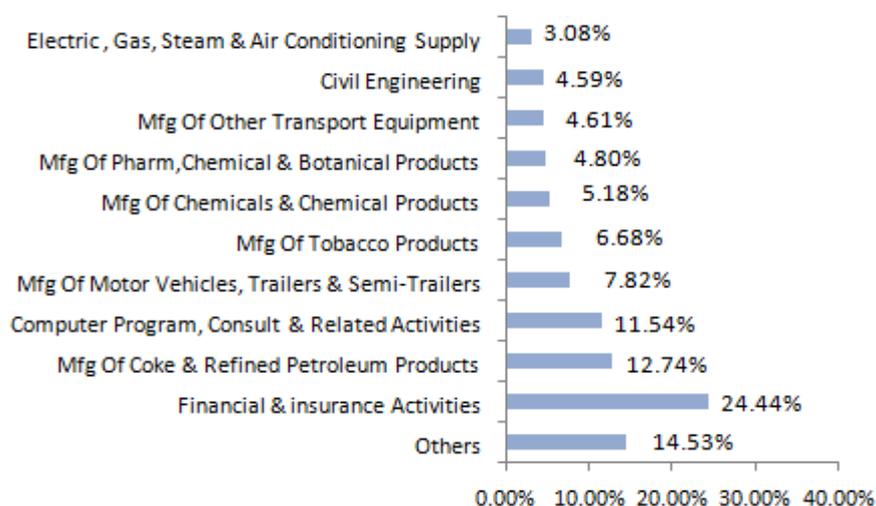
Index Fund (SFIN - ULIF015070110INDEXULFND111)
INVESTMENT OBJECTIVE

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	99.90	1471.26
Money Market	0	10	0.10	1.43
TOTAL			100.00	1472.69

Fund Description

Fund Manager Name	Miyush Gandhi		
No of funds managed by fund Manager	Equity	Debt	Balanced
	4	0	4
Launch Date	07-Jan-10		
Risk Profile	High		
Benchmark	Nifty 50		
NAV as on 30-Nov-17	19.6518		
Modified Duration	NA		

TOP 10 INDUSTRY SECTOR

EQUITY

Security Name	% of total portfolio
RELIANCE INDUSTRIES LTD.	9.35%
HDFC BANK LTD.	7.18%
ITC LTD.	6.68%
INFOSYS LIMITED	5.10%
HOUSING DEVELOPMENT FINANCE CORPN	5.07%
LARSEN & TOUBRO LTD.	4.59%
ICICI BANK LTD.	3.75%
MARUTI SUZUKI INDIA LTD.	3.50%
TATA CONSULTANCY SERVICES LTD.	3.43%
HINDUSTAN UNILEVER LTD.	2.78%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	0.10%	1.43

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Index Fund	-1.59%	6.37%	23.15%	13.02%	5.72%	8.92%
Benchmark	-1.05%	6.29%	24.34%	13.52%	5.99%	8.77%

- *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

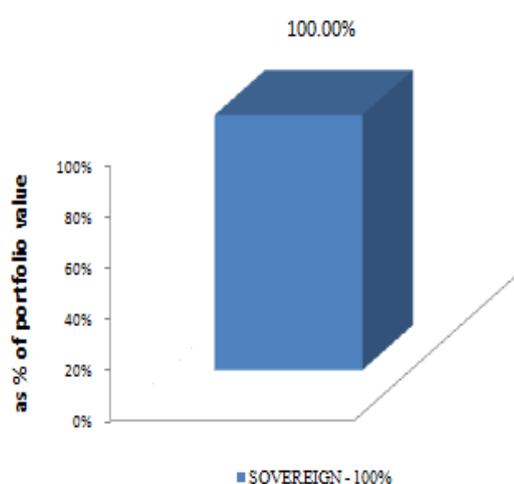
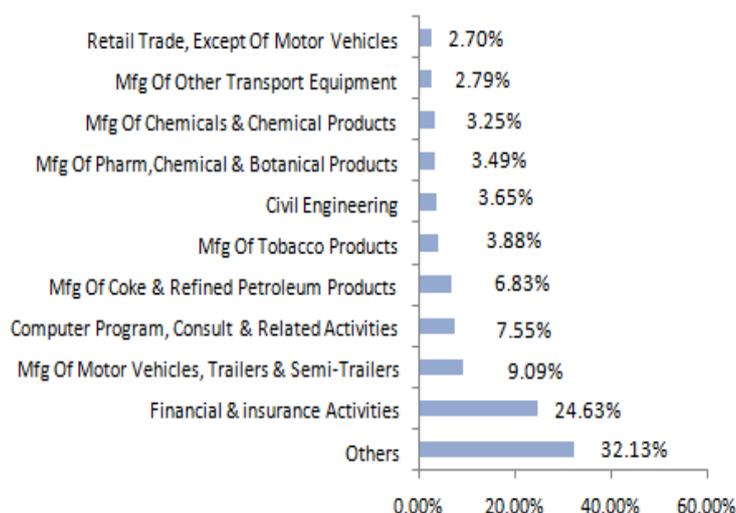
Top 300 Fund (SFIN - ULIF016070110TOP300-FND111)
INVESTMENT OBJECTIVE

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	82.59	528.22
Money Market	0	40	17.41	111.33
TOTAL			100.00	639.55

Fund Description

Fund Manager Name	Miyush Gandhi		
No of funds managed by fund Manager	Equity	Debt	Balanced
	4	0	4
Launch Date	07-Jan-10		
Risk Profile	High		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
NAV as on 30-Nov-17	23.3655		
Modified Duration	0.00		

DEBT RATING PROFILE

TOP 10 INDUSTRY SECTOR

EQUITY

Security Name	% of total portfolio
HDFC BANK LTD.	8.60%
RELIANCE INDUSTRIES LTD.	5.57%
INFOSYS LIMITED	4.61%
ICICI BANK LTD.	4.02%
TATA MOTORS LTD.	3.91%
ITC LTD.	3.88%
LARSEN & TOUBRO LTD.	3.65%
HOUSING DEVELOPMENT FINANCE CORPN	3.25%
MARUTI SUZUKI INDIA LTD.	2.80%
SUN PHARMACEUTICAL INDUSTRIES LTD.	2.49%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	17.41%	111.33

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Top 300 Fund	0.05%	7.95%	25.00%	14.25%	8.63%	11.33%
Benchmark	-0.73%	5.72%	20.66%	12.35%	6.46%	8.79%

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

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

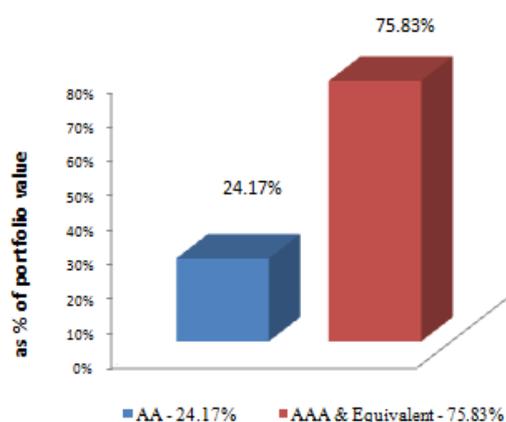
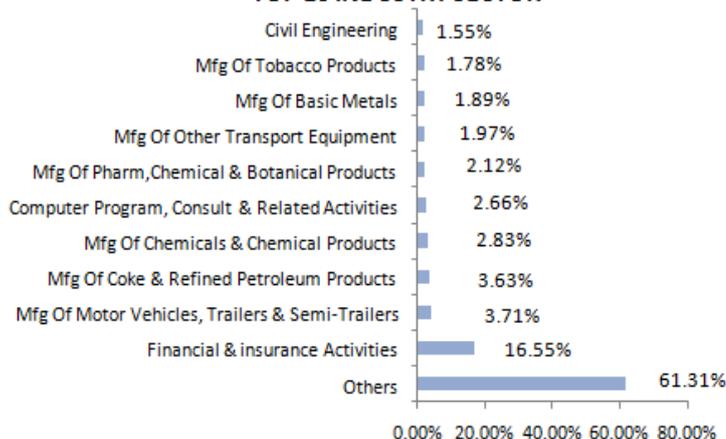
P/E Managed Fund (SFIN - ULIF021080910P/EMNGDFND111)
INVESTMENT OBJECTIVE

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	2
Launch Date	08-Sept-10		
Risk Profile	High		
Benchmark	NA		
NAV as on 30-Nov-17	18.5662		
Modified Duration	NA		
Actual Asset Mix	Equity: 46.62%		
	Debt & MMI: 53.38%		
AUM (Crs)	Equity: 210.88 Crs		
	Debt & MMI: 241.45 Crs		
AUM (Crs)	452.33 Crs		

DEBT RATING PROFILE

TOP 10 INDUSTRY SECTOR

EQUITY

Security Name	% of total portfolio
HDFC BANK LTD.	4.72%
ICICI BANK LTD.	3.73%
HOUSING DEVELOPMENT FINANCE CORPN	2.46%
RELIANCE INDUSTRIES LTD.	2.08%
INFOSYS LIMITED	2.06%
ITC LTD.	1.78%
MARUTI SUZUKI INDIA LTD.	1.60%
INDUS IND BANK LTD.	1.47%
TATA MOTORS LTD.	1.34%
LARSEN & TOUBRO LTD.	1.31%

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 20-11-2017	0.01%
9.50% BLUE DART EXPRESS LIMITED B & D 20-11-2017	0.01%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	53.31%	241.15

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
P/E Managed Fund	-0.22%	5.55%	19.26%	11.47%	6.87%	8.93%
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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Daily Protect Fund (SFIN - ULIF020060910DLYPRO1FND111)
INVESTMENT OBJECTIVE

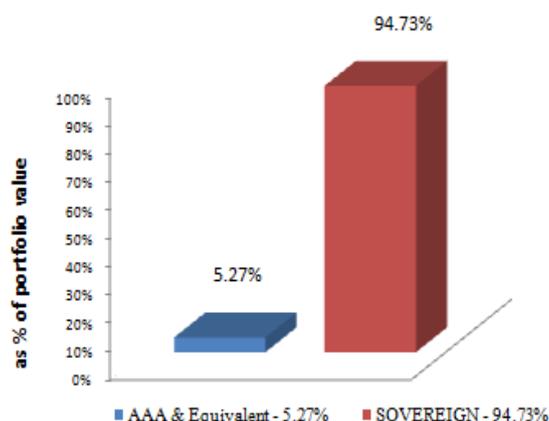
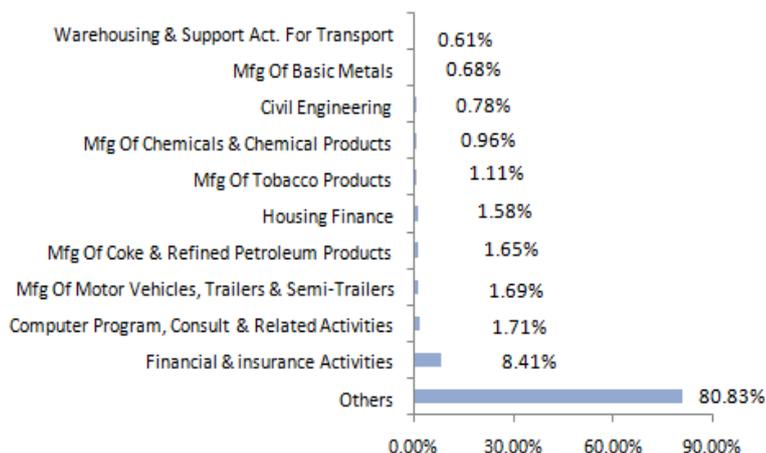
To provide NAV protection using the CPPI (Constant Proportion Portfolio Insurance) methodology. The asset allocation is dynamically rebalanced to give a guarantee[^] of 105% of the highest NAV in the built-up phase.

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Equity	0	100	19.46	459.12
Debt & MMI	0	100	80.54	1899.72
TOTAL			100.00	2358.84

Fund Description

Fund Manager Name	Vineet Lakhota		
No of funds managed by fund Manager	Equity	Debt	Balanced
	9	0	2
Launch Date	06-Sept-10		
Risk Profile	Low to Medium		
Benchmark	NA		
NAV as on 30-Nov-17	16.6016		
Modified Duration	2.16		

[^]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	20.35%
7.80% GOI CG 03-05-2020	14.23%
8.12% GOI CG 10-12-2020	9.90%
8.79% GOI CG 08-11-2021	7.23%
8.35% GOI CG 14-05-2022	5.36%
8.13% GOI CG 21-09-2022	3.33%
6.35% GOI CG 02-01-2020	2.11%
7.80% GOI CG 11-04-2021	1.97%
6.05% GOI CG 02-02-2019	1.06%
8.08% GOI CG 02-08-2022	0.65%

EQUITY

Security Name	% of total portfolio
HDFC BANK LTD.	1.85%
RELIANCE INDUSTRIES LTD.	1.29%
ITC LTD.	1.11%
INFOSYS LIMITED	1.03%
HOUSING DEVELOPMENT FINANCE CORPN	1.03%
ICICI BANK LTD.	0.97%
LARSEN & TOUBRO LTD.	0.78%
MARUTI SUZUKI INDIA LTD.	0.75%
KOTAK MAHINDRA BANK LTD.	0.64%
TATA MOTORS LTD.	0.56%

CORPORATE DEBT

Security Name	% of total portfolio
DHFL PRAMERICA INSTA CASH PLUS FUND-DIRECT-GRO	5.30%
7.50% BAJAJ FINANCE LIMITED B & D 10-08-2020 222	2.11%
9.44% LIC HOUSING FIN B & D 30-08-2019	1.53%
8.60% LIC HOUSING FIN B & D 28-12-2020 291 OPT II	0.04%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	5.25%	123.89

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Daily Protect Fund	-0.04%	3.94%	9.71%	9.59%	6.38%	7.25%
Benchmark	NA	NA	NA	NA	NA	NA

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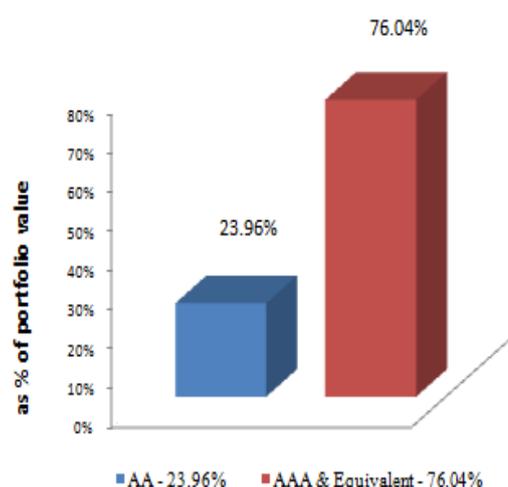
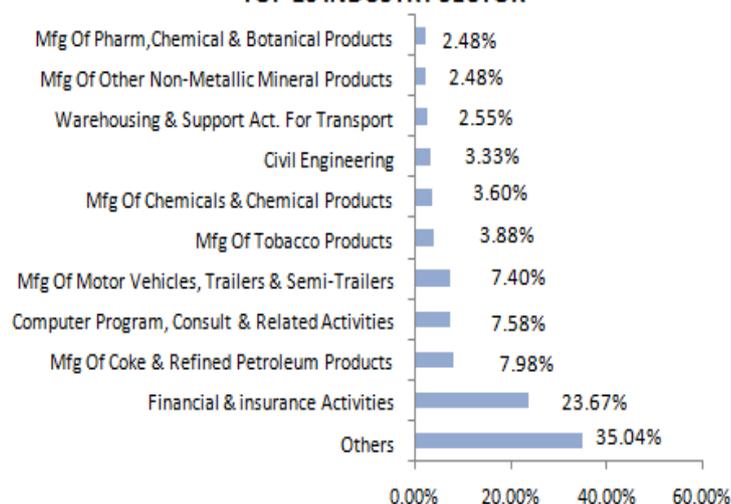
Equity Elite Fund (SFIN - ULIF012250208EQTYELTFND111)**INVESTMENT OBJECTIVE**

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

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Equity	60	100	83.17	18.66
Debt	0	40	0.05	0.01
Money Market	0	40	16.78	3.77
TOTAL			100.00	22.44

Fund Description

Fund Manager Name	Vineet Lakhotia		
No of funds managed by fund Manager	Equity	Debt	Balanced
	9	0	2
Launch Date	25-Feb-08		
Risk Profile	High		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
NAV as on 30-Nov-17	30.8952		
Modified Duration	0.01		

DEBT RATING PROFILE**TOP 10 INDUSTRY SECTOR****CORPORATE DEBT**

Security Name	% of total portfolio
8.49% NTPC B & D 25-03-2025	0.04%
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.	6.68%
RELIANCE INDUSTRIES LTD.	5.50%
RELIANCE ETF BANK BEES	5.16%
INFOSYS LIMITED	4.63%
ITC LTD.	3.88%
MARUTI SUZUKI INDIA LTD.	3.75%
ICICI BANK LTD.	3.50%
LARSEN & TOUBRO LTD.	3.33%
HOUSING DEVELOPMENT FINANCE CORPN	3.18%
TATA MOTORS LTD.	2.31%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	16.78%	3.77

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Equity Elite Fund	-0.82%	7.31%	25.05%	15.35%	9.94%	12.24%
Benchmark	-0.73%	5.72%	20.66%	12.35%	6.46%	6.10%

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

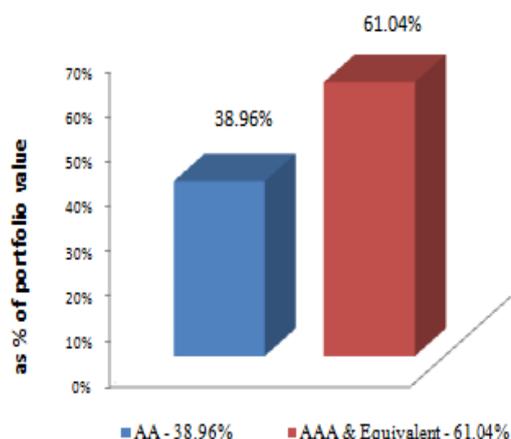
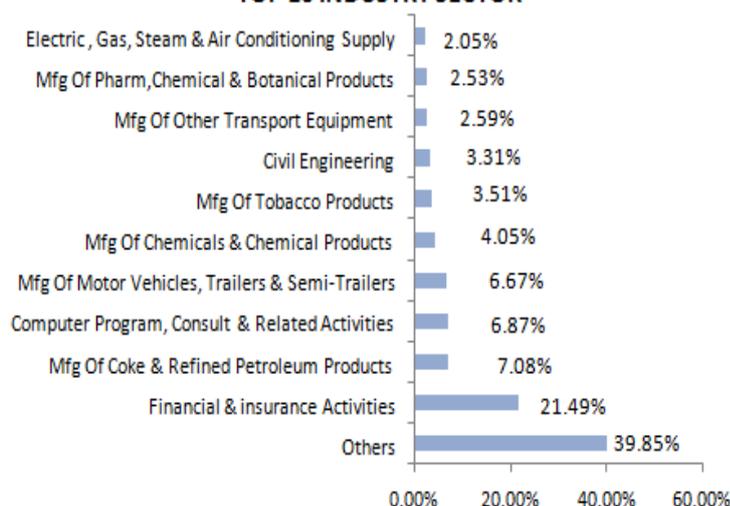
Equity Elite Fund II (SFIN - ULIF019100210EQTELI2FND111)
INVESTMENT OBJECTIVE

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

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Equity	60	100	79.16	990.33
Debt	0	40	7.62	95.38
Money Market	0	40	13.22	165.40
TOTAL			100.00	1251.11

Fund Description

Fund Manager Name	Vineet Lakhota		
No of funds managed by fund Manager	Equity	Debt	Balanced
	9	0	2
Launch Date	10-Feb-10		
Risk Profile	High		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
NAV as on 30-Nov-17	23.0977		
Modified Duration	0.00		

DEBT RATING PROFILE

TOP 10 INDUSTRY SECTOR

CORPORATE DEBT

Security Name	% of total portfolio
AXIS LIQUID FUND - DIRECT PLAN - GROWTH OPTION	3.20%
LIC MF LIQUID FUND - DIRECT - GROWTH	3.20%
8.75% PNB FD 04-02-2020 3	0.08%
8.75% PNB FD 06-02-2020 3	0.08%
8.75% PNB FD 05-02-2020 4	0.08%
8.75% PNB FD 02-01-2020 1	0.08%
8.75% PNB FD 01-01-2020 2	0.08%
8.75% PNB FD 02-01-2020 2	0.08%
8.75% PNB FD 05-02-2020 3	0.08%
8.75% PNB FD 03-01-2020 1	0.08%

EQUITY

Security Name	% of total portfolio
HDFC BANK LTD.	5.68%
RELIANCE INDUSTRIES LTD.	4.77%
RELIANCE ETF BANK BEES	4.39%
INFOSYS LIMITED	3.85%
ITC LTD.	3.51%
MARUTI SUZUKI INDIA LTD.	3.33%
HOUSING DEVELOPMENT FINANCE CORPN	3.13%
ICICI BANK LTD.	2.86%
LARSEN & TOUBRO LTD.	2.69%
TATA MOTORS LTD.	2.25%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	13.22%	165.40

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Equity Elite Fund II	-0.12%	7.56%	23.39%	14.50%	9.33%	11.31%
Benchmark	-0.73%	5.72%	20.66%	12.35%	6.46%	10.02%

*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

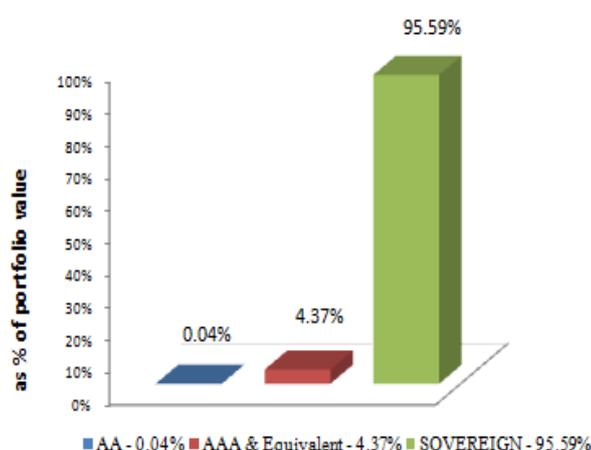
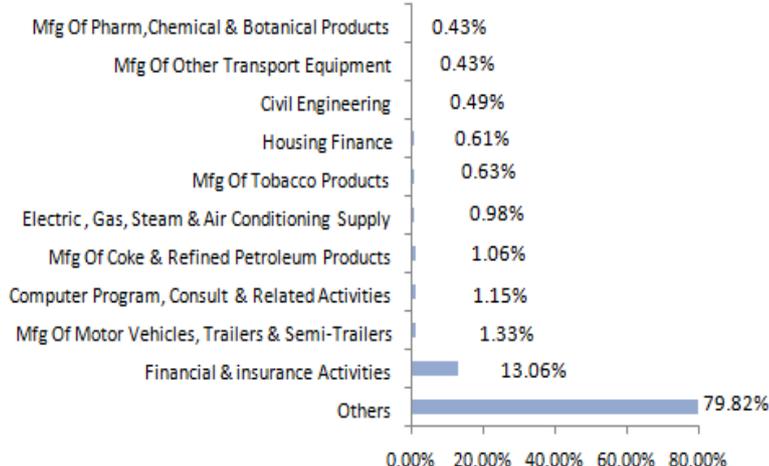
FlexiProtect Fund (SFIN - ULIF014080309FLEXPR1FND111)
INVESTMENT OBJECTIVE

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	12.41	395.24
Debt & MMI	0	100	87.59	2789.09
TOTAL			100.00	3184.33

Fund Description

Fund Manager Name	Miyush Gandhi		
No of funds managed by fund Manager	Equity	Debt	Balanced
	4	0	4
Launch Date	08-Mar-09		
Risk Profile	Low to Medium		
Benchmark	NA		
NAV as on 30-Nov-17	28.5446		
Modified Duration	1.43		

DEBT RATING PROFILE

TOP 10 INDUSTRY SECTOR

GOVT. SECURITIES

Security Name	% of total portfolio
6.05% GOI CG 02-02-2019	30.13%
7.80% GOI CG 11-04-2021	15.00%
7.28% GOI CG 03-06-2019	13.36%
6.9% GOI CG 13-07-2019	4.74%
7.83% GOI CG 11-04-2018	1.67%
8.19% GOI CG 16-01-2020	1.29%
8.13% GOI CG 21-09-2022	1.21%
6.05% GOI CG 12-06-2019	0.78%
7.80% GOI CG 03-05-2020	0.64%
0.00% GOI CG 02-01-2018 C15	0.32%

CORPORATE DEBT

Security Name	% of total portfolio
8.50% CORP BANK FD 26-02-2019 1	0.79%
8.50% CORP BANK FD 26-02-2019	0.79%
9.20% AXIS BANK FD 04-06-2019 3	0.79%
9.20% AXIS BANK FD 05-06-2019 2	0.79%
8.33% IRFC B & D 26-03-2019	0.64%
8.67% LIC HOUSING FIN B & D 26-08-2020 263	0.32%
8.50% BOI FD 20-02-2019	0.28%
8.50% BOI FD 25-02-2019	0.28%
8.50% BOI FD 19-02-2019	0.28%
8.50% BOI FD 22-02-2019	0.28%

EQUITY

Security Name	% of total portfolio
HDFC BANK LTD.	1.32%
HOUSING DEVELOPMENT FINANCE CORPN	0.88%
RELIANCE INDUSTRIES LTD.	0.87%
INFOSYS LIMITED	0.68%
ITC LTD.	0.63%
TATA MOTORS LTD.	0.61%
ICICI BANK LTD.	0.58%
LARSEN & TOUBRO LTD.	0.49%
MARUTI SUZUKI INDIA LTD.	0.40%
SUN PHARMACEUTICAL INDUSTRIES LTD.	0.35%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	7.34%	233.66

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
FlexiProtect Fund	0.16%	3.10%	6.28%	6.50%	4.89%	12.75%
Benchmark	NA	NA	NA	NA	NA	NA

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

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

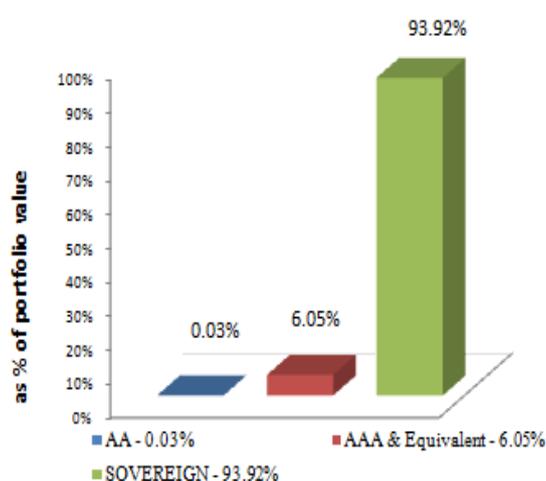
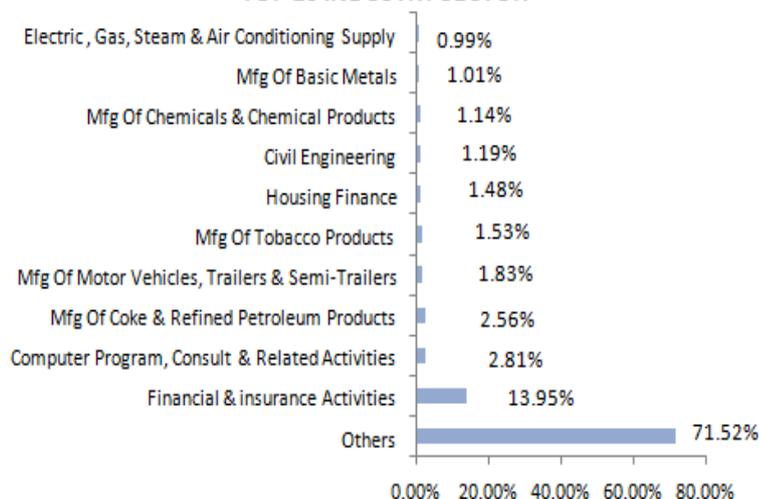
FlexiProtect Fund (Series II) (SFIN - ULIF014080110FLEXPR2FND111)
INVESTMENT OBJECTIVE

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	27.17	665.86
Debt & MMI	0	100	72.83	1784.54
TOTAL			100.00	2450.40

Fund Description

Fund Manager Name	Gopikrishna Shenoy		
No of funds managed by fund Manager	Equity	Debt	Balanced
	4	0	0
Launch Date	08-Jan-10		
Risk Profile	Low to Medium		
Benchmark	NA		
NAV as on 30-Nov-17	20.8989		
Modified Duration	1.43		

DEBT RATING PROFILE

TOP 10 INDUSTRY SECTOR

GOVT. SECURITIES

Security Name	% of total portfolio
7.80% GOI CG 03-05-2020	17.57%
6.35% GOI CG 02-01-2020	11.17%
6.9% GOI CG 13-07-2019	4.52%
8.12% GOI CG 10-12-2020	3.39%
7.83% GOI CG 11-04-2018	3.08%
5.69% GOI CG 25-09-2018	3.05%
7.28% GOI CG 03-06-2019	2.07%
6.05% GOI CG 02-02-2019	2.03%
6.05% GOI CG 12-06-2019	2.03%
7.80% GOI CG 11-04-2021	1.68%

CORPORATE DEBT

Security Name	% of total portfolio
UTI MMF - INSTN GROWTH PLAN - DISTRIBUTOR	5.10%
9.90% TATA SONS B & D 20-03-2019	2.02%
9.44% LIC HOUSING FIN B & D 30-08-2019	1.48%
8.75% PNB FD 25-02-2020	0.04%
8.75% PNB FD 14-01-2020	0.04%
8.75% PNB FD 10-01-2020	0.04%
8.75% BOB FD 06-12-2019	0.04%
8.75% PNB FD 20-01-2020	0.04%
8.75% BOB FD 09-12-2019	0.04%
8.75% BOB FD 05-12-2019	0.04%

EQUITY

Security Name	% of total portfolio
HDFC BANK LTD.	2.60%
RELIANCE INDUSTRIES LTD.	2.11%
ITC LTD.	1.53%
INFOSYS LIMITED	1.52%
LARSEN & TOUBRO LTD.	1.05%
MARUTI SUZUKI INDIA LTD.	0.96%
TATA CONSULTANCY SERVICES LTD.	0.85%
HOUSING DEVELOPMENT FINANCE CORPN	0.83%
INDIAN ENERGY EXCHANGE LIMITED	0.79%
ICICI BANK LTD.	0.78%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	6.85%	167.83

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
FlexiProtect Fund (Series II)	0.17%	4.04%	10.97%	9.58%	6.33%	9.78%
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

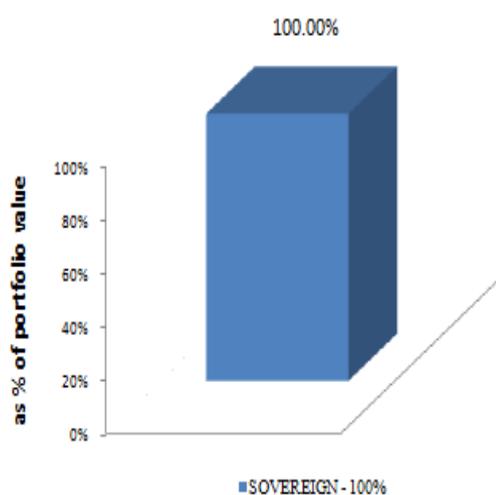
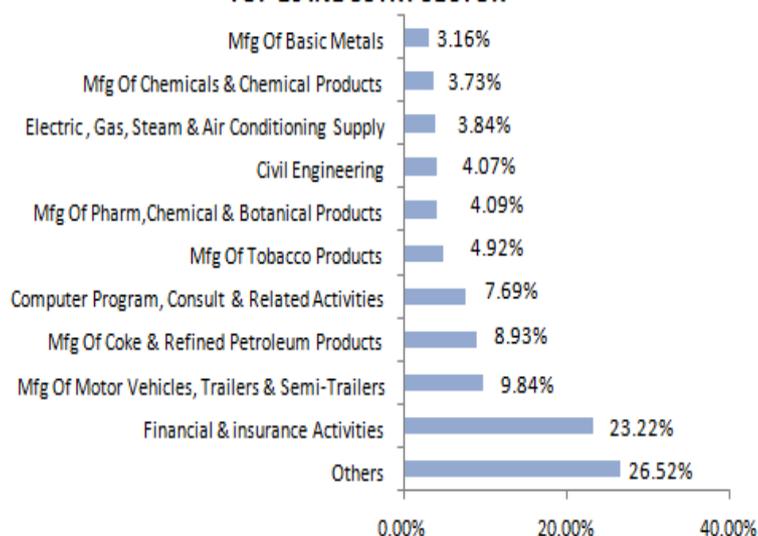
Equity Pension Fund (SFIN - ULIF006150107PEEQITYFND111)
INVESTMENT OBJECTIVE

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

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Equity	80	100	96.22	662.98
Debt	0	20	0.39	2.72
Money Market	0	20	3.39	23.37
TOTAL			100.00	689.07

Fund Description

Fund Manager Name	Gopikrishna Shenoy		
No of funds managed by fund Manager	Equity	Debt	Balanced
	4	0	0
Launch Date	15-Jan-07		
Risk Profile	High		
Benchmark	Nifty 50		
NAV as on 30-Nov-17	30.6405		
Modified Duration	0.66		

DEBT RATING PROFILE

TOP 10 INDUSTRY SECTOR

GOVT. SECURITIES

Security Name	% of total portfolio
8.60% GOI CG 02-06-2028	0.39%

EQUITY

Security Name	% of total portfolio
RELIANCE INDUSTRIES LTD.	7.33%
KOTAK BANKING ETF	7.21%
HDFC BANK LTD.	6.56%
ITC LTD.	4.92%
INFOSYS LIMITED	4.70%
MARUTI SUZUKI INDIA LTD.	4.05%
HOUSING DEVELOPMENT FINANCE CORPN	3.56%
TATA MOTORS LTD.	3.42%
LARSEN & TOUBRO LTD.	3.09%
RELIANCE ETF BANK BEES	3.01%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	3.39%	23.37

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Equity Pension Fund	-0.69%	8.36%	27.40%	15.54%	9.41%	10.83%
Benchmark	-1.05%	6.29%	24.34%	13.52%	5.99%	8.10%

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

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

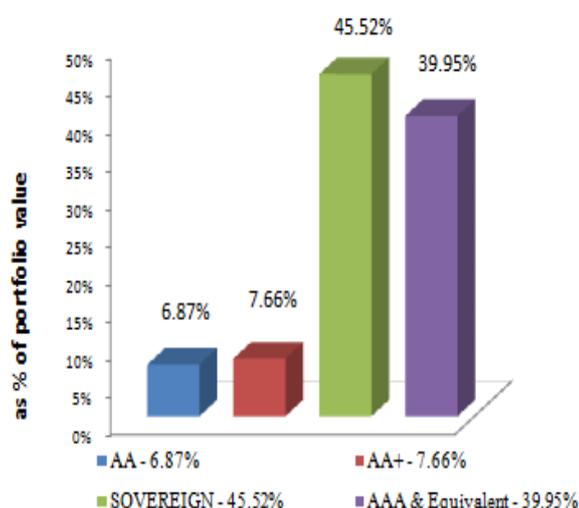
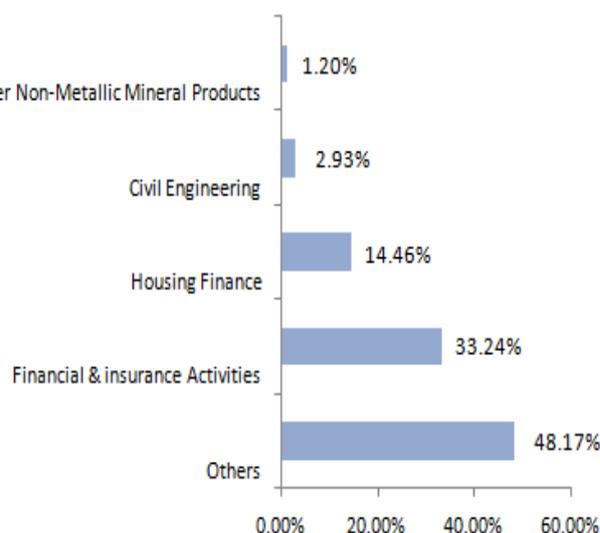
Bond Pension Fund (SFIN - ULIF007160107PENBONDFND111)
INVESTMENT OBJECTIVE

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	91.03	390.70
Money Market	0	40	8.97	38.48
TOTAL			100.00	429.18

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 30-Nov-17	26.4689		
Modified Duration	4.95		

DEBT RATING PROFILE

TOP 10 INDUSTRY SECTOR

GOVT. SECURITIES

Security Name	% of total portfolio
8.60% GOI CG 02-06-2028	6.34%
8.15% GOI CG 24-11-2026	6.15%
8.39% UTTAR PRADESH SDL 10-03-2026 UDAY	6.08%
8.17% GOI CG 01-12-2044	4.96%
7.61% GOI CG 09-05-2030	4.74%
8.87% UTTAR PRADESH SDL 10-03-2028	4.29%
7.72% GOI CG 25-05-2025	3.61%
7.59% GOI CG 20-03-2029	1.90%
9.65% KARNATAKA SDL 14-08-2023	1.00%
8.32% GOI CG 02-08-2032	0.13%

CORPORATE DEBT

Security Name	% of total portfolio
5.50% DHFL B & D 24-09-2023 XII	6.03%
8.75% HDFC B & D 13-01-2020 N-002	6.00%
10.00% SHRIRAM TRANSPORT FINANCE CO. LTD. B & D 13-11-2024	5.13%
8.65% INDIA INFRADEBT LIMITED B & D 21-03-2026 SERIES II	5.01%
9.20% CHOLAMANDALAM INVESTMENT & FINANCE COMPANY LIM	4.72%
7.95% HDFC BANK B & D 21-09-2026 1 2016/17	4.69%
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	2.41%
7.17% NATIONAL HIGHWAYS AUTHORITY OF INDIA B & D 23-12-2	2.32%
7.63% PFC B & D 14-08-2026 150 B	1.62%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	8.97%	38.48

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Bond Pension Fund	-0.06%	2.98%	2.83%	9.23%	9.23%	9.36%
Benchmark	-0.14%	2.95%	3.85%	9.29%	9.29%	7.81%

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

Growth Pension Fund (SFIN - ULIF008150207PEGRWTHFND111)

INVESTMENT OBJECTIVE

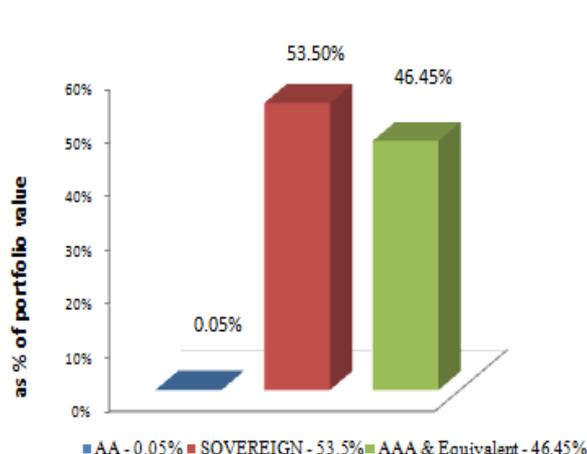
To provide long-term capital appreciation through investments primarily in equity and equity related instruments with a small part invested in debt and money market for diversification and risk reduction.

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Equity	40	90	71.05	187.99
Debt	10	60	27.32	72.26
Money Market	0	40	1.63	4.32
TOTAL			100.00	264.57

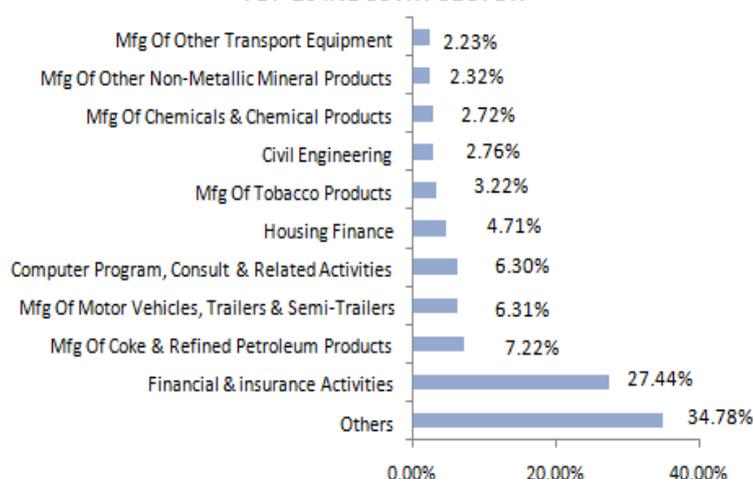
Fund Description

Fund Manager Name	Vineet Lakhota		
No of funds managed by fund Manager	Equity	Debt	Balanced
	9	0	2
Launch Date	15-Feb-07		
Risk Profile	Medium to High		
Benchmark	Nifty 50 (70%) CompBex (30%)		
NAV as on 30-Nov-17	31.3519		
Modified Duration	5.05		

DEBT RATING PROFILE



TOP 10 INDUSTRY SECTOR



GOVT. SECURITIES

Security Name	% of total portfolio
7.16% GOI CG 20-05-2023	5.14%
6.79% GOI CG 15-05-2027	3.34%
7.75% PFC B & D 22-03-2027 164	1.91%
8.17% GOI CG 01-12-2044	1.61%
6.68% GOI CG 17-09-2031	1.45%
7.60% PFC B & D 20-02-2027 160	0.76%
7.95% GOI CG 28-08-2032	0.40%

CORPORATE DEBT

Security Name	% of total portfolio
7.60% ICICI BANK B & D 07-10-2023	3.00%
9.63% LIC HOUSING FIN B & D 22-01-2019	1.94%
7.54% REC B & D 30-12-2026 142	1.87%
9.55% HDFC B & D 20-07-2021 1-012	1.61%
8.97% LIC HOUSING FIN B & D 29-10-2019 231	1.16%
8.30% REC B & D 10-04-2025 133	0.78%
9.04% REC B & D 12-10-2019 125	0.78%
8.27% REC B & D 06-02-2025 130	0.78%
8.12% EXIM BANK B & D 25-04-2031 SR T 02-2031	0.39%
7.95% HDFC BANK B & D 21-09-2026 1 2016/17	0.38%

EQUITY

Security Name	% of total portfolio
HDFC BANK LTD.	5.96%
RELIANCE INDUSTRIES LTD.	4.63%
RELIANCE ETF BANK BEES	3.81%
INFOSYS LIMITED	3.76%
ITC LTD.	3.22%
HOUSING DEVELOPMENT FINANCE CORPN	3.08%
MARUTI SUZUKI INDIA LTD.	2.93%
LARSEN & TOUBRO LTD.	2.76%
ICICI BANK LTD.	2.75%
TATA MOTORS LTD.	2.18%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	1.63%	4.32

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Growth Pension Fund	-0.71%	6.16%	19.83%	14.16%	9.45%	11.16%
Benchmark	-0.77%	5.32%	17.92%	12.43%	7.18%	6.75%

- *i) Returns less than or equal to one year are absolute returns. Returns greater than a year are in terms of Compound Annual Growth Rate (CAGR) is expressed as a percentage rounded to the nearest 0.1%.
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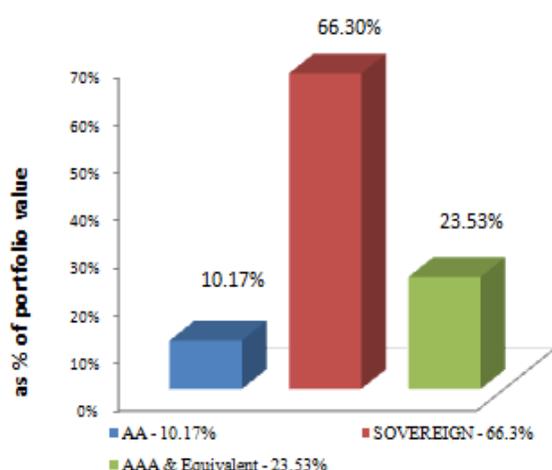
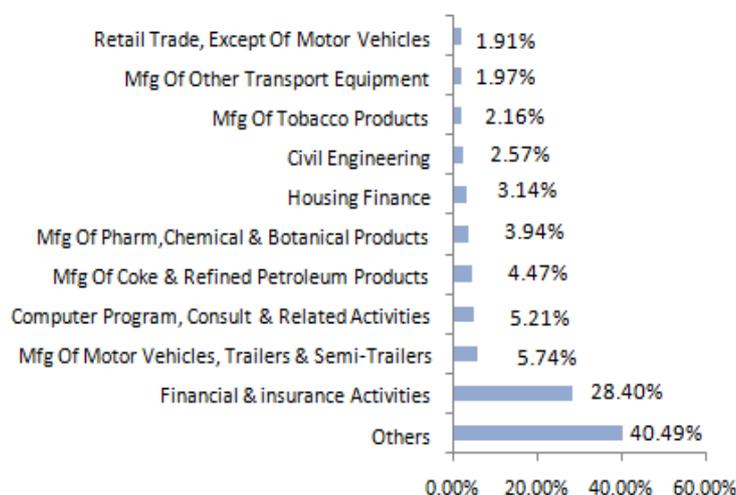
Balanced Pension Fund (SFIN - ULIF009210207PEBALANFND111)
INVESTMENT OBJECTIVE

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	52.14	65.81
Debt	20	60	42.20	53.27
Money Market	0	40	5.66	7.15
TOTAL			100.00	126.23

Fund Description

Fund Manager Name	Miyush Gandhi / Raghavan MJ		
No of funds managed by fund Manager	Equity	Debt	Balanced
	4	11	12
Launch Date	21-Feb-07		
Risk Profile	Medium		
Benchmark	Nifty 50 (50%) CompBex (50%)		
NAV as on 30-Nov-17	33.6248		
Modified Duration	4.72		

DEBT RATING PROFILE

TOP 10 INDUSTRY SECTOR

GOVT. SECURITIES

Security Name	% of total portfolio
6.68% GOI CG 17-09-2031	6.86%
7.35% GOI CG 22-06-2024	4.42%
6.84% GOI CG 19-12-2022	3.16%
7.75% PFC B & D 22-03-2027 164	2.80%
7.59% GUJRAT SDL 15-02-2027	2.37%
7.88% GOI CG 19-03-2030	1.64%
7.38% MAHARASHTRA SDL 10-02-2022	1.59%
7.72% GOI CG 26-10-2055	0.81%
7.59% GOI CG 20-03-2029	0.81%
7.59% GOI CG 11-01-2026	0.26%

CORPORATE DEBT

Security Name	% of total portfolio
7.49% GRUH FINANCE LIMITED B & D 31-10-2022 F-015	3.14%
8.55% PFC B & D 09-12-2021 124 B	2.05%
7.34% IRFC B & D 19-02-2028 Tranche 1 Series II TAX FREE	1.67%
9.45% VEDANTA LIMITED B & D 17-08-2020	1.64%
8.27% REC B & D 06-02-2025 130	1.63%
7.90% PIRAMAL ENTERPRISES LIMITED B & D 14-09-2020	1.57%
8.75% PNB FD 08-12-2024	0.78%
9.60% SBI FD 07-06-2021 5	0.78%
9.60% SBI FD 10-06-2021 5	0.78%
9.60% SBI FD 11-06-2021 5	0.78%

EQUITY

Security Name	% of total portfolio
HDFC BANK LTD.	5.56%
RELIANCE INDUSTRIES LTD.	3.57%
INFOSYS LIMITED	3.16%
ICICI BANK LTD.	2.72%
TATA MOTORS LTD.	2.59%
LARSEN & TOUBRO LTD.	2.57%
ITC LTD.	2.16%
HOUSING DEVELOPMENT FINANCE CORPN	2.13%
MARUTI SUZUKI INDIA LTD.	1.79%
SUN PHARMACEUTICAL INDUSTRIES LTD.	1.61%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	5.66%	7.15

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Balanced Pension Fund	-0.41%	5.56%	16.40%	12.94%	9.46%	11.90%
Benchmark	-0.59%	4.66%	13.77%	11.61%	7.88%	8.41%

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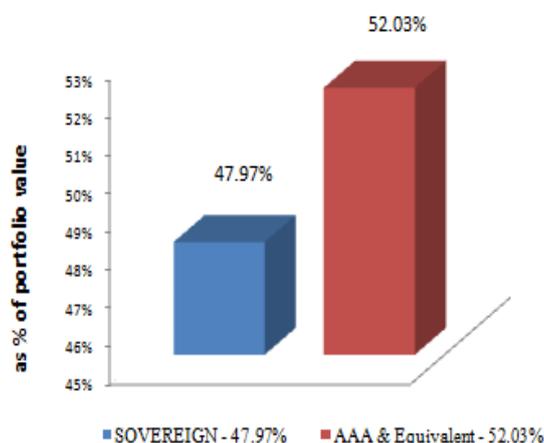
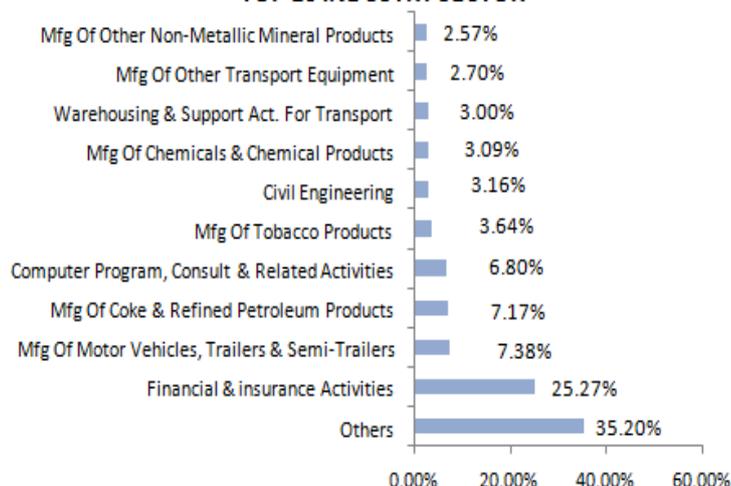
Equity Optimiser Pension Fund (SFIN - ULIF011210108PEEQOPTFND111)
INVESTMENT OBJECTIVE

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

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Equity	60	100	82.90	185.64
Debt	0	40	8.78	19.64
Money Market	0	40	8.32	18.63
TOTAL			100.00	223.91

Fund Description

Fund Manager Name	Vineet Lakhota		
No of funds managed by fund Manager	Equity	Debt	Balanced
	9	0	2
Launch Date	21-Jan-08		
Risk Profile	High		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
NAV as on 30-Nov-17	23.9433		
Modified Duration	0.67		

DEBT RATING PROFILE

TOP 10 INDUSTRY SECTOR

GOVT. SECURITIES

Security Name	% of total portfolio
7.68% GOI CG 15-12-2023	0.92%
7.80% GOI CG 11-04-2021	0.69%
8.79% GOI CG 08-11-2021	0.48%

CORPORATE DEBT

Security Name	% of total portfolio
8.33% IRFC B & D 26-03-2019	2.27%
8.75% PNB FD 09-01-2020 1	0.44%
8.75% PNB FD 10-02-2020 3	0.44%
8.75% PNB FD 06-01-2020 2	0.44%
8.75% PNB FD 08-01-2020 1	0.44%
8.75% PNB FD 06-02-2020 4	0.44%
8.75% PNB FD 10-01-2020 1	0.44%
8.75% PNB FD 07-01-2020 2	0.44%
8.75% PNB FD 11-02-2020 3	0.44%
8.75% PNB FD 07-02-2020 3	0.44%

EQUITY

Security Name	% of total portfolio
RELIANCE ETF BANK BEES	8.62%
RELIANCE INDUSTRIES LTD.	5.19%
HDFC BANK LTD.	5.14%
INFOSYS LIMITED	4.18%
HOUSING DEVELOPMENT FINANCE CORPN	3.76%
ITC LTD.	3.64%
MARUTI SUZUKI INDIA LTD.	3.56%
LARSEN & TOUBRO LTD.	3.16%
TATA MOTORS LTD.	2.52%
ICICI BANK LTD.	2.42%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	8.32%	18.63

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Equity Optimiser Pension Fund	-0.50%	7.52%	24.18%	14.03%	9.29%	9.25%
Benchmark	-0.73%	5.72%	20.66%	12.35%	6.46%	6.03%

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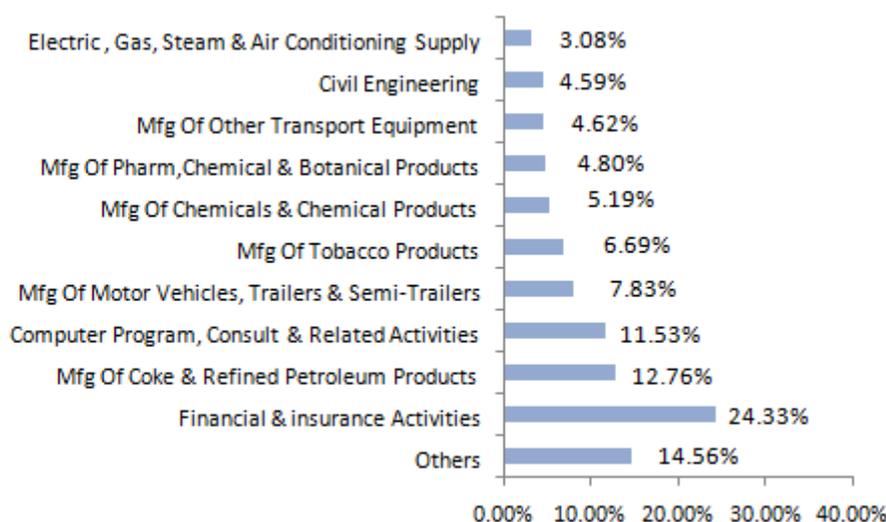
Index Pension Fund (SFIN - ULIF017180110PEINDEXFND111)
INVESTMENT OBJECTIVE

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	99.89	55.01
Money Market	0	10	0.11	0.06
TOTAL			100.00	55.07

Fund Description

Fund Manager Name	Miyush Gandhi		
No of funds managed by fund Manager	Equity	Debt	Balanced
	4	0	4
Launch Date	18-Jan-10		
Risk Profile	High		
Benchmark	Nifty 50		
NAV as on 30-Nov-17	20.4565		
Modified Duration	NA		

TOP 10 INDUSTRY SECTOR

EQUITY

Security Name	% of total portfolio
RELIANCE INDUSTRIES LTD.	9.37%
HDFC BANK LTD.	7.14%
ITC LTD.	6.69%
INFOSYS LIMITED	5.10%
HOUSING DEVELOPMENT FINANCE CORPN	5.05%
LARSEN & TOUBRO LTD.	4.59%
ICICI BANK LTD.	3.73%
MARUTI SUZUKI INDIA LTD.	3.50%
TATA CONSULTANCY SERVICES LTD.	3.43%
HINDUSTAN UNILEVER LTD.	2.79%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	0.11%	0.06

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Index Pension Fund	-1.58%	6.42%	23.13%	13.04%	5.77%	9.52%
Benchmark	-1.05%	6.29%	24.34%	13.52%	5.99%	8.77%

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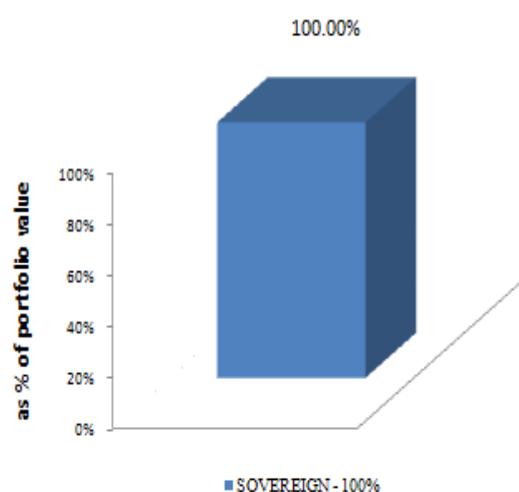
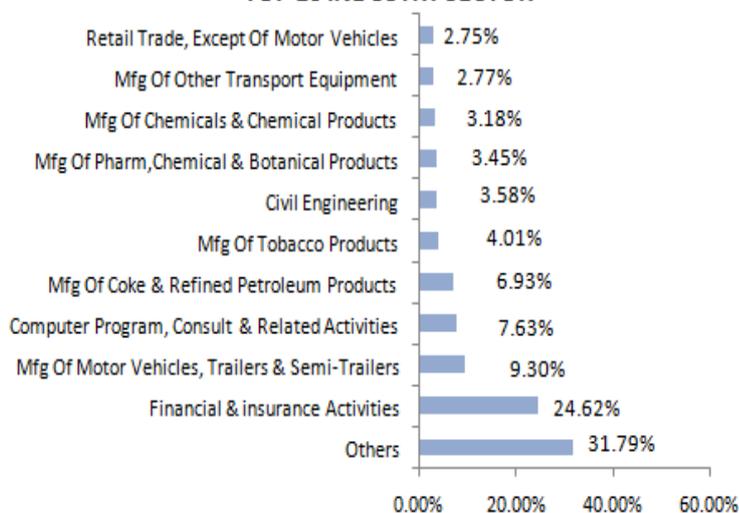
Top 300 Pension Fund (SFIN - ULIF018180110PETP300FND111)
INVESTMENT OBJECTIVE

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	83.11	256.56
Money Market	0	40	16.89	52.15
TOTAL			100.00	308.71

Fund Description

Fund Manager Name	Miyush Gandhi		
No of funds managed by fund Manager	Equity	Debt	Balanced
	4	0	4
Launch Date	18-Jan-10		
Risk Profile	High		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
NAV as on 30-Nov-17	22.5187		
Modified Duration	0.00		

DEBT RATING PROFILE

TOP 10 INDUSTRY SECTOR

EQUITY

Security Name	% of total portfolio
HDFC BANK LTD.	8.53%
RELIANCE INDUSTRIES LTD.	5.69%
INFOSYS LIMITED	4.71%
ICICI BANK LTD.	4.17%
ITC LTD.	4.01%
TATA MOTORS LTD.	3.98%
LARSEN & TOUBRO LTD.	3.58%
HOUSING DEVELOPMENT FINANCE CORPN	3.34%
MARUTI SUZUKI INDIA LTD.	2.85%
SUN PHARMACEUTICAL INDUSTRIES LTD.	2.53%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	16.89%	52.15

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Top 300 Pension Fund	0.04%	7.73%	24.84%	14.25%	8.64%	10.86%
Benchmark	-0.73%	5.72%	20.66%	12.35%	6.46%	8.80%

*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

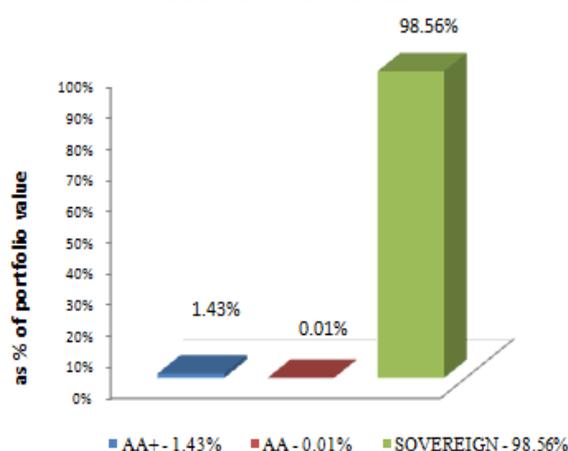
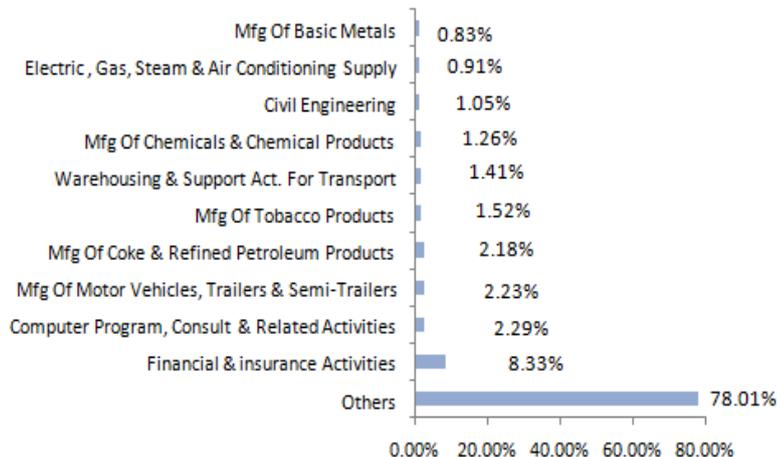
To provide NAV protection using the CPPI (Constant Proportion Portfolio Insurance) methodology. The asset allocation is dynamically rebalanced to give a guarantee[^] of 105% of the highest NAV in the built-up phase.

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Equity	0	100	25.65	346.03
Debt & MMI	0	100	74.35	1003.24
TOTAL			100.00	1349.27

Fund Description

Fund Manager Name	Vineet Lakhota		
No of funds managed by fund Manager	Equity	Debt	Balanced
	9	0	2
Launch Date	04-Mar-11		
Risk Profile	Low to Medium		
Benchmark	NA		
NAV as on 30-Nov-17	18.1024		
Modified Duration	2.55		

[^]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	37.84%
8.12% GOI CG 10-12-2020	8.25%
8.35% GOI CG 14-05-2022	7.41%
8.79% GOI CG 08-11-2021	6.72%
8.27% GOI CG 09-06-2020	4.23%
7.80% GOI CG 03-05-2020	1.14%

CORPORATE DEBT

Security Name	% of total portfolio
9.05% PETRONET LNG LIMITED B & D 28-10-2019 II	0.95%
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.	2.54%
RELIANCE INDUSTRIES LTD.	1.71%
ITC LTD.	1.52%
HOUSING DEVELOPMENT FINANCE CORPN	1.40%
INFOSYS LIMITED	1.38%
ICICI BANK LTD.	1.28%
MARUTI SUZUKI INDIA LTD.	1.05%
LARSEN & TOUBRO LTD.	1.05%
TATA MOTORS LTD.	0.78%
KOTAK MAHINDRA BANK LTD.	0.78%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	7.80%	105.25

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Daily Protect Fund II	-0.11%	4.06%	10.41%	9.62%	6.04%	9.19%
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**

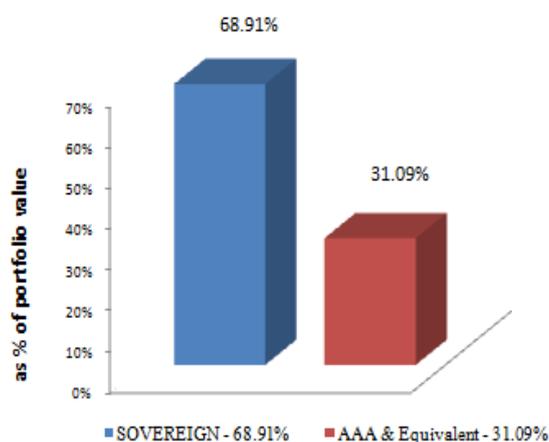
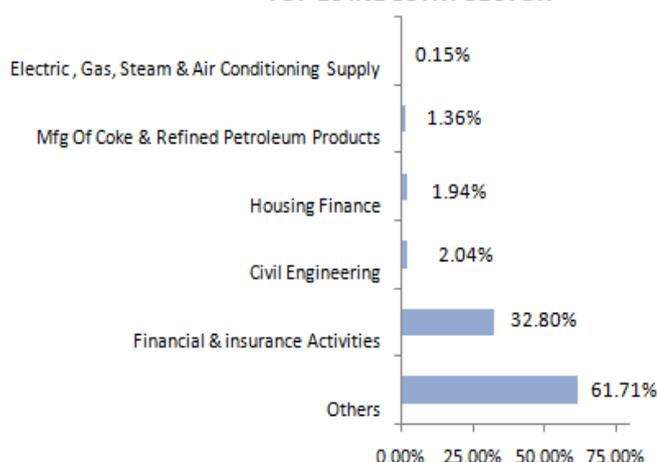
To provide a guaranteed return over a pre-specified fixed period. It aims to guaranteed# fixed return by investing mostly in fixed income securities (debt instruments, money market instruments and cash) with maturities close to the termination date of the fund.

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Debt	60	100	82.79	144.45
Money Market	0	40	17.21	30.03
TOTAL			100.00	174.48

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 30-Nov-17	16.9196		
Modified Duration	2.37		

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	15.00%
8.13% GOI CG 21-09-2022	14.52%
8.08% GOI CG 02-08-2022	3.86%
8.42% GUJRAT SDL 10-11-2020	2.98%
0.00% GOI CG 02-01-2020 P	2.50%
7.80% GOI CG 11-04-2021	2.19%
8.79% GOI CG 08-11-2021	1.44%
8.48% ORISSA SDL 24-02-2021	0.60%
8.39% UTTAR PRADESH SDL 22-09-2020	0.47%
9.19% KARNATAKA SDL 09-11-2021	0.46%

CORPORATE DEBT

Security Name	% of total portfolio
0.00% REC B & D 15-12-2020	9.45%
9.05% PFC B & D 15-12-2020 71.I	3.00%
9.50% SYNDICATE BANK FD 05-03-2021	2.87%
9.50% SYNDICATE BANK FD 05-03-2021 1	2.87%
9.50% CANARA BANK FD 06-03-2021 9	2.29%
9.50% CANARA BANK FD 06-03-2021 1	1.60%
9.65% HDFC B & D 17-01-2019 L-015	1.47%
8.40% L&T B & D 24-09-2020	1.41%
8.75% RIL B & D 07-05-2020	1.36%
8.18% NABARD B & D 10-02-2020 15 C	1.17%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	17.21%	30.03

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
RGF070311	0.18%	3.35%	5.09%	8.63%	8.62%	8.12%
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

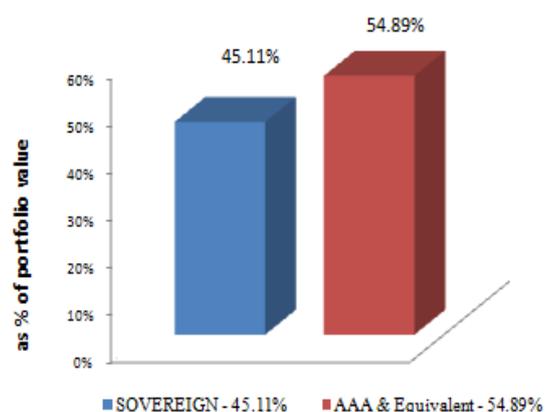
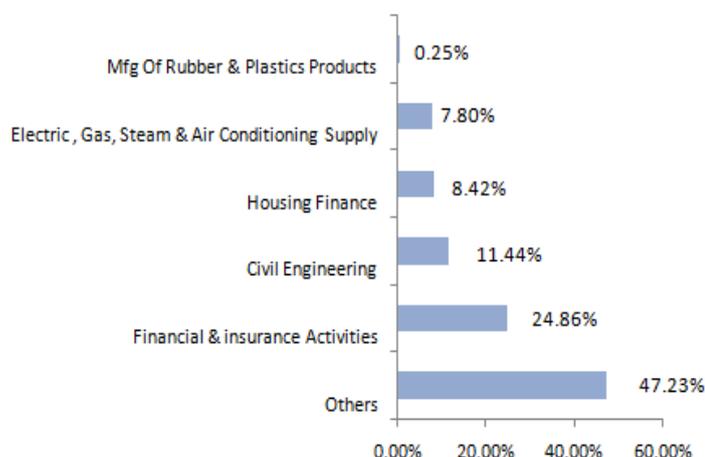
To provide a guaranteed return over a pre-specified fixed period. It aims to guaranteed# fixed return by investing mostly in fixed income securities (debt instruments, money market instruments and cash) with maturities close to the termination date of the fund.

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Debt	60	100	89.24	75.81
Money Market	0	40	10.76	9.14
TOTAL			100.00	84.95

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 30-Nov-17	16.7856		
Modified Duration	2.72		

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	13.94%
8.08% GOI CG 02-08-2022	8.73%
8.12% GOI CG 10-12-2020	6.11%
8.48% ORISSA SDL 24-02-2021	1.84%
9.19% KARNATAKA SDL 09-11-2021	1.58%
8.40% GUJRAT SDL 24-11-2020	0.97%
7.80% GOI CG 11-04-2021	0.97%
8.15% GUJRAT SDL 07-07-2020	0.86%
8.79% GOI CG 08-11-2021	0.74%
8.17% WEST BANGAL SDL 07-07-2020	0.42%

CORPORATE DEBT

Security Name	% of total portfolio
7.17% NATIONAL HIGHWAYS AUTHORITY OF INDIA B & D 10-06-2021	9.39%
9.35% PGC B & D 29-08-2021 F	7.50%
9.70% PFC B & D 09-06-2021	6.32%
9.45% HDFC B & D 17-08-2021	6.25%
9.48% REC B & D 10-08-2021	2.89%
9.36% PFC B & D 01-08-2021 76-A	2.50%
8.40% L&T B & D 24-09-2020	1.94%
9.65% HDFC B & D 17-01-2019 L-015	1.81%
0.00% REC B & D 15-12-2020	1.31%
9.70% L&T INFRA DEBT FUND LIMITED B & D 10-06-2021	1.25%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	10.76%	9.14

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
RGF150611	0.01%	3.06%	4.60%	8.45%	8.51%	8.36%
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

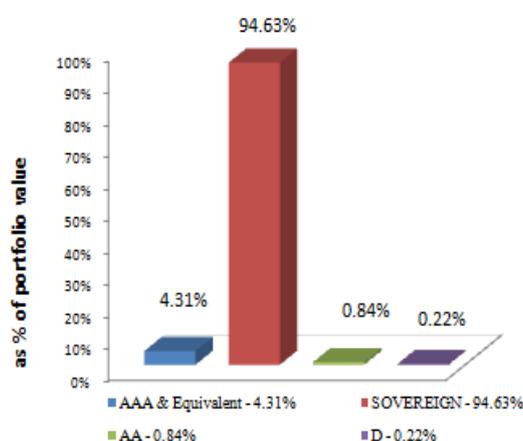
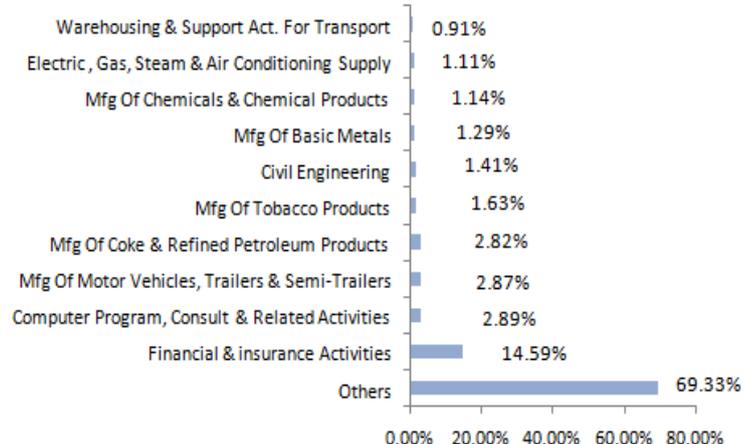
To provide NAV protection using the CPPI (Constant Proportion Portfolio Insurance) methodology. The asset allocation is dynamically rebalanced to give a guarantee[^] of 105% of the highest NAV in the built-up phase.

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Equity	0	100	32.44	1993.67
Debt & MMI	0	100	67.56	4152.47
TOTAL			100.00	6146.14

Fund Description

Fund Manager Name	Vineet Lakhotia		
No of funds managed by fund Manager	Equity	Debt	Balanced
	9	0	2
Launch Date	01-Sept-11		
Risk Profile	Low to Medium		
Benchmark	NA		
NAV as on 30-Nov-17	20.1705		
Modified Duration	2.47		

[^]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	39.64%
8.79% GOI CG 08-11-2021	5.77%
7.80% GOI CG 03-05-2020	2.84%
8.12% GOI CG 10-12-2020	2.48%
8.35% GOI CG 14-05-2022	2.22%
6.35% GOI CG 02-01-2020	1.81%
8.27% GOI CG 09-06-2020	0.67%
8.27% RAJASTHAN SDL 23-06-2023 UDAY	0.46%
10.25% GOI CG 30-05-2021	0.27%
8.67% MAHARASHTRA SDL 06-02-2023	0.26%

CORPORATE DEBT

Security Name	% of total portfolio
SBI PREMIER LIQUID FUND - DIRECT PLAN -GROWTH	3.25%
UTI MMF - INSTN GROWTH PLAN - DISTRIBUTOR	1.22%
7.8409% BAJAJ FINANCE LIMITED B & D 29-06-2020 208	1.14%
7.65% BAJAJ FINANCE LIMITED B & D 10-01-2020 197	0.81%
9.20% CHOLAMANDALAM INVESTMENT & FINANCE COMPAN	0.49%
7.7435% BAJAJ FINANCE LIMITED B & D 30-06-2020 21	0.41%
9.80% JSPL B & D 29-12-2021	0.13%
8.75% HDFC B & D 04-03-2021 P-002	0.10%
8.40% L&T B & D 24-09-2020	0.08%
8.80% L&T B & D 13-04-2020	0.03%

EQUITY

Security Name	% of total portfolio
HDFC BANK LTD.	3.09%
RELIANCE INDUSTRIES LTD.	2.25%
INFOSYS LIMITED	1.70%
ITC LTD.	1.63%
HOUSING DEVELOPMENT FINANCE CORPN	1.60%
ICICI BANK LTD.	1.50%
MARUTI SUZUKI INDIA LTD.	1.41%
LARSEN & TOUBRO LTD.	1.30%
KOTAK MAHINDRA BANK LTD.	1.06%
TATA MOTORS LTD.	0.92%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	2.44%	150.03

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Daily Protect Fund III	-0.22%	4.39%	12.16%	9.91%	6.29%	11.87%
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

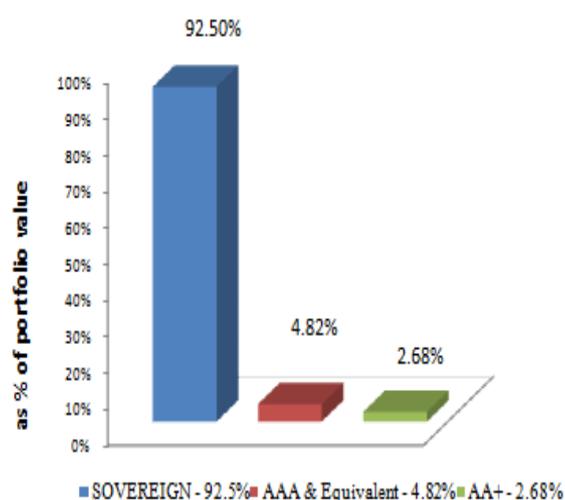
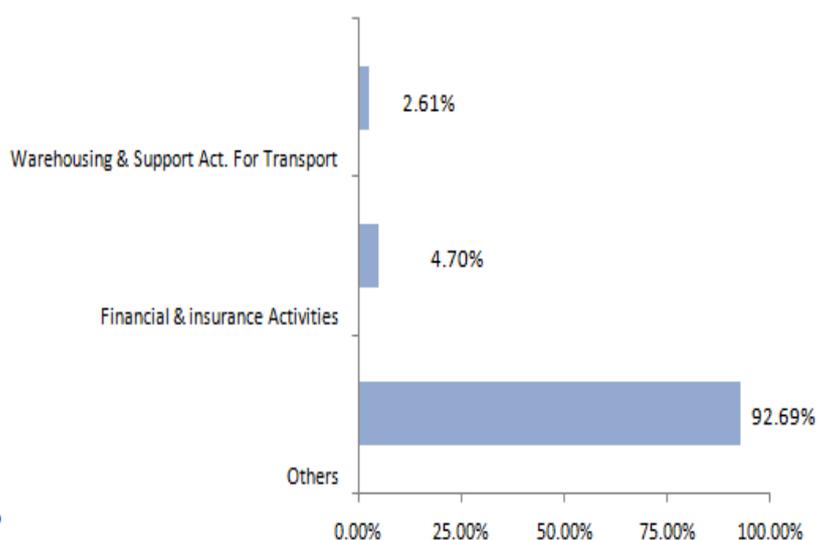
Money Market Fund (SFIN - ULIF005010206MONYMKTFND111)
INVESTMENT OBJECTIVE

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

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Debt	0	20	8.18	9.68
Money Market	80	100	91.82	108.56
TOTAL			100.00	118.24

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	LiquiFEX		
NAV as on 30-Nov-17	23.0440		
Modified Duration	0.30		

DEBT RATING PROFILE

TOP 10 INDUSTRY SECTOR

GOVT. SECURITIES

Security Name	% of total portfolio
7.80% GOI CG 11-04-2021	0.87%

CORPORATE DEBT

Security Name	% of total portfolio
9.05% PETRONET LNG LIMITED B & D 28-10-2019 II	2.61%
7.95% PFC B & D 13-05-2019 148	2.56%
8.33% IRFC B & D 26-03-2019	2.15%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	91.82%	108.56

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Money Market Fund	0.46%	3.09%	6.47%	7.42%	7.79%	7.31%
Benchmark	0.52%	3.28%	6.62%	7.13%	7.52%	7.44%

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

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

Money Market Pension Fund (SFIN - ULIF013200308PEMNYMTFND111)

INVESTMENT OBJECTIVE

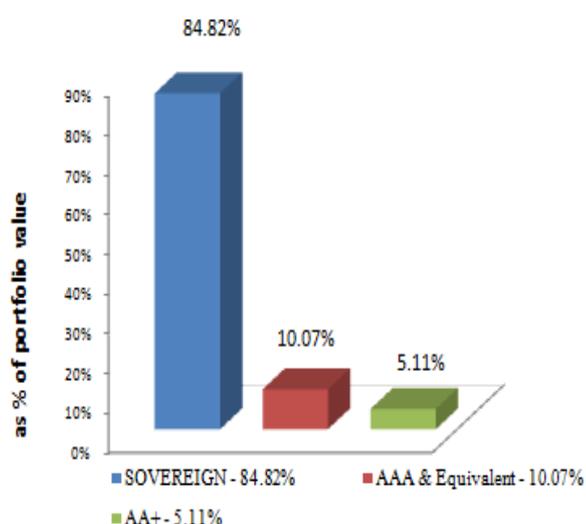
To provide an option to deploy the funds in liquid and safe instruments so as to avoid market risk on a temporary basis.

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Debt	0	20	14.78	3.05
Money Market	80	100	85.22	17.61
TOTAL			100.00	20.67

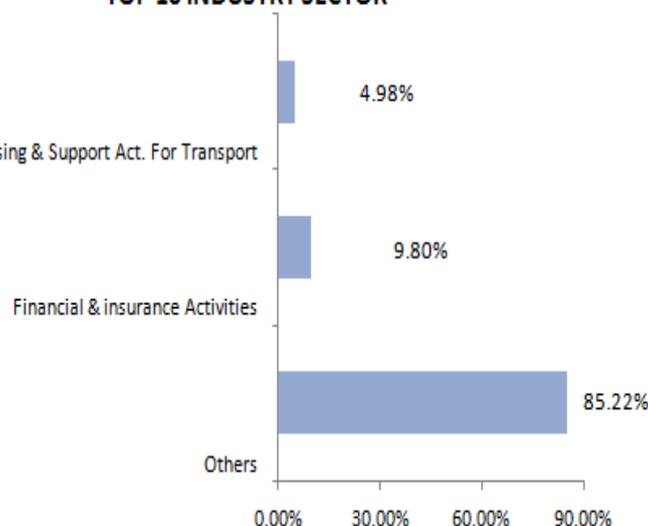
Fund Description

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	LiquiFEX		
NAV as on 30-Nov-17	21.3452		
Modified Duration	0.37		

DEBT RATING PROFILE



TOP 10 INDUSTRY SECTOR



CORPORATE DEBT

Security Name	% of total portfolio
8.33% IRFC B & D 26-03-2019	7.36%
9.05% PETRONET LNG LIMITED B & D 28-10-2019 II	4.98%
7.95% PFC B & D 13-05-2019 148	2.44%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	85.22%	17.61

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Money Market Pension Fund	0.44%	3.12%	6.45%	7.51%	7.88%	8.12%
Benchmark	0.52%	3.28%	6.62%	7.13%	7.52%	7.59%

*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**

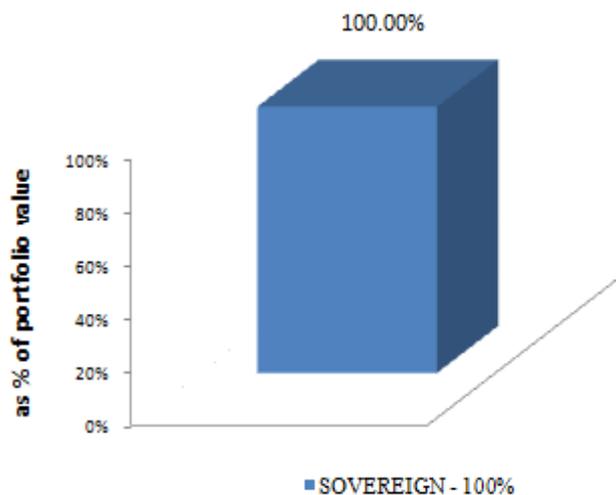
To maximise the investment return subject to a guaranteed[^] return over a pre specified fixed period (till the last vesting date of all policies invested in the fund). It aims to guarantee a reverse repo related return by investing mostly in fixed income securities (debt instruments, money market instruments 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	11.03
TOTAL			100.00	11.03

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 30-Nov-17	16.3071		
Modified Duration	4.34		

[^]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	93.62%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	6.38%	0.70

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
GPF070211	-0.31%	2.34%	2.17%	9.32%	7.91%	7.44%
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%.
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.

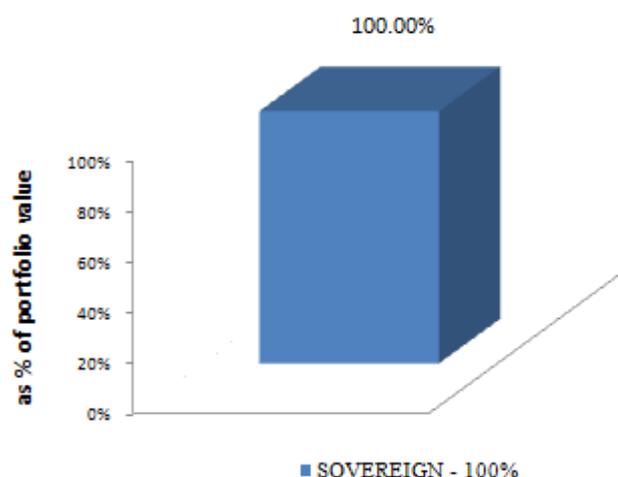
INVESTMENT OBJECTIVE

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	84.58	1887.64
Money Market	0	40	15.42	344.25
TOTAL			100.00	2231.89

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 30-Nov-17	15.7611		
Modified Duration	2.07		

DEBT RATING PROFILE



GOVT. SECURITIES

Security Name	% of total portfolio
7.28% GOI CG 03-06-2019	22.82%
7.68% GOI CG 15-12-2023	22.44%
7.83% GOI CG 11-04-2018	15.36%
5.69% GOI CG 25-09-2018	5.58%
8.27% GOI CG 09-06-2020	3.82%
7.80% GOI CG 03-05-2020	2.29%
7.35% GOI CG 22-06-2024	2.27%
7.80% GOI CG 11-04-2021	1.85%
6.84% GOI CG 19-12-2022	1.56%
8.15% GOI CG 24-11-2026	1.42%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	15.42%	344.25

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Discontinued Policy Fund	0.18%	2.45%	4.54%	6.96%	7.60%	7.08%
Benchmark	NA	NA	NA	NA	NA	NA

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

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

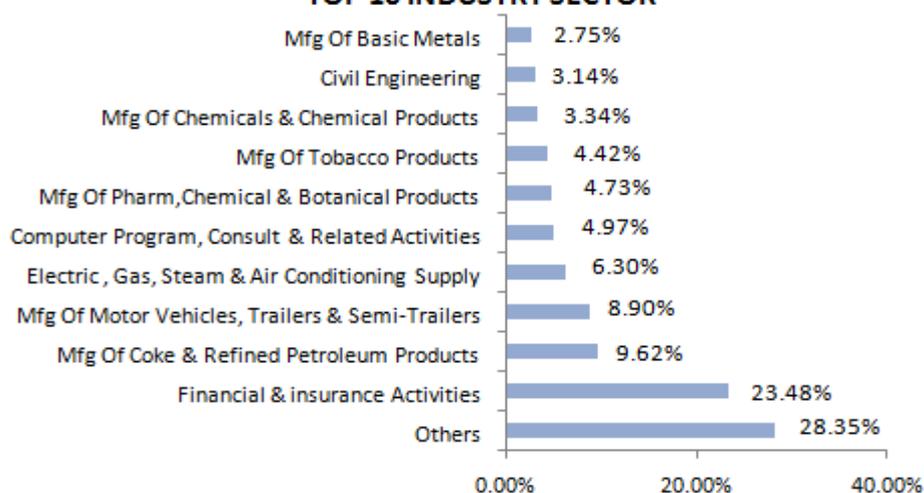
Equity Pension Fund II (SFIN - ULIF027300513PEEQIT2FND111)
INVESTMENT OBJECTIVE

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	95.76	567.23
Debt	0	20	0.00	0.00
Money Market	0	20	4.24	25.13
TOTAL			100.00	592.36

Fund Description

Fund Manager Name	Gopikrishna Shenoy		
No of funds managed by fund Manager	Equity	Debt	Balanced
	4	0	0
Launch Date	10-Jan-14		
Risk Profile	High		
Benchmark	Nifty 50		
NAV as on 30-Nov-17	17.7109		
Modified Duration	0.00		

TOP 10 INDUSTRY SECTOR

EQUITY

Security Name	% of total portfolio
RELIANCE INDUSTRIES LTD.	7.05%
HDFC BANK LTD.	6.80%
RELIANCE ETF BANK BEES	5.44%
ITC LTD.	4.42%
MARUTI SUZUKI INDIA LTD.	3.90%
HOUSING DEVELOPMENT FINANCE CORPN	3.67%
GUJARAT GAS LIMITED	3.19%
ICICI BANK LTD.	3.08%
TATA MOTORS LTD.	2.90%
INFOSYS LIMITED	2.82%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	4.24%	25.13

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Equity Pension Fund II	-0.66%	8.13%	26.81%	15.69%	9.26%	15.81%
Benchmark	-1.05%	6.29%	24.34%	13.52%	5.99%	13.85%

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

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

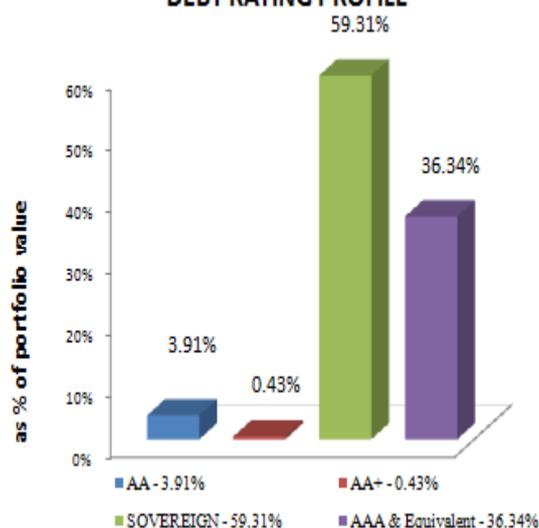
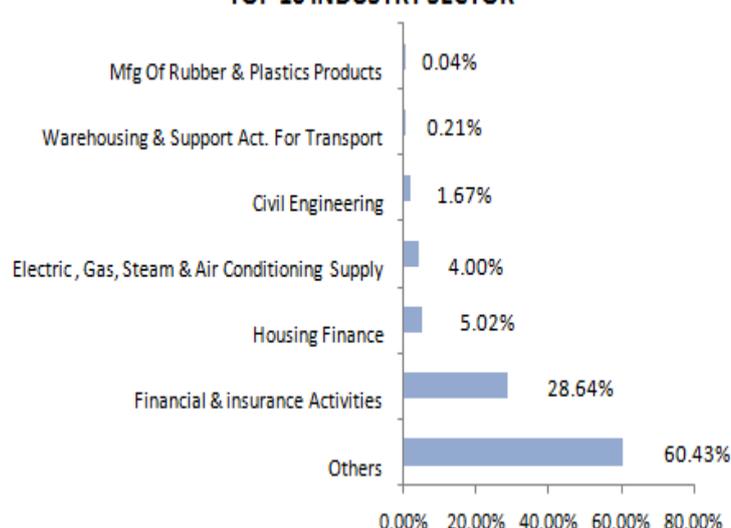
Bond Pension Fund II (SFIN - ULIF028300513PENBON2FND111)
INVESTMENT OBJECTIVE

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	97.24	1488.72
Money Market	0	40	2.76	41.06
TOTAL			100.00	1489.78

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 30-Nov-17	14.5817		
Modified Duration	5.83		

DEBT RATING PROFILE

TOP 10 INDUSTRY SECTOR

GOVT. SECURITIES

Security Name	% of total portfolio
6.68% GOI CG 17-09-2031	17.44%
8.15% GOI CG 24-11-2026	10.28%
6.79% GOI CG 15-05-2027	5.34%
7.77% TAMIL NADU SDL 22-02-2023 UDAY	3.41%
7.61% GOI CG 09-05-2030	3.20%
7.75% PFC B & D 22-03-2027 164	2.71%
8.39% RAJASTHAN SDL 15-03-2024 UDAY	1.74%
8.25% MADHYA PRADESH SDL 22-03-2028 UDAY	1.74%
8.17% GOI CG 01-12-2044	1.68%
8.20% GOI CG 24-09-2025	1.42%

CORPORATE DEBT

Security Name	% of total portfolio
7.95% HDFC BANK B & D 21-09-2026 1 2016/17	3.38%
7.83% IRFC B & D 21-03-2027 118	3.38%
8.75% INDIABULLS HOUSING FINANCE LIMITED B &	3.32%
9.20% CHOLAMANDALAM INVESTMENT & FINANCE C	2.04%
5.50% DHFL B & D 24-09-2023 XII	1.94%
8.32% PGC B & D 23-12-2025 2015/16-B	1.74%
8.23% REC B & D 23-01-2025 129	1.72%
7.95% LIC HOUSING FIN B & D 26-03-2027 332	1.69%
8.05% CHOLAMANDALAM INVESTMENT & FINANCE C	1.67%
7.17% NATIONAL HIGHWAYS AUTHORITY OF INDIA B	1.67%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	2.76%	41.06

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Bond Pension Fund II	-0.13%	2.53%	2.22%	8.93%	8.96%	10.17%
Benchmark	-0.14%	2.95%	3.85%	9.29%	9.29%	10.34%

- *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

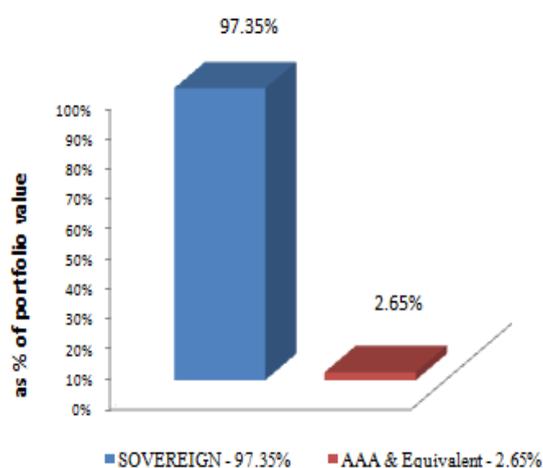
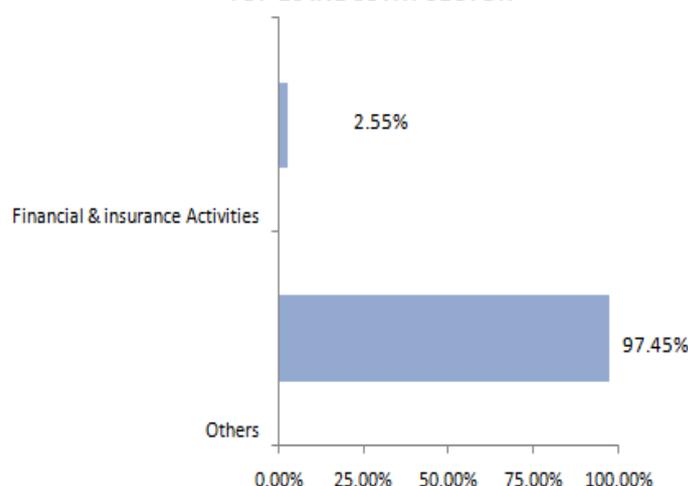
Money Market Pension Fund II (SFIN - ULIF029300513PEMNYM2FND111)
INVESTMENT OBJECTIVE

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	2.55	2.02
Money Market	80	100	97.45	77.37
TOTAL			100.00	79.39

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	LiquiFEX		
NAV as on 30-Nov-17	13.3089		
Modified Duration	0.23		

DEBT RATING PROFILE

TOP 10 INDUSTRY SECTOR

CORPORATE DEBT

Security Name	% of total portfolio
8.33% IRFC B & D 26-03-2019	1.28%
7.95% PFC B & D 13-05-2019 148	1.27%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	97.45%	77.37

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Money Market Pension Fund II	0.44%	2.99%	6.19%	7.16%	7.59%	7.62%
Benchmark	0.52%	3.28%	6.62%	7.13%	7.52%	7.91%

*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

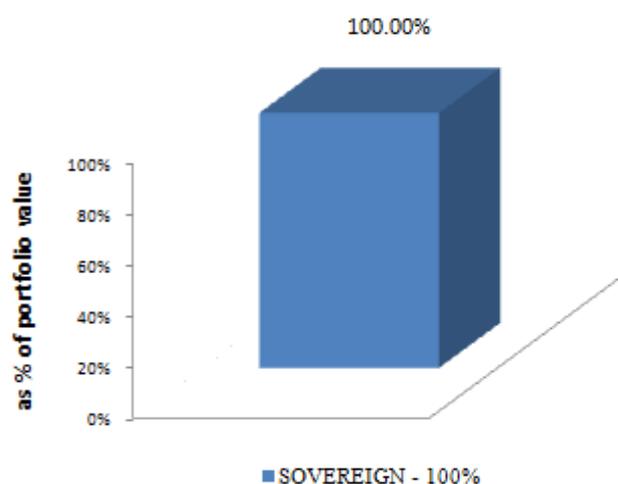
The objective of the fund is to achieve relatively less volatile investment return mainly through debt instruments and accumulation of income through investment in fixed interest securities and liquid investments.

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Govt. Securities	60	100	78.91	108.78
Money Market	0	40	21.09	29.07
TOTAL			100.00	137.85

Fund Description

Fund Manager Name	Nirmal Gandhi		
No of funds managed by fund Manager	Equity	Debt	Balanced
	0	4	0
Launch Date	22-Aug-14		
Risk Profile	Low		
Benchmark	NA		
NAV as on 30-Nov-17	13.3098		
Modified Duration	5.38		

DEBT RATING PROFILE



GOVT. SECURITIES

Security Name	% of total portfolio
7.88% GOI CG 19-03-2030	27.83%
7.59% GOI CG 11-01-2026	13.39%
7.61% GOI CG 09-05-2030	11.07%
7.68% GOI CG 15-12-2023	7.49%
6.79% GOI CG 26-12-2029	7.06%
7.59% GOI CG 20-03-2029	4.43%
7.72% GOI CG 25-05-2025	3.75%
8.60% GOI CG 02-06-2028	1.59%
8.13% GOI CG 21-09-2022	1.52%
8.15% GOI CG 24-11-2026	0.34%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	21.09%	29.07

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Discontinued Pension Fund	-0.34%	1.88%	-1.12%	8.06%	8.17%	9.11%
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

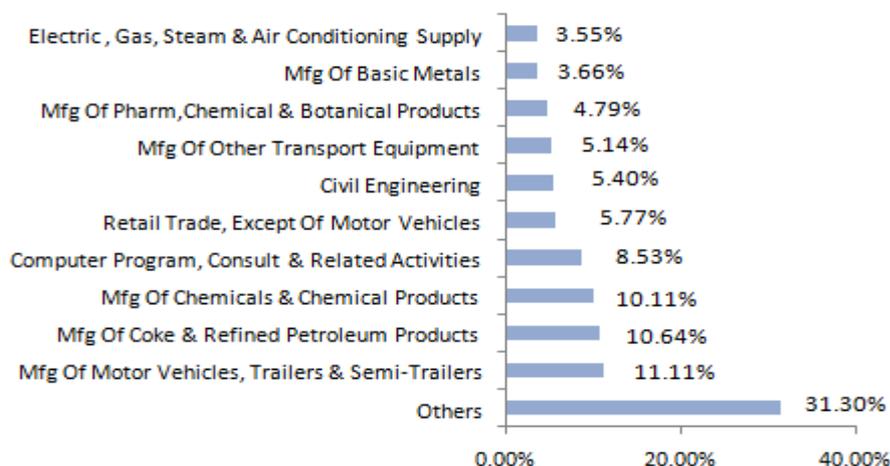
The objective of this fund is to provide high equity exposure targeting higher returns in the long term.

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	91.64	55.33
Money Market	0	20	8.36	5.04
TOTAL			100.00	60.37

Fund Description

Fund Manager Name	Miyush Gandhi		
No of funds managed by fund Manager	Equity	Debt	Balanced
	4	0	4
Launch Date	21-Jun-16		
Risk Profile	High		
Benchmark	NA		
NAV as on 30-Nov-17	12.6199		
Modified Duration	0.01		

TOP 10 INDUSTRY SECTOR

EQUITY

Security Name	% of total portfolio
RELIANCE INDUSTRIES LTD.	7.34%
LARSEN & TOUBRO LTD.	4.84%
INFOSYS LIMITED	4.70%
MARUTI SUZUKI INDIA LTD.	4.30%
TATA MOTORS LTD.	3.91%
UPL LIMITED	2.96%
MAHINDRA & MAHINDRA LTD.	2.90%
AVENUE SUPERMARTS LTD.	2.78%
HINDALCO INDUSTRIES LTD.	2.19%
TATA CONSULTANCY SERVICES LTD.	2.14%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	8.36%	5.04

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Pure Fund	-1.11%	8.12%	20.28%	NA	NA	17.45%
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

Midcap Fund (SFIN - ULIF031290915MIDCAPFUND111)

INVESTMENT OBJECTIVE

The objective of this fund is to provide high equity exposure targeting higher returns in the long term by investing predominantly in Midcap Companies.

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Equity	80	100	92.87	424.12
Debt	0	20	0.00	0.00
Money Market	0	20	7.13	32.54
TOTAL			100.00	456.66

Fund Description

Fund Manager Name	Vineet Lakhota		
No of funds managed by fund Manager	Equity	Debt	Balanced
	9	0	2
Launch Date	21-Jun-16		
Risk Profile	High		
Benchmark	NIFTY Free Float Midcap 100		
NAV as on 30-Nov-17	14.5759		
Modified Duration	0.01		

TOP 10 INDUSTRY SECTOR



EQUITY

Security Name	% of total portfolio
TATA GLOBAL BEVERAGES LTD.	2.02%
TATA CHEMICALS LTD.	2.01%
BHARAT FINANCIAL INCLUSION LIMITED	1.88%
BHARAT ELECTRONICS LTD.	1.82%
VOLTAS LTD.	1.76%
INDRAPRASTHA GAS LTD.	1.75%
M R F LTD	1.64%
BRITANNIA INDUSTRIES LTD	1.63%
RBL BANK LIMITED	1.62%
DIXON TECHNOLOGIES (INDIA) LTD	1.54%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	7.13%	32.54

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Midcap Fund	0.68%	12.51%	32.90%	NA	NA	29.75%
Benchmark - NIFTY Free Float Midcap 100	1.62%	13.62%	33.46%	NA	NA	30.97%

*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 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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