

Fund Fact Sheet

Unit Linked Insurance Plans – Individual policyholders
August 20uu



PROMOTED BY



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Summary of performance of Funds vs. Benchmark (As on August 31, 2022)

Unit Linked Insurance Plans - Individual policyholders

Funds Name & Benchmark	Returns in %			
	1 year	3 years	5 years	Since Inception
Equity Fund	7.24	19.01	12.24	10.37
Benchmark (90% Nifty 50 Index & 10% Nifty 1 day Rate Index)				
1UQ				
(T)M				
%ERDN (90% Nifty 50 Index & 10% Nifty 1 day Rate Index)				
1UQ				
(T)M				
%ERDN (90% Nifty 50 Index & 10% Nifty 1 day Rate Index)				
1UQ				
(T)M				
%ERDN (60% Nifty 50 Index & 40% Nifty 1 day Rate Index)				
1UQ				
(T)M				
%ERDN (95% Nifty 50 Index & 5% Nifty 1 day Rate Index)				
1UQ				
9D				
Benchmark (90% S&P BSE 100 Index & 10% Nifty 1 day Rate Index)				
63%6(,B				
DPEFDB				
%ERDN (50% Nifty 50 Index, 15% Nifty 1 day Rate Index & 35% NIFTY Composite Debt Index)				
%DD				
%ERDN (60% Nifty 50 Index, 10% Nifty 1 day Rate Index & 30% NIFTY Composite Debt Index)				
%DD				
%ERDN (60% Nifty 50 Index, 10% Nifty 1 day Rate Index & 30% NIFTY Composite Debt Index)				
%DD				
%ERDN (60% Nifty 50 Index, 10% Nifty 1 day Rate Index & 30% NIFTY Composite Debt Index)				
EY				
%ERDN (85% NIFTY Composite Debt Index & 15% Nifty 1 day Rate Index)				
EY				
%ERDN (85% NIFTY Composite Debt Index & 15% Nifty 1 day Rate Index)				
EYQ				
%ERDN (85% NIFTY Composite Debt Index & 15% Nifty 1 day Rate Index)				
IL				
%ERDN (100% Nifty 1 day Rate Index)				
IL				
%ERDN (100% Nifty 1 day Rate Index)				

Note:

1. The above summary is based on the data as on August 31, 2022
2. Equity Fund - Returns less than year are Absolute & Return over one year are CAGR (Compound Annual Growth Rate)
3. Debt Fund - Returns less than year are simple annualised returns over one year are CAGR (Compound Annual Growth Rate)
4. Past performance may or may not be sustained in future and it is a guarantee of future performance

Funds at a Glance

Name of the Fund	Equity Fund/Equity Pension Fund/Equity1 Fund		
Nature of the Fund	Equity Growth Fund - Primarily invested in equity		
Investment Objective	To provide high growth opportunities with an objective of long term capital appreciation through investments primarily in equity and equity related instruments.		
Fund Positioning	This Fund is positioned as a diversified equity fund with a moderate exposure to mid-cap stocks. The aim of the Fund is to provide a stable and sustainable relative out performance vis-à-vis the benchmark. The Fund will stick to the theme of discipline, diligence and dividend yield while selecting equity stocks. The Fund will have an exposure of upto 30 percent to mid-cap companies. The remaining exposure will continue to be in large-cap companies.		
Asset Allocation	Equity	Debt	Money market
Minimum	80	0	0
Maximum	100	0	20
Chief Investment Officer	Dr. Poonam Tandon B.Com (< ons.), PGDBM(LLRI, > amshedpur), CAIIB, Ph.D (Financial Management)		
Fund Manager	Viraj Nadkarni- M.Com, C.S. (Company Secretary), MBA (Finance)		
Date of Launch	November 25, 2009		
Net Asset Value	Declared every business day		
Fund's Fact Sheet	Published monthly		
Benchmark	Benchmark Composition (90% Nifty 50 Index & 10% Nifty 1 day Rate Index)		

Name of the Fund	Debt Fund/Debt Pension Fund/Debt1 Fund		
Nature of the Fund	Primarily invested in debt instruments		
Investment Objective	To generate a good level of income and prospects for capital growth through diversified investment in corporate debt instruments, government securities and money market investments.		
Fund Positioning	This fund is positioned as a pure debt oriented fund, with asset allocation pattern providing a good opportunity to provide consistent and sustainable returns. The debt portfolio will comprise of high rated debt instruments with a low to moderate liquidity, government securities and money market investments with very high safety and easy liquidity. The asset allocation between corporate debt and government securities/money market investments and the portfolio duration of the fund, will follow a macro level economic scenario while the individual corporate debt investments will follow with a micro level credit worthiness and debt servicing capacity of companies.		
Asset Allocation	Equity	Debt	Money market
Minimum	0	70	0
Maximum	0	100	30
Chief Investment Officer	Dr. Poonam Tandon B.Com (< ons.), PGDBM(LLRI, > amshedpur), CAIIB, Ph.D (Financial Management)		
Fund Manager	Sandeep Shirsat B.Com, ICK A		
Date of Launch	November 25, 2009		
Net Asset Value	Declared every business day		
Fund's Fact Sheet	Published monthly		
Benchmark	Benchmark Composition (85% NIFTY Composite Debt Index & 15% Nifty 1 day Rate Index)		

Name of the Fund	Balanced Fund/Balanced Pension Fund/Balanced1 Fund		
Nature of the Fund	Balanced Fund with exposure to equity and debt investments		
Investment Objective	To provide higher growth with reasonable security, by investing primarily in equity instruments and moderate allocation in debt securities/ bonds.		
Fund Positioning	This fund is positioned as a balanced mix of debt and equity, with the asset allocation pattern providing a good opportunity to provide consistent and sustainable returns. The equity portion will have a highly diversified portfolio with high liquidity while the debt portion will comprise of high rated debt instruments with low to moderate liquidity. The asset allocation will follow a macro level market scenario and the individual stock selection will be with a micro level performance expectations of the stocks and securities.		
Asset Allocation	Equity	Debt	Money market
Minimum	50	30	0
Maximum	70	50	20
Chief Investment Officer	Dr. Poonam Tandon B.Com (< ons.), PGDBM(LLRI, > amshedpur), CAIIB, Ph.D (Financial Management)		
Fund Manager	Debt - Sandeep Shirsat B.Com, ICK A Equity - Viraj Nadkarni M.Com, C.S. (Company Secretary), MBA (Finance)		
Date of Launch	November 9, 2011		
Net Asset Value	Declared every business day		
Fund's Fact Sheet	Published monthly		
Benchmark	Benchmark Composition (60% Nifty 50 Index, 10% Nifty 1 day Rate Index & 30% NIFTY Composite Debt Index)		

Name of the Fund	Liquid Pension Fund		
Nature of the Fund	Investment in liquid and money market instruments		
Investment Objective	To provide capital protection with growth at short-term interest rates while providing a high level of liquidity.		
Fund Positioning	This Fund is positioned as a pure debt oriented short term liquid fund with the asset allocation pattern giving a reasonable opportunity to provide consistent and sustainable returns, with very high liquidity. The investment portfolio will primarily comprise of high rated short term money market investments with very high safety and easy liquidity. The maturity profile and the portfolio duration will follow a macro level economic scenario and the expected liquidity needs of the fund.		
Asset Allocation	Equity	Debt	Money market
Minimum	0	0	80
Maximum	0	20	100
Chief Investment Officer	Dr. Poonam Tandon B.Com (< ons.), PGDBM(LLRI, > amshedpur), CAIIB, Ph.D (Financial Management)		
Fund Manager	Sandeep Shirsat B.Com, ICK A		
Date of Launch	November 25, 2009		
Net Asset Value	Declared every business day		
Fund's Fact Sheet	Published monthly		
Benchmark	100% Nifty 1 day Rate Index		

Funds at a Glance

Name of the Fund	Value Fund		
Nature of the Fund	Growth Fund		
Investment Objective	To provide high growth opportunities with an objective of long term capital appreciation through investments primarily in equity and equity related instruments.		
Fund Positioning	This fund will be positioned as a multi-cap pure value fund with clearly defined investment criteria for investing in value stocks. The fund will invest in stocks that are relatively undervalued to their intrinsic value and will create wealth for investors in the medium to long term.		
Asset Allocation	Equity	Debt	Money market
Minimum	70	0	0
Maximum	100	0	30
Chief Investment Officer	Dr. Poonam Tandon B.Com (<ons.), PGDBM(LLRI, > amshedpur), CAIIB , Ph.D (Financial Management)		
Fund Manager	Viraj Nadkarni M.Com, C.S. (Company Secretary), MBA (Finance)		
Date of Launch	September 16, 2010		
Net Asset Value	Declared every business day		
Fund's Fact Sheet	Published monthly		
Benchmark	Benchmark Composition (90% S&P BSE 100 Index & 10% Nifty 1 day Rate Index)		

Name of the Fund	Dynamic Asset Allocation Fund		
Nature of the Fund	Equity Fund portion varies with P/E model		
Investment Objective	To provide long-term capital appreciation with relatively low volatility by dynamically adjusting the capital allocation between equity and fixed income instruments.		
Fund Positioning	This Fund would be positioned as a dynamic equity fund aiming to provide a stable and sustainable relative out performance vis-à-vis the benchmark. The asset allocation between equity and fixed income instruments will be based on the PE level of the index (Sensex).		
Asset Allocation	Equity	Debt	Money market
Minimum	0	0	0
Maximum	80	80	40
Chief Investment Officer	Dr. Poonam Tandon B.Com (<ons.), PGDBM(LLRI, > amshedpur), CAIIB , Ph.D (Financial Management)		
Fund Manager	Viraj Nadkarni M.Com, C.S. (Company Secretary), MBA (Finance)		
Date of Launch	September 09, 2011		
Net Asset Value	Declared every business day		
Fund's Fact Sheet	Published monthly		
Benchmark	Benchmark Composition (60% Nifty 50 Index, 10% Nifty 1 day Rate Index & 30% NIFTY Composite Debt Index)		

Name of the Fund	Index Tracker Fund		
Nature of the Fund	Equity Index Fund		
Investment Objective	The principal investment objective of the scheme is to invest in stocks of companies comprising large cap Index stocks and endeavour to achieve return equivalent to large cap index.		
Fund Positioning	Major portion of this Fund will be invested only in large cap index equity stocks. The exposure / weightages of investment stocks will, however be subject to regulatory investment guidelines and exposure norms.		
Asset Allocation	Equity	Debt	Money market
Minimum	90	0	0
Maximum	100	0	10
Chief Investment Officer	Dr. Poonam Tandon B.Com (<ons.), PGDBM(LLRI, > amshedpur), CAIIB , Ph.D (Financial Management)		
Fund Manager	Viraj Nadkarni M.Com, C.S. (Company Secretary), MBA (Finance)		
Date of Launch	September 22, 2010		
Net Asset Value	Declared every business day		
Fund's Fact Sheet	Published monthly		
Benchmark	Benchmark Composition (95% Nifty 50 Index & 5% Nifty 1 day Rate Index)		

Name of the Fund	Equity Elite Opportunities Fund		
Nature of the Fund	Equity Growth Fund - Primarily invested in equity		
Investment Objective	To provide growth opportunities with an objective of long term capital appreciation through investments primarily in equity and equity related instruments and an active management of asset allocation between Equity and Money Market instruments.		
Fund Positioning	This Fund is positioned as a diversified equity fund aiming to provide a stable and sustainable relative out performance vis-à-vis the benchmark. The fund would stick to the theme of discipline, diligence and dividend yield while selecting the equity stocks. It would invest at least 70 % of its exposure to equity in the large cap stocks (from CN L Nifty Index or BSE 100 Index) and the remaining could be in mid / small cap equity stocks.		
Asset Allocation	Equity	Debt	Money market
Minimum	60	0	0
Maximum	100	0	40
Chief Investment Officer	Dr. Poonam Tandon B.Com (<ons.), PGDBM(LLRI, > amshedpur), CAIIB , Ph.D (Financial Management)		
Fund Manager	Viraj Nadkarni M.Com, C.S. (Company Secretary), MBA (Finance)		
Date of Launch	October 27, 2016		
Net Asset Value	Declared every business day		
Fund's Fact Sheet	Published monthly		
Benchmark	Benchmark Composition (60% Nifty 50 Index & 40% Nifty 1 Day Index)		

Nifty 50/ S&P BSE 100 Index

Equity Fund, Equity Fund Pension, Balanced Fund, Balanced Fund Pension Index Tracker Fund are benchmarked to Nifty 50 Index which is not sponsored, endorsed, sold or promoted by India Index Services & Products Limited (IISL). IISL is not responsible for any errors or omissions or the results obtained from the use of such index and in no event IISL have any liability to any party for any damages of whatsoever nature (including lost profits) resulted to such due to purchase or sale or otherwise of such product benchmarked to index.

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	Individual Products										Group Products
Fund Name	IndiaFirst Savings Plan 4	IndiaFirst Education Plan 4	IndiaFirst Young India Plan 4	IndiaFirst Future Plan 4	IndiaFirst Smart Save Plan	IndiaFirst <appy India Plan	IndiaFirst Money Back <ealth Insurance Plan 4	IndiaFirst Money Balance Plan	IndiaFirst < igh Life Plan 4	IndiaFirst Life K ealth maximizer Plan	IndiaFirst Employee Benefit Plan

*The earlier IndiaFirst Smart save Plan and IndiaFirst Money Back Plan had Index Tracker Fund option. < owever, they were relaunched without this option

Equity 1 Fund (SFIN:ULIF009010910EQUITY1FUND143)

Fact Sheet for August 2022 (based on portfolio as on 31.08.2022)

Investment Objective

To provide high growth opportunities with an objective of long term capital appreciation through investments primarily in equity and equity related instruments.

Name	Date of Inception	NAV as on August 30, 2022
Equity 1 Fund	15-Sep-10	Rs. 32.5125

AUM	Fund Manager	Funds managed by the Fund Manager
Rs. 3509 crore	Viraj Nadkarni	Equity - 8, Debt - 0, Balanced - 5

Targeted Asset Allocation Pattern in Percentage

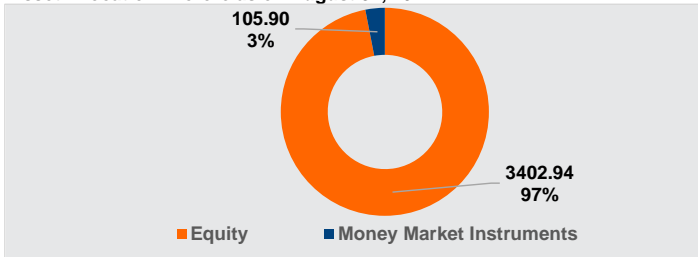
	Minimum	Maximum	Actual
Equity Shares	80	100	96
Debt Securities and Bonds	0	10	0
Cash and Money Market Investments	0	20	4

The actual asset allocation will remain within the 'minimum' 'maximum' range based on market opportunities and future outlook of the markets

Fund Positioning

This Fund is positioned as a highly diversified equity fund aiming to provide stable and sustainable relative out performance vis-à-vis the benchmark. The fund focuses on the theme of discipline, diligence and dividend yield while selecting equity stocks. It will invest at least 70 percent of its exposure to equity in large cap stocks (from Nifty 50 Index or S&P 100 Index) and the remaining may be invested in mid/ small-cap equity stocks.

Asset Allocation in crore as on August 31, 2022

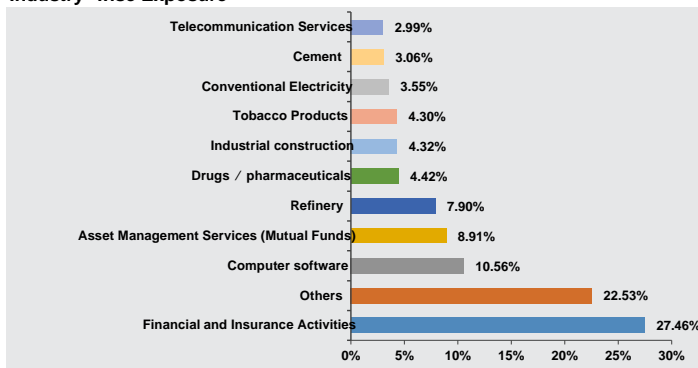


Returns (%)

Period	Equity 1 Fund	Composite Benchmark*
1 Month	3.31	3.20
6 Months	6.86	5.39
1 Year	6.55	3.68
2 Years	27.36	22.78
3 Years	18.26	15.86
5 Years	12.87	11.59
Since Inception	10.36	9.37

*For details please refer to Fund at a Glance Annualised Returns

Industry-wise Exposure



Quantitative Indicators (Equity)

Std Dev (Annualised)	Sharpe Ratio	Portfolio Beta
17.39%	0.14	1.07

Portfolio

Nature of Security/Security Name	Percentage
Equity	
Top 20 Equity Securities	
Reliance Industries Ltd	7.90
ICICI Bank Ltd	6.85
Infosys Technologies Ltd	5.94
< DFC Bank Ltd	4.57
ITC Ltd	4.30
Reliance ETF Bank BeES	3.79
Kotak Banking ETF	3.79
Larsen / Toubro Limited	3.68
Tata Consultancy Services Ltd	3.30
State Bank of India	3.12
Bharti Airtel Ltd	2.99
Axis Bank Ltd	2.92
< DFC	2.43
NTPC Ltd	2.03
Bank of Baroda	1.88
Sun Pharmaceutical Inds Ltd	1.76
Mahindra / Mahindra	1.64
Maruti Suzuki India Ltd	1.60
Coal India Ltd	1.55
Canara Bank	1.49
Others (See Annexure 1 for details)	28.11
Total - Equity Securities	95.66
Money Market Instruments	
MF Units – Liquid Funds	0.00
Grand Total	100.00

Fund Manager's Comments

Key Indices (Nifty and Sensex) advance for the second consecutive month: The key Indian indices (Sensex / NIFTY) surged 3.5% in August, 2022 ending positive for second consecutive month. The mid-cap / small-cap index gained 6% / 5% in August, 2022 outperforming the large-cap indices. All sectoral indices were up except Information Technology. Indian markets did well despite concerns about aggressive hikes by the US Fed and recession. Some of the key developments during the month were – (a) the Fed raised the repo rate by 50 bps to 5.4% (b) the US Fed signalled further rate increases, primarily focused on bringing down inflation (c) Indian 5G spectrum auctions concluded with a spectrum of 51,236 MHz being auctioned for Rs 1.5tn / and (d) several central banks worldwide raised interest rates. On the macro-economic front, (a) IIP growth in June, 2022 moderated to 12.3% from 19.6% in May, 2022 / (b) Q1FY23 real GDP grew by 13.5% aided by private consumption growth (25.9%) and investment growth (20.1%) / (c) headline CPI inflation in July, 2022 moderated to 6.71% (> June, 2022 : 7.01%) and (d) July CPI inflation moderated to 13.90% (2022 15.2%). FPIs bought USD 6.2bn worth of Indian equities in the secondary market while DIIs sold USD 888mn in August, 2022.

Global Markets face increasing headwinds:

Globally, France, Germany and the US (SPL) were down 5%, 4.8% and 4.2%, while Russia, Brazil and the Philippines were up 11.4%, 6.2% and 4.2%, respectively. Level of uncertainty about the outlook for the global economy remains elevated. This uncertainty is especially elevated in Europe, where after six months of war in Ukraine there is no sign of a ceasefire and where a recession seems increasingly likely this winter as the region's energy continues to intensify. While the economic data in August was mixed, the Fed's hawkish message in August, coupled with an uncertain global economic backdrop hurt both equity and bond markets. August, post strong rebound in July.

Key Monitorable:

Adverse global macroeconomic outlook, rising energy prices, hike in rates by central banks and global recession risk continue to remain headwinds for the market. India is resilient in relative terms, inflation is manageable and not out of control. Earnings have been resilient for domestic facing companies, decline in commodity prices providing support to earnings. Further, there are early signs of pick up in domestic capex, however, a meaningful upturn is still some time away. We reckon the upside from here will be a function of stability in oil and local macros and continued earnings delivery vis-a-vis expectations. Markets remain extremely tough to call in the near term as potential headwinds could be plenty like rising interest rates, recession in EU region, cyclical slowdown in equities due to rising interest rates, etc. Considering the above factors, our fund positioning would be more Neutral in relation to the underlying indices and select stocks with a bottom-up approach. Our preference would be towards companies that are likely to benefit from the moderation in commodity costs, focussed on domestic market, have high earnings visibility, better growth prospects and comfortable valuations. In light of the changing dynamics, we would maintain higher weightage towards Sectors such as BFSI (Corporate Banks), Infrastructure, Capital Goods, Cement, Utilities and Auto.

Equity Fund (SFIN:ULIF001161109EQUITYFUND143)

Fact Sheet for August 2022 (based on portfolio as on 31.08.2022)

Investment Objective

To provide high growth opportunities with an objective of long term capital appreciation through investments primarily in equity and equity related instruments.

Name	Date of Inception	NAV as on August 30, 2022
Equity Fund	25-Nov-09	Rs. 35.2706

AUM	Fund Manager	Funds managed by the Fund Manager
Rs. 243 crore	Viraj Nadkarni	Equity - 8, Debt - 0, Balanced - 5

Targeted Asset Allocation Pattern in Percentage

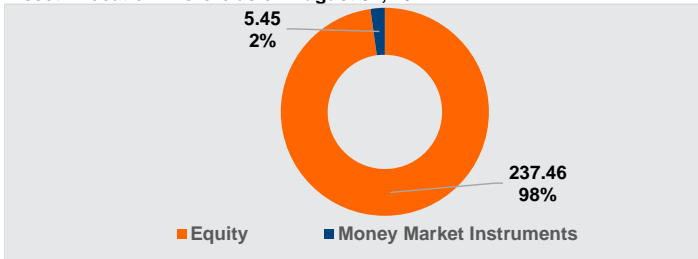
	Minimum	Maximum	Actual
Equity Shares	80	100	96
Debt Securities and Bonds	0	10	0
Cash and Money Market Investments	0	20	4

The actual asset allocation will remain within the 'minimum' 'maximum' range based on market opportunities and future outlook of the markets

Fund Positioning

This Fund is positioned as a highly diversified equity fund aiming to provide stable and sustainable relative out performance vis-à-vis the benchmark. The Fund sticks to the theme of discipline, diligence and dividend yield while selecting equities. It will invest at least 70 percent of its exposure to equity in large cap stocks and the remaining may be invested in mid/ small-cap equity stocks.

Asset Allocation in crore as on August 31, 2022

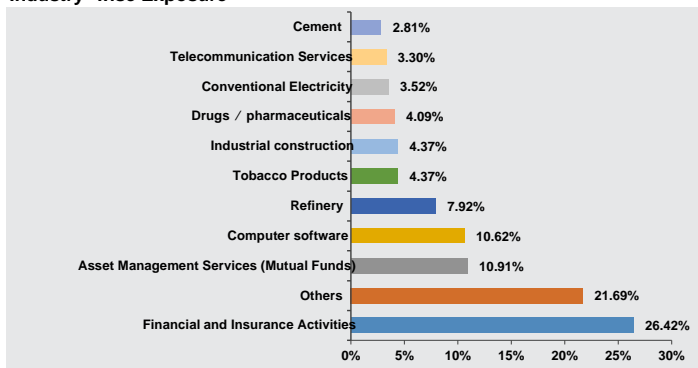


Returns (%)

Period	Equity Fund	Composite Benchmark*
1 Month	3.38	3.20
6 Months	7.30	5.39
1 Year	7.24	3.68
2 Years	28.19	22.78
3 Years	19.01	15.86
5 Years	12.24	11.59
Since Inception	10.37	9.84

*For details please refer to Fund at a Glance Annualised Returns

Industry-wise Exposure



Quantitative Indicators (Equity)

Std Dev (Annualised)	Sharpe Ratio	Portfolio Beta
17.43%	0.17	1.07

Portfolio

Nature of Security/Security Name	Percentage
Equity	
Top 20 Equity Securities	
Reliance Industries Ltd	7.92
ICICI Bank Ltd	6.33
Infosys Technologies Ltd	5.92
Reliance ETF Bank BeES	4.83
Kotak Banking ETF	4.81
< DFC Bank Ltd	4.51
ITC Ltd	4.37
Larsen / Toubro Limited	3.72
Bharti Airtel Ltd	3.30
Tata Consultancy Services Ltd	3.26
State Bank of India	2.89
Axis Bank Ltd	2.75
< DFC	2.39
NTPC Ltd	1.99
Sun Pharmaceutical Inds Ltd	1.76
Maruti Suzuki India Ltd	1.66
Mahindra / Mahindra	1.64
Bank of Baroda	1.56
Coal India Ltd	1.54
< Hero Motocorp Limited	1.45
Others (See Annexure 1 for details)	27.89
Total - Equity Securities	96.49
Money Market Instruments	3.51
MF Units – Liquid Funds	0.00
Grand Total	100.00

Fund Manager's Comments

Key Indices (Nifty and Sensex) advance for the second consecutive month: The key Indian indices (Sensex / NIFTY) surged 3.5% in August, 2022 ending positive for second consecutive month. The mid-cap / small-cap index gained 6% / 5% in August, 2022 outperforming the large-cap indices. All sectoral indices were up except Information Technology. Indian markets did well despite concerns about aggressive hikes by the US Fed and recession. Some of the key developments during the month were – (a) the Fed raised the repo rate by 50 bps to 5.4% (b) the US Fed signalled further rate increases primarily focused on bringing down inflation (c) Indian 5G spectrum auctions concluded with a spectrum of 51,236 MHz being auctioned for Rs 1.5tn / and (d) several central banks across the world raised interest rates. On the macro-economic front, (a) IIP growth in June, 2022 moderated to 12.3% from 19.6% in May, 2022 / (b) Q1FY23 real GDP grew by 13.5% aided by private consumption growth (25.9%) and investment growth (20.1%) / (c) headline CPI inflation in July, 2022 moderated to 6.71% (June, 2022: 7.01%) and (d) July KPI inflation moderated to 13.90% (June, 2022: 15.2%). FPIs bought USD 6.2bn worth of Indian equities in the secondary market while DIIs sold USD 888mn in August, 2022.

Global Markets face increasing headwinds:

Globally, France, Germany and the US (S&P 500) were down 5%, 4.8% and 4.2%, while Russia, Brazil and the Philippines were up 11.4%, 6.2% and 4.2%, respectively. Level of uncertainty about the outlook for the global economy remains elevated. This uncertainty is especially elevated in Europe, where after six months of war in Ukraine there is no sign of a de-escalation and where a recession seems increasingly likely this winter as the region's energy continues to intensify. While the economic data in August was mixed, the Fed's hawkish message has led to a decline and uncertain global economic backdrop hurt both equity and bond markets in August, post strong rebound in July.

Key Monitorable:

Adverse global macroeconomic outlook, rising energy prices, hike in rates by central banks and global recession risk continue to remain headwinds for the market. India is resilient in relative terms, inflation is manageable and not out of control. Earnings have been resilient for domestic facing companies, decline in commodity prices providing support to earnings. Further, there are early signs of pick up in domestic capex, however, a meaningful upturn is still some time away. We reckon the upside from here will be a function of stability in global and local macros and continued earnings delivery vis-a-vis expectations. Markets remain extremely tough to call in the near term as potential headwinds could be plenty like – rise in commodity prices, recession in EU region, cyclical slowdown in equities due to rising interest rates, etc. Considering the above factors, our fund positioning would be more Neutral in relation to the underlying indices and select stocks with a bottom-up approach. Our preference would be towards companies that are likely to benefit from the moderation in commodity costs, focussed on domestic market, have high earnings visibility, better growth prospects and comfortable valuations. In light of the changing dynamics, we would maintain higher weightage towards Sectors such as BFSI (Corporate Banks), Infrastructure, Capital Goods, Cement, Utilities and Auto.

Equity Fund - Pension (SFIN:ULIF002161109EQFUNDPEN143)

Fact Sheet for August 2022 (based on portfolio as on 31.08.2022)

Investment Objective

To provide higher growth with reasonable security, by investing primarily in equity instruments and moderate allocation in debt securities/ bonds.

Name	Date of Inception	NAV as on August 30, 2022
Equity Fund - Pension	25-Nov-09	Rs. 36.8718

AUM	Fund Manager	Funds managed by the Fund Manager
Rs. 128 crore	Viraj Nadkarni	Equity - 8, Debt - 0, Balanced - 5

Targeted Asset Allocation Pattern in Percentage

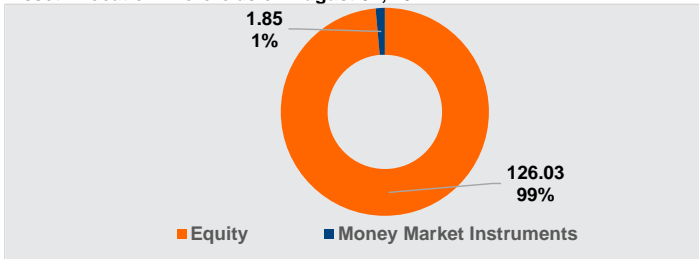
	Minimum	Maximum	Actual
Equity Shares	80	100	99
Debt Securities and Bonds	0	10	0
Cash and Money Market Investments	0	20	1

The actual asset allocation will remain within the 'minimum' 'maximum' range based on market opportunities and future outlook of the markets

Fund Positioning

This Fund is positioned as a diversified equity fund with a moderate exposure to mid-cap stocks. The aim of the Fund is to provide a stable and sustainable relative performance vis-à-vis the benchmark. The Fund will stick to the theme of discipline and dividend yield while selecting equity stocks. The Fund will have an exposure of 30 percent to mid-cap companies. The remaining exposure will continue to be in large cap companies.

Asset Allocation in crore as on August 31, 2022

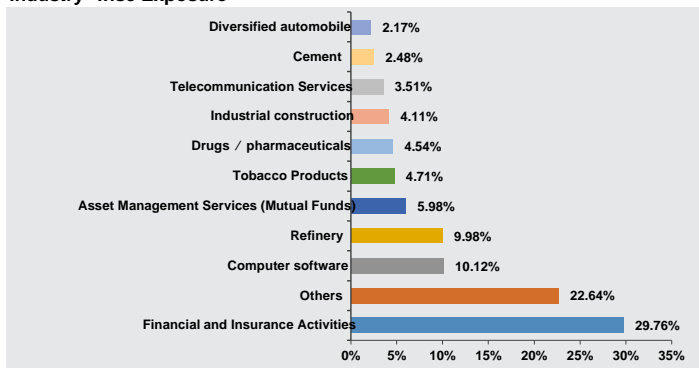


Returns (%)

Period	Equity Fund - Pension	Composite Benchmark*
1 Month	4.44	3.20
6 Months	8.86	5.39
1 Year	7.93	3.68
2 Years	26.39	22.78
3 Years	18.00	15.86
5 Years	12.83	11.59
Since Inception	10.76	9.84

*For details please refer to Fund at a Glance Annualised Returns

Industry-wise Exposure



Quantitative Indicators (Equity)

Std Dev (Annualised)	Sharpe Ratio	Portfolio Beta
17.13%	0.21	1.05

Portfolio

Nature of Security/Security Name	Percentage
Equity	
Top 20 Equity Securities	
ICICI Bank Ltd	8.73
Reliance Industries Ltd	8.54
Reliance ETF Bank BeES	5.98
Infosys Technologies Ltd	5.44
< DFC Bank Ltd	4.83
ITC Ltd	4.71
Larsen / Toubro Limited	4.11
Bharti Airtel Ltd	3.51
Tata Consultancy Services Ltd	3.22
< DFC	2.97
State Bank of India	2.77
Axis Bank Ltd	2.77
Mahindra / Mahindra	2.17
Maruti Suzuki India Ltd	2.13
NTPC Ltd	1.96
Sun Pharmaceutical Inds Ltd	1.70
SBI Life Insurance Company Limited	1.49
Kotak Mahindra Bank Ltd	1.48
< Industan Unilever Ltd	1.46
Power Grid Corporation Ltd	1.43
Others (See Annexure 1 for details)	27.17
Total - Equity Securities	98.55
Money Market Instruments	1.45
MF Units – Liquid Funds	0.00
Grand Total	100.00

Fund Manager's Comments

Key Indices (Nifty and Sensex) advance for the second consecutive month: The key Indian indices (Sensex / NIFTY) surged 3.5% in August, 2022 ending positive for the second consecutive month. The mid-cap / small-cap index gained 6% / 5% in August, 2022 outperforming the large-cap indices. All sectoral indices were up except Information Technology. Indian markets did well despite concerns about aggressive hikes by the US Fed and recession. Some of the key developments during the month were – (a) the Fed raised the repo rate by 50 bps to 5.4% (b) the US Fed signalled further rate increases primarily focused on bringing down inflation (c) Indian 5G spectrum auctions concluded with a spectrum block of 51,236 MHz being auctioned for Rs 1.5tn and (d) several central banks across the world raised interest rates. On the macro-economic front, (a) IIP growth in June, 2022 moderated to 12.3% from 19.6% in May, 2022 / (b) Q1FY23 real GDP grew by 13.5% aided by private consumption growth (25.9%) and investment growth (20.1%) / (c) headline CPI inflation, 2022 moderated to 6.71% (June, 2022: 7.01%) and (d) July CPI inflation moderated to 13.90% (2022 15.2%). FPIs bought USD 6.2bn worth of Indian equities in the secondary market while DIIs sold USD 888mn in August, 2022.

Global Markets face increasing headwinds:

Globally, France, Germany and the US (S&P 500) were down 5%, 4.8% and 4.2%, while Russia, Brazil and the Philippines were up 11.4%, 6.2% and 4.2%, respectively. Level of uncertainty about the outlook for the global economy remains elevated. This uncertainty is especially elevated in Europe, where after six months of war in Ukraine there is no sign of a de-escalation and where a recession seems increasingly likely this winter as the region's energy continues to intensify. While the economic data in August was mixed, the Fed's hawkish message from Jackson Hole and uncertain global economic backdrop hurt both equity and bond markets in August, post strong rebound in July.

Key Monitorable:

Adverse global macroeconomic outlook, rising energy prices, hike in rates by central banks and global recession risk continue to remain headwinds for the market. India is resilient in relative terms, inflation is manageable and not out of control. Earnings have been resilient for domestic facing companies, decline in commodity prices providing support to earnings. Further, there are early signs of pick up in domestic capex, however, a meaningful upturn is still some time away. We reckon the upside from here will be a function of stability in the global and local macros and continued earnings delivery vis-a-vis expectations. Markets remain extremely tough to call in the near term as potential headwinds could be plenty like rising oil prices, recession in EU region, cyclical slowdown in equities due to rising interest rates, etc. Considering the above factors, our fund positioning would be more Neutral in relation to the underlying indices and select stocks with a bottom-up approach. Our preference would be towards companies that are likely to benefit from the moderation in commodity costs, focussed on domestic market, have high earnings visibility, better growth prospects and comfortable valuations. In light of the changing dynamics, we would maintain higher weightage towards Sectors such as BFSI (Corporate Banks), Infrastructure, Capital Goods, Cement, Utilities and Auto.

Equity Elite Opportunities (SFIN:ULIF020280716EQUELITEOP143)

Fact Sheet for August 2022 (based on portfolio as on 31.08.2022)

Investment Objective

To provide growth opportunities with an objective of long term capital appreciation through investments primarily in equity and equity related instruments with active management of asset allocation between Equity and Money Market instruments

Name	Date of Inception	NAV as on August 30, 2022
Equity Elite Opportunities	27-Oct-16	Rs. 19.5791

AUM	Fund Manager	Funds managed by the Fund Manager
Rs. 57 crore	Viraj Nadkarni	Equity - 8, Debt - 0, Balanced - 5

Targeted Asset Allocation Pattern in Percentage

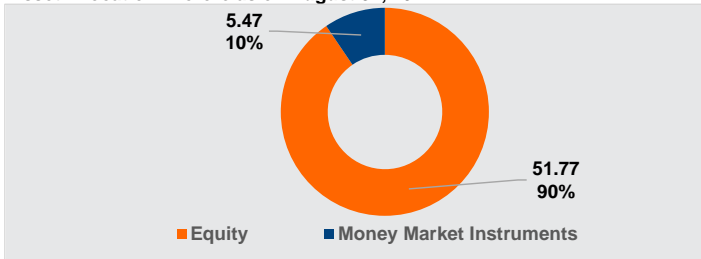
	Minimum	Maximum	Actual
Equity Shares	60	100	90
Debt Securities and Bonds	0	0	0
Cash and Money Market Investments	0	40	10

The actual asset allocation will remain within the 'minimum' 'maximum' range based on market opportunities and future outlook of the markets

Fund Positioning

This Fund is positioned as a diversified equity fund aiming to provide steady and sustainable relative out performance vis-à-vis the benchmark. The fund would stick to the theme of discipline, diligence and dividend yield while selecting the equity stocks. It would invest at least 70 % of its exposure to equity in the large cap stocks and the remainder may be in mid / small cap equity stocks.

Asset Allocation in crore as on August 31, 2022

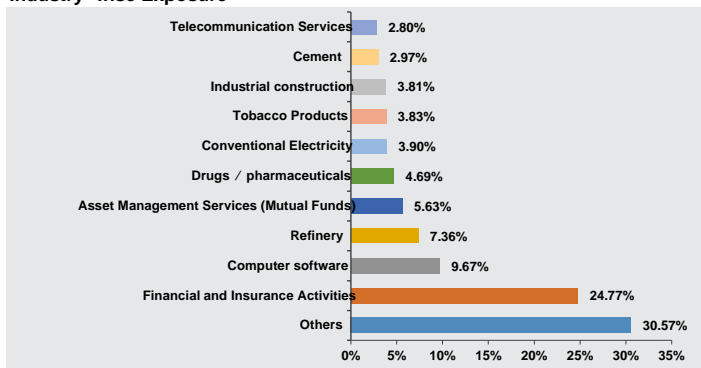


Returns (%)

Period	Equity Elite Opportunities	Composite Benchmark*
1 Month	3.35	2.28
6 Months	6.79	4.31
1 Year	6.21	3.75
2 Years	26.02	16.37
3 Years	17.90	11.81
5 Years	12.32	9.28
Since Inception	12.18	9.85

*For details please refer to Fund at a Glance Annualised Returns

Industry-wise Exposure



Quantitative Indicators (Equity)

Std Dev (Annualised)	Sharpe Ratio	Portfolio Beta
16.13%	0.11	1.45

Portfolio

Nature of Security/Security Name	Percentage
Equity	
Top 20 Equity Securities	
Reliance Industries Ltd	7.36
< DFC Bank Ltd	6.20
ICICI Bank Ltd	5.83
Infosys Technologies Ltd	5.19
ITC Ltd	3.83
Larsen / Toubro Limited	3.16
State Bank of India	3.12
Tata Consultancy Services Ltd	3.05
Kotak Banking ETF	2.82
Reliance ETF Bank BeES	2.81
Bharti Airtel Ltd	2.80
Axis Bank Ltd	2.60
NTPC Ltd	1.94
Sun Pharmaceutical Inds Ltd	1.64
Bank of Baroda	1.54
Coal India Ltd	1.46
Mahindra / Mahindra	1.44
Maruti Suzuki India Ltd	1.41
Ceat Ltd	1.31
< Hero Motocorp Limited	1.30
Others (See Annexure 1 for details)	29.65
Total - Equity Securities	90.45
Money Market Instruments	9.55
MF Units – Liquid Funds	0.00
Grand Total	100.00

Fund Manager's Comments

Key Indices (Nifty and Sensex) advance for the second consecutive month: The key Indian indices (Sensex / NIFTY) surged r 3.5% in August, 2022 ending positive for second consecutive month. The mid-cap / small-cap index gained r 6% / 5% in August, 2022 outperforming the large-cap indices. All sectoral indices were up except Information Technology. Indian markets did well despite concerns about aggressive hikes by the US Fed and recession. Some of the key developments during the month were – (a) the Fed raised the repo rate by 50 bps to 5.4% (b) the US Fed signalled further rate increases primarily focused on bringing down inflation (c) Indian 5G spectrum auctions concluded with a spectrum of 51,236 MHz being auctioned for Rs 1.5tn / and (d) several central banks worldwide raised interest rates. On the macro-economic front, (a) IIP growth in June, 2022 moderated to 12.3% from 19.6% in May, 2022 / (b) Q1FY23 real GDP grew by 13.5% aided by private consumption growth (25.9%) and investment growth (20.1%) / (c) headline CPI inflation in July, 2022 moderated to 6.71% (> June, 2022 : 7.01%) and (d) July CPI inflation moderated to 13.90% (June, 2022 15.2%). FPIs bought USD 6.2bn worth of Indian equities in the secondary market while DIIs sold USD 888mn in August, 2022.

Global Markets face increasing headwinds:

Globally, France, Germany and the US (SPL) were down 5%, 4.8% and 4.2%, while Russia, Brazil and the Philippines were up 11.4%, 6.2% and 4.2%, respectively. Level of uncertainty about the outlook for the global economy remains elevated. This uncertainty is especially elevated in Europe, where after six months of war in Ukraine there is no sign of a ceasefire and where a recession seems increasingly likely this winter as the region's energy continues to intensify. While the economic data in August was mixed, the Fed's hawkish message on inflation and uncertain global economic backdrop hurt both equity and bond markets in August, post strong rebound in July.

Key Monitorable:

Adverse global macroeconomic outlook, rising energy prices, hike in rates by central banks and global recession risk continue to remain headwinds for the market. India is resilient in relative terms, inflation is manageable and not out of control. Earnings have been resilient for domestic facing companies, decline in commodity prices providing support to earnings. Further, there are early signs of pick up in domestic capex, however, a meaningful upturn is still some time away. We reckon the upside from here will be a function of stability in global and local macros and continued earnings delivery vis-a-vis expectations. Markets remain extremely tough to call in the near term as potential headwinds could be plenty like rising commodity prices, recession in EU region, cyclical slowdown in equities due to rising interest rates, etc. Considering the above factors, our fund positioning would be more Neutral in relation to the underlying indices and select stocks with a bottom-up approach. Our preference would be towards companies that are likely to benefit from the moderation in commodity costs, focussed on domestic market, have high earnings visibility, better growth prospects and comfortable valuations. In light of the changing dynamics, we would maintain higher weightage towards Sectors such as BFSI (Corporate Banks), Infrastructure, Capital Goods, Cement, Utilities and Auto.

Balanced Fund (SFIN:ULIF005161109BALANCEDFN143)

Fact Sheet for August 2022 (based on portfolio as on 31.08.2022)

Investment Objective

To provide higher growth with reasonable security, by investing primarily in equity instruments and moderate allocation in debt securities/ bonds.

Name	Date of Inception	NAV as on August 30, 2022
Balanced Fund	25-Nov-09	Rs. 30.1053

AUM	Fund Manager	Funds managed by the Fund Manager
Rs. 134 crore	Sandeep Shirsat Viraj Nadkarni	Equity - 0, Debt - 7, Balanced - 5 Equity - 7, Debt - 0, Balanced - 5

Targeted Asset Allocation Pattern in Percentage

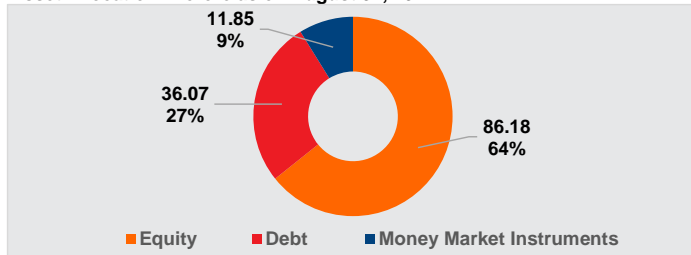
	Minimum	Maximum	Actual
Equity Shares	50	70	63
Debt Securities and Bonds	30	50	27
Cash and Money Market Investments	0	20	10

The actual asset allocation will remain within the 'minimum'-'maximum' range based on market opportunities and future outlook of the markets

Fund Positioning

This Fund is positioned as a balanced mix of debt and equity, with the asset allocation pattern providing a good opportunity to provide consistent and sustainable returns. The equity portion will have a highly diversified portfolio with high liquidity while the debt portion will comprise of high rated debt instruments with a low to moderate liquidity. The asset allocation will follow a macro level market scenario and the individual stock selection will be with micro level performance expectations of the stocks and industries.

Asset Allocation in crore as on August 31, 2022

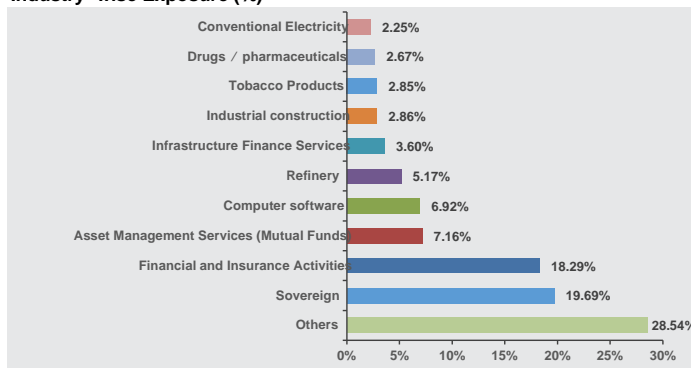


Returns (%)

Period	Balanced Fund	Composite Benchmark*
1 Month	2.56	2.55
6 Months	5.38	3.93
1 Year	6.04	3.35
2 Years	19.47	16.64
3 Years	14.26	12.64
5 Years	10.41	9.89
Since Inception	9.01	9.08

*For details please refer to Fund at a Glance

Industry-wise Exposure (%)



Quantitative Indicators (Equity)

Std Dev (Annualised)	Sharpe Ratio	Portfolio Beta
11.27%	0.09	1.03

Quantitative Indicators (Debt)

Average Maturity (Years)	Modified Duration (Years)
4.23	2.71

Portfolio

Nature of Security/Security Name	Rating	Percentage
Equity		
Top 10 Equity Securities		
Reliance Industries Ltd		5.17
ICICI Bank Ltd		4.14
Infosys Technologies Ltd		3.85
Reliance ETF Bank BeES		3.18
Kotak Banking ETF		3.15
< DFC Bank Ltd		2.95
ITC Ltd		2.85
Larsen / Toubro Limited		2.43
Bharti Airtel Ltd		2.15
Tata Consultancy Services Ltd		2.13
Others (See Annexure 1 for details)		31.44
Total - Equity Securities		63.44
Debt		
Top 10 Sovereign Securities		
7.17% Government of India 2028		3.56
5.74% Government of India 2026		2.86
8.15% Government of India 2026		2.33
5.77% Government of India 2030		2.23
6.84% Government of India 2022		1.87
8.2% State Government of Gujarat 2025		1.55
6.79% Government of India 2027		1.48
5.38% Government of India 2034		1.09
5.63% Government of India 2026		1.07
7.59% Government of India 2026		0.95
Others (See Annexure 1 for details)		0.72
Total - Sovereign Securities		19.69
Top Corporate bonds		
6.85% Indian Railways Finance Corporation 2040	AAA	2.08
9.22% LIC < ousing Finance Ltd 2024	AAA	1.95
7.95% India Infradebt Limited 2024	AAA	1.52
10.02% Mahindra / Mahindra Fin. Serv. 2022	AA Z	0.94
6.65% Food Corporation of India 2030	AAA	0.54
9.15% Axis Bank Ltd 2022	AAA	0.19
Total - Corporate bonds		7.21
Money Market Instruments		9.66
MF Units – Liquid Funds		0.00
Grand Total		100.00

Credit Profile of Debt and Money Market Investments

Nature	Percentage
GSEC / T Bills	55.11
AAA / P1 Z / PR1 Z / A1 Z	17.54
AA Z / AA	2.62
AA-	0.00
A / Below	0.00
Fixed Deposits with Banks	0.00
CBLO/TREPS/ Other Money Market Investments	24.73
Total	100.00

Maturity Profile of Debt Portfolio

Period	Exposure in Percentage
0 - 3 Months	27.35
3 - 12 Months	5.76
1 - 3 Years	9.70
3 - 5 Years	28.64
5 - 10 Years	19.70
2 10 Years	8.86
Total	100.00

Fund Manager's Comments

Please refer to the page 1 Fund Manager's Comments

Balanced 1 Fund (SFIN:ULIF011010910BALAN1FUND143)

Fact Sheet for August 2022 (based on portfolio as on 31.08.2022)

Investment Objective

To provide higher growth with reasonable security, by investing primarily in equity instruments and moderate allocation in debt securities/ bonds.

Name	Date of Inception	NAV as on August 30, 2022
Balanced 1 Fund	14-Sep-10	Rs. 26.701

AUM	Fund Manager	Funds managed by the Fund Manager
Rs. 449 crore	Sandeep Shirsat Viraj Nadkarni	Equity - 0, Debt - 7, Balanced - 5 Equity - 7, Debt - 0, Balanced - 5

Targeted Asset Allocation Pattern in Percentage

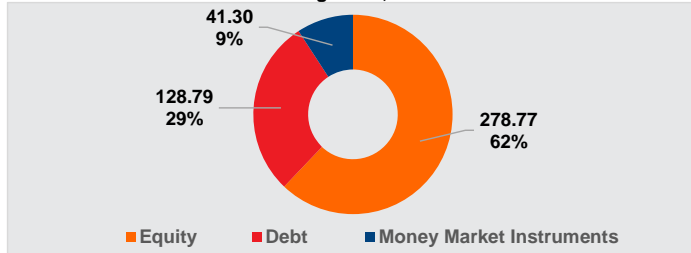
	Minimum	Maximum	Actual
Equity Shares	50	70	61
Debt Securities and Bonds	30	50	29
Cash and Money Market Investments	0	20	10

The actual asset allocation will remain within the 'minimum'-'maximum' range based on market opportunities and future outlook of the markets

Fund Positioning

This Fund is positioned as a balanced mix of debt and equity, with the asset allocation pattern providing a good opportunity to provide consistent and sustainable returns. The equity portion will have a highly diversified portfolio with high liquidity while the debt portion will comprise of high rated debt instruments with a low to moderate liquidity. The asset allocation will follow a macro level market scenario and the individual stock selection will be with micro level performance expectations of the stocks and industries.

Asset Allocation in crore as on August 31, 2022

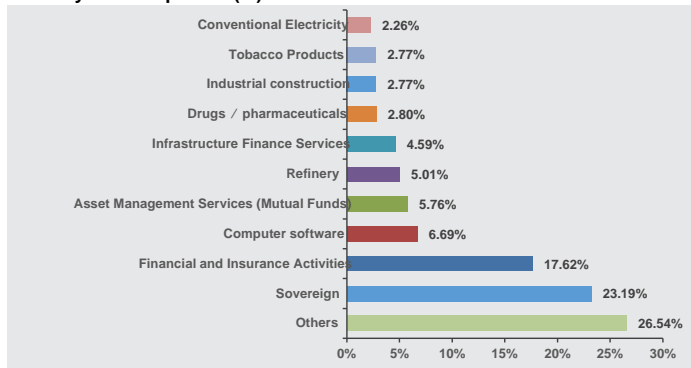


Returns (%)

Period	Balanced 1 Fund	Composite Benchmark*
1 Month	2.42	2.55
6 Months	4.52	3.93
1 Year	4.53	3.35
2 Years	17.89	16.64
3 Years	13.00	12.64
5 Years	9.47	9.89
Since Inception	8.55	8.88

*For details please refer to Fund at a Glance

Industry-wise Exposure (%)



Quantitative Indicators (Equity)

Std Dev (Annualised)	Sharpe Ratio	Portfolio Beta
11.62%	-0.04	1.06

Quantitative Indicators (Debt)

Average Maturity (Years)	Modified Duration (Years)
3.64	2.59

Portfolio

Nature of Security/Security Name	Rating	Percentage
Equity		
Top 10 Equity Securities		
Reliance Industries Ltd		5.01
ICICI Bank Ltd		4.35
Infosys Technologies Ltd		3.77
< DFC Bank Ltd		2.90
ITC Ltd		2.77
Reliance ETF Bank BeES		2.46
Kotak Banking ETF		2.46
Larsen / Toubro Limited		2.34
Tata Consultancy Services Ltd		2.09
State Bank of India		1.97
Others (See Annexure 1 for details)		31.14
Total - Equity Securities		61.26
Debt		
Top 10 Sovereign Securities		
5.74% Government of India 2026		3.84
7.17% Government of India 2028		3.47
6.68% Government of India 2031		2.16
7.59% Government of India 2026		2.05
5.63% Government of India 2026		1.71
8.15% Government of India 2026		1.62
6.45% Government of India 2029		1.61
6.84% Government of India 2022		1.51
5.77% Government of India 2030		1.43
6.24% State Government of Maharashtra 2026		1.08
Others (See Annexure 1 for details)		2.71
Total - Sovereign Securities		23.19
Top Corporate bonds		
8.57% Rural Electrification Corp 2024	AAA	3.45
7.95% India Infradebt Limited 2024	AAA	1.13
9.39% LIC < using Finance Ltd 2024	AAA	0.51
8.93% Power Grid Corporation Ltd 2022	AAA	0.25
6.65% Food Corporation of India 2030	AAA	0.16
8.49% NTPC Ltd 2025	AAA	0.00
Total - Corporate bonds		5.51
Money Market Instruments		
MF Units – Liquid Funds		10.04
Grand Total		100.00

Credit Profile of Debt and Money Market Investments

Nature	Percentage
GSEC / T Bills	61.19
AAA / P1 Z / PR1 Z / A1 Z	14.53
AA Z / AA	0.00
AA-	0.00
A / Below	0.00
Fixed Deposits with Banks	0.00
CBLO/TREPS/ Other Money Market Investments	24.28
Total	100.00

Maturity Profile of Debt Portfolio

Period	Exposure in Percentage
0 - 3 Months	24.93
3 - 12 Months	3.98
1 - 3 Years	13.46
3 - 5 Years	31.40
5 - 10 Years	23.94
2 10 Years	2.28
Total	100.00

Fund Manager's Comments

Please refer to the page 1 Fund Manager's Comments

Balanced Fund - Pension (SFIN:ULIF006161109BALFUNDPEN143)

Fact Sheet for August 2022 (based on portfolio as on 31.08.2022)

Investment Objective

To provide higher growth with reasonable security, by investing primarily in equity instruments and moderate allocation in debt securities/ bonds.

Name	Date of Inception	NAV as on August 30, 2022
Balanced Fund - Pension	25-Nov-09	Rs. 31.2313

AUM	Fund Manager	Funds managed by the Fund Manager
Rs. 84 crore	Sandeep Shirsat Viraj Nadkarni	Equity - 0, Debt - 7, Balanced - 5 Equity - 7, Debt - 0, Balanced - 5

Targeted Asset Allocation Pattern in Percentage

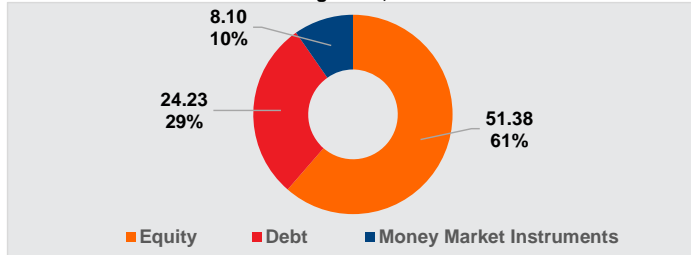
	Minimum	Maximum	Actual
Equity Shares	50	70	61
Debt Securities and Bonds	30	50	29
Cash and Money Market Investments	0	20	11

The actual asset allocation will remain within the 'minimum'-'maximum' range based on market opportunities and future outlook of the markets

Fund Positioning

This Fund is positioned as a balanced mix of debt and equity, with the asset allocation pattern providing a good opportunity to provide consistent and sustainable returns. The equity portion will have a highly diversified portfolio with high liquidity, while the debt portion will comprise of high rated debt instruments with low to moderate liquidity. The asset allocation will follow a macro level market scenario and the individual stock selection will be with micro level performance expectations of the stocks and industries.

Asset Allocation in crore as on August 31, 2022

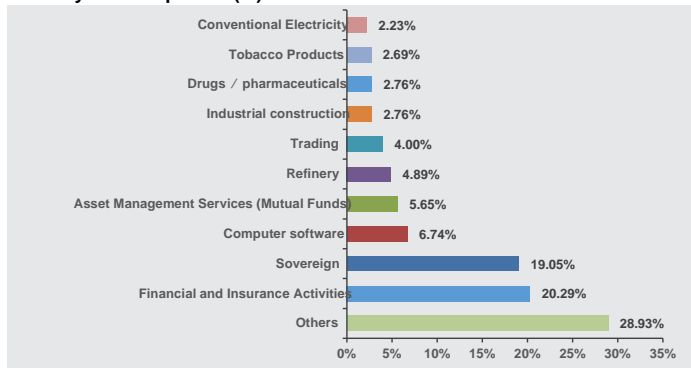


Returns (%)

Period	Balanced Fund -	Composite Benchmark*
1 Month	2.47	2.55
6 Months	5.27	3.93
1 Year	4.61	3.35
2 Years	17.70	16.64
3 Years	13.81	12.64
5 Years	10.77	9.89
Since Inception	9.33	9.08

*For details please refer to Fund at a Glance

Industry -wise Exposure (%)



Quantitative Indicators (Equity)

Std Dev (Annualised)	Sharpe Ratio	Portfolio Beta
11.06%	-0.04	1.02

Quantitative Indicators (Debt)

Average Maturity (Years)	Modified Duration (Years)
4.67	3.19

Portfolio

Nature of Security/Security Name	Rating	Percentage
Equity		
Top 10 Equity Securities		
Reliance Industries Ltd		4.89
ICICI Bank Ltd		4.37
Infosys Technologies Ltd		3.67
< DFC Bank Ltd		2.89
ITC Ltd		2.69
Reliance ETF Bank BeES		2.41
Kotak Banking ETF		2.41
Larsen / Toubro Limited		2.29
Tata Consultancy Services Ltd		2.04
State Bank of India		1.92
Others (See Annexure 1 for details)		30.95
Total - Equity Securities		60.54
Debt		
Top Sovereign Securities		
5.77% Government of India 2030		3.84
5.74% Government of India 2026		3.43
7.17% Government of India 2028		3.00
8.15% Government of India 2026		2.49
6.79% Government of India 2027		2.37
7.59% Government of India 2026		1.52
8.2% State Government of Gujarat 2025		0.93
6.84% Government of India 2022		0.90
6.45% Government of India 2029		0.57
Total - Sovereign Securities		19.05
Top Corporate bonds		
6.65% Food Corporation of India 2030	AAA	4.00
6.85% Indian Railways Finance Corporation 2040	AAA	2.22
10.02% Mahindra / Mahindra Fin. Serv. 2022	AA Z	1.50
10.15% Bajaj Finance Ltd 2024	AAA	1.27
9.3% LIC <ousing Finance Ltd 2022	AAA	0.90
5.5% Britannia Industries Ltd 2024	AAA	0.00
Total - Corporate bonds		9.89
Money Market Instruments		10.51
MF Units – Liquid Funds		0.00
Grand Total		100.00

Credit Profile of Debt and Money Market Investments

Nature	Percentage
GSEC / T Bills	49.33
AAA / P1 Z / PR1 Z / A1 Z	21.72
AA Z / AA	3.89
AA-	0.00
A / Below	0.00
Fixed Deposits with Banks	0.00
CBLO/TREPS/ Other Money Market Investments	25.06
Total	100.00

Maturity Profile of Debt Portfolio

Period	Exposure in Percentage
0 - 3 Months	31.27
3 - 12 Months	2.33
1 - 3 Years	3.29
3 - 5 Years	27.80
5 - 10 Years	29.56
2 10 Years	5.75
Total	100.00

Fund Manager's Comments

Please refer to the page 1 Fund Manager's Comments

Debt Fund (SFIN:ULIF003161109DEBTFUND00143)

Fact Sheet for August 2022 (based on portfolio as on 31.08.2022)

Investment Objective

To generate a good level of income and respects for capital growth through diversified investment in corporate debt instruments, government securities and money market investments.

Name	Date of Inception	NAV as on August 30, 2022
Debt Fund	25-Nov-09	Rs. 22.4713

AUM	Fund Manager	Funds managed by the Fund Manager
Rs. 18 crore	Sandeep Shirsat	Equity - 0, Debt - 8, Balanced - 5

Targeted Asset Allocation Pattern in Percentage

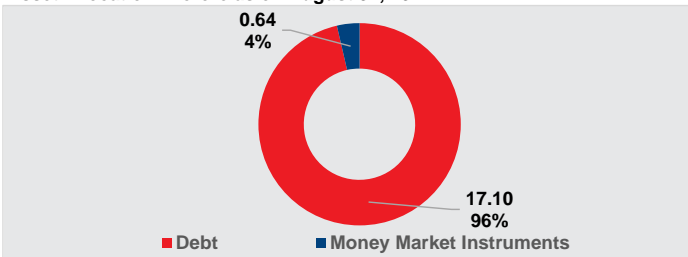
	Minimum	Maximum	Actual
Equity Shares	0	0	0
Debt Securities and Bonds	70	100	96
Cash and Money Market Investments	0	30	4

The actual asset allocation will remain within the 'minimum'-'maximum' range based on market opportunities and future outlook of the markets

Fund Positioning

This Fund is positioned as a pure debt oriented fund, with allocation pattern providing a good opportunity to provide consistent and sustainable returns. The debt portfolio will comprise of high rated debt instruments with a low to moderate liquidity, government securities and money market investments with very high safety and liquidity. The asset allocation between corporate debt and government securities and money market investments and the portfolio duration of the fund will follow a macro level economic scenario while the individual corporate debt investments will follow with a high credit worthiness and debt servicing capacity of companies.

Asset Allocation in crore as on August 31, 2022

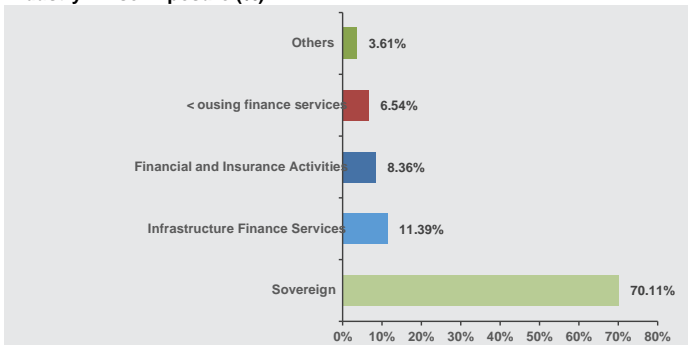


Returns (%)

Period	Debt Fund	Composite Benchmark*
1 Month	13.86	13.76
6 Months	3.40	2.15
1 Year	2.26	2.75
2 Years	2.78	4.30
3 Years	4.00	6.07
5 Years	4.12	6.38
Since Inception	6.55	7.48

*For details please refer to Fund at a Glance Annualised Returns

Industry - wise Exposure (%)



Quantitative Indicators (Debt)

Average Maturity (Years)	Modified Duration (Years)
6.50	3.94

Fund Manager's Comments

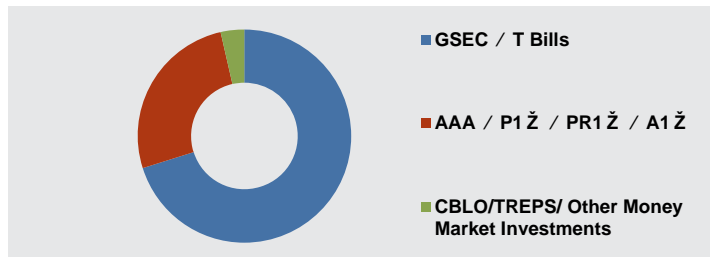
Please refer to the page 1 Fund Manager's Comments 1

Portfolio

Nature of Security/Security Name	Rating	Percentage
Debt		
Top 10 Sovereign Securities		
8.34% State Government of Tamil Nadu 2028		14.72
5.38% Government of India 2034		10.95
6.54% Government of India 2032		9.43
7.94% State Government Of <aryana 2034		6.07
8.05% State Government of Gujarat 2028		5.81
7.59% Government of India 2029		5.77
8.05% State Government Of <aryana 2025		4.92
8.15% State Government of Tamil Nadu 2028		3.50
0% Government of India 2026		3.28
7.7% State Government of Karnataka 2027		2.86
Others (See Annexure 1 for details)		2.79
Total - Sovereign Securities		70.11
Top Corporate bonds		
6.75% NIF Infrastructure Finance Limited 2027	AAA	5.54
7.95% <DFC Bank Ltd 2026	AAA	4.91
7.7% Bajaj Finance Ltd 2027	AAA	3.45
8.8% LIC <ousing Finance Ltd 2029	AAA	3.03
8.37% Rural Electrification Corp 2028	AAA	2.97
8% <DFC 2032	AAA	2.92
8.1% Power Finance Corporation Ltd 2024	AAA	2.87
7.9% LIC <ousing Finance Ltd 2027	AAA	0.58
9.95% Infrastructure Leasing / FinanciaServ. 2024	D	0.00
Total - Corporate bonds		26.29
Money Market Instruments		
MF Units – Liquid Funds		3.61
Grand Total		100.00

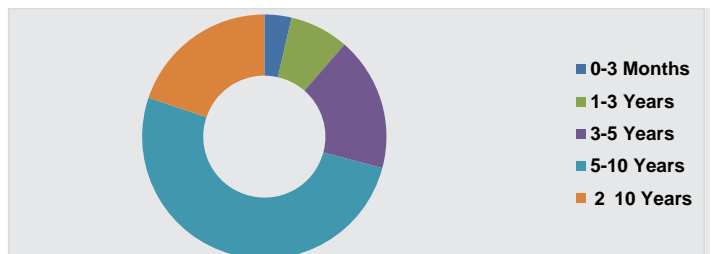
Credit Profile of Debt and Money Market Investments

Nature	Percentage
GSEC / T Bills	70.11
AAA / P1 Ž / PR1 Ž / A1 Ž	26.29
AA Ž / AA	0.00
AA-	0.00
A / Below	0.00
Fixed Deposits with Banks	0.00
CBLO/TREPS/ Other Money Market Investments	3.61
Total	100.00



Maturity Profile of Debt Portfolio

Period	Exposure in Percentage
0 - 3 Months	3.61
3 - 12 Months	0.00
1 - 3 Years	7.79
3 - 5 Years	17.76
5 - 10 Years	51.02
2 10 Years	19.82
Total	100.00



Debt 1 Fund (SFIN:ULIF010010910DEBT01FUND143)

Fact Sheet for August 2022 (based on portfolio as on 31.08.2022)

Investment Objective

To generate a good level of income and respects for capital growth through diversified investment in corporate debt instruments, government securities and money market investments.

Name	Date of Inception	NAV as on August 30, 2022
Debt 1 Fund	17-Sep-10	Rs. 20.3735

AUM	Fund Manager	Funds managed by the Fund Manager
Rs. 1597 crore	Sandeep Shirsat	Equity - 0, Debt - 8, Balanced - 5

Targeted Asset Allocation Pattern in Percentage

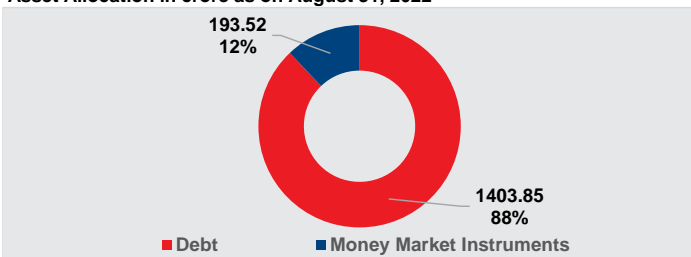
	Minimum	Maximum	Actual
Equity Shares	0	0	0
Debt Securities and Bonds	70	100	88
Cash and Money Market Investments	0	30	12

The actual asset allocation will remain within the 'minimum'-'maximum' range based on market opportunities and future outlook of the markets

Fund Positioning

This Fund is positioned as a pure debt oriented fund, with asset allocation pattern providing a good opportunity to provide consistent and sustainable returns. The debt portfolio will comprise of high rated debt instruments with a low to moderate liquidity, government securities and money market investments with very high safety and liquidity. The asset allocation between corporate debt and government securities and money market investments and the portfolio duration of the fund will follow a macro level economic scenario while the individual corporate debt investments will follow with a relative credit worthiness and debt servicing capacity of companies.

Asset Allocation in crore as on August 31, 2022

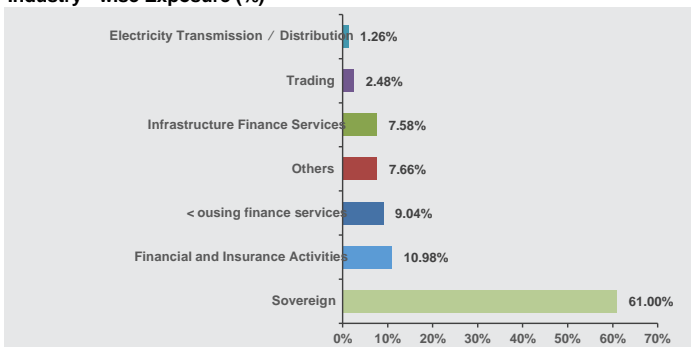


Returns (%)

Period	Debt 1 Fund	Composite Benchmark*
1 Month	11.65	13.76
6 Months	2.05	2.15
1 Year	1.99	2.75
2 Years	2.90	4.30
3 Years	4.13	6.07
5 Years	3.27	6.38
Since Inception	6.13	7.67

*For details please refer to Fund at a Glance Annualised Returns

Industry - wise Exposure (%)



Quantitative Indicators (Debt)

Average Maturity (Years)	Modified Duration (Years)
5.38	3.23

Fund Manager's Comments

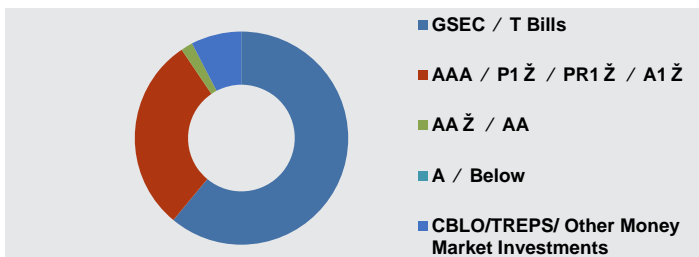
Please refer to the page 1 Fund Manager's Comments 1

Portfolio

Nature of Security/Security Name	Rating	Percentage
Debt		
Top 10 Sovereign Securities		
5.38% Government of India 2034		6.99
5.63% Government of India 2026		4.44
7.59% Government of India 2026		3.70
6.97% Government of India 2026		3.45
7.94% State Government Of < ar yana 2034		2.88
7.59% Government of India 2029		2.82
6.54% Government of India 2032		2.57
7.17% Government of India 2028		2.34
6.98% State Government of Telangana 2028		2.15
8.05% State Government Of < ar yana 2025		2.03
Others (See Annexure 1 for details)		27.62
Total - Sovereign Securities		61.00
Top 10 Corporate bonds		
8% < DFC 2032	AAA	3.38
7.7% Bajaj Finance Ltd 2027	AAA	3.05
7.95% < DFC Bank Ltd 2026	AAA	1.65
6.75% NIIF Infrastructure Finance Limited 2027	AAA	1.62
7.995% NIIF Infrastructure Finance Limited 2027	AAA	1.59
7.95% India Infradebt Limited 2024	AAA	1.47
8.48% Uttar Pradesh Power Corporation Ltd 2023	AA	1.08
8.7% LIC < ousing Finance Ltd 2029	AAA	1.01
7.9% LIC < ousing Finance Ltd 2027	AAA	0.88
8.95% Food Corporation of India 2029	AAA	0.68
Others (See Annexure 1 for details)		10.49
Total - Corporate bonds		26.88
Money Market Instruments		12.11
MF Units – Liquid Funds		0.00
Grand Total		100.00

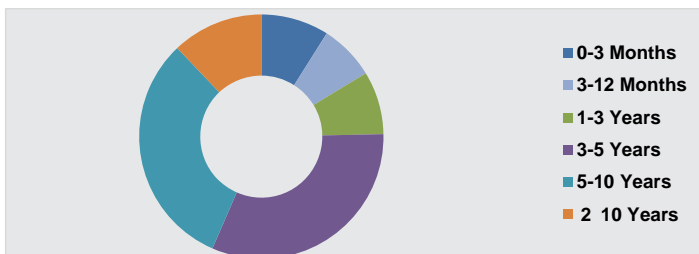
Credit Profile of Debt and Money Market Investments

Nature	Percentage
GSEC / T Bills	61.00
AAA / P1 Ā / PR1 Ā / A1 Ā	29.54
AA Ā / AA	1.80
AA-	0.00
A / Below	0.00
Fixed Deposits with Banks	0.00
CBLO/TREPS/ Other Money Market Investments	7.66
Total	100.00



Maturity Profile of Debt Portfolio

Period	Exposure in Percentage
0 - 3 Months	8.99
3 - 12 Months	7.33
1 - 3 Years	8.34
3 - 5 Years	31.91
5 - 10 Years	31.35
2 10 Years	12.08
Total	100.00



Debt Fund - Pension (SFIN:ULIF004161109DEBFUNDPEN143)

Fact Sheet for August 2022 (based on portfolio as on 31.08.2022)

Investment Objective

To generate a good level of income and respects for capital growth through diversified investment in corporate debt instruments, government securities and money market investments.

Name	Date of Inception	NAV as on August 30, 2022
Debt Fund - Pension	25-Nov-09	Rs. 21.9719

AUM	Fund Manager	Funds managed by the Fund Manager
Rs. 32 crore	Sandeep Shirsat	Equity - 0, Debt - 8, Balanced - 5

Targeted Asset Allocation Pattern in Percentage

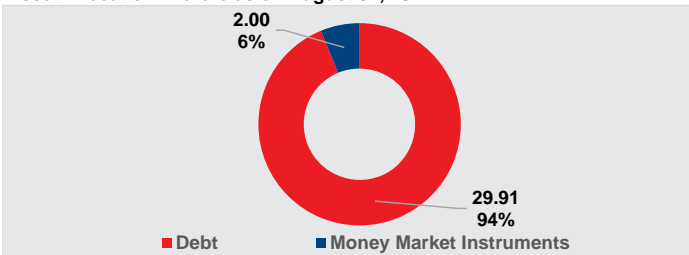
	Minimum	Maximum	Actual
Equity Shares	0	0	0
Debt Securities and Bonds	70	100	94
Cash and Money Market Investments	0	30	6

The actual asset allocation will remain within the 'minimum' 'maximum' range based on market opportunities and future outlook of the markets

Fund Positioning

This Fund is positioned as a pure debt oriented fund, with asset allocation pattern providing a good opportunity to provide consistent and sustainable returns. The debt portfolio will comprise of high rated debt instruments with a low to moderate liquidity, government securities, money market investments with very high safety and liquidity. The asset allocation between corporate debt and government securities and money market investments and the portfolio duration of the fund will follow a macro level economic scenario while the individual corporate debt investments will follow with a rigorous credit worthiness and debt servicing capacity of companies.

Asset Allocation in crore as on August 31, 2022

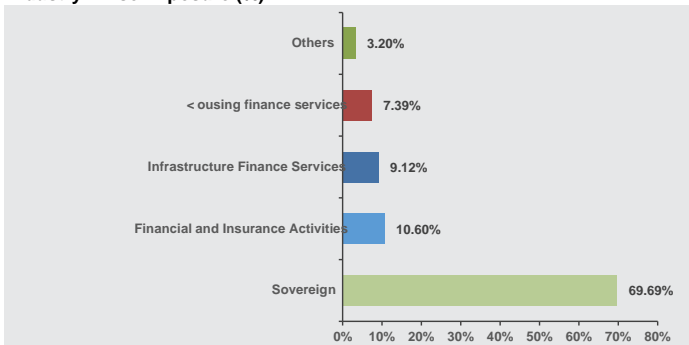


Returns (%)

Period	Debt Fund - Pension	Composite Benchmark*
1 Month	13.16	13.76
6 Months	2.66	2.15
1 Year	1.54	2.75
2 Years	2.35	4.30
3 Years	3.60	6.07
5 Years	4.01	6.38
Since Inception	6.36	7.48

*For details please refer to Fund at a Glance Annualised Returns

Industry - wise Exposure (%)



Quantitative Indicators (Debt)

Average Maturity (Years)	Modified Duration (Years)
6.52	4.00

Fund Manager's Comments

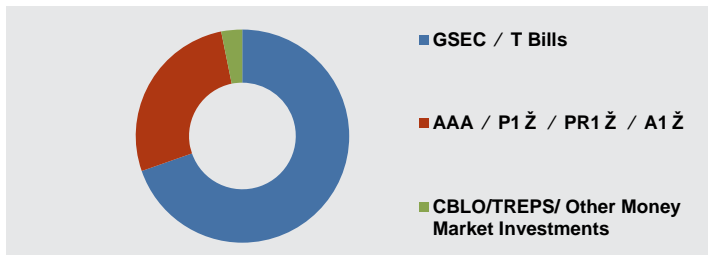
Please refer to the page 1 Fund Manager's Comments 1

Portfolio

Nature of Security/Security Name	Rating	Percentage
Debt		
Top 10 Sovereign Securities		
8.34% State Government of Tamil Nadu 2028		13.09
5.38% Government of India 2034		9.14
6.54% Government of India 2032		8.99
7.59% Government of India 2029		5.62
7.94% State Government Of <aryana 2034		5.31
8.05% State Government of Gujarat 2028		4.85
8.05% State Government Of <aryana 2025		4.83
7.7% State Government of Karnataka 2027		4.78
0% Government of India 2026		3.27
8.15% State Government of Tamil Nadu 2028		3.24
Others (See Annexure 1 for details)		6.58
Total - Sovereign Securities		69.69
Top Corporate bonds		
6.75% NIF Infrastructure Finance Limited 2027	AAA	6.16
7.95% < DFC Bank Ltd 2026	AAA	4.82
8% < DFC 2032	AAA	3.25
7.7% Bajaj Finance Ltd 2027	AAA	2.72
8.8% LIC < ousing Finance Ltd 2029	AAA	2.53
8.37% Rural Electrification Corp 2028	AAA	2.48
7.9% LIC < ousing Finance Ltd 2027	AAA	1.61
8.1% Power Finance Corporation Ltd 2024	AAA	0.48
9.95% Infrastructure Leasing / FinanciaServ. 2024	D	0.00
Total - Corporate bonds		24.05
Money Market Instruments		
MF Units – Liquid Funds		6.26
MF Units – Liquid Funds		0.00
Grand Total		100.00

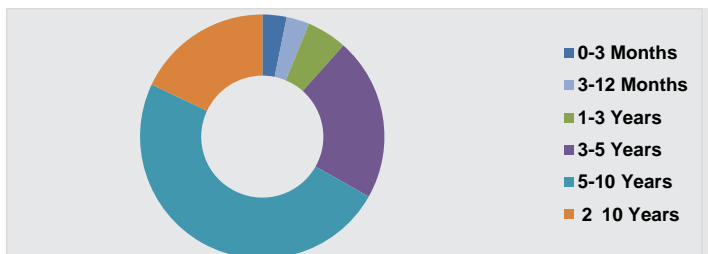
Credit Profile of Debt and Money Market Investments

Nature	Percentage
GSEC / T Bills	69.69
AAA / P1 Ž / PR1 Ž / A1 Ž	27.11
AA Ž / AA	0.00
AA-	0.00
A / Below	0.00
Fixed Deposits with Banks	0.00
CBLO/TREPS/ Other Money Market Investments	3.20
Total	100.00



Maturity Profile of Debt Portfolio

Period	Exposure in Percentage
0 - 3 Months	3.20
3 - 12 Months	3.06
1 - 3 Years	5.31
3 - 5 Years	21.59
5 - 10 Years	48.83
2 10 Years	18.01
Total	100.00



Liquid Fund (SFIN:ULIF007161109LIQUIDFUND143)

Investment Objective

Name	Date of Inception	NAV as on August 30, 2022
Liquid Fund	09- > an-13	Rs. 15.2144
AUM	Fund Manager	Funds managed by the Fund Manager
Rs. 0.04 crore	Sandeep Shirsat	Equity - 0, Debt - 7, Balanced - 5

Targeted Asset Allocation Pattern in Percentage

	Minimum	Maximum	Actual
Equity Shares	0	0	0
Debt Securities and Bonds	0	20	0
Cash and Money Market Investments	80	100	100

The actual asset allocation will remain within the 'minimum'-'maximum' range based on market opportunities and future outlook of the markets

Fund Positioning

This Fund is positioned as a pure debt oriented short term liquid fund with asset allocation pattern giving a reasonable opportunity to provide consistent sustainable returns, with very high liquidity. The investment portfolio will primarily comprise of high rated short term money market investments with very high safety and easy liquidity. The maturity profile and the portfolio duration will follow a macro level economic case and the expected liquidity needs of the fund.

Asset Allocation in crore as on August 31, 2022



Returns (%)

Period	Liquid Fund	Composite Benchmark*
1 Month	3.59	5.12
6 Months	2.76	4.31
1 Year	2.32	3.88
2 Years	1.98	3.54
3 Years	2.15	3.71
5 Years	3.06	4.66
Since Inception	4.45	5.99

*For details please refer to Fund at a Glance Annualised Returns

Industry - wise Exposure (%)



Quantitative Indicators (Debt)

Average Maturity (Years)	Modified Duration (Years)
0.01	--

Portfolio

Nature of Security/Security Name	Percentage
Money Market Instruments	100.00
MF Units – Liquid Funds	0.00
Grand Total	100.00

Fund Manager's Comments

Fund Manager's Comments The funds under the Liquid Fund category continue to be invested in highly liquid short term papers having very high safety and liquidity, as per the investment mandates, set out for this fund

Credit Profile of Debt and Money Market Investments

Nature	Percentage
GSEC / T Bills	0.00
AAA / P1 Ā / PR1 Ā / A1 Ā	0.00
AA Ā / AA	0.00
AA-	0.00
A / Below	0.00
Fixed Deposits with Banks	0.00
CBLO/TREPS/ Other Money Market Investments	100.00
Total	100.00



Maturity Profile of Debt Portfolio

Period	Exposure in Percentage
0 - 3 Months	100.00
3 - 12 Months	0.00
1 - 3 Years	0.00
3 - 5 Years	0.00
5 - 10 Years	0.00
2 10 Years	0.00
Total	100.00



Liquid Fund - Pension (SFIN:ULIF008161109LIQFUNDPEN143)

Investment Objective

Name	Date of Inception	NAV as on August 30, 2022
Liquid Fund - Pension	25-Nov-09	Rs. 18.0245
AUM	Fund Manager	Funds managed by the Fund Manager
Rs. 0.18 crore	Sandeep Shirsat	Equity - 0, Debt - 7, Balanced - 5

Targeted Asset Allocation Pattern in Percentage

	Minimum	Maximum	Actual
Equity Shares	0	0	0
Debt Securities and Bonds	0	20	0
Cash and Money Market Investments	80	100	100

The actual asset allocation will remain within the 'minimum'-'maximum' range based on market opportunities and future outlook of the markets

Fund Positioning

This Fund is positioned as a pure debt oriented short term liquid fund with asset allocation pattern giving a reasonable opportunity to provide consistent sustainable returns, with very high liquidity. The investment portfolio will primarily comprise of high rated short term money market investments with very high safety and easy liquidity. The maturity profile and the portfolio duration will follow a macro level economic case and the expected liquidity needs of the fund.

Asset Allocation in crore as on August 31, 2022



Returns (%)

Period	Liquid Fund - Pension	Composite Benchmark*
1 Month	3.55	5.12
6 Months	2.73	4.31
1 Year	2.29	3.88
2 Years	1.95	3.54
3 Years	2.10	3.71
5 Years	2.91	4.66
Since Inception	4.72	6.15

*For details please refer to Fund at a Glance Annualised Returns

Industry - wise Exposure (%)



Quantitative Indicators (Debt)

Average Maturity (Years)	Modified Duration (Years)
0.01	--

Portfolio

Nature of Security/Security Name	Percentage
Money Market Instruments	100.00
MF Units - Liquid Funds	0.00
Grand Total	100.00

Fund Manager's Comments

Fund Manager's Comments The funds under the Liquid Fund category continue to be invested in highly liquid short term papers having very high safety and liquidity, as per the investment mandates, set out for this fund.

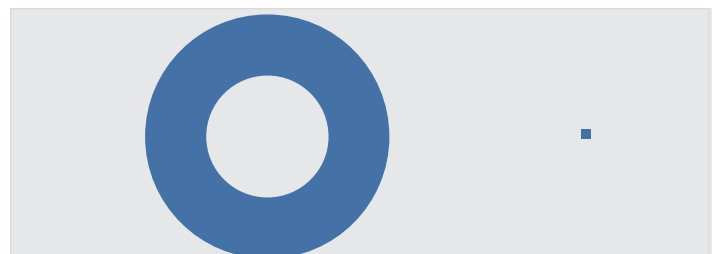
Credit Profile of Debt and Money Market Investments

Nature	Percentage
GSEC / T Bills	0.00
AAA / P1 Z / PR1 Z / A1 Z	0.00
AA Z / AA	0.00
AA-	0.00
A / Below	0.00
Fixed Deposits with Banks	0.00
CBLO/TREPS/ Other Money Market Investments	100.00
Total	100.00



Maturity Profile of Debt Portfolio

Period	Exposure in Percentage
0 - 3 Months	100.00
3 - 12 Months	0.00
1 - 3 Years	0.00
3 - 5 Years	0.00
5 - 10 Years	0.00
2 10 Years	0.00
Total	100.00



Dynamic Asset Allocation Fund (SFIN:ULIF015080811DYAALLFUND143)

Fact Sheet for August 2022 (based on portfolio as on 31.08.2022)

Investment Objective

To provide higher growth with reasonable security, by investing primarily in equity instruments and moderate allocation in debt securities/ bonds.

Name	Date of Inception	NAV as on August 30, 2022
Dynamic Asset Allocation Fund	09-Sep-11	Rs. 28.0621

AUM	Fund Manager	Funds managed by the Fund Manager
Rs. 398 crore	Sandeep Shirsat Viraj Nadkarni	Equity - 0, Debt - 7, Balanced - 5 Equity - 7, Debt - 0, Balanced - 5

Targeted Asset Allocation Pattern in Percentage

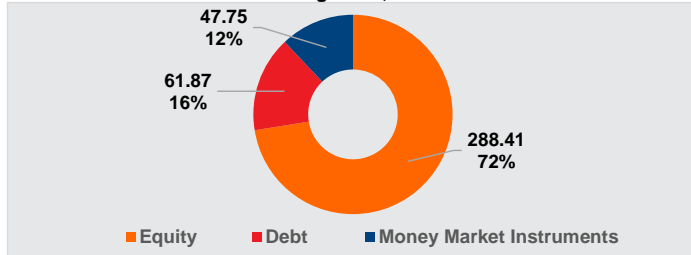
	Minimum	Maximum	Actual
Equity Shares	0	80	71
Debt Securities and Bonds	0	80	16
Cash and Money Market Investments	0	40	13

The actual asset allocation will remain within the 'minimum'-'maximum' range based on market opportunities and future outlook of the markets

Fund Positioning

This Fund is positioned as a balanced mix of debt and equity, with the asset allocation pattern providing a good opportunity to provide consistent and sustainable returns. The equity portion will have a highly diversified portfolio with high liquidity. The debt portion will comprise of high rated debt instruments with a low to moderate liquidity. The asset allocation will follow a macro level market scenario and the individual stock selection will be with micro level performance expectations of the stocks and industries.

Asset Allocation in crore as on August 31, 2022

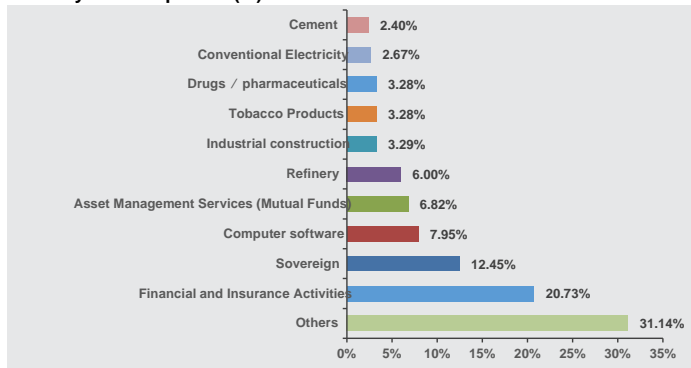


Returns (%)

Period	Dynamic Asset	Composite Benchmark*
1 Month	2.56	2.29
6 Months	5.27	3.51
1 Year	2.55	3.30
2 Years	11.84	14.54
3 Years	8.16	11.43
5 Years	6.44	9.22
Since Inception	9.85	9.84

*For details please refer to Fund at a Glance

Industry -wise Exposure (%)



Quantitative Indicators (Equity)

Std Dev (Annualised)	Sharpe Ratio	Portfolio Beta
12.52%	-0.18	1.14

Quantitative Indicators (Debt)

Average Maturity (Years)	Modified Duration (Years)
3.47	1.71

Portfolio

Nature of Security/Security Name	Rating	Percentage
Equity		
Top 10 Equity Securities		
Reliance Industries Ltd		5.96
ICICI Bank Ltd		5.27
Infosys Technologies Ltd		4.47
< DFC Bank Ltd		3.44
ITC Ltd		3.28
Reliance ETF Bank BeES		2.91
Kotak Banking ETF		2.90
Larsen / Toubro Limited		2.79
Tata Consultancy Services Ltd		2.49
State Bank of India		2.34
Others (See Annexure 1 for details)		35.61
Total - Equity Securities		71.46
Debt		
Top Sovereign Securities		
7.27% Government of India 2026		5.59
5.38% Government of India 2034		2.56
5.63% Government of India 2026		1.21
6.64% Government of India 2035		1.19
8.2% State Government of Gujarat 2025		0.85
7.59% Government of India 2026		0.77
5.77% Government of India 2030		0.29
Total - Sovereign Securities		12.45
Top Corporate bonds		
8.8% LIC < ousing Finance Ltd 2029	AAA	1.08
8.01% Rural Electrification Corp 2028	AAA	0.78
8.57% Rural Electrification Corp 2024	AAA	0.52
9.3% L / T Infra Debt Fund Ltd 2023	AAA	0.26
8.93% Power Grid Corporation Ltd 2022	AAA	0.25
10.15% Bajaj Finance Ltd 2024	AAA	0.20
5.5% Britannia Industries Ltd 2024	AAA	0.00
Total - Corporate bonds		3.10
Money Market Instruments		
MF Units – Liquid Funds		0.00
Grand Total		100.00

Credit Profile of Debt and Money Market Investments

Nature	Percentage
GSEC / T Bills	45.20
AAA / P1 Z / PR1 Z / A1 Z	11.24
AA Z / AA	0.00
AA-	0.00
A / Below	0.00
Fixed Deposits with Banks	0.00
CBLO/TREPS/ Other Money Market Investments	43.56
Total	100.00

Maturity Profile of Debt Portfolio

Period	Exposure in Percentage
0 - 3 Months	44.47
3 - 12 Months	0.93
1 - 3 Years	2.62
3 - 5 Years	30.53
5 - 10 Years	7.82
2 10 Years	13.62
Total	100.00

Fund Manager's Comments

Please refer to the page 1 Fund Manager's Comments

Index Tracker Fund (SFIN:ULIF012010910INDTRAFUND143)

Fact Sheet for August 2022 (based on portfolio as on 31.08.2022)

Investment Objective

The principal investment objective of the scheme is to invest in stocks comprising large cap Index stocks and endeavour to achieve return equivalent to large cap index.

Name	Date of Inception	NAV as on August 30, 2022
Index Tracker Fund	22-Sep-10	Rs. 29.653

AUM	Fund Manager	Funds managed by the Fund Manager
Rs. 30 crore	Viraj Nadkarni	Equity - 7, Debt - 0, Balanced - 5

Targeted Asset Allocation Pattern in Percentage

	Minimum	Maximum	Actual
Equity Shares	90	100	97
Debt Securities and Bonds	0	0	0
Cash and Money Market Investments	0	10	3

The actual asset allocation will remain within the 'minimum'-'maximum' range based on market opportunities and future outlook of the markets

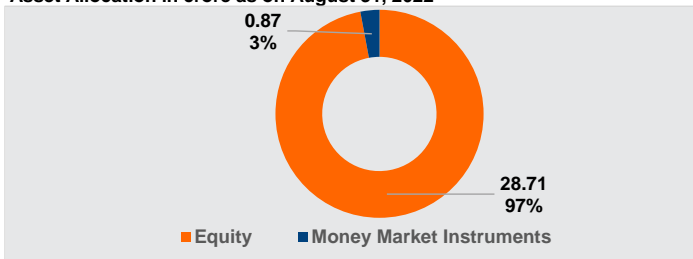
Fund Positioning

Major portion of this Fund will be invested only in large cap index equity stocks. The exposure / weightages of investment stocks will, however be subject to category investment guidelines and exposure norms.

Portfolio

Nature of Security/Security Name	Percentage
Equity	
Top 20 Equity Securities	
Reliance Industries Ltd	9.32
< DFC Bank Ltd	6.77
Infosys Technologies Ltd	6.55
ICICI Bank Ltd	6.10
< DFC	4.61
ITC Ltd	4.04
Tata Consultancy Services Ltd	3.97
< industan Unilever Ltd	3.43
Larsen / Toubro Limited	3.35
Kotak Mahindra Bank Ltd	2.85
Bharti Airtel Ltd	2.61
Kotak Banking ETF	2.39
Reliance ETF Bank BeES	2.38
Asian Paints Ltd	2.21
State Bank of India	2.07
Axis Bank Ltd	1.99
Bajaj Finance Ltd	1.99
Mahindra / Mahindra	1.81
Maruti Su n uki India Ltd	1.76
Titan Industries Ltd	1.56
Others (See Annexure 1 for details)	25.31
Total - Equity Securities	97.06
Money Market Instruments	2.94
MF Units – Liquid Funds	0.00
Grand Total	100.00

Asset Allocation in crore as on August 31, 2022

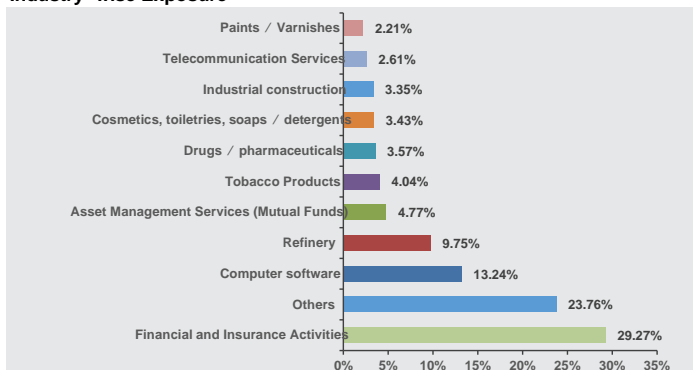


Returns (%)

Period	Index Tracker Fund	Composite Benchmark*
1 Month	3.46	3.35
6 Months	6.65	5.57
1 Year	5.10	3.67
2 Years	25.37	23.85
3 Years	17.40	16.54
5 Years	12.31	11.97
Since Inception	9.53	9.36

*For details please refer to Fund at a Glance

Industry-wise Exposure



Quantitative Indicators (Index Fund)

Index Tracking Error
1.33%

Value Fund (SFIN:ULIF013010910VALUEFUND0143)

Fact Sheet for August 2022 (based on portfolio as on 31.08.2022)

Investment Objective

To provide high growth opportunities with an objective of long term capital appreciation through investments primarily in equity and equity related instruments.

Name	Date of Inception	NAV as on August 30, 2022
Value Fund	16-Sep-10	Rs. 35.0964

AUM	Fund Manager	Funds managed by the Fund Manager
Rs. 177 crore	Viraj Nadkarni	Equity - 8, Debt - 0, Balanced - 5

Targeted Asset Allocation Pattern in Percentage

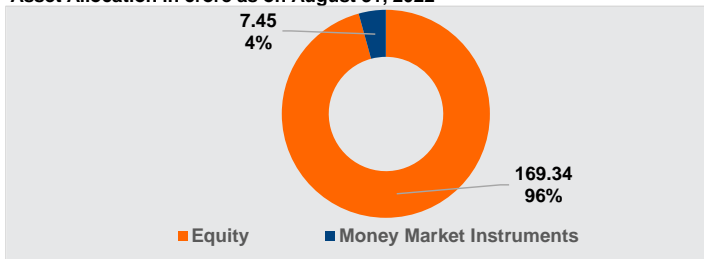
	Minimum	Maximum	Actual
Equity Shares	70	100	96
Debt Securities and Bonds	0	0	0
Cash and Money Market Investments	0	30	4

The actual asset allocation will remain within the 'minimum' 'maximum' range based on market opportunities and future outlook of the markets

Fund Positioning

The Fund will be positioned as a multi-cap pure value fund with clearly defined investment criteria for investing in value stocks. The Fund will invest in stocks that are relatively undervalued to their intrinsic value and which will create wealth for investors in the medium to long term.

Asset Allocation in crore as on August 31, 2022

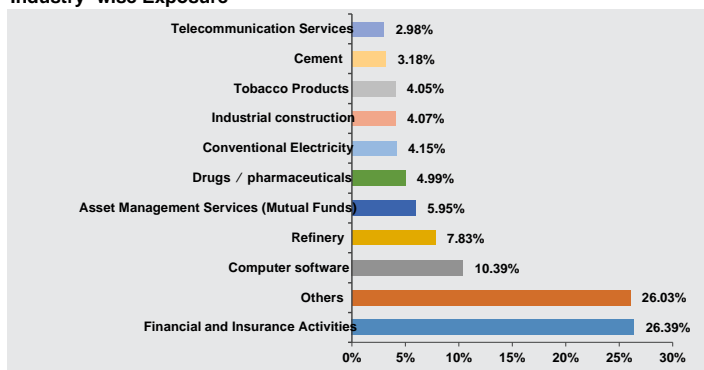


Returns (%)

Period	Value Fund	Composite Benchmark*
1 Month	3.52	3.60
6 Months	7.27	6.44
1 Year	6.50	4.78
2 Years	28.85	23.77
3 Years	19.16	16.40
5 Years	12.72	11.31
Since Inception	11.07	9.39

*For details please refer to Fund at a Glance Annualised Returns

Industry-wise Exposure



Quantitative Indicators (Equity)

Std Dev (Annualised)	Sharpe Ratio	Portfolio Beta
17.37%	0.13	1.06

Portfolio

Nature of Security/Security Name	Percentage
Equity	
Top 20 Equity Securities	
Reliance Industries Ltd	7.83
< DFC Bank Ltd	6.60
ICICI Bank Ltd	6.23
Infosys Technologies Ltd	5.52
ITC Ltd	4.05
Larsen / Toubro Limited	3.38
Tata Consultancy Services Ltd	3.35
State Bank of India	3.34
Bharti Airtel Ltd	2.98
Kotak Banking ETF	2.98
Reliance ETF Bank BeES	2.97
Axis Bank Ltd	2.77
NTPC Ltd	2.06
Sun Pharmaceutical Inds Ltd	1.73
Bank of Baroda	1.64
Coal India Ltd	1.55
Mahindra / Mahindra	1.52
Maruti Suzuki India Ltd	1.52
< Hero Motocorp Limited	1.39
Ceat Ltd	1.39
Others (See Annexure 1 for details)	30.98
Total - Equity Securities	95.79
Money Market Instruments	4.21
MF Units – Liquid Funds	0.00
Grand Total	100.00

Fund Manager's Comments

Key Indices (Nifty and Sensex) advance for the second consecutive month: The key Indian indices (Sensex / NIFTY) surged r 3.5% in August, 2022 ending positive for second consecutive month. The mid-cap / small-cap index gained r 6% / 5% in August, 2022 outperforming the large-cap indices. All sectoral indices were up except Information Technology. Indian markets did well despite concerns about aggressive hikes by the US Fed and recession. Some of the key developments during the month were – (a) the Fed raised the repo rate by 50 bps to 5.4% (b) the US Fed signalled further rate increases primarily focused on bringing down inflation (c) Indian 5G spectrum auctions concluded with a spectrum b 51,236 M < n being auctioned for Rs 1.5tn / and (d) several central banks across world raised interest rates. On the macro-economic front, (a) IIP growth in > une, 2022 moderated to 12.3% from 19.6% in May, 2022 / (b) Q1FY23 real GDP grew by 13.5% aided by private consumption growth (25.9%) and investment growth (20.1%) / (c) headline CPI inflation, 2022 moderated to 6.71% (> une, 2022 : 7.01%) and (d) > uly KPI inflation moderated to 13.90%, 2022 15.2%). FPIs bought USD 6.2bn worth of Indian equities in the secondary market while DIIs sold USD 888mn in August, 2022.

Global Markets face increasing headwinds:

Globally, France, Germany and the US (SP L) were down 5%, 4.8% and 4.2%, while Russia, Brazil and the Philippines were up 11.4%, 6.2% and 4.2%, respectively. Level of uncertainty about the outlook for the global economy remains elevated. This uncertainty is especially elevated in Europe, where after six months of war in Ukraine there is no sign of a de-escalation and where a recession seems increasingly likely this winter as the region's energy continues to intensify. While the economic data in August was mixed, the Fed's hawkish message has led to a decline and uncertain global economic backdrop hurt both equity and bond markets in August, post strong rebound in > uly.

Key Monitorable:

Adverse global macroeconomic outlook, rising energy prices, hike in rates by central banks and global recession risk continue to remain headwinds for the market. India is resilient in relative terms, inflation is manageable and not out of control. Earnings have been resilient for domestic facing companies, decline in commodity prices providing support to earnings. Further, there are early signs of pick up in domestic capex, however, a meaningful upturn is still some time away. We reckon the upside from here will be a function of stability in global and local macros and continued earnings delivery vis-a-vis expectations. Markets remain extremely tough to call in the near term as potential headwinds could be plenty like – rise in commodity prices, recession in EU region, cyclical slowdown in equities due to rising interest rates, etc. Considering the above factors, our fund positioning would be more Neutral in relation to the underlying indices and select stocks with a bottom-up approach. Our preference would be towards companies that are likely to benefit from the moderation in commodity costs, focussed on domestic market, have high earnings visibility, better growth prospects and comfortable valuations. In light of the changing dynamics, we would maintain higher weightage towards Sectors such as BFSI (Corporate Banks), Infrastructure, Capital Goods, Cement, Utilities and Auto.

Annexure

Break up of Other Investments is as given below

Equity Elite Opportunities

Security Name	Percentage
Equity	
Canara Bank	1.29
; rasim Industries @td	1.23
< industan I nilever @td	1.18
Indian Bank	1.16
Dr Feddys @aboratories @td	1.02
N < PC @td.	1.02
Birla Corporation @td	1.01
Tata Poker Co. @td	0.95
Tata Steel @td	0.94
< C@ Tec \nologies @td	0.89
Tata ; lobal Beverages @td	0.86
I ltratec \ Cement @imited	0.80
Indusind Bank @td	0.80
I l'ivan Financial Services @im@td	0.79
Polycab India @imited	0.7
NOCI@ @td	0.75
D@F @td.	0.75
< indalco Industries @td	0.75
Crompton ; reaves Consumer Electricals @imited	0.74
Federal Bank @td	0.72
A'anta P\arma @im@td	0.72
@IC < ousing Finance @td	0.72
Ambu'a Cements @td	0.70
Aarico @td	0.70
Container Corporation o\ India @upin @td	0.69
T\le P\oenix Aills @td.	0.68
Balrampur C\ini Aills @td	0.66
Engineers India @td	0.65
< industan Aeronautics @td.	0.65
; ranules India @td	0.61
IS ; EC < eavy Engineering @td	0.59
As\ok @eyland @td	0.58
Tec \ Aa\indra @td	0.54
Tata Aotors @td	0.49
Dalmia B\arat @td.	0.46
Eic\er Aotors @td	0.46
Ttk Prestige @td.	0.39
Supreme Industries @td.	0.24
Total - Equity Securities	29.65

Equity Fund - Pension

Security Name	Percentage
Equity	
Tata Aotors @td	1.38
Bank o\ Baroda	1.28
@IC < ousing Finance @td	1.16
Canara Bank	1.16
Federal Bank @td	1.12
Eic\er Aotors @td	1.12
; rasim Industries @td	1.09
Coal India @td	1.06
< indalco Industries @td	1.04
B\arat Electronics @td	1.00
< C@ Tec \nologies @td	0.93
A'anta P\arma @imited	0.86
I ltratec \ Cement @imited	0.86
T\le Famco Cements @imited	0.82
Tata ; lobal Beverages @td	0.81
Asian Paints @td	0.80
Birla Corporation @td	0.80
Indian Oil Corporation @td	0.77
Steel Aut\ority o\ India @td	0.67
; ranules India @td	0.76
Siemens @td	0.76
Ba'a' Auto @td	0.75
Tata Steel @td	0.75
; odre' Agrovat @td	0.74
@upin @td	0.74
B\arat < eavy Electricals @td	0.72
B\arat Petroleum Corpn @td	0.66
Tec \ Aa\indra @td	0.53
Container Corporation o\ India	0.51
Fallis India @td	0.50
Syngene International @td	0.49
; AI@ l\ndia @td	0.44
Mes Bank @td	0.01
Total - Equity Securities	27.17

Equity Fund

Security Name	Percentage
Equity	
Canara Bank	1.31
< industan I nilever @td	1.28
Tata Steel @td	1.21
Birla Corporation @td	1.09
Indian Bank	1.02
Dr Feddys @aboratories @td	1.00
I l'ivan Financial Services @imited	0.95
I ltratec \ Cement @imited	0.94
< indalco Industries @td	0.93
Tata ; lobal Beverages @td	0.90
; rasim Industries @td	0.89
< C@ Tec \nologies @td	0.85
N < PC @td.	0.79
Indusind Bank @td	0.79
Ambu'a Cements @td	0.77
Crompton ; reaves Consumer Electricals @imited	0.77
Polycab India @imited	0.76
Aarico @td	0.75
Tata Poker Co. @td	0.74
@IC < ousing Finance @td	0.74
D@F @td.	0.74
Co\ther Corporation o\ India	0.72
Federal Bank @td	0.69
< industan Aeronautics @td.	0.67
; ranules India @td	0.67
@upin @td	0.65
Engineers India @td	0.65
AFF @td	0.63
Eic\er Aotors @td	0.61
As\ok @eyland @td	0.60
Tec \ Aa\indra @td	0.58
Balrampur C\ini Aills @td	0.57
NOCI@ @td	0.54
?otak Aa\indra Bank @td	0.49
Ttk Prestige @td.	0.40
Supreme Industries @td.	0.20
Total - Equity Securities	27.89

Equity 1 Fund

Security Name	Percentage
Equity	
< ero Aotocorp @imited	1.47
< industan I nilever @td	1.27
Tata Steel @td	1.20
Birla Corporation @td	1.12
; rasim Industries @td	1.10
Indian Bank	1.08
I ltratec \ Cement @imited	0.98
Ambu'a Cements @td	0.97
Indusind Bank @td	0.94
Tata ; lobal Beverages @td	0.92
< indalco Industries @td	0.91
Dr Feddys @aboratories @td	0.85
< C@ Tec \nologies @td	0.81
Polycab India @imited	0.81
< industan Aeronautics @td.	0.80
N < PC @td.	0.77
Federal Bank @td	0.77
Aarico @td	0.76
Tata Poker Co. @td	0.75
Crompton ; reaves Consumer Electricals @imited	0.73
D@F @td.	0.72
?otak Aa\indra Bank @td	0.72
Container Corporation o\ India	0.72
@IC < ousing Finance @td	0.66
As\ok @eyland @td	0.66
; ranules India @td	0.65
Engineers India @td	0.64
Balrampur C\ini Aills @td	0.64
@upin @td	0.64
AFF @td	0.63
Eic\er Aotors @td	0.61
A'anta P\arma @imited	0.52
Tec \ Aa\indra @td	0.51
Ttk Prestige @td.	0.50
Supreme Industries @td.	0.27
Total - Equity Securities	28.11

Annexure

Break up of Other Investments is as given below

Balanced 1 Fund

Security Name	Percentage
Equity	
Bharti Airtel Ltd	1.92
Axis Bank Ltd	1.85
<DFC	1.55
NTPC Ltd	1.30
Bank of Baroda	1.23
Sun Pharmaceutical Inds Ltd	1.11
Aalindia / Aalindia	1.04
Aarati Sun Uki India Ltd	1.02
Coal India Ltd	0.99
Canara Bank	0.96
<ero Aotocorp Limited	0.93
Birla Corporation Ltd	0.81
<industan Inilever Ltd	0.81
Indian Bank	0.79
Tata Steel Ltd	0.77
; rasim Industries Ltd	0.68
Iltratec Cement Limited	0.63
Indusind Bank Ltd	0.63
Ambu'a Cements Ltd	0.61
Dr Feddys Laboratories Ltd	0.59
Tata Global Beverages Ltd	0.58
<indalco Industries Ltd	0.58
Polycab India Limited	0.54
<industan Aeronautics Ltd.	0.50
<C Technologies Ltd	0.51
Federal Bank Ltd	0.50
N < PC Ltd.	0.49
Aarico Ltd	0.47
Tata Poker Co. Ltd	0.47
Crompton Reaves Consumer Electricals Limited	0.46
Hotak Aalindia Bank Ltd	0.46
Container Corporation of India	0.46
D&F Ltd.	0.45
IC Housing Finance Ltd	0.44
Upin Ltd	0.43
Engineers India Ltd	0.43
; ranules India Ltd	0.42
Aslok Heyland Ltd	0.42
Balrampur Chini Mills Ltd	0.41
AFF Ltd	0.40
Eicler Aotors Ltd	0.39
Ttk Prestige Ltd.	0.33
Tec Aalindia Ltd	0.32
Aanta Pharma Limited	0.25
Supreme Industries Ltd.	0.07
Total - Equity Securities	31.14
Debt	
8.2% State Government of Uttararat 2025	0.92
5.38% Government of India 2034	0.87
7.27% Government of India 2026	0.45
8.97% Government of India 2030	0.25
6.79% Government of India 2027	0.22
Total - Sovereign Securities	2.71

Debt Fund

Security Name	Percentage
Debt	
7.93% State Government of Telangana 2034	2.03
6.62% Government of India 2051	0.76
Total - Sovereign Securities	2.79

Balanced Fund

Security Name	Percentage
Equity	
State Bank of India	1.87
Axis Bank Ltd	1.80
<DFC	1.56
NTPC Ltd	1.29
Sun Pharmaceutical Inds Ltd	1.15
Aarati Sun Uki India Ltd	1.08
Aalindia / Aalindia	1.07
Bank of Baroda	1.02
Coal India Ltd	1.01
<ero Aotocorp Limited	0.96
Canara Bank	0.86
<industan Inilever Ltd	0.83
Tata Steel Ltd	0.79
Tvs Aotors Ltd.	0.72
Birla Corporation Ltd	0.72
Indian Bank	0.67
Dr Feddys Laboratories Ltd	0.65
Ilivan Financial Services Limited	0.62
<indalco Industries Ltd	0.61
Iltratec Cement Limited	0.61
Tata Global Beverages Ltd	0.60
; rasim Industries Ltd	0.58
<C Technologies Ltd	0.56
Indusind Bank Ltd	0.51
Crompton Reaves Consumer Electricals Limited	0.51
Ambu'a Cements Ltd	0.50
N < PC Ltd.	0.50
Polycab India Limited	0.50
D&F Ltd.	0.49
IC Housing Finance Ltd	0.48
Aarico Ltd	0.48
Tata Poker Co. Ltd	0.46
Container Corporation of India	0.45
Upin Ltd	0.45
Federal Bank Ltd	0.44
industan Aeronautics Ltd.	0.44
Engineers India Ltd	0.43
; ranules India Ltd	0.42
Tec Aalindia Ltd	0.39
Aslok Heyland Ltd	0.38
Balrampur Chini Mills Ltd	0.37
AFF Ltd	0.37
NOCI Ltd	0.36
Hotak Aalindia Bank Ltd	0.26
Ttk Prestige Ltd.	0.26
Eicler Aotors Ltd	0.24
Supreme Industries Ltd.	0.13
Total - Equity Securities	31.44
Debt	
6.45% Government of India 202	0.72
Total - Sovereign Securities	0.72

Annexure

Break up of Other Investments is as given below

Debt Fund

Security Name	Percentage
Debt	
8.35 < DFC 2026	0.65
8.43 < DFC 2025	0.64
7.64 Food Corporation of India 2029	0.64
10.3 Sundaram Finance Ltd 2022	0.63
7.25 < DFC 2030	0.62
6.65 Food Corporation of India 2030	0.60
9.3 T Intra Debt Fund Ltd 2023	0.58
8.07 Energy Efficiency Services Ltd 2023	0.56
8.1 Poker Finance Corporation Ltd 2024	0.56
10.15 Ba'a Finance Ltd 2024	0.55
9.39 IC < ousing Finance Ltd 2024	0.51
9.22 IC < ousing Finance Ltd 2024	0.49
8.57 Fural Electrification Corp 2024	0.45
9.39 Poker Finance Corporation Ltd 2024	0.33
9.37 Poker Finance Corporation Ltd 2024	0.33
9.23 IC < ousing Finance Ltd 2022	0.32
7.33 IC < ousing Finance Ltd 2025	0.31
7.9 India Intradebt Limited 2022	0.31
9.15 Axis Bank Ltd 2022	0.30
8.37 Fural Electrification Corp 2028	0.25
7.65 Axis Bank Ltd 2027	0.19
8.8 IC < ousing Finance Ltd 2029	0.19
8.93 Poker Finance Corporation Ltd 2022	0.18
10.02 Aalindra / Aalindra Fin. Serv. 2022	0.16
8.65 Poker Finance Corporation Ltd 2024	0.06
9.3 IC < ousing Finance Ltd 2022	0.05
8.01 Fural Electrification Corp 2028	0.03
9.95 Infrastructure Leasing / Financial Serv. 2024	0.00
Total - Corporate bonds	10.49
Debt	
0 ;overnment of India 2026	1.95
7.82 State ;overnment of Karnataka 2027	1.92
7.77 State ;overnment of Andhra Pradesh 2028	1.91
6.24 State ;overnment of Aalaras\tra 2026	1.82
7.86 State ;overnment of Karnataka 2027	1.61
7.51 State ;overnment of Karnataka 2027	1.58
6.79 ;overnment of India 2027	1.55
7.93 State ;overnment of Telangana 2034	1.49
8.05 State ;overnment of ;uara 2028	1.37
7.7 State ;overnment of Karnataka 2027	1.30
6.79 ;overnment of India 2029	1.23
7.27 ;overnment of India 2026	1.01
8.08 State ;overnment of Aalaras\tra 2026	0.97
7.2 State ;overnment of Aalaras\tra 2027	0.94
6.45 ;overnment of India 2029	0.91
6.62 ;overnment of India 2051	0.72
8.68 State ;overnment of Tamil Nadu 2028	0.66
8.57 State ;overnment of ;aryana 2028	0.66
8.05 State ;overnment of ;uara 2026	0.65
0 ;overnment of India 2023	0.60
6.5 State ;overnment of ;uara 2030	0.59
6.53 State ;overnment of Tamil Nadu 2031	0.59
8.15 State ;overnment of Tamil Nadu 2028	0.52
8.08 State ;overnment of ;uara 2028	0.32
7 State ;overnment of Aalaras\tra 2028	0.31
6.54 State ;overnment of Karnataka 2030	0.30
8.15 ;overnment of India 2026	0.20
5.68 State ;overnment of Aalaras\tra 2024	0.03
0 ;overnment of India 2022	0.01
Total - Sovereign Securities	27.62

Balanced Fund - Pension

Security Name	Percentage
Equity	
Bharti Airtel Ltd	1.90
Axis Bank Ltd	1.82
< DFC	1.51
NTPC Ltd	1.27
Bank of Baroda	1.24
Sun Pharmaceutical India Ltd	1.09
Aalindra / Aalindra	1.01
Aaruti Sun nuki India Ltd	1.00
Coal India Ltd	0.96
Canara Bank	0.96
< ero Aotocorp Limited	0.91
Birla Corporation Ltd	0.81
< industan Inilever Ltd	0.79
Indian Bank	0.78
Tata Steel Ltd	0.74
; rasim Industries Ltd	0.68
Indusind Bank Ltd	0.63
Iltratec Cement Limited	0.62
Ambu'a Cements Ltd	0.61
Dr Feddys Laboratories Ltd	0.58
Tata ;lobal Beverages Ltd	0.57
< indalco Industries Ltd	0.55
Polycab India Limited	0.55
< industan Aeronautics Ltd.	0.52
< C Technologies Ltd	0.50
N < PC Ltd.	0.50
Federal Bank Ltd	0.49
D&F Ltd	0.47
Engineers India Ltd	0.47
Aarico Ltd	0.47
Tata Poker Co. Ltd	0.46
otak Aalindra Bank Ltd	0.46
Container Corporation of India	0.45
Crompton ; Consumer Electricals Limited	0.45
IC < ousing Finance Ltd	0.44
; ranules India Ltd	0.40
; upin Ltd	0.42
Aslok Eycland Ltd	0.41
Balrampur Cini A Ltd	0.40
Eic\er Aotors Ltd	0.38
AFF Ltd	0.37
Tik Prestige Ltd.	0.34
Tec\ Aalindra Ltd	0.32
A\anta Pharma Ltd	0.24
Kipro Ltd	0.20
Supreme Industries Ltd.	0.17
Mes Bank Ltd	0.01
Total - Equity Securities	30.95

Annexure

Break up of Other Investments is as given below

Value Fund

Security Name	Percentage
Equity	
Canara Bank	1.36
; rasim Industries @td	1.29
< industan I nilever @td	1.26
Indian Bank	1.23
Dr Feddys @aboratories @td	1.09
N < PC @td.	1.08
Birla Corporation @td	1.07
Tata Poker Co. @td	1.01
Tata Steel @td	0.99
< C@ Tec \nologies @td	0.95
Tata ; lobal Beverages @td	0.91
Indusind Bank @td	0.87
I ltratec \ Cement @imited	0.86
I \hivan Financial Services @imited	0.83
Polycab India @imited	0.82
D@F @td.	0.80
NOCI@ @td	0.79
< indalco Industries @td	0.79
Crompton ; reaves Consumer Electcals @imited	0.77
A'anta P\arma @imited	0.76
@IC < ousing Finance @td	0.76
Federal Bank @td	0.76
Ambu'a Cements @td	0.75
Aarico @td	0.75
Container Corporation o\ India	0.73
T\e P\oenix Aills @td.	0.72
@upin @td	0.72
Balrampur C\ini Aills @td	0.71
< industan Aeronautics @td.	0.70
Engineers India @td	0.69
; ranules India @td	0.68
As\ok @eyland @td	0.63
IS ; EC < eavy Engineering @td	0.62
Tec \ Aa\indra @td	0.58
Eic\er Aotors @td	0.49
Dalmia B\arat @td.	0.49
Ttk Prestige @td.	0.41
Supreme Industries @td.	0.26
Total - Equity Securities	30.98

Index Tracker Fund

Security Name	Percentage
Equity	
Sun P\armaceutical Inds @td	39
Tata Steel @td	1.22
Tata Aotors @td	1.19
< C@ Tec \nologies @td	1.17
Poker ; rid Corporation @td	1.13
I ltratec \ Cement @imited	1.11
NTPC @td	1.09
Nestle India @td	1.06
Ba'a' Finserv @td	1.03
< indalco Industries @td	0.92
; rasim Industries @td	0.87
Kipro @td	0.81
Cipla @td	0.81
ON ; C @td	0.78
Ba'a' Auto @td	0.75
Tec \ Aa\indra @td	0.74
Indusind Bank @td	0.73
Dr Feddys @aboratories @td	0.72
Coal India @td	0.70
Tata ; lobal Beverages @td	0.69
Eic\er Aotors @td	0.65
Divis @aboratories @td	0.65
SBI @ize Insurance Company @imited	0.63
Apollo < ospitals Ent @td.	0.61
Britannia Industries @td	0.61
IP@ @td	0.58
< ero Aotocorp @imited	0.54
< DFC Standard @ize Insurance Company @imited	0.50
B\arat Petroleum Corpn @td	0.43
> SK Steel @td	0.41
S\ree Cements @td	0.39
Adani Ports / Special Economic None @td.	0.38
Mes Bank @td	0.01
Total - Equity Securities	25.31

Dynamic Asset Allocation Fund

Security Name	Percentage
Equity	
B\arti Airtel @td	2.22
Axis Bank @td	2.20
< DFC	1.83
NTPC @td	1.54
Bank o\ Baroda	1.33
Sun P\armaceutical Inds @td	1.32
Aa\indra / Aa\indra	1.23
Aaruti Su n uki India @td	1.20
Coal India @td	1.18
< eAotocorp @imited	1.11
Canara Bank	1.11
< industan I nilever @td	0.96
Birla Corporation @td	0.94
Tata Steel @td	0.89
; rasim Industries @td	0.82
I ltratec \ Cement @imited	0.75
< indalco Industries @td	0.71
Ambu'a Cements @td	0.71
Indian Bank	0.70
Tata ; lobal Beverages @td	0.70
Indusind Bank @td	0.69
Dr Feddys @aboratories @td	0.68
< C@ Tec \nologies @td	0.61
Federal Bank @td	0.59
D@F @td.	0.57
N < PC @td.	0.57
Aarico @td	0.57
Tata Poker Co. @td	0.56
?otak Aa\indra Bank @td	0.55
Container Corporation o\ India	0.55
Crompton ; reaves Consumer Electricals@td	0.54
@upin @td	0.51
Engineers India @td	0.51
As\ok @eyland @td	0.50
; ranules India @td	0.49
B@hmpur C\ini Aills @td	0.49
@IC<ousing Finance @td	0.48
AFF @td	0.48
Polycab India @imited	0.48
Eic\er Aotors @td	0.46
Tec \ Aa\indra @td	0.38
Ttk Prestige @td.	0.38
A'anta P\arma @imited	0.28
Supreme Industries @td.	0.20
Indian Oil Corporation @td	0.04
Total - Equity Securities	35.61

Debt Fund - Pension

Security Name	Percentage
Debt	
5.62 i ; overnment o\ India 2026	3.01
6.62 i ; overnment o\ India 2051	2.12
7.93 i State ; overnment o\ Telangan@td	1.45
Total - Sovereign Securities	6.58

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