

# Fund Fact Sheet

Unit Linked Insurance Plans – Individual policyholders  
September 2022



PROMOTED BY



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## Summary of performance of Funds vs. Benchmark (As on September 30, 2022)

### Unit Linked Insurance Plans - Individual policyholders

Funds Name & Benchmark	Returns in %			
	1 year	3 years	5 years	Since Inception
Equity Fund	1.58	15.57	11.94	10.10
Benchmark (90% Nifty 50 Index & 10% Nifty 1 day Rate Index)	-2.27	13.15	11.08	9.48
Nifty 50 Index	-2.97	14.20	11.79	9.85
Equity1 Fund	0.96	15.27	12.48	10.06
Benchmark (90% Nifty 50 Index & 10% Nifty 1 day Rate Index)	-2.27	13.15	11.08	8.99
Nifty 50 Index	-2.97	14.20	11.79	9.29
Equity Pension Fund	1.50	15.20	12.32	10.42
Benchmark (90% Nifty 50 Index & 10% Nifty 1 day Rate Index)	-2.27	13.15	11.08	9.48
Nifty 50 Index	-2.97	14.20	11.79	9.85
Equity Elite Opportunities	1.32	14.88	11.96	11.63
Benchmark (60% Nifty 50 Index & 40% Nifty 1 day Rate Index)	-0.15	10.01	8.94	9.30
Nifty 50 Index	-2.97	14.20	11.79	12.25
Index Tracker Fund	-1.53	14.50	11.82	9.14
Benchmark (95% Nifty 50 Index & 5% Nifty 1 day Rate Index)	-2.62	13.67	11.43	8.97
Nifty 50 Index	-2.97	14.20	11.79	9.11
Value Fund	1.40	16.12	12.40	10.80
Benchmark (90% S&P BSE 100 Index & 10% Nifty 1 day Rate Index)	-1.13	13.78	10.86	9.03
S&P BSE 100 Index	-1.71	14.90	11.55	9.33
Dynamic Asset Allocation Fund	-0.72	6.63	6.09	9.59
Benchmark (50% Nifty 50 Index, 15% Nifty 1 day Rate Index & 35% NIFTY Composite Debt Index)	-0.37	9.87	8.90	9.56
Balanced Fund	2.04	12.11	10.10	8.81
Benchmark (60% Nifty 50 Index, 10% Nifty 1 day Rate Index & 30% NIFTY Composite Debt Index)	-0.94	10.79	9.52	8.81
Balanced 1 Fund	0.73	11.18	9.20	8.34
Benchmark (60% Nifty 50 Index, 10% Nifty 1 day Rate Index & 30% NIFTY Composite Debt Index)	-0.94	10.79	9.52	8.60
Balanced Pension Fund	0.62	12.35	10.51	9.13
Benchmark (60% Nifty 50 Index, 10% Nifty 1 day Rate Index & 30% NIFTY Composite Debt Index)	-0.94	10.79	9.52	8.81
Debt Fund	1.78	4.36	4.10	6.50
Benchmark (85% NIFTY Composite Debt Index & 15% Nifty 1 day Rate Index)	1.85	5.94	6.31	7.40
Debt1 Fund	1.23	4.22	3.23	6.08
Benchmark (85% NIFTY Composite Debt Index & 15% Nifty 1 day Rate Index)	1.85	5.94	6.31	7.58
Debt Fund Pension	1.07	3.93	3.97	6.31
Benchmark (85% NIFTY Composite Debt Index & 15% Nifty 1 day Rate Index)	1.85	5.94	6.31	7.40
Liquid Fund	2.52	2.16	3.05	4.44
Benchmark (100% Nifty 1 day Rate Index)	4.08	3.72	4.66	5.99
Liquid Pension Fund	2.49	2.11	2.91	4.72
Benchmark (100% Nifty 1 day Rate Index)	4.08	3.72	4.66	6.15

**Note:**

1. The above summary is based on the data as on September 30, 2022
2. Equity Fund - Returns less than year are Absolute & Returns 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 is not 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 ( Hons.), PGDBM( XLRI, Jamshedpur ) , 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 ( Hons.), PGDBM( XLRI, Jamshedpur ) , CAIIB , Ph.D ( Financial Management)		
Fund Manager	Sandeep Shirsat- B.Com, ICWA		
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 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 ( Hons.), PGDBM( XLRI, Jamshedpur ) , CAIIB , Ph.D ( Financial Management)		
Fund Manager	Debt - Sandeep Shirsat - B.Com, ICWA 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 ( Hons.), PGDBM( XLRI, Jamshedpur ) , CAIIB , Ph.D ( Financial Management)		
Fund Manager	Sandeep Shirsat- B.Com, ICWA		
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 ( Hons.), PGDBM( XLRI, Jamshedpur ) , 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	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 ( Hons.), PGDBM( XLRI, Jamshedpur ) , 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	Dynamic Asset Allocation Fund		
Nature of the Fund	Equity Fund- proportion varies with P/E model		
Investment Objective	To provide long-term capital appreciation with relatively lower 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 ( Hons.), PGDBM( XLRI, Jamshedpur ) , 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	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 CNX 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 ( Hons.), PGDBM( XLRI, Jamshedpur ) , 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 and 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 shall IISL have any liability to any party for any damages of whatsoever nature (including lost profits) resulted to such party due to purchase or sale or otherwise of such product benchmarked to such index.

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Fund Options under IndiaFirst ULIP Products - Individual Policyholders & Group Policyholders

As on September 30, 2022

Fund Name	Individual Products										Group Products
	IndiaFirst Savings Plan @	IndiaFirst Education Plan @	IndiaFirst Young India Plan @	IndiaFirst Future Plan@	IndiaFirst Smart Save Plan	IndiaFirst Happy India Plan	IndiaFirst Money Back Health Insurance Plan@	IndiaFirst Money Balance Plan	IndiaFirst High Life Plan@	IndiaFirst Life Wealth maximizer Plan	IndiaFirst Employee Benefit Plan
Equity Fund	Y	Y	N	N	N	N	N	N	N	N	N
Debt Fund	Y	Y	N	N	N	N	N	N	N	N	N
Balanced Fund	Y	Y	N	N	N	N	N	N	N	N	N
Liquid Fund	Y	Y	N	N	N	N	N	N	N	N	N
Equity Fund Pension	N	N	N	Y	N	N	N	N	N	N	N
Debt Fund Pension	N	N	N	Y	N	N	N	N	N	N	N
Balanced Fund Pension	N	N	N	Y	N	N	N	N	N	N	N
Liquid Fund Pension	N	N	N	Y	N	N	N	N	N	N	N
Equity1 Fund	N	N	Y	N	Y	Y	Y	Y	N	Y	N
Balanced1 Fund	N	N	Y	N	Y	Y	Y	N	N	Y	N
Debt1 Fund	N	N	Y	N	Y	Y	Y	Y	Y	Y	N
Index Tracker Fund	N	N	Y	N	N	N	Y	N	N	Y	N
Value Fund	N	N	Y	N	Y	Y	Y	N	N	Y	N
Dynamic Asset Allocation Fund	N	N	N	N	N	N	N	N	Y	Y	N
Equity Elite Opportunities Fund	N	N	N	N	N	N	N	N	N	Y	
Liquid1 Fund #	N	N	Y	N	Y	Y	Y	N	Y	N	N
Cash Fund	N	N	N	N	N	N	N	N	N	N	Y
Bond Fund	N	N	N	N	N	N	N	N	N	N	Y
Equity Advantage Fund	N	N	N	N	N	N	N	N	N	N	Y
Dynamic Moderator Fund	N	N	N	N	N	N	N	N	N	N	Y

#Only available for Settlement Options for the Systematic Transfer of Fund benefit

@Closed for New business - only renewal premiums now

\*The earlier IndiaFirst Smart save Plan and IndiaFirst Money Balance Plan had Index Tracker Fund option. However, they were relaunched without this option

# Equity 1 Fund (SFIN:ULIF009010910EQUITY1FUND143)

Fact Sheet for September 2022 ( based on portfolio as on 30.09.2022 )

## 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 September 30, 2022
Equity 1 Fund	15-Sep-10	Rs. 31.7396

AUM	Fund Manager	Funds managed by the Fund Manager
Rs. 3423 crore	Viraj Nadkarni	Equity - 8, Debt - 0, Balanced - 5

## Targeted Asset Allocation Pattern in Percentage

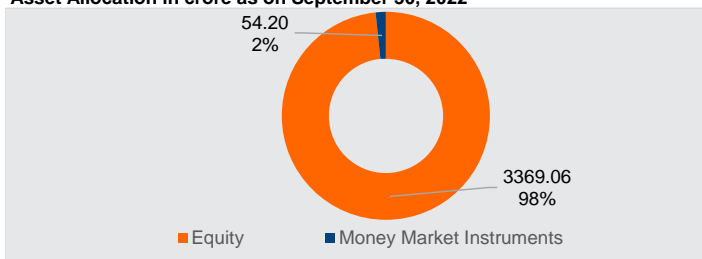
	Minimum	Maximum	Actual
Equity Shares	80	100	94
Debt Securities and Bonds	0	10	0
Cash and Money Market Investments	0	20	6

The actual asset allocation will remain within the 'minimum' and '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 a stable and sustainable relative out performance visà-vis the benchmark. The fund will stick to 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 BSE 100 Index) and the remaining may be invested in mid/ small-cap equity stocks.

## Asset Allocation in crore as on September 30, 2022

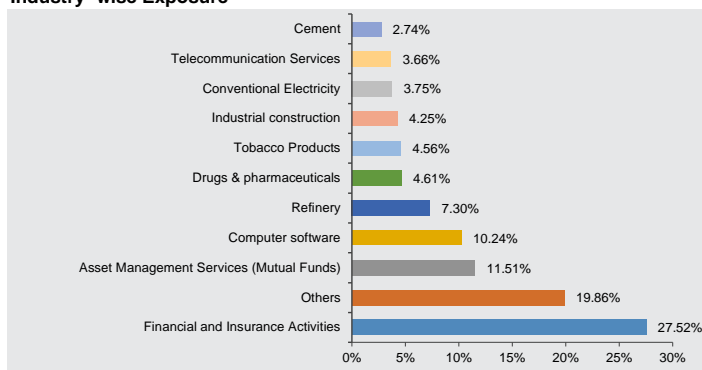


## Returns (%)

Period	Equity 1 Fund	Composite Benchmark*
1 Month	-2.38	-3.32
6 Months	0.75	-1.68
1 Year	0.96	-2.27
2 Years	27.92	21.32
3 Years	15.27	13.15
5 Years	12.48	11.08
Since Inception	10.06	8.99

\*For details please refer "Fund at a Glance"; # Annualised Returns

## Industry -wise Exposure



## Quantitative Indicators (Equity)

Std Dev (Annualised)	Sharpe Ratio	Portfolio Beta
17.85%	-0.18	1.08

## Portfolio

Nature of Security/Security Name	Percentage
<b>Equity</b>	
<b>Top 20 Equity Securities</b>	
Reliance Industries Ltd	7.30
ICICI Bank Ltd	6.82
Infosys Technologies Ltd	5.77
HDFC Bank Ltd	4.73
ITC Ltd	4.56
Reliance ETF Bank BeES	3.80
Kotak Banking ETF	3.70
Bharti Airtel Ltd	3.66
Larsen & Toubro Limited	3.62
State Bank of India	3.20
Tata Consultancy Services Ltd	3.16
Axis Bank Ltd	2.83
NTPC Ltd	2.41
HDFC	2.28
Sun Pharmaceutical Inds Ltd	1.97
Bank of Baroda	1.95
Mahindra & Mahindra	1.63
Maruti Suzuki India Ltd	1.49
Canara Bank	1.45
Hindustan Unilever Ltd	1.32
Others (See Annexure 1 for details)	26.73
<b>Total - Equity Securities</b>	<b>94.41</b>
<b>Money Market Instruments</b>	<b>5.59</b>
<b>MF Units – Liquid Funds</b>	<b>0.00</b>
<b>Grand Total</b>	<b>100.00</b>

# Equity Fund (SFIN:ULIF001161109EQUITYFUND143)

Fact Sheet for September 2022 ( based on portfolio as on 30.09.2022 )

## 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 September 30, 2022
Equity Fund	25-Nov-09	Rs. 34.4315

AUM	Fund Manager	Funds managed by the Fund Manager
Rs. 236 crore	Viraj Nadkarni	Equity - 8, Debt - 0, Balanced - 5

## Targeted Asset Allocation Pattern in Percentage

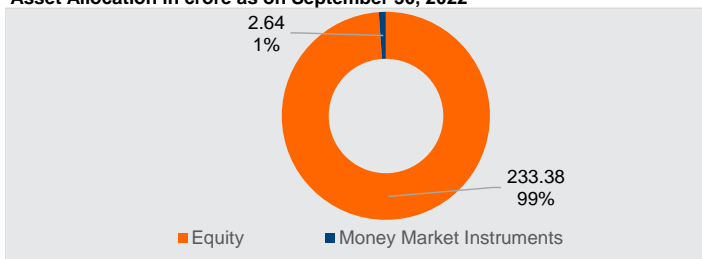
	Minimum	Maximum	Actual
Equity Shares	80	100	95
Debt Securities and Bonds	0	10	0
Cash and Money Market Investments	0	20	5

The actual asset allocation will remain within the 'minimum' and '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 a stable and sustainable relative out performance visà- vis the benchmark. The Fund will stick to 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 and the remaining may be invested in mid/ small-cap equity stocks.

## Asset Allocation in crore as on September 30, 2022

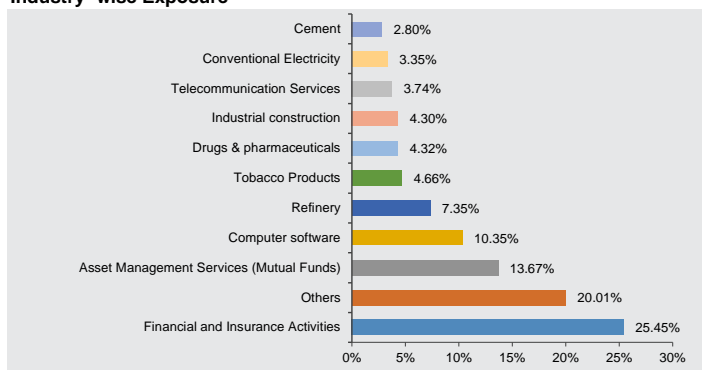


## Returns (%)

Period	Equity Fund	Composite Benchmark*
1 Month	-2.38	-3.32
6 Months	1.05	-1.68
1 Year	1.58	-2.27
2 Years	28.70	21.32
3 Years	15.57	13.15
5 Years	11.94	11.08
Since Inception	10.10	9.48

\*For details please refer "Fund at a Glance"; # Annualised Returns

## Industry -wise Exposure



## Quantitative Indicators (Equity)

Std Dev (Annualised)	Sharpe Ratio	Portfolio Beta
17.89%	-0.15	1.08

## Portfolio

Nature of Security/Security Name	Percentage
<b>Equity</b>	
<b>Top 20 Equity Securities</b>	
Reliance Industries Ltd	7.35
ICICI Bank Ltd	6.33
Infosys Technologies Ltd	5.77
Reliance ETF Bank BeES	4.86
Kotak Banking ETF	4.75
ITC Ltd	4.66
HDFC Bank Ltd	4.44
Bharti Airtel Ltd	3.74
Larsen & Toubro Limited	3.68
Tata Consultancy Services Ltd	3.14
State Bank of India	2.97
Axis Bank Ltd	2.67
HDFC	2.30
NTPC Ltd	1.99
Sun Pharmaceutical Inds Ltd	1.65
Mahindra & Mahindra	1.63
Bank of Baroda	1.62
Maruti Suzuki India Ltd	1.45
Hero Motocorp Limited	1.34
Hindustan Unilever Ltd	1.34
Others (See Annexure 1 for details)	27.14
<b>Total - Equity Securities</b>	<b>94.82</b>
<b>Money Market Instruments</b>	<b>5.18</b>
<b>MF Units – Liquid Funds</b>	<b>0.00</b>
<b>Grand Total</b>	<b>100.00</b>

# Equity Fund - Pension (SFIN:ULIF002161109EQUFUNDPEN143)

Fact Sheet for September 2022 ( based on portfolio as on 30.09.2022 )

## 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 September 30, 2022
Equity Fund - Pension	25-Nov-09	Rs. 35.7376

AUM	Fund Manager	Funds managed by the Fund Manager
Rs. 124 crore	Viraj Nadkarni	Equity - 8, Debt - 0, Balanced - 5

## Targeted Asset Allocation Pattern in Percentage

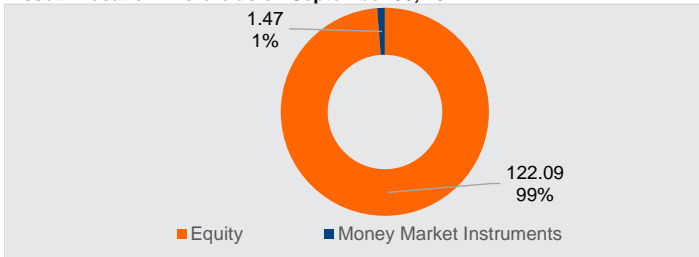
	Minimum	Maximum	Actual
Equity Shares	80	100	99
Debt Securities and Bonds	0	10	0
Cash and Money Market Investments	0	20	1

The actual asset allocation will remain within the 'minimum' and '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 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 largcap companies.

## Asset Allocation in crore as on September 30, 2022



## Returns (%)

Period	Equity Fund - Pension	Composite Benchmark*
1 Month	-3.08	-3.32
6 Months	1.89	-1.68
1 Year	1.50	-2.27
2 Years	25.52	21.32
3 Years	15.20	13.15
5 Years	12.32	11.08
Since Inception	10.42	9.48

\*For details please refer "Fund at a Glance"; # Annualised Returns

## Industry-wise Exposure



## Quantitative Indicators (Equity)

Std Dev (Annualised)	Sharpe Ratio	Portfolio Beta
17.57%	-0.16	1.06

## Portfolio

Nature of Security/Security Name	Percentage
<b>Equity</b>	
<b>Top 20 Equity Securities</b>	
Reliance Industries Ltd	8.71
ICICI Bank Ltd	8.10
Reliance ETF Bank BeES	7.82
Infosys Technologies Ltd	6.60
HDFC Bank Ltd	5.72
ITC Ltd	4.87
Larsen & Toubro Limited	4.08
Tata Consultancy Services Ltd	3.83
Bharti Airtel Ltd	3.70
State Bank of India	2.92
Axis Bank Ltd	2.52
Mahindra & Mahindra	2.18
Maruti Suzuki India Ltd	2.10
NTPC Ltd	1.93
Sun Pharmaceutical Inds Ltd	1.87
HDFC	1.72
Kotak Mahindra Bank Ltd	1.51
Bank of Baroda	1.41
Eicher Motors Ltd	1.26
Canara Bank	1.22
Others (See Annexure 1 for details)	24.74
<b>Total - Equity Securities</b>	<b>98.81</b>
<b>Money Market Instruments</b>	<b>1.19</b>
<b>MF Units – Liquid Funds</b>	<b>0.00</b>
<b>Grand Total</b>	<b>100.00</b>



# Equity Elite Opportunities (SFIN:ULIF020280716EQUELITEOP143)

Fact Sheet for September 2022 ( based on portfolio as on 30.09.2022 )

## 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.

Name	Date of Inception	NAV as on September 30, 2022
Equity Elite Opportunities	27-Oct-16	Rs. 19.1943

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

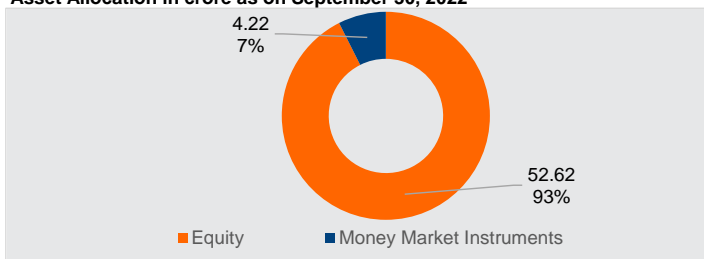
	Minimum	Maximum	Actual
Equity Shares	60	100	91
Debt Securities and Bonds	0	0	0
Cash and Money Market Investments	0	40	9

The actual asset allocation will remain within the 'minimum' and '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 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 and the remaining could be in mid / small cap equity stocks.

## Asset Allocation in crore as on September 30, 2022

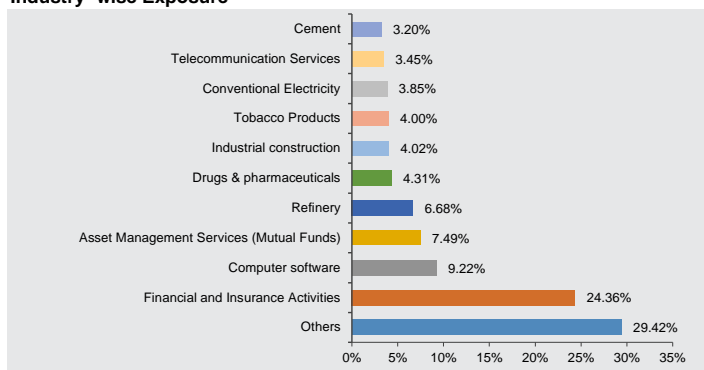


## Returns (%)

Period	Equity Elite Opportunities	Composite Benchmark*
1 Month	-1.97	-2.06
6 Months	1.41	-0.34
1 Year	1.32	-0.15
2 Years	26.73	15.42
3 Years	14.88	10.01
5 Years	11.96	8.94
Since Inception	11.63	9.30

\*For details please refer "Fund at a Glance"; # Annualised Returns

## Industry-wise Exposure



## Quantitative Indicators (Equity)

Std Dev (Annualised)	Sharpe Ratio	Portfolio Beta
16.57%	-0.19	1.48

## Portfolio

Nature of Security/Security Name	Percentage
<b>Equity</b>	
<b>Top 20 Equity Securities</b>	
HDFC Bank Ltd	6.74
Reliance Industries Ltd	6.68
ICICI Bank Ltd	5.71
Infosys Technologies Ltd	4.95
ITC Ltd	4.00
Bharti Airtel Ltd	3.45
Larsen & Toubro Limited	3.41
State Bank of India	3.14
Tata Consultancy Services Ltd	2.87
Kotak Banking ETF	2.78
Reliance ETF Bank BeES	2.77
Axis Bank Ltd	2.55
NTPC Ltd	2.16
Sun Pharmaceutical Inds Ltd	1.84
Bank of Baroda	1.56
ISGEC Heavy Engineering Ltd	1.52
Mahindra & Mahindra	1.40
Maruti Suzuki India Ltd	1.38
Ceat Ltd	1.35
Coal India Ltd	1.24
Others (See Annexure 1 for details)	29.15
<b>Total - Equity Securities</b>	<b>90.64</b>
<b>Money Market Instruments</b>	<b>9.36</b>
<b>MF Units – Liquid Funds</b>	<b>0.00</b>
<b>Grand Total</b>	<b>100.00</b>

# Balanced Fund (SFIN:ULIF005161109BALANCEDFN143)

Fact Sheet for September 2022 ( based on portfolio as on 30.09.2022 )

## 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 September 30, 2022
Balanced Fund	25-Nov-09	Rs. 29.6096

AUM	Fund Manager	Funds managed by the Fund Manager
Rs. 131 crore	Sandeep Shirsat Viraj Nadkarni	Equity - 0, Debt - 7, Balanced - 5 Equity - 7, Debt - 0, Balanced - 5

## Targeted Asset Allocation Pattern in Percentage

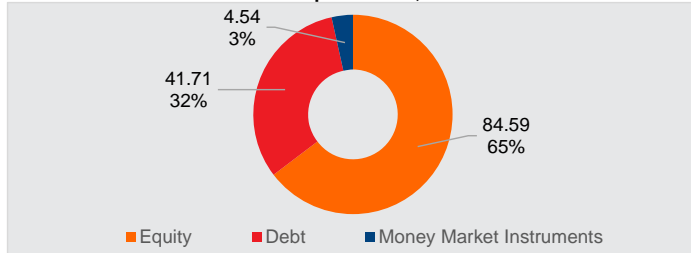
	Minimum	Maximum	Actual
Equity Shares	50	70	62
Debt Securities and Bonds	30	50	32
Cash and Money Market Investments	0	20	6

The actual asset allocation will remain within the 'minimum' and '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 securities.

## Asset Allocation in crore as on September 30, 2022

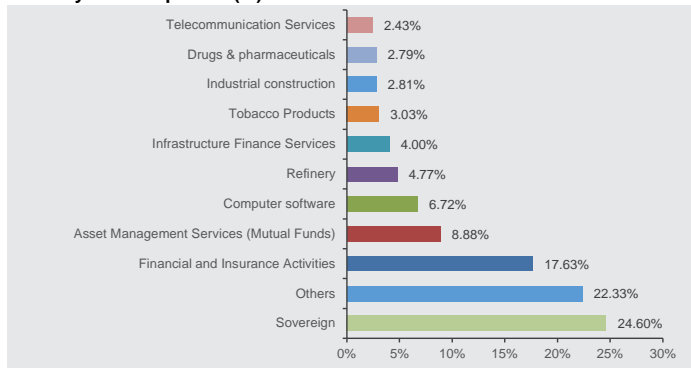


## Returns (%)

Period	Balanced Fund	Composite Benchmark*
1 Month	-1.65	-2.34
6 Months	1.15	-1.00
1 Year	2.04	-0.94
2 Years	19.69	15.52
3 Years	12.11	10.79
5 Years	10.10	9.52
Since Inception	8.81	8.81

\*For details please refer "Fund at a Glance"

## Industry-wise Exposure (%)



## Quantitative Indicators (Equity)

Std Dev (Annualised)	Sharpe Ratio	Portfolio Beta
11.61%	-0.27	1.04

## Quantitative Indicators (Debt)

Average Maturity (Years)	Modified Duration (Years)
5.29	3.48

## Portfolio

Nature of Security/Security Name	Rating	Percentage
<b>Equity</b>		
<b>Top 10 Equity Securities</b>		
Reliance Industries Ltd		4.77
ICICI Bank Ltd		4.12
Infosys Technologies Ltd		3.74
Reliance ETF Bank BeES		3.18
Kotak Banking ETF		3.10
ITC Ltd		3.03
HDFC Bank Ltd		2.89
Bharti Airtel Ltd		2.43
Larsen & Toubro Limited		2.40
Tata Consultancy Services Ltd		2.04
Others (See Annexure 1 for details)		30.35
<b>Total - Equity Securities</b>		<b>62.06</b>

## Debt

<b>Top 10 Sovereign Securities</b>		
7.38% Government of India 2027		4.60
7.17% Government of India 2028		3.61
5.74% Government of India 2026		2.89
8.15% Government of India 2026		2.37
5.77% Government of India 2030		2.25
6.84% Government of India 2022		1.91
8.2% State Government of Gujarat 2025		1.56
6.79% Government of India 2027		1.50
5.38% Government of India 2034		1.13
5.63% Government of India 2026		1.09
Others (See Annexure 1 for details)		1.69
<b>Total - Sovereign Securities</b>		<b>24.60</b>

## Top Corporate bonds

6.85% Indian Railways Finance Corporation 2040	AAA	2.11
7.85% LIC Housing Finance Ltd 2032	AAA	1.94
7.95% India Infradebt Limited 2024	AAA	1.54
10.02% Mahindra & Mahindra Fin. Serv. 2022	AA+	0.96
6.65% Food Corporation of India 2030	AAA	0.54
9.15% Axis Bank Ltd 2022	AAA	0.19
<b>Total - Corporate bonds</b>		<b>7.28</b>

## Money Market Instruments

<b>MF Units – Liquid Funds</b>		<b>6.06</b>
<b>Grand Total</b>		<b>100.00</b>

## Credit Profile of Debt and Money Market Investments

Nature	Percentage
GSEC & T Bills	69.60
AAA & P1+ & PR1+ & A1+	17.88
AA+ & AA	2.71
AA-	0.00
A & Below	0.00
Fixed Deposits with Banks	0.00
CBLO/TREPS/ Other Money Market Investments	9.81
<b>Total</b>	<b>100.00</b>

## Maturity Profile of Debt Portfolio

Period	Exposure in Percentage
0 - 3 Months	17.93
3 - 12 Months	0.54
1 - 3 Years	4.36
3 - 5 Years	42.37
5 - 10 Years	25.65
> 10 Years	9.14
<b>Total</b>	<b>100.00</b>

## Fund Manager's Comments

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

# Balanced 1 Fund (SFIN:ULIF011010910BALAN1FUND143)

Fact Sheet for September 2022 ( based on portfolio as on 30.09.2022 )

## 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 September 30, 2022
Balanced 1 Fund	14-Sep-10	Rs. 26.2612

AUM	Fund Manager	Funds managed by the Fund Manager
Rs. 438 crore	Sandeep Shirsat Viraj Nadkarni	Equity - 0, Debt - 7, Balanced - 5 Equity - 7, Debt - 0, Balanced - 5

## Targeted Asset Allocation Pattern in Percentage

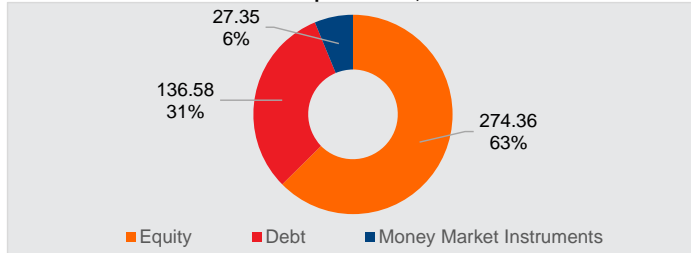
	Minimum	Maximum	Actual
Equity Shares	50	70	60
Debt Securities and Bonds	30	50	31
Cash and Money Market Investments	0	20	9

The actual asset allocation will remain within the 'minimum' and '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 securities.

## Asset Allocation in crore as on September 30, 2022

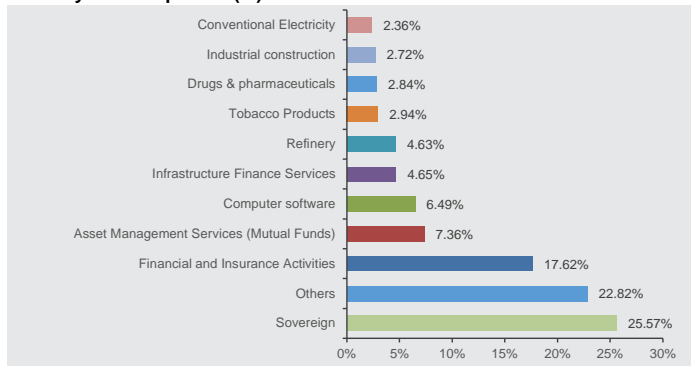


## Returns (%)

Period	Balanced 1 Fund	Composite Benchmark*
1 Month	-1.65	-2.34
6 Months	0.34	-1.00
1 Year	0.73	-0.94
2 Years	18.25	15.52
3 Years	11.18	10.79
5 Years	9.20	9.52
Since Inception	8.34	8.60

\*For details please refer "Fund at a Glance"

## Industry-wise Exposure (%)



## Quantitative Indicators (Equity)

Std Dev (Annualised)	Sharpe Ratio	Portfolio Beta
11.92%	-0.37	1.07

## Quantitative Indicators (Debt)

Average Maturity (Years)	Modified Duration (Years)
3.85	2.82

## Portfolio

Nature of Security/Security Name	Rating	Percentage
<b>Equity</b>		
<b>Top 10 Equity Securities</b>		
Reliance Industries Ltd		4.63
ICICI Bank Ltd		4.33
Infosys Technologies Ltd		3.65
HDFC Bank Ltd		2.97
ITC Ltd		2.94
Reliance ETF Bank BeES		2.46
Kotak Banking ETF		2.40
Bharti Airtel Ltd		2.31
Larsen & Toubro Limited		2.31
State Bank of India		2.02
Others (See Annexure 1 for details)		30.09
<b>Total - Equity Securities</b>		<b>60.11</b>
<b>Debt</b>		
<b>Top 10 Sovereign Securities</b>		
5.74% Government of India 2026		3.89
7.17% Government of India 2028		3.51
6.68% Government of India 2031		2.18
7.59% Government of India 2026		2.07
7.38% Government of India 2027		2.06
5.63% Government of India 2026		1.74
8.15% Government of India 2026		1.65
6.45% Government of India 2029		1.63
6.84% Government of India 2022		1.54
5.77% Government of India 2030		1.45
Others (See Annexure 1 for details)		3.86
<b>Total - Sovereign Securities</b>		<b>25.57</b>
<b>Top Corporate bonds</b>		
8.57% Rural Electrification Corp 2024	AAA	3.50
7.95% India Infradebt Limited 2024	AAA	1.15
9.39% LIC Housing Finance Ltd 2024	AAA	0.52
8.93% Power Grid Corporation Ltd 2020	AAA	0.25
6.65% Food Corporation of India 2030	AAA	0.16
8.49% NTPC Ltd 2025	AAA	0.00
<b>Total - Corporate bonds</b>		<b>5.59</b>
<b>Money Market Instruments</b>		<b>8.73</b>
<b>MF Units – Liquid Funds</b>		<b>0.00</b>
<b>Grand Total</b>		<b>100.00</b>

## Credit Profile of Debt and Money Market Investments

Nature	Percentage
GSEC & T Bills	68.38
AAA & P1+ & PR1+ & A1+	14.94
AA+ & AA	0.00
AA-	0.00
A & Below	0.00
Fixed Deposits with Banks	0.00
CBLO/TREPS/ Other Money Market Investments	16.68
<b>Total</b>	<b>100.00</b>

## Maturity Profile of Debt Portfolio

Period	Exposure in Percentage
0 - 3 Months	21.48
3 - 12 Months	0.00
1 - 3 Years	13.83
3 - 5 Years	37.74
5 - 10 Years	24.56
> 10 Years	2.40
<b>Total</b>	<b>100.00</b>

## Fund Manager's Comments

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

# Balanced Fund - Pension (SFIN:ULIF006161109BALFUNDPEN143)

Fact Sheet for September 2022 ( based on portfolio as on 30.09.2022 )

## 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 September 30, 2022
Balanced Fund - Pension	25-Nov-09	Rs. 30.7372

AUM	Fund Manager	Funds managed by the Fund Manager
Rs. 82 crore	Sandeep Shirsat Viraj Nadkarni	Equity - 0, Debt - 7, Balanced - 5 Equity - 7, Debt - 0, Balanced - 5

## Targeted Asset Allocation Pattern in Percentage

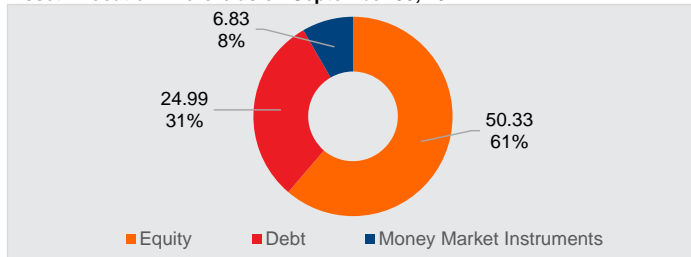
	Minimum	Maximum	Actual
Equity Shares	50	70	60
Debt Securities and Bonds	30	50	30
Cash and Money Market Investments	0	20	10

The actual asset allocation will remain within the 'minimum' and '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 securities.

## Asset Allocation in crore as on September 30, 2022

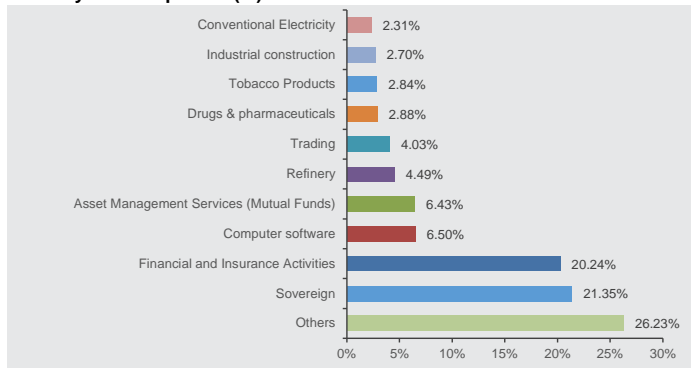


## Returns (%)

Period	Balanced Fund -	Composite Benchmark*
1 Month	-1.58	-2.34
6 Months	1.09	-1.00
1 Year	0.62	-0.94
2 Years	17.36	15.52
3 Years	12.35	10.79
5 Years	10.51	9.52
Since Inception	9.13	8.81

\*For details please refer "Fund at a Glance"

## Industry-wise Exposure (%)



## Quantitative Indicators (Equity)

Std Dev (Annualised)	Sharpe Ratio	Portfolio Beta
11.35%	-0.40	1.02

## Quantitative Indicators (Debt)

Average Maturity (Years)	Modified Duration (Years)
4.76	3.35

## Portfolio

Nature of Security/Security Name	Rating	Percentage
<b>Equity</b>		
<b>Top 10 Equity Securities</b>		
Reliance Industries Ltd		4.49
ICICI Bank Ltd		4.32
Infosys Technologies Ltd		3.55
HDFC Bank Ltd		2.91
ITC Ltd		2.84
Reliance ETF Bank BeES		2.40
Kotak Banking ETF		2.35
Bharti Airtel Ltd		2.28
Larsen & Toubro Limited		2.25
State Bank of India		1.96
Others (See Annexure 1 for details)		30.24
<b>Total - Equity Securities</b>		<b>59.58</b>
<b>Debt</b>		
<b>Top 10 Sovereign Securities</b>		
5.77% Government of India 2030		3.86
5.74% Government of India 2026		3.46
7.17% Government of India 2028		3.02
8.15% Government of India 2026		2.51
6.79% Government of India 2027		2.39
7.38% Government of India 2027		2.14
7.59% Government of India 2026		1.54
8.2% State Government of Gujarat 2025		0.93
6.84% Government of India 2022		0.91
6.45% Government of India 2029		0.58
<b>Total - Sovereign Securities</b>		<b>21.35</b>
<b>Top Corporate bonds</b>		
6.65% Food Corporation of India 2030	AAA	4.03
6.85% Indian Railways Finance Corporation 2040	AAA	2.24
10.02% Mahindra & Mahindra Fin. Serv. 2022	AA+	1.53
10.15% Bajaj Finance Ltd 2024	AAA	1.28
5.5% Britannia Industries Ltd 2024	AAA	0.00
<b>Total - Corporate bonds</b>		<b>9.08</b>
<b>Money Market Instruments</b>		
<b>MF Units - Liquid Funds</b>		
		<b>9.99</b>
		<b>0.00</b>
<b>Grand Total</b>		<b>100.00</b>

## Credit Profile of Debt and Money Market Investments

Nature	Percentage
GSEC & T Bills	55.10
AAA & P1+ & PR1+ & A1+	19.50
AA+ & AA	3.94
AA-	0.00
A & Below	0.00
Fixed Deposits with Banks	0.00
CBLO/TREPS/ Other Money Market Investments	21.46
Total	100.00

## Maturity Profile of Debt Portfolio

Period	Exposure in Percentage
0 - 3 Months	27.76
3 - 12 Months	0.00
1 - 3 Years	3.31
3 - 5 Years	33.47
5 - 10 Years	29.69
> 10 Years	5.77
Total	100.00

## Fund Manager's Comments

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

# Debt Fund (SFIN:ULIF003161109DEBTFUND00143)

Fact Sheet for September 2022 ( based on portfolio as on 30.09.2022 )

## 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 September 30, 2022
Debt Fund	25-Nov-09	Rs. 22.4628

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

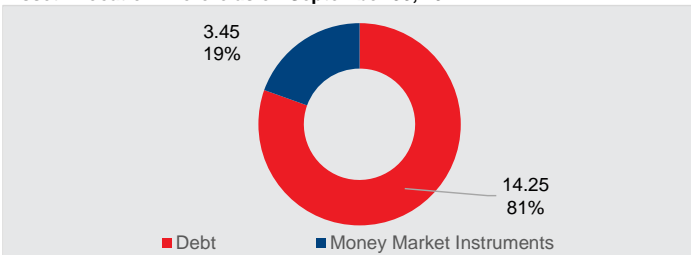
	Minimum	Maximum	Actual
Equity Shares	0	0	0
Debt Securities and Bonds	70	100	81
Cash and Money Market Investments	0	30	19

The actual asset allocation will remain within the 'minimum' and '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 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 in crore as on September 30, 2022

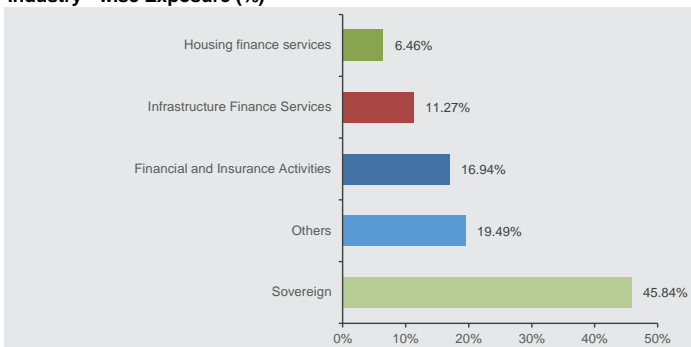


## Returns (%)

Period	Debt Fund	Composite Benchmark*
1 Month <sup>#</sup>	-0.45	-3.70
6 Months <sup>#</sup>	2.38	0.92
1 Year	1.78	1.85
2 Years	2.70	3.91
3 Years	4.36	5.94
5 Years	4.10	6.31
Since Inception	6.50	7.40

\*For details please refer "Fund at a Glance"; <sup>#</sup> Annualised Returns

## Industry - wise Exposure (%)



## Quantitative Indicators (Debt)

Average Maturity (Years)	Modified Duration (Years)
4.76	2.50

## Fund Manager's Comments

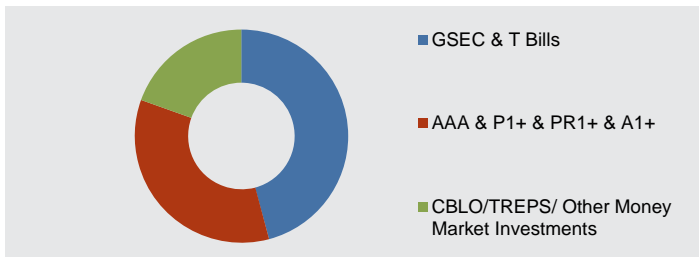
Please refer to the page "Fund Manager's Comments"

## Portfolio

Nature of Security/Security Name	Rating	Percentage
<b>Debt</b>		
<b>Top Sovereign Securities</b>		
8.34% State Government of Tamil Nadu 2028		14.58
5.38% Government of India 2034		11.09
7.59% Government of India 2029		5.71
8.05% State Government Of Haryana 2025		4.87
8.15% State Government of Tamil Nadu 2028		3.48
0% Government of India 2026		3.26
7.7% State Government of Karnataka 2027		2.85
<b>Total - Sovereign Securities</b>		<b>45.84</b>
<b>Top 10 Corporate bonds</b>		
6.75% NIIF Infrastructure Finance Limited 2027	AAA	5.48
7.95% HDFC Bank Ltd 2026	AAA	4.86
8.5% National Bank For Agricultural Development 2023	AAA	4.26
7.7% Bajaj Finance Ltd 2027	AAA	3.41
7.65% HDB Financial Services Limited 2027	AAA	3.01
8.8% LIC Housing Finance Ltd 2029	AAA	2.99
8.37% Rural Electrification Corp 2028	AAA	2.93
8% HDFC 2032	AAA	2.89
8.1% Power Finance Corporation Ltd 2024	AAA	2.85
7.42% ICICI Bank Ltd 2029	AAA	1.40
Others (See Annexure 1 for details)		0.57
<b>Total - Corporate bonds</b>		<b>34.67</b>
<b>Money Market Instruments</b>		<b>19.49</b>
<b>MF Units – Liquid Funds</b>		<b>0.00</b>
<b>Grand Total</b>		<b>100.00</b>

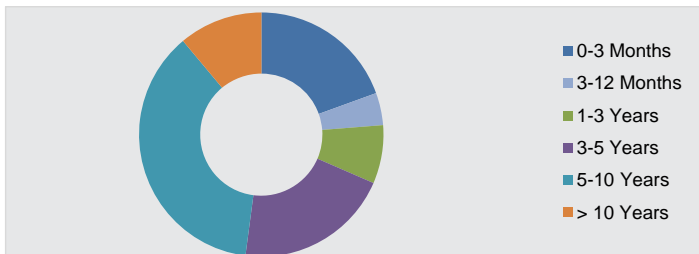
## Credit Profile of Debt and Money Market Investments

Nature	Percentage
GSEC & T Bills	45.84
AAA & P1+ & PR1+ & A1+	34.67
AA+ & AA	0.00
AA-	0.00
A & Below	0.00
Fixed Deposits with Banks	0.00
CBLO/TREPS/ Other Money Market Investments	19.49
Total	100.00



## Maturity Profile of Debt Portfolio

Period	Exposure in Percentage
0 - 3 Months	19.49
3 - 12 Months	4.26
1 - 3 Years	7.73
3 - 5 Years	20.59
5 - 10 Years	36.84
> 10 Years	11.09
Total	100.00



# Debt 1 Fund (SFIN:ULIF010010910DEBT01FUND143)

Fact Sheet for September 2022 ( based on portfolio as on 30.09.2022 )

## 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 September 30, 2022
Debt 1 Fund	17-Sep-10	Rs. 20.3514

AUM	Fund Manager	Funds managed by the Fund Manager
Rs. 1591 crore	Sandeep Shirsat	Equity - 0, Debt - 8, Balanced - 5

## Targeted Asset Allocation Pattern in Percentage

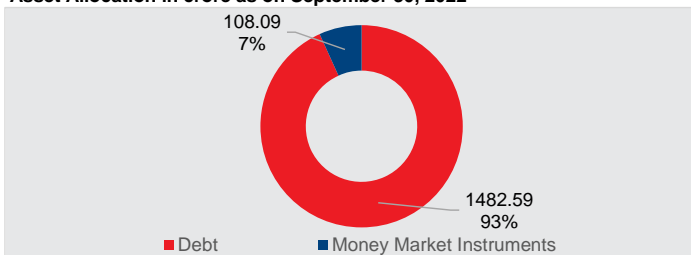
	Minimum	Maximum	Actual
Equity Shares	0	0	0
Debt Securities and Bonds	70	100	93
Cash and Money Market Investments	0	30	7

The actual asset allocation will remain within the 'minimum' and '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 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 in crore as on September 30, 2022

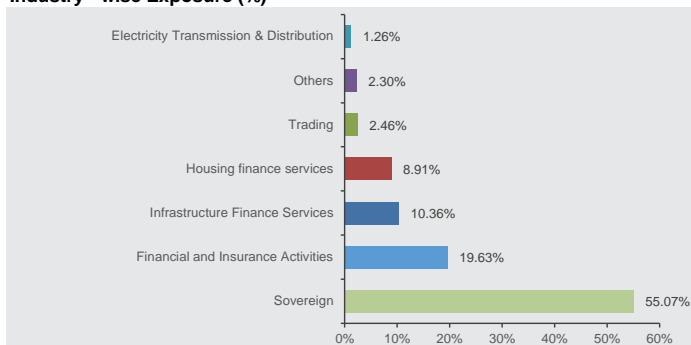


## Returns (%)

Period	Debt 1 Fund	Composite Benchmark*
1 Month <sup>#</sup>	-1.28	-3.70
6 Months <sup>#</sup>	1.25	0.92
1 Year	1.23	1.85
2 Years	2.67	3.91
3 Years	4.22	5.94
5 Years	3.23	6.31
Since Inception	6.08	7.58

\*For details please refer "Fund at a Glance"; <sup>#</sup> Annualised Returns

## Industry - wise Exposure (%)



## Quantitative Indicators (Debt)

Average Maturity (Years)	Modified Duration (Years)
4.78	2.87

## Fund Manager's Comments

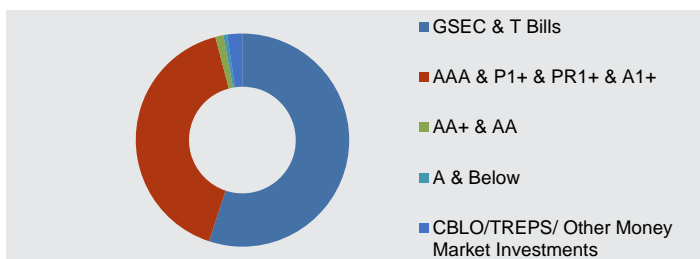
Please refer to the page "Fund Manager's Comments"

## Portfolio

Nature of Security/Security Name	Rating	Percentage
<b>Debt</b>		
<b>Top 10 Sovereign Securities</b>		
5.38% Government of India 2034		7.35
5.63% Government of India 2026		4.41
7.59% Government of India 2026		3.68
6.97% Government of India 2026		3.43
7.59% Government of India 2029		2.80
7.17% Government of India 2028		2.33
6.98% State Government of Telangana 2028		2.13
8.05% State Government Of Haryana 2025		2.02
0% Government of India 2026		1.95
7.82% State Government of Karnataka 2027		1.91
Others (See Annexure 1 for details)		23.07
<b>Total - Sovereign Securities</b>		<b>55.07</b>
<b>Top 10 Corporate bonds</b>		
8.5% National Bank For Agricultural Development 2023	AAA	3.59
8% HDFC 2032	AAA	3.34
7.7% Bajaj Finance Ltd 2027	AAA	3.02
7.65% HDB Financial Services Limited 2027	AAA	2.96
7.95% HDFC Bank Ltd 2026	AAA	2.90
7.35% Power Finance Corporation Ltd 2022	AAA	2.20
6.75% NIIF Infrastructure Finance Limited 2027	AAA	1.60
7.995% NIIF Infrastructure Finance Limited 2027	AAA	1.58
7.42% ICICI Bank Ltd 2029	AAA	1.48
7.95% India Infradebt Limited 2024	AAA	1.46
Others (See Annexure 1 for details)		14.00
<b>Total - Corporate bonds</b>		<b>38.14</b>
<b>Money Market Instruments</b>		<b>6.80</b>
<b>MF Units – Liquid Funds</b>		<b>0.00</b>
<b>Grand Total</b>		<b>100.00</b>

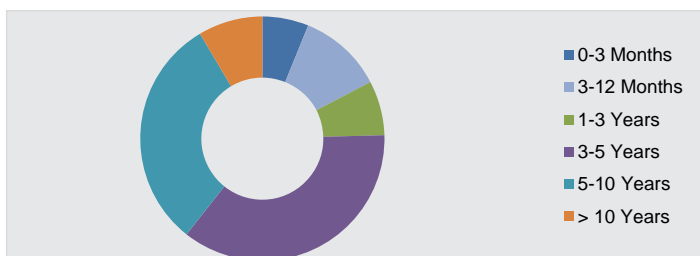
## Credit Profile of Debt and Money Market Investments

Nature	Percentage
GSEC & T Bills	55.07
AAA & P1+ & PR1+ & A1+	40.83
AA+ & AA	1.24
AA-	0.00
A & Below	0.56
Fixed Deposits with Banks	0.00
CBLO/TREPS/ Other Money Market Investments	2.30
Total	100.00



## Maturity Profile of Debt Portfolio

Period	Exposure in Percentage
0 - 3 Months	6.11
3 - 12 Months	11.20
1 - 3 Years	7.24
3 - 5 Years	36.11
5 - 10 Years	30.79
> 10 Years	8.54
Total	100.00





# Debt Fund - Pension (SFIN:ULIF004161109DEBFUNDPEN143)

Fact Sheet for September 2022 ( based on portfolio as on 30.09.2022 )

## 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 September 30, 2022
Debt Fund - Pension	25-Nov-09	Rs. 21.9552

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

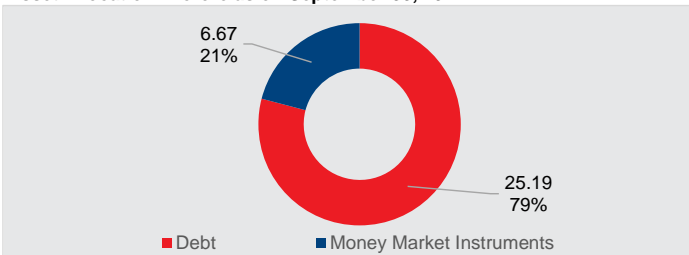
	Minimum	Maximum	Actual
Equity Shares	0	0	0
Debt Securities and Bonds	70	100	79
Cash and Money Market Investments	0	30	21

The actual asset allocation will remain within the 'minimum' and '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 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 in crore as on September 30, 2022

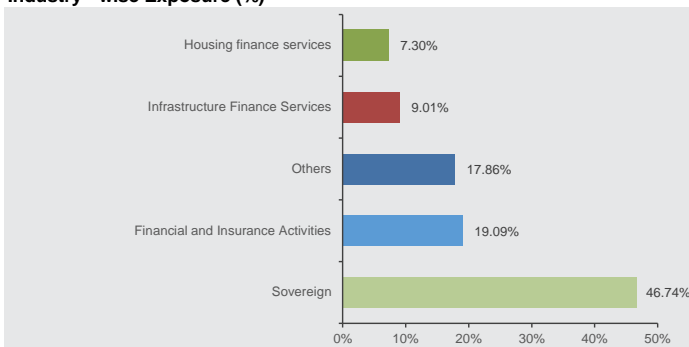


## Returns (%)

Period	Debt Fund - Pension	Composite Benchmark*
1 Month <sup>#</sup>	-0.89	-3.70
6 Months <sup>#</sup>	1.62	0.92
1 Year	1.07	1.85
2 Years	2.22	3.91
3 Years	3.93	5.94
5 Years	3.97	6.31
Since Inception	6.31	7.40

\*For details please refer "Fund at a Glance"; <sup>#</sup> Annualised Returns

## Industry - wise Exposure (%)



## Quantitative Indicators (Debt)

Average Maturity (Years)	Modified Duration (Years)
4.61	2.57

## Fund Manager's Comments

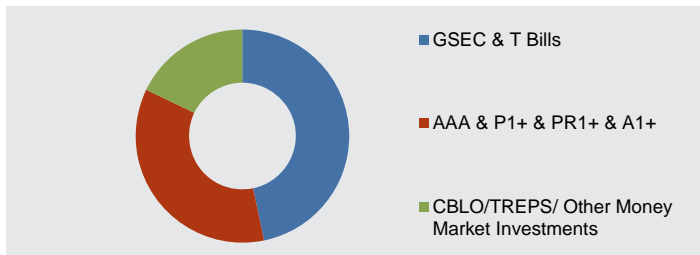
Please refer to the page "Fund Manager's Comments"

## Portfolio

Nature of Security/Security Name	Rating	Percentage
<b>Debt</b>		
<b>Top Sovereign Securities</b>		
8.34% State Government of Tamil Nadu 2028		12.96
5.38% Government of India 2034		9.25
7.59% Government of India 2029		5.55
8.05% State Government Of Haryana 2025		4.78
7.7% State Government of Karnataka 2027		4.75
0% Government of India 2026		3.25
8.15% State Government of Tamil Nadu 2028		3.22
5.63% Government of India 2026		2.98
<b>Total - Sovereign Securities</b>		<b>46.74</b>
<b>Top 10 Corporate bonds</b>		
6.75% NIF Infrastructure Finance Limited 2027	AAA	6.09
7.95% HDFC Bank Ltd 2026	AAA	4.77
8.5% National Bank For Agricultural Development 2023	AAA	3.95
8% HDFC 2032	AAA	3.21
7.65% HDB Financial Services Limited 2027	AAA	3.06
7.7% Bajaj Finance Ltd 2027	AAA	2.68
8.8% LIC Housing Finance Ltd 2029	AAA	2.50
8.37% Rural Electrification Corp 2028	AAA	2.45
7.9% LIC Housing Finance Ltd 2027	AAA	1.59
7.42% ICICI Bank Ltd 2029	AAA	1.56
Others (See Annexure 1 for details)		0.48
<b>Total - Corporate bonds</b>		<b>32.32</b>
<b>Money Market Instruments</b>		
		<b>20.93</b>
<b>MF Units – Liquid Funds</b>		
		<b>0.00</b>
<b>Grand Total</b>		<b>100.00</b>

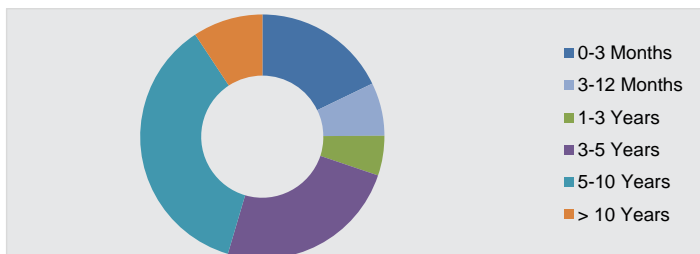
## Credit Profile of Debt and Money Market Investments

Nature	Percentage
GSEC & T Bills	46.74
AAA & P1+ & PR1+ & A1+	35.40
AA+ & AA	0.00
AA-	0.00
A & Below	0.00
Fixed Deposits with Banks	0.00
CBLO/TREPS/ Other Money Market Investments	17.86
Total	100.00



## Maturity Profile of Debt Portfolio

Period	Exposure in Percentage
0 - 3 Months	17.86
3 - 12 Months	7.02
1 - 3 Years	5.25
3 - 5 Years	24.42
5 - 10 Years	36.20
> 10 Years	9.25
Total	100.00



# Liquid Fund (SFIN:ULIF007161109LIQUIDFUND143)

Fact Sheet for September 2022 ( based on portfolio as on 30.09.2022 )

## Investment Objective

To provide capital protection with growth at short-term interest rates while providing a high level of liquidity.

Name	Date of Inception	NAV as on September 30, 2022
Liquid Fund	09-Jan-13	Rs. 15.2643

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

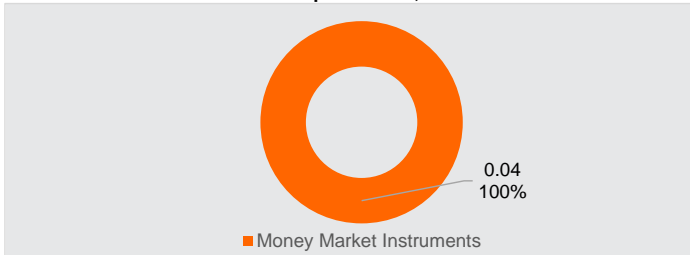
	Minimum	Maximum	Actual
Equity Shares	0	0	0
Debt Securities and Bonds	0	20	0
Cash and Money Market Investments	80	100	100

The actual asset allocation will remain within the 'minimum' and '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 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 in crore as on September 30, 2022

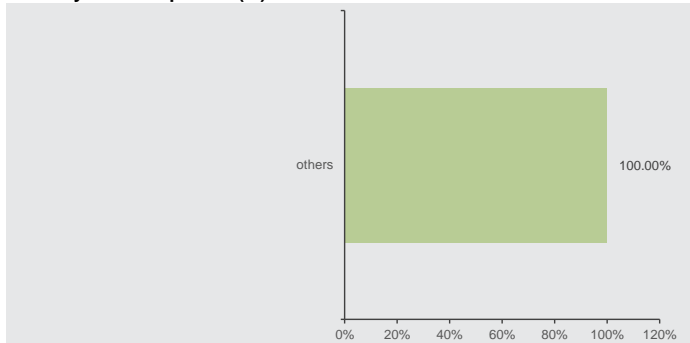


## Returns (%)

Period	Liquid Fund	Composite Benchmark*
1 Month <sup>#</sup>	3.86	5.40
6 Months <sup>#</sup>	3.10	4.65
1 Year	2.52	4.08
2 Years	2.07	3.63
3 Years	2.16	3.72
5 Years	3.05	4.66
Since Inception	4.44	5.99

\*For details please refer "Fund at a Glance"; <sup>#</sup> Annualised Returns

## Industry - wise Exposure (%)



## Quantitative Indicators (Debt)

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

## 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 continued 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+ & PR1+ & A1+	0.00
AA+ & 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
> 10 Years	0.00
Total	100.00





# Liquid Fund - Pension (SFIN:ULIF008161109LIQFUNDPEN143)

Fact Sheet for September 2022 ( based on portfolio as on 30.09.2022 )

## Investment Objective

To provide capital protection with growth at short-term interest rates while providing a high level of liquidity.

Name	Date of Inception	NAV as on September 30, 2022
Liquid Fund - Pension	25-Nov-09	Rs. 18.083

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

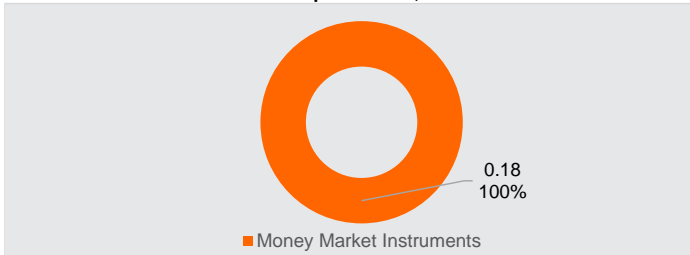
	Minimum	Maximum	Actual
Equity Shares	0	0	0
Debt Securities and Bonds	0	20	0
Cash and Money Market Investments	80	100	100

The actual asset allocation will remain within the 'minimum' and '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 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 in crore as on September 30, 2022

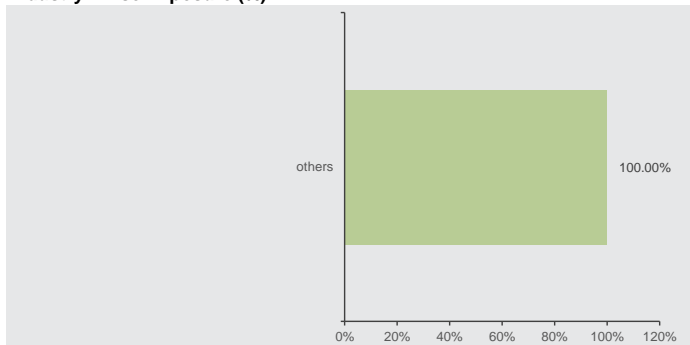


## Returns (%)

Period	Liquid Fund - Pension	Composite Benchmark*
1 Month <sup>#</sup>	3.82	5.40
6 Months <sup>#</sup>	3.06	4.65
1 Year	2.49	4.08
2 Years	2.05	3.63
3 Years	2.11	3.72
5 Years	2.91	4.66
Since Inception	4.72	6.15

\*For details please refer "Fund at a Glance"; <sup>#</sup> Annualised Returns

## Industry - wise Exposure (%)



## Quantitative Indicators (Debt)

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

## 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 continued 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+ & PR1+ & A1+	0.00
AA+ & 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
> 10 Years	0.00
Total	100.00



# Dynamic Asset Allocation Fund (SFIN:ULIF015080811DYAALLFUND143)

Fact Sheet for September 2022 ( based on portfolio as on 30.09.2022 )

## 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 September 30, 2022
Dynamic Asset Allocation Fund	09-Sep-11	Rs. 27.5463

AUM	Fund Manager	Funds managed by the Fund Manager
Rs. 390 crore	Sandeep Shirsat Viraj Nadkarni	Equity - 0, Debt - 7, Balanced - 5 Equity - 7, Debt - 0, Balanced - 5

## Targeted Asset Allocation Pattern in Percentage

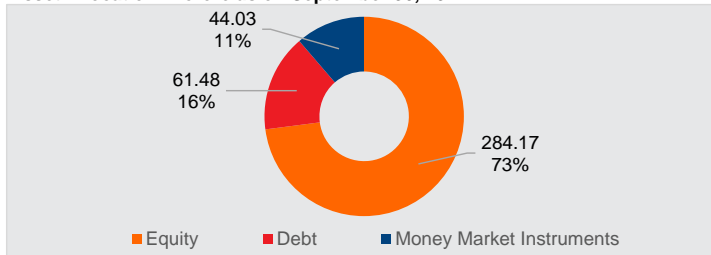
	Minimum	Maximum	Actual
Equity Shares	0	80	70
Debt Securities and Bonds	0	80	16
Cash and Money Market Investments	0	40	14

The actual asset allocation will remain within the 'minimum' and '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 securities.

## Asset Allocation in crore as on September 30, 2022

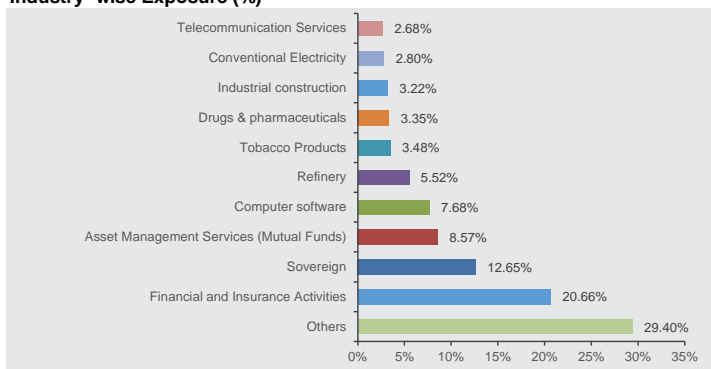


## Returns (%)

Period	Dynamic Asset Allocation Fund	Composite Benchmark*
1 Month	-1.84	-1.96
6 Months	0.57	-0.67
1 Year	-0.72	-0.37
2 Years	11.20	13.57
3 Years	6.63	9.87
5 Years	6.09	8.90
Since Inception	9.59	9.56

\*For details please refer "Fund at a Glance"

## Industry-wise Exposure (%)



## Quantitative Indicators (Equity)

Std Dev (Annualised)	Sharpe Ratio	Portfolio Beta
12.97%	-0.44	1.16

## Quantitative Indicators (Debt)

Average Maturity (Years)	Modified Duration (Years)
3.45	1.72

## Portfolio

Nature of Security/Security Name	Rating	Percentage
<b>Equity</b>		
<b>Top 10 Equity Securities</b>		
Reliance Industries Ltd		5.49
ICICI Bank Ltd		5.23
Infosys Technologies Ltd		4.32
HDFC Bank Ltd		3.52
ITC Ltd		3.48
Reliance ETF Bank BeES		2.91
Kotak Banking ETF		2.83
Larsen & Toubro Limited		2.74
Bharti Airtel Ltd		2.68
State Bank of India		2.39
Others (See Annexure 1 for details)		34.52
<b>Total - Equity Securities</b>		<b>70.09</b>

## Debt

<b>Top Sovereign Securities</b>		
7.27% Government of India 2026		5.66
5.38% Government of India 2034		2.65
5.63% Government of India 2026		1.22
6.64% Government of India 2035		1.20
8.2% State Government of Gujarat 2025		0.85
7.59% Government of India 2026		0.78
5.77% Government of India 2030		0.29
<b>Total - Sovereign Securities</b>		<b>12.65</b>

## Top Corporate bonds

8.8% LIC Housing Finance Ltd 2029	AAA	1.09
8.01% Rural Electrification Corp 2028	AAA	0.79
8.57% Rural Electrification Corp 2024	AAA	0.53
9.3% L&T Infra Debt Fund Ltd 2023	AAA	0.26
8.93% Power Grid Corporation Ltd 2022	AAA	0.26
10.15% Bajaj Finance Ltd 2024	AAA	0.20
5.5% Britannia Industries Ltd 2024	AAA	0.00
<b>Total - Corporate bonds</b>		<b>3.13</b>

## Money Market Instruments

<b>MF Units – Liquid Funds</b>		<b>14.13</b>
<b>Grand Total</b>		<b>100.00</b>

## Credit Profile of Debt and Money Market Investments

Nature	Percentage
GSEC & T Bills	46.72
AAA & P1+ & PR1+ & A1+	11.55
AA+ & AA	0.00
AA-	0.00
A & Below	0.00
Fixed Deposits with Banks	0.00
CBLO/TREPS/ Other Money Market Investments	41.73
<b>Total</b>	<b>100.00</b>

## Maturity Profile of Debt Portfolio

Period	Exposure in Percentage
0 - 3 Months	42.68
3 - 12 Months	0.96
1 - 3 Years	2.70
3 - 5 Years	31.43
5 - 10 Years	8.01
> 10 Years	14.21
<b>Total</b>	<b>100.00</b>

## Fund Manager's Comments

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

# Index Tracker Fund (SFIN:ULIF012010910INDTRAFUND143)

Fact Sheet for September 2022 ( based on portfolio as on 30.09.2022 )

## 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.

Name	Date of Inception	NAV as on September 30, 2022
Index Tracker Fund	22-Sep-10	Rs. 28.6383

AUM	Fund Manager	Funds managed by the Fund Manager
Rs. 29 crore	Viraj Nadkarni	Equity - 7, Debt - 0, Balanced - 5

## Targeted Asset Allocation Pattern in Percentage

	Minimum	Maximum	Actual
Equity Shares	90	100	98
Debt Securities and Bonds	0	0	0
Cash and Money Market Investments	0	10	2

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

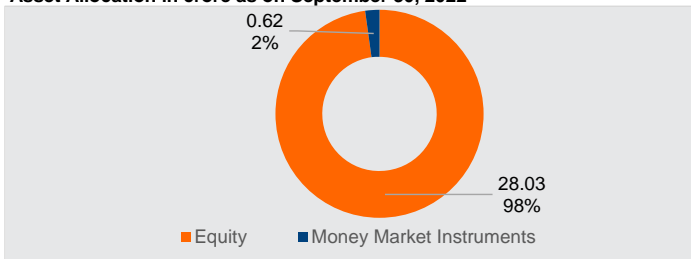
## Fund Positioning

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 regulatory investment guidelines and exposure norms.

## Portfolio

Nature of Security/Security Name	Percentage
<b>Equity</b>	
<b>Top 20 Equity Securities</b>	
Reliance Industries Ltd	9.41
Infosys Technologies Ltd	7.18
HDFC Bank Ltd	6.37
ICICI Bank Ltd	6.11
ITC Ltd	4.32
HDFC	4.30
Tata Consultancy Services Ltd	3.83
Hindustan Unilever Ltd	3.59
Larsen & Toubro Limited	3.33
Bharti Airtel Ltd	2.97
Kotak Mahindra Bank Ltd	2.68
Reliance ETF Bank BeES	2.41
Kotak Banking ETF	2.29
Asian Paints Ltd	2.25
State Bank of India	2.13
Bajaj Finance Ltd	2.06
Axis Bank Ltd	2.00
Mahindra & Mahindra	1.81
Maruti Suzuki India Ltd	1.77
Titan Industries Ltd	1.62
Others (See Annexure 1 for details)	25.41
<b>Total - Equity Securities</b>	<b>97.82</b>
<b>Money Market Instruments</b>	<b>2.18</b>
<b>MF Units – Liquid Funds</b>	<b>0.00</b>
<b>Grand Total</b>	<b>100.00</b>

## Asset Allocation in crore as on September 30, 2022

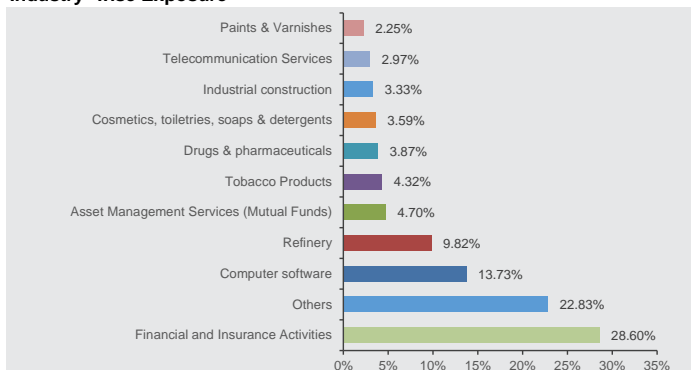


## Returns (%)

Period	Index Tracker Fund	Composite Benchmark*
1 Month	-3.42	-3.53
6 Months	-0.20	-1.90
1 Year	-1.53	-2.62
2 Years	24.28	22.30
3 Years	14.50	13.67
5 Years	11.82	11.43
Since Inception	9.14	8.97

\*For details please refer 'Fund at a Glance

## Industry-wise Exposure



## Quantitative Indicators (Index Fund)

Index Tracking Error
1.31%

# Value Fund (SFIN:ULIF013010910VALUEFUND0143)

Fact Sheet for September 2022 ( based on portfolio as on 30.09.2022 )

## 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 September 30, 2022
Value Fund	16-Sep-10	Rs. 34.4117

AUM	Fund Manager	Funds managed by the Fund Manager
Rs. 174 crore	Viraj Nadkarni	Equity - 8, Debt - 0, Balanced - 5

## Targeted Asset Allocation Pattern in Percentage

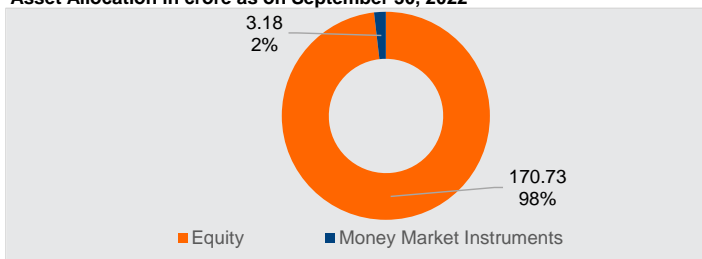
	Minimum	Maximum	Actual
Equity Shares	70	100	96
Debt Securities and Bonds	0	0	0
Cash and Money Market Investments	0	30	4

The actual asset allocation will remain within the 'minimum' and '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 shareholders in the medium to long term.

## Asset Allocation in crore as on September 30, 2022

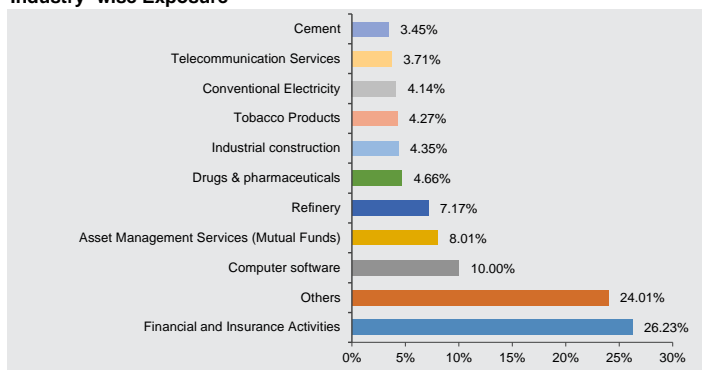


## Returns (%)

Period	Value Fund	Composite Benchmark*
1 Month	-1.95	-3.15
6 Months	1.50	-0.52
1 Year	1.40	-1.13
2 Years	29.72	22.15
3 Years	16.12	13.78
5 Years	12.40	10.86
Since Inception	10.80	9.03

\*For details please refer "Fund at a Glance"; # Annualised Returns

## Industry-wise Exposure



## Quantitative Indicators (Equity)

Std Dev (Annualised)	Sharpe Ratio	Portfolio Beta
17.83%	-0.16	1.07

## Portfolio

Nature of Security/Security Name	Percentage
<b>Equity</b>	
<b>Top 20 Equity Securities</b>	
HDFC Bank Ltd	7.28
Reliance Industries Ltd	7.17
ICICI Bank Ltd	6.15
Infosys Technologies Ltd	5.31
ITC Ltd	4.27
Bharti Airtel Ltd	3.71
Larsen & Toubro Limited	3.69
State Bank of India	3.39
Tata Consultancy Services Ltd	3.19
Kotak Banking ETF	2.96
Reliance ETF Bank BeES	2.95
Axis Bank Ltd	2.75
NTPC Ltd	2.32
Sun Pharmaceutical Inds Ltd	1.96
Bank of Baroda	1.69
Mahindra & Mahindra	1.50
Maruti Suzuki India Ltd	1.50
Ceat Ltd	1.44
Coal India Ltd	1.33
Canara Bank	1.31
Others (See Annexure 1 for details)	30.19
<b>Total - Equity Securities</b>	<b>96.08</b>
<b>Money Market Instruments</b>	<b>3.92</b>
<b>MF Units – Liquid Funds</b>	<b>0.00</b>
<b>Grand Total</b>	<b>100.00</b>

## Annexure

Break up of Other Investments is as given below

### Equity Elite Opportunities

Security Name	Percentage
<b>Equity</b>	
Canara Bank	1.24
Hindustan Unilever Ltd	1.21
Hero Motocorp Limited	1.18
Indian Bank	1.18
Grasim Industries Ltd	1.15
Cipla Ltd	0.99
NHPC Ltd.	0.95
Birla Corporation Ltd	0.92
HCL Technologies Ltd	0.89
Tata Steel Ltd	0.86
Indusind Bank Ltd	0.86
Polycab India Limited	0.81
Ambuja Cements Ltd	0.80
Lupin Ltd	0.79
Ultratech Cement Limited	0.76
Crompton Greaves Consumer Electricals Limited	0.75
Tata Power Co. Ltd	0.74
Supreme Industries Ltd.	0.74
LIC Housing Finance Ltd	0.73
NOCIL Ltd	0.73
Dalmia Bharat Ltd.	0.73
Marico Ltd	0.72
Tik Prestige Ltd.	0.71
Container Corporation of India	0.71
Granules India Ltd	0.70
DLF Ltd.	0.69
The Phoenix Mills Ltd.	0.68
Max Financial Services Ltd.	0.67
Hindalco Industries Ltd	0.67
Hindustan Aeronautics Ltd.	0.67
Balrampur Chini Mills Ltd	0.66
Ujjivan Financial Services Limited	0.64
Engineers India Ltd	0.62
Ashok Leyland Ltd	0.58
Tech Mahindra Ltd	0.51
Eicher Motors Ltd	0.50
Tata Motors Ltd	0.43
<b>Total - Equity Securities</b>	<b>29.15</b>

### Equity Fund - Pension

Security Name	Percentage
<b>Equity</b>	
LIC Housing Finance Ltd	1.21
Hindustan Unilever Ltd	1.17
Grasim Industries Ltd	1.12
Granules India Ltd	1.00
Coal India Ltd	0.99
Bharat Electronics Ltd	0.86
Bharat Forge Ltd.	0.86
The Ramco Cements Limited	0.85
Tata Global Beverages Ltd	0.83
Ajanta Pharma Limited	0.83
NHPC Ltd.	0.82
Birla Corporation Ltd	0.81
Lupin Ltd	0.78
SBI Life Insurance Company Limited	0.76
Bharat Heavy Electricals Ltd	0.75
Siemens Ltd	0.75
Steel Authority of India Ltd	0.74
Hindalco Industries Ltd	0.72
Max Financial Services Ltd.	0.71
Ashok Leyland Ltd	0.71
DLF Ltd.	0.70
Tech Mahindra Ltd	0.66
Ultratech Cement Limited	0.65
Thermax Ltd	0.65
Container Corporation of India	0.54
Federal Bank Ltd	0.52
Indian Oil Corporation Ltd	0.50
Tata Motors Ltd	0.50
Tata Steel Ltd	0.49
Asian Paints Ltd	0.48
Rallis India Ltd	0.48
Syngene International Ltd	0.47
GAIL (India) Ltd	0.44
Bharat Petroleum Corpn Ltd	0.38
Yes Bank Ltd	0.01
<b>Total - Equity Securities</b>	<b>24.74</b>

### Equity Fund

Security Name	Percentage
<b>Equity</b>	
Canara Bank	1.28
Coal India Ltd	1.25
Tata Steel Ltd	1.14
Cipla Ltd	1.07
Indian Bank	1.06
Birla Corporation Ltd	1.02
Grasim Industries Ltd	0.91
Ultratech Cement Limited	0.91
Ambuja Cements Ltd	0.88
Indusind Bank Ltd	0.87
HCL Technologies Ltd	0.87
Hindalco Industries Ltd	0.85
Lupin Ltd	0.82
Polycab India Limited	0.81
Crompton Greaves Consumer Electricals Limited	0.80
Marico Ltd	0.79
Granules India Ltd	0.78
LIC Housing Finance Ltd	0.77
NHPC Ltd.	0.76
Container Corporation of India	0.75
Hindustan Aeronautics Ltd.	0.71
DLF Ltd.	0.70
Eicher Motors Ltd	0.68
Ujjivan Financial Services Limited	0.66
Max Financial Services Ltd.	0.64
Engineers India Ltd	0.62
MRF Ltd	0.62
Ashok Leyland Ltd	0.61
Tata Power Co. Ltd	0.60
Balrampur Chini Mills Ltd	0.58
Tech Mahindra Ltd	0.56
NOCIL Ltd	0.53
Tik Prestige Ltd.	0.52
Kotak Mahindra Bank Ltd	0.48
Supreme Industries Ltd.	0.23
<b>Total - Equity Securities</b>	<b>27.14</b>

### Equity 1 Fund

Security Name	Percentage
<b>Equity</b>	
Hero Motocorp Limited	1.27
Coal India Ltd	1.26
Tata Steel Ltd	1.13
Indian Bank	1.12
Cipla Ltd	1.07
Birla Corporation Ltd	1.04
Indusind Bank Ltd	1.03
Grasim Industries Ltd	1.02
Ultratech Cement Limited	0.94
Polycab India Limited	0.86
Hindalco Industries Ltd	0.83
HCL Technologies Ltd	0.82
Lupin Ltd	0.82
Marico Ltd	0.79
Crompton Greaves Consumer Electricals Limited	0.76
Ambuja Cements Ltd	0.76
Container Corporation of India	0.76
Granules India Ltd	0.75
Hindustan Aeronautics Ltd.	0.74
NHPC Ltd.	0.74
Kotak Mahindra Bank Ltd	0.70
Federal Bank Ltd	0.70
LIC Housing Finance Ltd	0.69
Eicher Motors Ltd	0.68
DLF Ltd.	0.68
Ashok Leyland Ltd	0.67
Balrampur Chini Mills Ltd	0.65
MRF Ltd	0.62
Tik Prestige Ltd.	0.62
Engineers India Ltd	0.62
Tata Power Co. Ltd	0.60
Supreme Industries Ltd.	0.49
Tech Mahindra Ltd	0.49
<b>Total - Equity Securities</b>	<b>26.73</b>

## Annexure

Break up of Other Investments is as given below

### Balanced 1 Fund

Security Name	Percentage
<b>Equity</b>	
Tata Consultancy Services Ltd	2.00
Axis Bank Ltd	1.79
NTPC Ltd	1.51
HDFC	1.45
Bank of Baroda	1.28
Sun Pharmaceutical Inds Ltd	1.18
Mahindra & Mahindra	1.03
Maruti Suzuki India Ltd	0.95
Canara Bank	0.93
Hindustan Unilever Ltd	0.84
Indian Bank	0.82
Hero Motocorp Limited	0.80
Coal India Ltd	0.78
Birla Corporation Ltd	0.77
Tata Steel Ltd	0.72
Indusind Bank Ltd	0.69
Cipla Ltd	0.66
Grasim Industries Ltd	0.64
Ultratech Cement Limited	0.61
Polycab India Limited	0.58
Hindalco Industries Ltd	0.53
HCL Technologies Ltd	0.52
Lupin Ltd	0.51
Marico Ltd	0.50
Hindustan Aeronautics Ltd.	0.49
Granules India Ltd	0.49
Ambuja Cements Ltd	0.49
Crompton Greaves Consumer Electricals Limited	0.48
Container Corporation of India	0.48
NHPC Ltd.	0.47
Federal Bank Ltd	0.46
LIC Housing Finance Ltd	0.45
Kotak Mahindra Bank Ltd	0.45
Eicher Motors Ltd	0.43
Ashok Leyland Ltd	0.43
DLF Ltd.	0.42
Balrampur Chini Mills Ltd	0.42
Engineers India Ltd	0.41
MRF Ltd	0.39
Tik Prestige Ltd.	0.39
Tata Power Co. Ltd	0.38
Tech Mahindra Ltd	0.31
Supreme Industries Ltd.	0.19
<b>Total - Equity Securities</b>	<b>30.09</b>
<b>Debt</b>	
6.24% State Government of Maharashtra 2026	1.10
8.2% State Government of Gujarat 2025	0.93
5.38% Government of India 2034	0.90
7.27% Government of India 2026	0.46
8.97% Government of India 2030	0.25
6.79% Government of India 2027	0.22
<b>Total - Sovereign Securities</b>	<b>3.86</b>
<b>Debt</b>	
7.59% Government of India 2026	0.97
6.45% Government of India 2029	0.73
<b>Total - Sovereign Securities</b>	<b>1.69</b>

### Balanced Fund

Security Name	Percentage
<b>Equity</b>	
State Bank of India	1.92
Axis Bank Ltd	1.74
HDFC	1.49
NTPC Ltd	1.29
Sun Pharmaceutical Inds Ltd	1.08
Mahindra & Mahindra	1.06
Bank of Baroda	1.06
Maruti Suzuki India Ltd	0.95
Hero Motocorp Limited	0.89
Hindustan Unilever Ltd	0.86
Canara Bank	0.83
Coal India Ltd	0.81
Tvs Motors Ltd.	0.77
Tata Steel Ltd	0.74
Indian Bank	0.69
Cipla Ltd	0.69
Birla Corporation Ltd	0.67
Ultratech Cement Limited	0.59
Grasim Industries Ltd	0.59
Ambuja Cements Ltd	0.57
HCL Technologies Ltd	0.57
Hindalco Industries Ltd	0.56
Indusind Bank Ltd	0.56
Lupin Ltd	0.54
Polycab India Limited	0.53
Crompton Greaves Consumer Electricals Limited	0.52
Marico Ltd	0.50
LIC Housing Finance Ltd	0.50
Granules India Ltd	0.49
NHPC Ltd.	0.48
Container Corporation of India	0.48
Hindustan Aeronautics Ltd.	0.46
DLF Ltd.	0.46
Ujivian Financial Services Limited	0.43
Engineers India Ltd	0.41
Ashok Leyland Ltd	0.39
Balrampur Chini Mills Ltd	0.38
Tech Mahindra Ltd	0.37
Tata Power Co. Ltd	0.37
MRF Ltd	0.36
Max Financial Services Ltd.	0.36
NOCIL Ltd	0.36
Tik Prestige Ltd.	0.33
Eicher Motors Ltd	0.27
Kotak Mahindra Bank Ltd	0.26
Supreme Industries Ltd.	0.15
<b>Total - Equity Securities</b>	<b>30.35</b>

## Annexure

Break up of Other Investments is as given below

### Debt 1 Fund

Security Name	Percentage
<b>Debt</b>	
8.48% Uttar Pradesh Power Corporation Ltd 2023	1.08
8.7% LIC Housing Finance Ltd 2029	1.00
7.9% LIC Housing Finance Ltd 2027	0.87
8.95% Food Corporation of India 2029	0.67
8.35% HDFC 2026	0.64
8.43% HDFC 2025	0.64
7.64% Food Corporation of India 2029	0.63
7.99% Power Finance Corporation Ltd 2022	0.63
7.25% HDFC 2030	0.62
6.65% Food Corporation of India 2030	0.60
9.3% L&T Infra Debt Fund Ltd 2023	0.58
8.07% Energy Efficiency Services Ltd 2023	0.56
8.1% Power Finance Corporation Ltd 2024	0.56
10.15% Bajaj Finance Ltd 2024	0.54
9.39% LIC Housing Finance Ltd 2024	0.51
7.85% LIC Housing Finance Ltd 2032	0.48
8.57% Rural Electrification Corp 2024	0.45
9.39% Power Finance Corporation Ltd 2024	0.33
9.37% Power Finance Corporation Ltd 2024	0.32
9.23% LIC Housing Finance Ltd 2022	0.32
7.9% India Infradebt Limited 2022	0.32
7.33% LIC Housing Finance Ltd 2025	0.31
9.15% Axis Bank Ltd 2022	0.30
8.37% Rural Electrification Corp 2028	0.24
7.65% Axis Bank Ltd 2027	0.19
8.8% LIC Housing Finance Ltd 2029	0.18
8.93% Power Grid Corporation Ltd 2022	0.18
10.02% Mahindra & Mahindra Fin. Serv. 2022	0.16
8.65% Power Finance Corporation Ltd 2024	0.06
8.01% Rural Electrification Corp 2028	0.03
9.95% Infrastructure Leasing & Financial Serv. 2024	0.00
<b>Total - Corporate bonds</b>	<b>14.00</b>
<b>Debt</b>	
7.77% State Government of Andhra Pradesh 2028	1.90
6.24% State Government of Maharashtra 2026	1.81
8.05% State Government of Gujarat 2028	1.60
7.86% State Government of Karnataka 2027	1.60
7.51% State Government of Karnataka 2027	1.57
6.79% Government of India 2027	1.54
7.7% State Government of Karnataka 2027	1.30
6.79% Government of India 2029	1.22
7.42% Government of India 2033	1.20
7.27% Government of India 2026	1.01
8.08% State Government of Maharashtra 2026	0.96
7.2% State Government of Maharashtra 2027	0.93
6.45% Government of India 2029	0.81
8.68% State Government of Tamil Nadu 2028	0.66
8.57% State Government Of Haryana 2028	0.66
8.05% State Government of Gujarat 2026	0.64
0% Government of India 2023	0.60
6.53% State Government of Tamil Nadu 2031	0.59
6.5% State Government of Gujarat 2030	0.59
8.15% State Government of Tamil Nadu 2028	0.52
8.08% State Government of Gujarat 2028	0.32
7% State Government of Maharashtra 2028	0.31
6.54% State Government of Karnataka 2030	0.29
7.38% Government of India 2027	0.20
8.15% Government of India 2026	0.19
5.68% State Government of Maharashtra 2024	0.03
0% Government of India 2022	0.01
<b>Total - Sovereign Securities</b>	<b>23.07</b>

### Balanced Fund - Pension

Security Name	Percentage
<b>Equity</b>	
Tata Consultancy Services Ltd	1.95
Axis Bank Ltd	1.75
NTPC Ltd	1.48
HDFC	1.44
Bank of Baroda	1.28
Sun Pharmaceutical Inds Ltd	1.24
Mahindra & Mahindra	0.99
Maruti Suzuki India Ltd	0.93
Canara Bank	0.93
Hindustan Unilever Ltd	0.82
Indian Bank	0.81
Ambuja Cements Ltd	0.78
Hero Motocorp Limited	0.78
Coal India Ltd	0.76
Birla Corporation Ltd	0.76
Tata Steel Ltd	0.69
Indusind Bank Ltd	0.68
Cipla Ltd	0.65
Grasim Industries Ltd	0.63
Ultratech Cement Limited	0.60
Polycab India Limited	0.58
Hindustan Aeronautics Ltd.	0.54
HCL Technologies Ltd	0.50
Hindalco Industries Ltd	0.50
Lupin Ltd	0.50
Granules India Ltd	0.49
Marico Ltd	0.49
NHPC Ltd.	0.47
Container Corporation of India	0.47
Crompton Greaves Consumer Electricals Limited	0.46
LIC Housing Finance Ltd	0.45
Engineers India Ltd	0.45
Federal Bank Ltd	0.45
Kotak Mahindra Bank Ltd	0.44
DLF Ltd.	0.44
Eicher Motors Ltd	0.42
Ashok Leyland Ltd	0.42
Balrampur Chini Mills Ltd	0.41
Tik Prestige Ltd.	0.39
Tata Power Co. Ltd	0.37
MRF Ltd	0.36
Tech Mahindra Ltd	0.31
Wipro Ltd	0.20
Supreme Industries Ltd.	0.19
Yes Bank Ltd	0.01
<b>Total - Equity Securities</b>	<b>30.24</b>

### Debt Fund

Security Name	Percentage
<b>Debt</b>	
7.9% LIC Housing Finance Ltd 2027	0.57
9.95% Infrastructure Leasing & Financial Serv. 2024	0.00
<b>Total - Corporate bonds</b>	<b>0.57</b>

## Annexure

Break up of Other Investments is as given below

### Value Fund

Security Name	Percentage
<b>Equity</b>	
Hindustan Unilever Ltd	1.30
Hero Motocorp Limited	1.27
Indian Bank	1.27
Grasim Industries Ltd	1.21
Cipla Ltd	1.07
NHPC Ltd.	1.02
Birla Corporation Ltd	0.99
HCL Technologies Ltd	0.96
Indusind Bank Ltd	0.94
Tata Steel Ltd	0.93
Polycab India Limited	0.87
Ambuja Cements Ltd	0.86
Lupin Ltd	0.85
Ultratech Cement Limited	0.82
Tata Power Co. Ltd	0.79
Crompton Greaves Consumer Electricals Limited	0.79
Supreme Industries Ltd.	0.79
LIC Housing Finance Ltd	0.79
Dalmia Bharat Ltd.	0.78
Marico Ltd	0.78
Granules India Ltd	0.78
NOCIL Ltd	0.77
Tik Prestige Ltd.	0.76
Container Corporation of India	0.76
DLF Ltd.	0.74
The Phoenix Mills Ltd.	0.73
Hindustan Aeronautics Ltd.	0.72
Hindalco Industries Ltd	0.72
Balrampur Chini Mills Ltd	0.71
Max Financial Services Ltd.	0.71
Ujjivan Financial Services Limited	0.67
ISGEC Heavy Engineering Ltd	0.67
Engineers India Ltd	0.66
Ashok Leyland Ltd	0.63
Tech Mahindra Ltd	0.55
Eicher Motors Ltd	0.54
<b>Total - Equity Securities</b>	<b>30.19</b>

### Index Tracker Fund

Security Name	Percentage
<b>Equity</b>	
Sun Pharmaceutical Inds Ltd	1.53
HCL Technologies Ltd	1.20
Tata Steel Ltd	1.16
NTPC Ltd	1.09
Power Grid Corporation Ltd	1.08
Ultratech Cement Limited	1.08
Bajaj Finserv Ltd	1.05
Tata Motors Ltd	1.05
Nestle India Ltd	1.05
Grasim Industries Ltd	0.90
Cipla Ltd	0.90
Hindalco Industries Ltd	0.85
Indusind Bank Ltd	0.80
Wipro Ltd	0.80
Dr Reddys Laboratories Ltd	0.76
ONGC Ltd	0.74
Eicher Motors Ltd	0.73
Tech Mahindra Ltd	0.72
Tata Global Beverages Ltd	0.71
Divis Laboratories Ltd	0.69
Bajaj Auto Ltd	0.67
Coal India Ltd	0.65
Britannia Industries Ltd	0.65
Apollo Hospitals Ent Ltd.	0.64
Adani Enterprises Ltd.	0.61
SBI Life Insurance Company Limited	0.61
UPL Ltd	0.52
Hero Motocorp Limited	0.50
HDFC Standard Life Insurance Company Limited	0.47
Bharat Petroleum Corpn Ltd	0.41
JSW Steel Ltd	0.40
Adani Ports & Special Economic Zone Ltd.	0.38
Yes Bank Ltd	0.01
<b>Total - Equity Securities</b>	<b>25.41</b>

### Debt Fund - Pension

Security Name	Percentage
<b>Debt</b>	
8.1% Power Finance Corporation Ltd 2024	0.48
9.95% Infrastructure Leasing & Financial Serv. 2024	0.00
<b>Total - Corporate bonds</b>	<b>0.48</b>

### Dynamic Asset Allocation Fund

Security Name	Percentage
<b>Equity</b>	
Tata Consultancy Services Ltd	2.38
Axis Bank Ltd	2.13
NTPC Ltd	1.81
HDFC	1.71
Bank of Baroda	1.37
Sun Pharmaceutical Inds Ltd	1.37
Mahindra & Mahindra	1.22
Maruti Suzuki India Ltd	1.12
Canara Bank	1.08
Hindustan Unilever Ltd	1.00
Hero Motocorp Limited	0.94
Coal India Ltd	0.93
Birla Corporation Ltd	0.88
Tata Steel Ltd	0.83
Cipla Ltd	0.79
Grasim Industries Ltd	0.76
Indusind Bank Ltd	0.75
Indian Bank	0.72
Ultratech Cement Limited	0.71
Ambuja Cements Ltd	0.69
Hindalco Industries Ltd	0.65
Lupin Ltd	0.62
HCL Technologies Ltd	0.62
Marico Ltd	0.59
Container Corporation of India	0.57
Granules India Ltd	0.56
Crompton Greaves Consumer Electricals Limited	0.56
NHPC Ltd.	0.54
Federal Bank Ltd	0.54
Kotak Mahindra Bank Ltd	0.54
DLF Ltd.	0.53
Eicher Motors Ltd	0.52
Ashok Leyland Ltd	0.51
Polycab India Limited	0.51
LIC Housing Finance Ltd	0.50
Balrampur Chini Mills Ltd	0.49
Engineers India Ltd	0.49
MRF Ltd	0.47
Tata Power Co. Ltd	0.45
Tik Prestige Ltd.	0.44
Tech Mahindra Ltd	0.37
Supreme Industries Ltd.	0.23
Indian Oil Corporation Ltd	0.04
<b>Total - Equity Securities</b>	<b>34.52</b>



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