

Fund Fact Sheet

Unit Linked Insurance Plans – Individual policyholders
August 2021



PROMOTED BY



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Summary of performance of Funds vs. Benchmark (As on August 31, 2021)

Unit Linked Insurance Plans - Individual policyholders

Funds Name & Benchmark	Returns in %			
	1 year	3 years	5 years	Since Inception
Equity Fund	53.13	14.05	12.59	10.64
Benchmark (90% Nifty 50 Index & 10% Nifty 1 day Rate Index)	45.72	12.69	13.36	10.38
Nifty 50 Index	50.45	13.61	14.28	10.83
Equity1 Fund	52.13	13.78	13.59	10.71
Benchmark (90% Nifty 50 Index & 10% Nifty 1 day Rate Index)	45.72	12.69	13.36	9.90
Nifty 50 Index	50.45	13.61	14.28	10.27
Equity Pension Fund	47.92	12.92	13.18	11.00
Benchmark (90% Nifty 50 Index & 10% Nifty 1 day Rate Index)	45.72	12.69	13.36	10.38
Nifty 50 Index	50.45	13.61	14.28	10.83
Equity Elite Opportunities	49.43	13.98	--	13.45
Benchmark (60% Nifty 50 Index & 40% Nifty 1 day Rate Index)	31.54	9.95	--	11.17
Nifty 50 Index	50.45	13.61	--	15.24
Index Tracker Fund	49.46	13.27	13.78	9.94
Benchmark (95% Nifty 50 Index & 5% Nifty 1 day Rate Index)	48.08	13.15	13.82	9.90
Nifty 50 Index	50.45	13.61	14.28	10.07
Value Fund	55.79	14.13	13.55	11.49
Benchmark (90% S&P BSE 100 Index & 10% Nifty 1 day Rate Index)	46.52	12.21	13.11	9.82
S&P BSE 100 Index	51.34	13.07	14.00	10.19
Dynamic Asset Allocation Fund	21.94	7.97	7.29	10.61
Benchmark (60% Nifty 50 Index, 10% Nifty 1 day Rate Index & 30% NIFTY Composite Debt Index)	32.49	11.64	11.46	11.05
Balanced Fund	34.54	12.59	10.85	9.27
Benchmark (60% Nifty 50 Index, 10% Nifty 1 day Rate Index & 30% NIFTY Composite Debt Index)	32.49	11.64	11.46	9.58
Balanced 1 Fund	32.90	10.89	10.27	8.93
Benchmark (60% Nifty 50 Index, 10% Nifty 1 day Rate Index & 30% NIFTY Composite Debt Index)	32.49	11.64	11.46	9.40
Balanced Pension Fund	32.37	12.41	11.66	9.74
Benchmark (60% Nifty 50 Index, 10% Nifty 1 day Rate Index & 30% NIFTY Composite Debt Index)	32.49	11.64	11.46	9.58
Debt Fund	3.30	6.11	5.31	6.92
Benchmark (85% NIFTY Composite Debt Index & 15% Nifty 1 day Rate Index)	5.88	9.24	7.50	7.89
Debt1 Fund	3.82	4.42	4.23	6.52
Benchmark (85% NIFTY Composite Debt Index & 15% Nifty 1 day Rate Index)	5.88	9.24	7.50	8.13
Debt Fund Pension	3.17	6.13	5.28	6.78
Benchmark (85% NIFTY Composite Debt Index & 15% Nifty 1 day Rate Index)	5.88	9.24	7.50	7.89
Liquid Fund	1.63	2.88	3.50	4.69
Benchmark (100% Nifty 1 day Rate Index)	3.19	4.48	5.10	6.24
Liquid Pension Fund	1.61	2.74	3.30	4.93
Benchmark (100% Nifty 1 day Rate Index)	3.19	4.48	5.10	6.34

Note:

1. The above summary is based on the data as on August31, 2021
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 August 31, 2021

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 August 2021 (based on portfolio as on 31.08.2021)

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 31, 2021
Equity 1 Fund	15-Sep-10	Rs. 30.5126

AUM	Fund Manager	Funds managed by the Fund Manager
Rs. 2964 crore	Viraj Nadkarni	Equity - 7, Debt - 0, Balanced - 5

Targeted Asset Allocation Pattern in Percentage

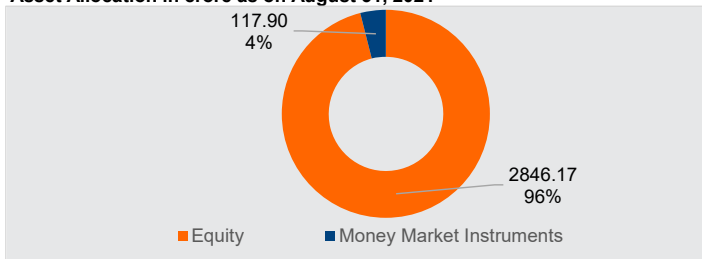
	Minimum	Maximum	Actual
Equity Shares	80	100	96
Debt Securities and Bonds	0	10	0
Cash and Money Market Investments	0	20	4

The actual asset allocation will remain within the 'minimum' 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 vis-à-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 August 31, 2021

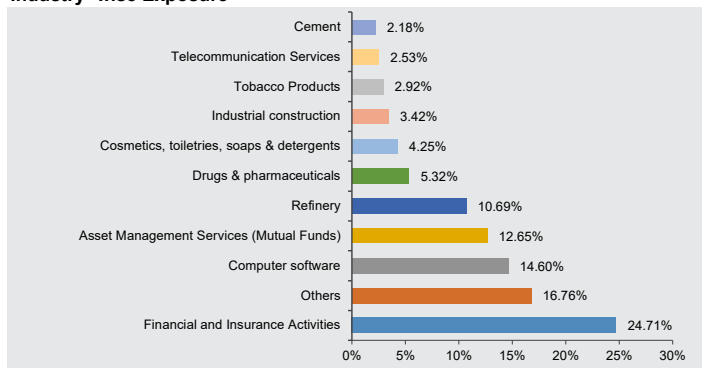


Returns (%)

Period	Equity 1 Fund	Composite Benchmark*
1 Month	6.05	7.84
6 Months	17.22	16.29
1 Year	52.13	45.72
2 Years	24.53	22.50
3 Years	13.78	12.69
5 Years	13.59	13.36
Since Inception	10.71	9.90

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

Industry-wise Exposure



Quantitative Indicators (Equity)

Std Dev (Annualised)	Sharpe Ratio	Portfolio Beta
16.60%	2.47	1.09

Portfolio

Nature of Security/Security Name	Percentage
Equity	
Top 20 Equity Securities	
Reliance Industries Ltd	9.22
Infosys Technologies Ltd	6.81
Kotak Banking ETF	6.33
Reliance ETF Bank BeES	6.32
HDFC	6.25
HDFC Bank Ltd	5.55
Tata Consultancy Services Ltd	4.93
ICICI Bank Ltd	4.91
Hindustan Unilever Ltd	4.25
Larsen & Toubro Limited	3.42
ITC Ltd	2.92
Bharti Airtel Ltd	2.53
Kotak Mahindra Bank Ltd	2.49
Sun Pharmaceutical Inds Ltd	2.12
State Bank of India	1.74
Axis Bank Ltd	1.69
Bharat Petroleum Corpn Ltd	1.47
Britannia Industries Ltd	1.36
HCL Technologies Ltd	1.36
Bajaj Finance Ltd	1.25
Others (See Annexure 1 for details)	19.11
Total - Equity Securities	96.02
Money Market Instruments	
	3.98
MF Units – Liquid Funds	
	0.00
Grand Total	100.00

Fund Manager's Comments

Key Indices (Nifty and Sensex) at record highs: In the month of August 2021, Indian markets ended at record highs with Sensex and Nifty gaining 9.4% and 8.7% for the month. The broader market underperformed with BSE Mid-cap and BSE Small-cap indices, gaining 3.3% and 0.5% respectively. Markets remained buoyant on the back of MPC keeping the rates unchanged & continued with its accommodative stance for as long as necessary to revive growth, optically robust Q1FY22 GDP growth of 20.1%, stabilization of Covid numbers for India and pick up of the vaccination drive. On the Macro Economic Front, July GST revenues (collected in August) were steady around the June levels as economic activity continued its recovery from June (Rs1,120 bn in July and Rs1,164 bn for June). July WPI inflation moderated to 11.2% from 12.1% in June but remains high due to low base effects and high prices of crude oil and manufactured goods. July CPI inflation moderated sharply to 5.59% from 6.26% in June. June IIP came in at 13.6% led by a gradual pick-up in sequential momentum. FPIs bought US\$1012 mn of Indian equities while DIIs bought US\$936 mn.

Global markets continued its momentum with further lifting of restrictions: On global front, the reopening of economy continued in August, with a number of developed markets further lifting restrictions. Economic data was strong however August economic data pointed to an economy that, while past the peak rate of growth, is still running hot, and concerns around inflationary pressures continued to build. Also, the Federal Reserve (Fed) Chairman Jerome Powell's speech was well received by the markets where he mentioned that the Fed is content with the progress made on inflation, which it still believes will be transitory, and expects the labour market to reach the bar for tapering shortly. Brent Crude ended at \$ 71.24 a barrel after OPEC and its allies agreed to stick to their existing policy of gradual oil output increases.

Key Monitorable: On the domestic front, festive season demand revival, rising inflation and Delta variant of Covid-19 would be the key events to watch. However, the market peaking at record highs and valuation being at the higher end, would be one of the key risk factors going ahead. Considering the above factors, we would approach the markets with a stock-specific view and stick to companies which have better growth prospects and stronger balance sheets.

In light of the changing dynamics, we would realign our portfolio more towards Large Caps favouring Sectors such as FMCG, Auto, IT, Capital Goods, Pharma.

Equity Fund (SFIN:ULIF001161109EQUITYFUND143)

Fact Sheet for August 2021 (based on portfolio as on 31.08.2021)

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 31, 2021
Equity Fund	25-Nov-09	Rs. 32.8909

AUM	Fund Manager	Funds managed by the Fund Manager
Rs. 235 crore	Viraj Nadkarni	Equity - 7, Debt - 0, Balanced - 5

Targeted Asset Allocation Pattern in Percentage

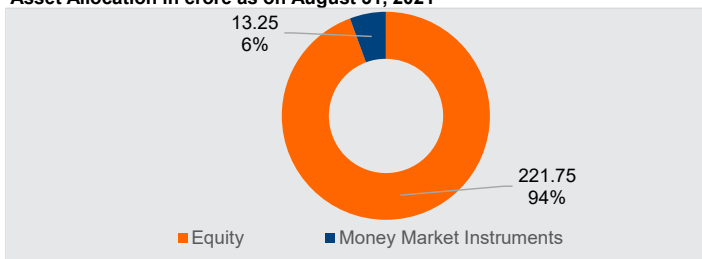
	Minimum	Maximum	Actual
Equity Shares	80	100	94
Debt Securities and Bonds	0	10	0
Cash and Money Market Investments	0	20	6

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 vis-à-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 August 31, 2021

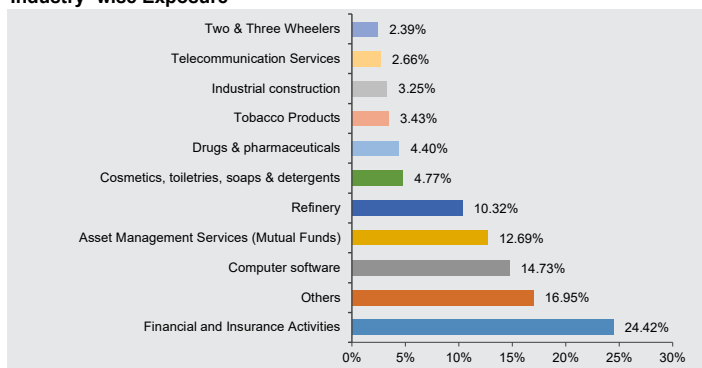


Returns (%)

Period	Equity Fund	Composite Benchmark*
1 Month	5.87	7.84
6 Months	17.11	16.29
1 Year	53.13	45.72
2 Years	25.33	22.50
3 Years	14.05	12.69
5 Years	12.59	13.36
Since Inception	10.64	10.38

*For details please refer "Fund at a Glance," Annualised Returns

Industry -wise Exposure



Quantitative Indicators (Equity)

Std Dev (Annualised)	Sharpe Ratio	Portfolio Beta
17.03%	2.46	1.10

Portfolio

Nature of Security/Security Name	Percentage
Equity	
Top 20 Equity Securities	
Reliance Industries Ltd	8.92
Infosys Technologies Ltd	6.66
Kotak Banking ETF	6.36
Reliance ETF Bank BeES	6.34
HDFC	6.26
HDFC Bank Ltd	5.45
Tata Consultancy Services Ltd	5.35
ICICI Bank Ltd	4.82
Hindustan Unilever Ltd	4.77
ITC Ltd	3.43
Larsen & Toubro Limited	3.25
Bharti Airtel Ltd	2.66
Kotak Mahindra Bank Ltd	2.41
Sun Pharmaceutical Inds Ltd	1.96
State Bank of India	1.77
Axis Bank Ltd	1.64
HCL Technologies Ltd	1.51
Bharat Petroleum Corpn Ltd	1.39
Kansai Nerolac Paints Ltd	1.25
Bajaj Finance Ltd	1.24
Others (See Annexure 1 for details)	16.93
Total - Equity Securities	94.36
Money Market Instruments	5.64
MF Units – Liquid Funds	0.00
Grand Total	100.00

Fund Manager's Comments

Key Indices (Nifty and Sensex) at record highs: In the month of August 2021, Indian markets ended at record highs with Sensex and Nifty gaining 9.4% and 8.7% for the month. The broader market underperformed with BSE Mid-cap and BSE Small-cap indices, gaining 3.3% and 0.5% respectively. Markets remained buoyant on the back of MPC keeping the rates unchanged & continued with its accommodative stance for as long as necessary to revive growth, optically robust Q1FY22 GDP growth of 20.1%, stabilization of Covid numbers for India and pick up of the vaccination drive. On the Macro Economic Front, July GST revenues (collected in August) were steady around the June levels as economic activity continued its recovery from June (Rs1,120 bn in July and Rs1,164 bn for June). July WPI inflation moderated to 11.2% from 12.1% in June but remains high due to low base effects and high prices of crude oil and manufactured goods. July CPI inflation moderated sharply to 5.59% from 6.26% in June. June IIP came in at 13.6% led by a gradual pick-up in sequential momentum. FPIs bought US\$1012 mn of Indian equities while DIIs bought US\$936 mn.

Global markets continued its momentum with further lifting of restrictions: On global front, the reopening of economy continued in August, with a number of developed markets further lifting restrictions. Economic data was strong however August economic data pointed to an economy that, while past the peak rate of growth, is still running hot, and concerns around inflationary pressures continued to build. Also, the Federal Reserve (Fed) Chairman Jerome Powell's speech was well received by the markets where he mentioned that the Fed is content with the progress made on inflation, which it still believes will be transitory, and expects the labour market to reach the bar for tapering shortly. Brent Crude ended at \$ 71.24 a barrel after OPEC and its allies agreed to stick to their existing policy of gradual oil output increases.

Key Monitorable: On the domestic front, festive season demand revival, rising inflation and Delta variant of Covid-19 would be the key events to watch. However, the market peaking at record highs and valuation being at the higher end, would be one of the key risk factors going ahead. Considering the above factors, we would approach the markets with a stock-specific view and stick to companies which have better growth prospects and stronger balance sheets.

In light of the changing dynamics, we would realign our portfolio more towards Large Caps favouring Sectors such as FMCG, Auto, IT, Capital Goods, Pharma.

Equity Fund - Pension (SFIN:ULIF002161109EQFUNDPEN143)

Fact Sheet for August 2021 (based on portfolio as on 31.08.2021)

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 31, 2021
Equity Fund - Pension	25-Nov-09	Rs. 34.1632

AUM	Fund Manager	Funds managed by the Fund Manager
Rs. 125 crore	Viraj Nadkarni	Equity - 7, Debt - 0, Balanced - 5

Targeted Asset Allocation Pattern in Percentage

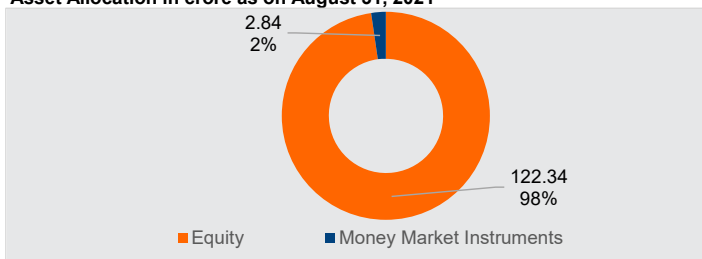
	Minimum	Maximum	Actual
Equity Shares	80	100	97
Debt Securities and Bonds	0	10	0
Cash and Money Market Investments	0	20	3

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 August 31, 2021

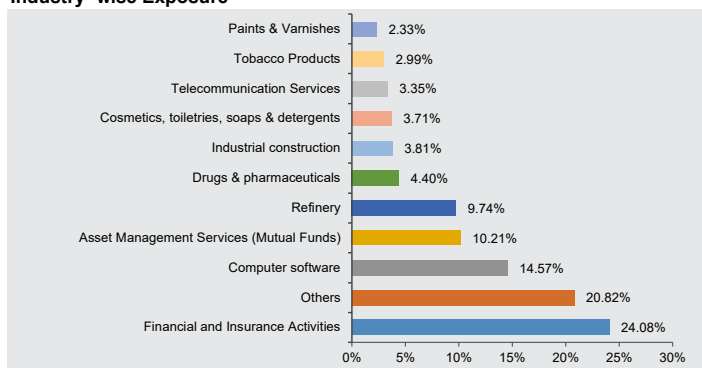


Returns (%)

Period	Equity Fund - Pension	Composite Benchmark*
1 Month	6.78	7.84
6 Months	15.86	16.29
1 Year	47.92	45.72
2 Years	23.34	22.50
3 Years	12.92	12.69
5 Years	13.18	13.36
Since Inception	11.00	10.38

*For details please refer "Fund at a Glance," Annualised Returns

Industry -wise Exposure



Quantitative Indicators (Equity)

Std Dev (Annualised)	Sharpe Ratio	Portfolio Beta
15.80%	2.41	1.07

Portfolio

Nature of Security/Security Name	Percentage
Equity	
Top 20 Equity Securities	
Reliance Industries Ltd	7.89
Infosys Technologies Ltd	6.63
Reliance ETF Bank BeES	5.54
HDFC Bank Ltd	4.92
HDFC	4.50
Kotak Banking ETF	4.16
ICICI Bank Ltd	4.14
Tata Consultancy Services Ltd	4.01
Larsen & Toubro Limited	3.81
Hindustan Unilever Ltd	3.71
Bharti Airtel Ltd	3.35
ITC Ltd	2.99
Axis Bank Ltd	2.84
Asian Paints Ltd	2.33
State Bank of India	1.84
Tata Steel Ltd	1.81
Ultratech Cement Limited	1.58
Maruti Suzuki India Ltd	1.56
Grasim Industries Ltd	1.52
Sun Pharmaceutical Inds Ltd	1.48
Others (See Annexure 1 for details)	26.62
Total - Equity Securities	97.22
Money Market Instruments	2.78
MF Units – Liquid Funds	0.00
Grand Total	100.00

Fund Manager's Comments

Key Indices (Nifty and Sensex) at record highs: In the month of August 2021, Indian markets ended at record highs with Sensex and Nifty gaining 9.4% and 8.7% for the month. The broader market underperformed with BSE Mid-cap and BSE Small-cap indices, gaining 3.3% and 0.5% respectively. Markets remained buoyant on the back of MPC keeping the rates unchanged & continued with its accommodative stance for as long as necessary to revive growth, optically robust Q1FY22 GDP growth of 20.1%, stabilization of Covid numbers for India and pick up of the vaccination drive. On the Macro Economic Front, July GST revenues (collected in August) were steady around the June levels as economic activity continued its recovery from June (Rs1,120 bn in July and Rs1,164 bn for June). July WPI inflation moderated to 11.2% from 12.1% in June but remains high due to low base effects and high prices of crude oil and manufactured goods. July CPI inflation moderated sharply to 5.59% from 6.26% in June. June IIP came in at 13.6% led by a gradual pick-up in sequential momentum. FPIs bought US\$1012 mn of Indian equities while DIIs bought US\$936 mn.

Global markets continued its momentum with further lifting of restrictions: On global front, the reopening of economy continued in August, with a number of developed markets further lifting restrictions. Economic data was strong however August economic data pointed to an economy that, while past the peak rate of growth, is still running hot, and concerns around inflationary pressures continued to build. Also, the Federal Reserve (Fed) Chairman Jerome Powell's speech was well received by the markets where he mentioned that the Fed is content with the progress made on inflation, which it still believes will be transitory, and expects the labour market to reach the bar for tapering shortly. Brent Crude ended at \$ 71.24 a barrel after OPEC and its allies agreed to stick to their existing policy of gradual oil output increases.

Key Monitorable: On the domestic front, festive season demand revival, rising inflation and Delta variant of Covid-19 would be the key events to watch. However, the market peaking at record highs and valuation being at the higher end, would be one of the key risk factors going ahead. Considering the above factors, we would approach the markets with a stock-specific view and stick to companies which have better growth prospects and stronger balance sheets.

In light of the changing dynamics, we would realign our portfolio more towards Large Caps favouring Sectors such as FMCG, Auto, IT, Capital Goods, Pharma.

Equity Elite Opportunities (SFIN:ULIF020280716EQUELITEOP143)

Fact Sheet for August 2021 (based on portfolio as on 31.08.2021)

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 August 31, 2021
Equity Elite Opportunities	27-Oct-16	Rs. 18.435

AUM	Fund Manager	Funds managed by the Fund Manager
Rs. 39 crore	Viraj Nadkarni	Equity - 7, Debt - 0, Balanced - 5

Targeted Asset Allocation Pattern in Percentage

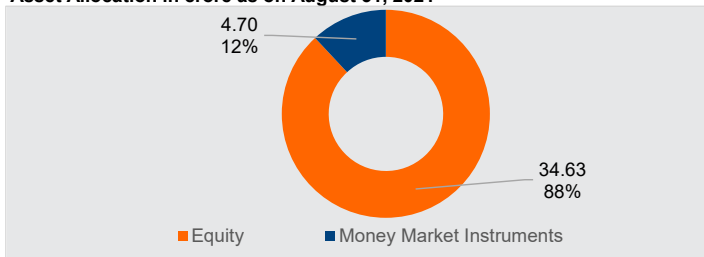
	Minimum	Maximum	Actual
Equity Shares	60	100	88
Debt Securities and Bonds	0	0	0
Cash and Money Market Investments	0	40	12

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 August 31, 2021

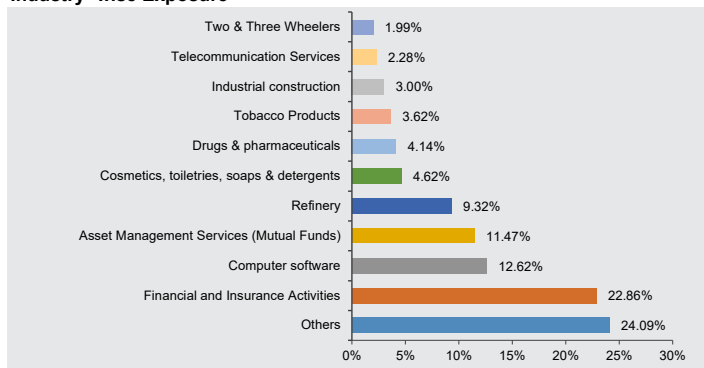


Returns (%)

Period	Equity Elite Opportunities	Composite Benchmark*
1 Month	5.27	5.32
6 Months	17.40	11.41
1 Year	49.43	31.54
2 Years	24.17	16.21
3 Years	13.98	9.95
5 Years		10.61
Since Inception	13.45	11.17

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

Industry-wise Exposure



Quantitative Indicators (Equity)

Std Dev (Annualised)	Sharpe Ratio	Portfolio Beta
14.74%	2.64	1.41

Portfolio

Nature of Security/Security Name	Percentage
Equity	
Top 20 Equity Securities	
Reliance Industries Ltd	8.06
Infosys Technologies Ltd	6.29
Kotak Banking ETF	5.73
Reliance ETF Bank BeES	5.73
HDFC	5.60
HDFC Bank Ltd	5.35
ICICI Bank Ltd	4.41
Hindustan Unilever Ltd	4.06
Tata Consultancy Services Ltd	3.70
ITC Ltd	3.62
Larsen & Toubro Limited	3.00
Bharti Airtel Ltd	2.28
Sun Pharmaceutical Inds Ltd	1.91
State Bank of India	1.77
Kotak Mahindra Bank Ltd	1.76
Britannia Industries Ltd	1.38
Axis Bank Ltd	1.38
HCL Technologies Ltd	1.31
Bharat Petroleum Corpn Ltd	1.26
Bajaj Finance Ltd	1.17
Others (See Annexure 1 for details)	18.27
Total - Equity Securities	88.05
Money Market Instruments	11.95
MF Units – Liquid Funds	0.00
Grand Total	100.00

Fund Manager's Comments

Key Indices (Nifty and Sensex) at record highs: In the month of August 2021, Indian markets ended at record highs with Sensex and Nifty gaining 9.4% and 8.7% for the month. The broader market underperformed with BSE Mid-cap and BSE Small-cap indices, gaining 3.3% and 0.5% respectively. Markets remained buoyant on the back of MPC keeping the rates unchanged & continued with its accommodative stance for as long as necessary to revive growth, optically robust Q1FY22 GDP growth of 20.1%, stabilization of Covid numbers for India and pick up of the vaccination drive. On the Macro Economic Front, July GST revenues (collected in August) were steady around the June levels as economic activity continued its recovery from June (Rs1,120 bn in July and Rs1,164 bn for June). July WPI inflation moderated to 11.2% from 12.1% in June but remains high due to low base effects and high prices of crude oil and manufactured goods. July CPI inflation moderated sharply to 5.59% from 6.26% in June. June IIP came in at 13.6% led by a gradual pick-up in sequential momentum. FPIs bought US\$1012 mn of Indian equities while DIIs bought US\$936 mn.

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In light of the changing dynamics, we would realign our portfolio more towards Large Caps favouring Sectors such as FMCG, Auto, IT, Capital Goods, Pharma.

Balanced Fund (SFIN:ULIF005161109BALANCEDFN143)

Fact Sheet for August 2021 (based on portfolio as on 31.08.2021)

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 31, 2021
Balanced Fund	25-Nov-09	Rs. 28.3898

AUM	Fund Manager	Funds managed by the Fund Manager
Rs. 130 crore	Sandeep Shirsat Viraj Nadkarni	Equity - 0, Debt - 7, Balanced - 5 Equity - 7, Debt - 0, Balanced - 5

Targeted Asset Allocation Pattern in Percentage

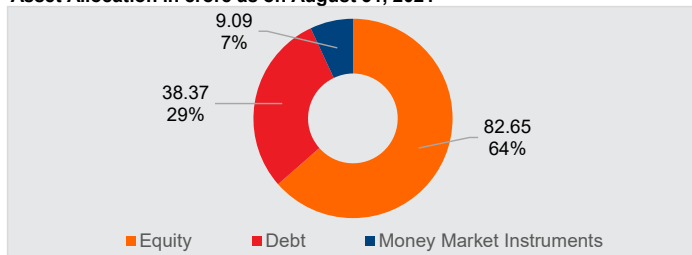
	Minimum	Maximum	Actual
Equity Shares	50	70	64
Debt Securities and Bonds	30	50	29
Cash and Money Market Investments	0	20	7

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 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 August 31, 2021

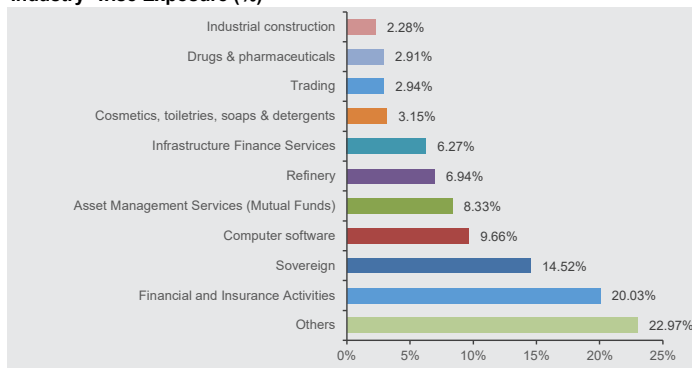


Returns (%)

Period	Balanced Fund	Composite Benchmark*
1 Month	4.07	5.50
6 Months	12.61	12.23
1 Year	34.54	32.49
2 Years	18.57	17.67
3 Years	12.59	11.64
5 Years	10.85	11.46
Since Inception	9.27	9.58

*For details please refer "Fund at a Glance"

Industry-wise Exposure (%)



Quantitative Indicators (Equity)

Std Dev (Annualised)	Sharpe Ratio	Portfolio Beta
11.19%	2.48	1.08

Quantitative Indicators (Debt)

Average Maturity (Years)	Modified Duration (Years)
3.70	2.40

Portfolio

Nature of Security/Security Name	Rating	Percentage
Equity		
Top 10 Equity Securities		
Reliance Industries Ltd		5.98
Infosys Technologies Ltd		4.41
Kotak Banking ETF		4.17
Reliance ETF Bank BeES		4.16
HDFC		4.09
HDFC Bank Ltd		3.56
Tata Consultancy Services Ltd		3.54
ICICI Bank Ltd		3.19
Hindustan Unilever Ltd		3.15
Larsen & Toubro Limited		2.28
Others (See Annexure 1 for details)		24.99
Total - Equity Securities		63.53
Debt		
Top Sovereign Securities		
8.35% Government of India 2022		5.16
5.77% Government of India 2030		2.42
6.84% Government of India 2022		1.99
6.79% Government of India 2027		1.60
7.17% Government of India 2028		1.42
5.63% Government of India 2026		1.15
6.45% Government of India 2029		0.78
Total - Sovereign Securities		14.52
Top 10 Corporate bonds		
9.35% Rural Electrification Corp 2022	AAA	2.40
9.95% Food Corporation of India 2022	AAA	2.38
6.85% Indian Railways Finance Corporation 2040	AAA	2.22
9.22% LIC Housing Finance Ltd 2024	AAA	2.14
7.95% India Infradebt Limited 2024	AAA	1.65
7.71% L&T Finance 2022	AAA	1.59
10.02% Mahindra & Mahindra Fin. Serv. 2022	AA+	1.02
10.15% Mahindra & Mahindra Fin. Serv. 2022	AA+	0.80
6.65% Food Corporation of India 2030	AAA	0.57
9.15% Axis Bank Ltd 2022	AAA	0.20
Others (See Annexure 1 for details)		0.00
Total - Corporate bonds		14.97
Money Market Instruments		6.99
MF Units – Liquid Funds		0.00
Grand Total		100.00

Credit Profile of Debt and Money Market Investments

Nature	Percentage
GSEC & T Bills	39.80
AAA & P1+ & PR1+ & A1+	36.05
AA+ & AA	5.00
AA-	0.00
A & Below	0.00
Fixed Deposits with Banks	0.00
CBLO/TREPS/ Other Money Market Investments	19.15
Total	100.00

Maturity Profile of Debt Portfolio

Period	Exposure in Percentage
0 - 3 Months	19.15
3 - 12 Months	33.80
1 - 3 Years	13.34
3 - 5 Years	9.03
5 - 10 Years	18.59
> 10 Years	6.08
Total	100.00

Fund Manager's Comments

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

Balanced 1 Fund (SFIN:ULIF011010910BALAN1FUND143)

Fact Sheet for August 2021 (based on portfolio as on 31.08.2021)

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 31, 2021
Balanced 1 Fund	14-Sep-10	Rs. 25.5439

AUM	Fund Manager	Funds managed by the Fund Manager
Rs. 439 crore	Sandeep Shirsat Viraj Nadkarni	Equity - 0, Debt - 7, Balanced - 5 Equity - 7, Debt - 0, Balanced - 5

Targeted Asset Allocation Pattern in Percentage

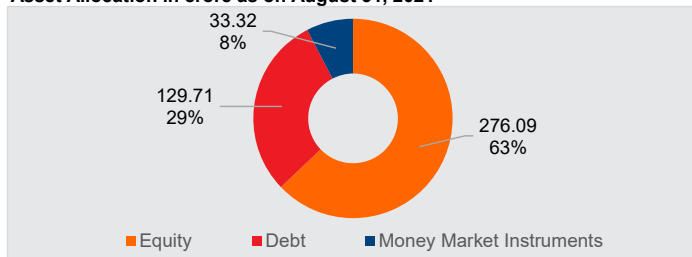
	Minimum	Maximum	Actual
Equity Shares	50	70	63
Debt Securities and Bonds	30	50	30
Cash and Money Market Investments	0	20	8

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 August 31, 2021

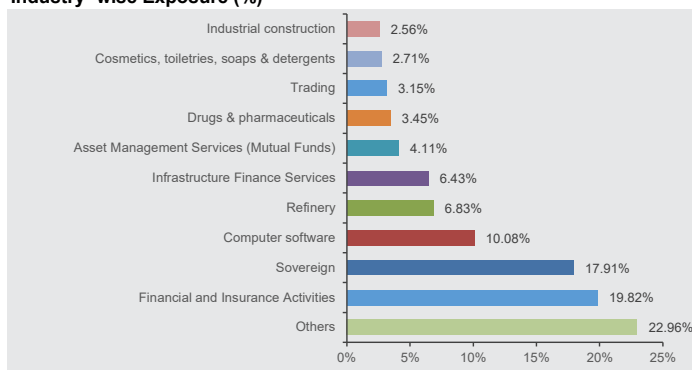


Returns (%)

Period	Balanced 1 Fund	Composite Benchmark*
1 Month	4.22	5.50
6 Months	12.00	12.23
1 Year	32.90	32.49
2 Years	17.45	17.67
3 Years	10.89	11.64
5 Years	10.27	11.46
Since Inception	8.93	9.40

*For details please refer "Fund at a Glance"

Industry-wise Exposure (%)



Quantitative Indicators (Equity)

Std Dev (Annualised)	Sharpe Ratio	Portfolio Beta
10.94%	2.42	1.07

Quantitative Indicators (Debt)

Average Maturity (Years)	Modified Duration (Years)
3.08	2.37

Portfolio

Nature of Security/Security Name	Rating	Percentage
Equity		
Top 10 Equity Securities		
Reliance Industries Ltd		5.96
Infosys Technologies Ltd		4.76
HDFC Bank Ltd		4.72
ICICI Bank Ltd		3.97
HDFC		3.96
Tata Consultancy Services Ltd		3.16
Hindustan Unilever Ltd		2.71
Larsen & Toubro Limited		2.56
Reliance ETF Bank BeES		2.12
Kotak Mahindra Bank Ltd		1.99
Others (See Annexure 1 for details)		26.98
Total - Equity Securities		62.87

Debt

Top 10 Sovereign Securities		
8.35% Government of India 2022		5.23
6.68% Government of India 2031		2.32
7.17% Government of India 2028		2.04
6.45% Government of India 2029		1.73
6.84% Government of India 2022		1.59
5.77% Government of India 2030		1.54
5.63% Government of India 2026		1.14
5.85% Government of India 2030		0.55
7.59% Government of India 2026		0.49
7.27% Government of India 2026		0.48
Others (See Annexure 1 for details)		0.79
Total - Sovereign Securities		17.91

Top 10 Corporate bonds

8.57% Rural Electrification Corp 2024	AAA	3.77
9.95% Food Corporation of India 2022	AAA	2.52
9.35% Rural Electrification Corp 2022	AAA	1.45
7.95% India Infradebt Limited 2024	AAA	1.22
7.8% Apollo Tyres Ltd 2022	AA+	0.93
9.39% LIC Housing Finance Ltd 2024	AAA	0.56
8.07% Energy Efficiency Services Ltd 2021	A+	0.46
8.93% Power Grid Corporation Ltd 2022	AAA	0.26
9.9% HDFC 2021	AAA	0.17
6.65% Food Corporation of India 2030	AAA	0.17
Others (See Annexure 1 for details)		0.12
Total - Corporate bonds		11.63

Money Market Instruments

7.59

MF Units – Liquid Funds

0.00

Grand Total 100

Credit Profile of Debt and Money Market Investments

Nature	Percentage
GSEC & T Bills	48.24
AAA & P1+ & PR1+ & A1+	27.27
AA+ & AA	2.82
AA-	0.00
A & Below	1.23
Fixed Deposits with Banks	0.00
CBLO/TREPS/ Other Money Market Investments	20.44
Total	100.00

Maturity Profile of Debt Portfolio

Period	Exposure in Percentage
0 - 3 Months	22.13
3 - 12 Months	27.61
1 - 3 Years	9.80
3 - 5 Years	16.59
5 - 10 Years	17.62
> 10 Years	6.25
Total	100.00

Fund Manager's Comments

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

Balanced Fund - Pension (SFIN:ULIF006161109BALFUNDPEN143)

Fact Sheet for August 2021 (based on portfolio as on 31.08.2021)

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 31, 2021
Balanced Fund - Pension	25-Nov-09	Rs. 29.8553

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

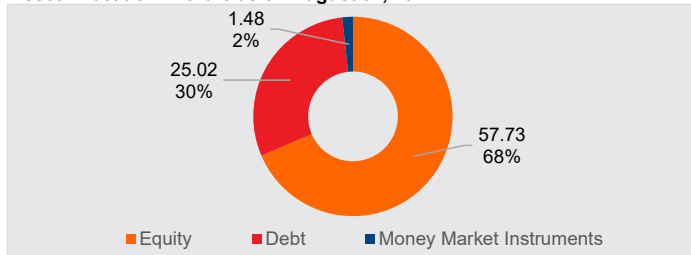
	Minimum	Maximum	Actual
Equity Shares	50	70	69
Debt Securities and Bonds	30	50	30
Cash and Money Market Investments	0	20	2

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

Fund Positioning

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 August 31, 2021

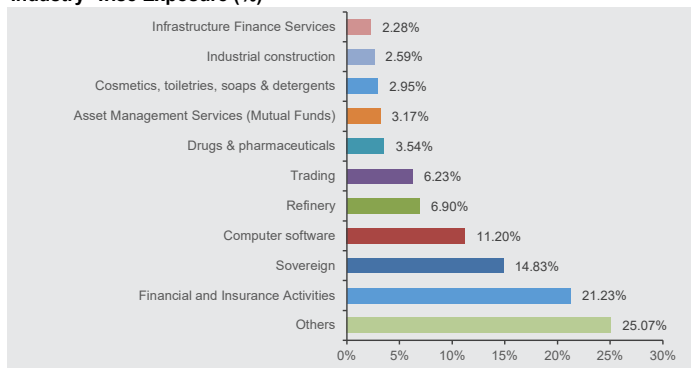


Returns (%)

Period	Balanced Fund -	Composite Benchmark*
1 Month	5.65	5.50
6 Months	12.70	12.23
1 Year	32.37	32.49
2 Years	18.67	17.67
3 Years	12.41	11.64
5 Years	11.66	11.46
Since Inception	9.74	9.58

*For details please refer "Fund at a Glance"

Industry-wise Exposure (%)



Quantitative Indicators (Equity)

Std Dev (Annualised)	Sharpe Ratio	Portfolio Beta
10.44%	2.49	1.05

Quantitative Indicators (Debt)

Average Maturity (Years)	Modified Duration (Years)
5.11	3.42

Portfolio

Nature of Security/Security Name	Rating	Percentage
Equity		
Top 10 Equity Securities		
Reliance Industries Ltd		6.07
Infosys Technologies Ltd		4.90
HDFC Bank Ltd		3.77
HDFC		3.63
Tata Consultancy Services Ltd		3.28
Reliance ETF Bank BeES		3.17
Hindustan Unilever Ltd		2.95
Larsen & Toubro Limited		2.59
ITC Ltd		2.19
Asian Paints Ltd		1.98
Others (See Annexure 1 for details)		34.02
Total - Equity Securities		68.54
Debt		
Top Sovereign Securities		
8.35% Government of India 2022		6.19
5.77% Government of India 2030		4.02
6.79% Government of India 2027		2.47
6.84% Government of India 2022		0.92
7.17% Government of India 2028		0.63
6.45% Government of India 2029		0.60
Total - Sovereign Securities		14.83
Top Corporate bonds		
6.65% Food Corporation of India 2030	AAA	4.09
10.15% Mahindra & Mahindra Fin. Serv. 2022	AA+	2.48
6.85% Indian Railways Finance Corporation 2040	AAA	2.28
9.95% Food Corporation of India 2022	AAA	2.14
10.02% Mahindra & Mahindra Fin. Serv. 2022	AA+	1.57
10.15% Bajaj Finance Ltd 2024	AAA	1.35
9.3% LIC Housing Finance Ltd 2022	AAA	0.94
5.5% Britannia Industries Ltd 2024	AAA	0.00
8% Britannia Industries Ltd 2022	AAA	0.00
Total - Corporate bonds		14.87
Money Market Instruments		1.76
MF Units – Liquid Funds		0.00
Grand Total		100.00

Credit Profile of Debt and Money Market Investments

Nature	Percentage
GSEC & T Bills	47.14
AAA & P1+ & PR1+ & A1+	34.37
AA+ & AA	12.90
AA-	0.00
A & Below	0.00
Fixed Deposits with Banks	0.00
CBLO/TREPS/ Other Money Market Investments	5.59
Total	100.00

Maturity Profile of Debt Portfolio

Period	Exposure in Percentage
0 - 3 Months	5.59
3 - 12 Months	34.39
1 - 3 Years	10.94
3 - 5 Years	4.30
5 - 10 Years	37.53
> 10 Years	7.25
Total	100.00

Fund Manager's Comments

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

Debt Fund (SFIN:ULIF003161109DEBTFUND00143)

Fact Sheet for August 2021 (based on portfolio as on 31.08.2021)

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 31, 2021
Debt Fund	25-Nov-09	Rs. 21.9736

AUM	Fund Manager	Funds managed by the Fund Manager
Rs. 18 crore	Sandeep Shirsat	Equity - 0, Debt - 7, Balanced - 5

Targeted Asset Allocation Pattern in Percentage

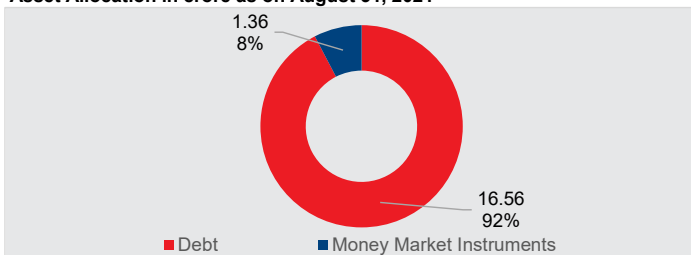
	Minimum	Maximum	Actual
Equity Shares	0	0	0
Debt Securities and Bonds	70	100	92
Cash and Money Market Investments	0	30	8

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 August 31, 2021

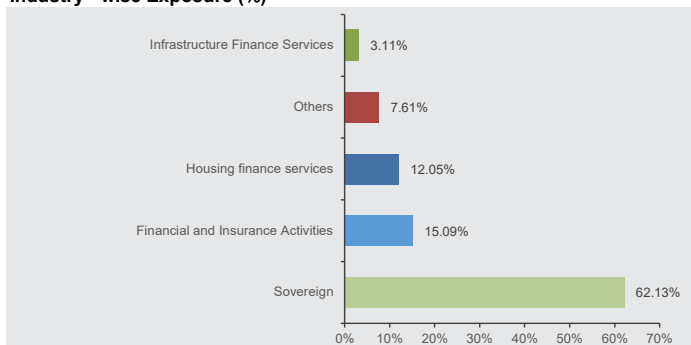


Returns (%)

Period	Debt Fund	Composite Benchmark*
1 Month [#]	9.22	8.81
6 Months [#]	4.94	7.80
1 Year	3.30	5.88
2 Years	4.88	7.76
3 Years	6.11	9.24
5 Years	5.31	7.50
Since Inception	6.92	7.89

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

Industry - wise Exposure (%)



Quantitative Indicators (Debt)

Average Maturity (Years)	Modified Duration (Years)
4.58	3.60

Fund Manager's Comments

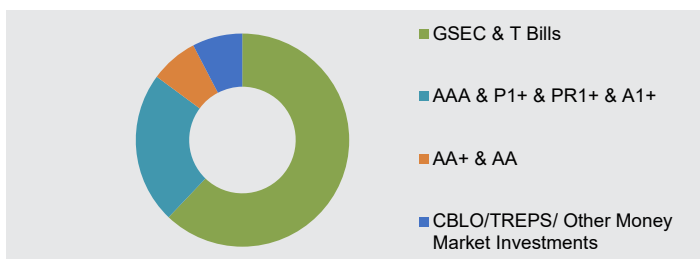
Please refer to the page "Fund Manager's Comments"

Portfolio

Nature of Security/Security Name	Rating	Percentage
Debt		
Top Sovereign Securities		
5.63% Government of India 2026		22.30
5.77% Government of India 2030		10.79
7.17% Government of India 2028		8.84
6.45% Government of India 2029		8.47
7.27% Government of India 2026		5.92
6.79% Government of India 2027		5.80
Total - Sovereign Securities		62.13
Top Corporate bonds		
10.15% Bajaj Finance Ltd 2024	AAA	6.35
9.05% LIC Housing Finance Ltd 2022	AAA	5.87
10.15% Mahindra & Mahindra Fin. Serv. 2022	AA+	5.84
9.34% HDFC 2024	AAA	3.11
9.37% Power Finance Corporation Ltd 2024	AAA	3.11
8.43% HDFC 2025	AAA	3.07
9.15% Axis Bank Ltd 2022	AAA	1.48
10.5% Mahindra & Mahindra Fin. Serv. 2021	AA+	1.42
Total - Corporate bonds		30.25
Money Market Instruments		
MF Units - Liquid Funds		7.61
Grand Total		100.00

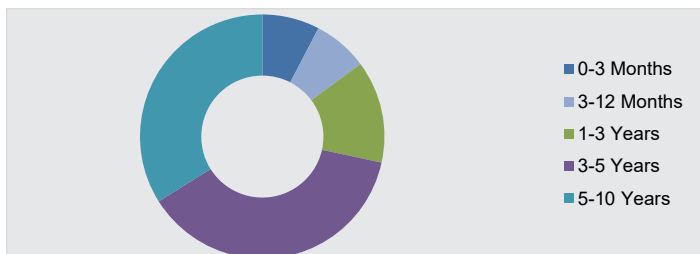
Credit Profile of Debt and Money Market Investments

Nature	Percentage
GSEC & T Bills	62.13
AAA & P1+ & PR1+ & A1+	22.99
AA+ & AA	7.26
AA-	0.00
A & Below	0.00
Fixed Deposits with Banks	0.00
CBLO/TREPS/ Other Money Market Investments	7.61
Total	100.00



Maturity Profile of Debt Portfolio

Period	Exposure in Percentage
0 - 3 Months	7.61
3 - 12 Months	7.26
1 - 3 Years	13.57
3 - 5 Years	37.65
5 - 10 Years	33.91
> 10 Years	0.00
Total	100.00



Debt 1 Fund (SFIN:ULIF010010910DEBT01FUND143)

Fact Sheet for August 2021 (based on portfolio as on 31.08.2021)

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 31, 2021
Debt 1 Fund	17-Sep-10	Rs. 19.9766

AUM	Fund Manager	Funds managed by the Fund Manager
Rs. 1561 crore	Sandeep Shirsat	Equity - 0, Debt - 7, Balanced - 5

Targeted Asset Allocation Pattern in Percentage

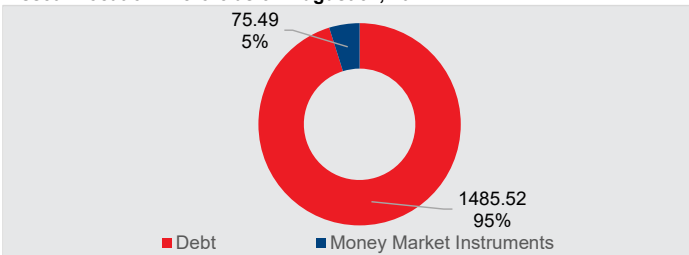
	Minimum	Maximum	Actual
Equity Shares	0	0	0
Debt Securities and Bonds	70	100	95
Cash and Money Market Investments	0	30	5

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 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 August 31, 2021

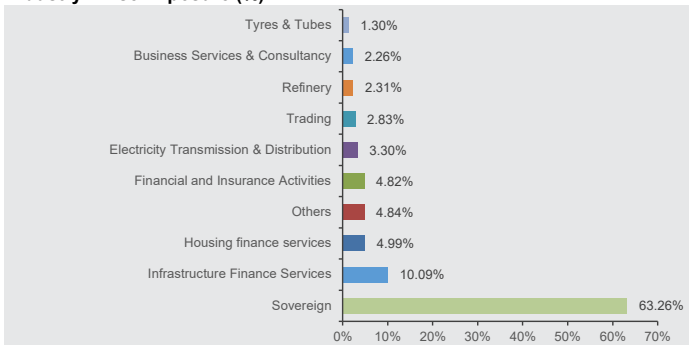


Returns (%)

Period	Debt 1 Fund	Composite Benchmark*
1 Month [#]	8.80	8.81
6 Months [#]	5.53	7.80
1 Year	3.82	5.88
2 Years	5.20	7.76
3 Years	4.42	9.24
5 Years	4.23	7.50
Since Inception	6.52	8.13

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

Industry - wise Exposure (%)



Quantitative Indicators (Debt)

Average Maturity (Years)	Modified Duration (Years)
6.41	4.44

Fund Manager's Comments

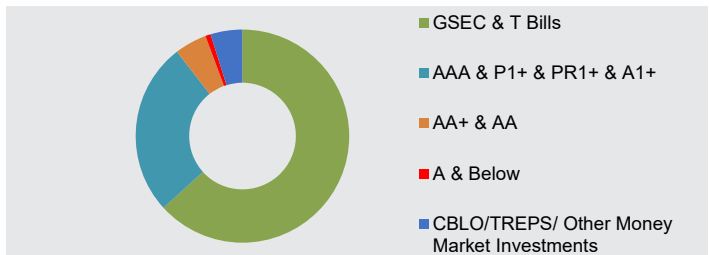
Please refer to the page "Fund Manager's Comments"

Portfolio

Nature of Security/Security Name	Rating	Percentage
Debt		
Top 10 Sovereign Securities		
5.63% Government of India 2026		8.22
6.79% Government of India 2027		5.33
7.26% Government of India 2029		5.09
5.85% Government of India 2030		4.56
7.59% Government of India 2026		4.23
6.97% Government of India 2026		3.70
7.77% State Government of Andhra Pradesh 2028		3.40
5.77% Government of India 2030		3.16
7.17% Government of India 2028		3.03
6.64% Government of India 2035		2.85
Others (See Annexure 1 for details)		19.69
Total - Sovereign Securities		63.26
Top 10 Corporate bonds		
7.17% National Highways Authority of India 2021	AAA	2.26
8.48% Uttar Pradesh Power Corporation Ltd 2022	AA	1.94
8.22% National Bank For Agricultural Development 2028	AAA	1.74
7.55% Indian Railways Finance Corporation 2030	AAA	1.68
8.3% Reliance Industries Ltd 2022	AAA	1.64
7.95% India Infradebt Limited 2024	AAA	1.58
7.63% Power Finance Corporation Ltd 2026	AAA	1.28
8.57% Rural Electrification Corp 2024	AAA	1.20
8.48% Uttar Pradesh Power Corporation Ltd 2023	AA	1.17
8.11% Rural Electrification Corp 2025	AAA	1.03
Others (See Annexure 1 for details)		16.39
Total - Corporate bonds		31.91
Money Market Instruments		4.84
MF Units – Liquid Funds		0.00
Grand Total		100.00

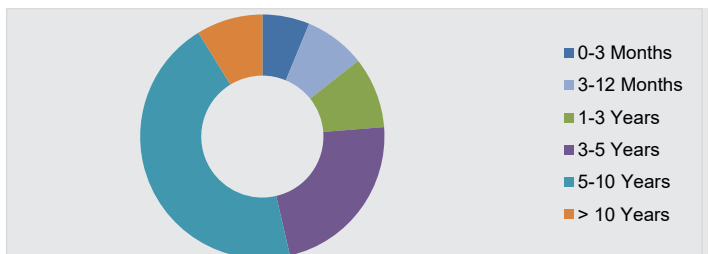
Credit Profile of Debt and Money Market Investments

Nature	Percentage
GSEC & T Bills	63.26
AAA & P1+ & PR1+ & A1+	26.24
AA+ & AA	4.86
AA-	0.00
A & Below	0.80
Fixed Deposits with Banks	0.00
CBLO/TREPS/ Other Money Market Investments	4.84
Total	100.00



Maturity Profile of Debt Portfolio

Period	Exposure in Percentage
0 - 3 Months	6.27
3 - 12 Months	8.08
1 - 3 Years	9.42
3 - 5 Years	22.59
5 - 10 Years	44.88
> 10 Years	8.76
Total	100.00



Debt Fund - Pension (SFIN:ULIF004161109DEBFUNDPEN143)

Fact Sheet for August 2021 (based on portfolio as on 31.08.2021)

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 31, 2021
Debt Fund - Pension	25-Nov-09	Rs. 21.6395

AUM	Fund Manager	Funds managed by the Fund Manager
Rs. 33 crore	Sandeep Shirsat	Equity - 0, Debt - 7, Balanced - 5

Targeted Asset Allocation Pattern in Percentage

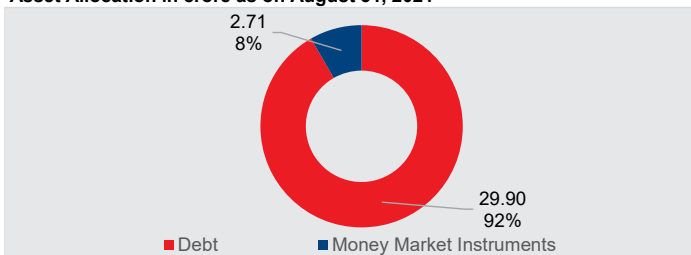
	Minimum	Maximum	Actual
Equity Shares	0	0	0
Debt Securities and Bonds	70	100	92
Cash and Money Market Investments	0	30	8

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 August 31, 2021

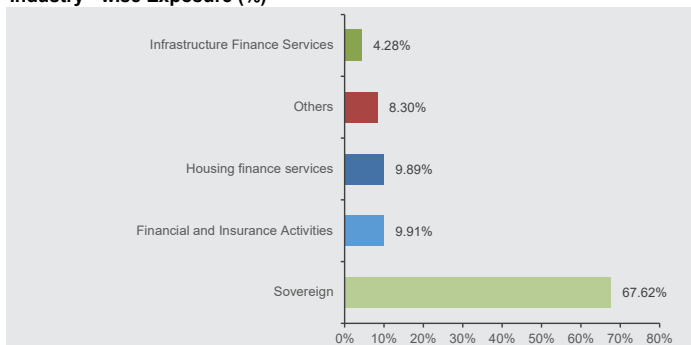


Returns (%)

Period	Debt Fund - Pension	Composite Benchmark*
1 Month [#]	10.08	8.81
6 Months [#]	5.12	7.80
1 Year	3.17	5.88
2 Years	4.63	7.76
3 Years	6.13	9.24
5 Years	5.28	7.50
Since Inception	6.78	7.89

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

Industry - wise Exposure (%)



Quantitative Indicators (Debt)

Average Maturity (Years)	Modified Duration (Years)
5.22	4.07

Fund Manager's Comments

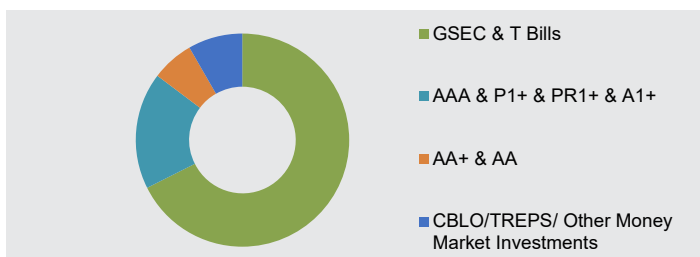
Please refer to the page "Fund Manager's Comments"

Portfolio

Nature of Security/Security Name	Rating	Percentage
Debt		
Top Sovereign Securities		
5.77% Government of India 2030		17.80
7.17% Government of India 2028		17.01
5.63% Government of India 2026		12.26
6.79% Government of India 2027		6.38
6.45% Government of India 2029		6.21
7.59% Government of India 2026		3.30
5.85% Government of India 2030		2.99
8.42% State Government of Andhra Pradesh 2028		1.69
Total - Sovereign Securities		67.62
Top Corporate bonds		
10.15% Mahindra & Mahindra Fin. Serv. 2022	AA+	6.42
9.39% Power Finance Corporation Ltd 2024	AAA	4.28
10.15% Bajaj Finance Ltd 2024	AAA	3.49
9.05% LIC Housing Finance Ltd 2022	AAA	3.23
8.43% HDFC 2025	AAA	2.53
9.3% LIC Housing Finance Ltd 2022	AAA	2.42
9.34% HDFC 2024	AAA	1.71
Total - Corporate bonds		24.08
Money Market Instruments		8.30
MF Units – Liquid Funds		0.00
Grand Total		100.00

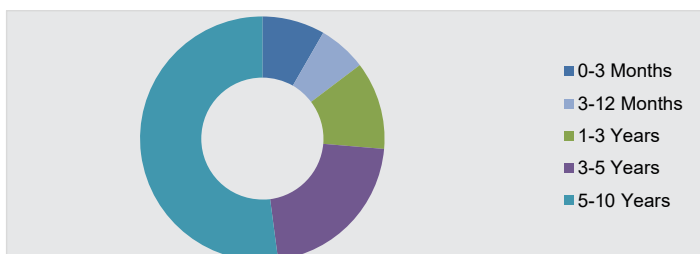
Credit Profile of Debt and Money Market Investments

Nature	Percentage
GSEC & T Bills	67.62
AAA & P1+ & PR1+ & A1+	17.66
AA+ & AA	6.42
AA-	0.00
A & Below	0.00
Fixed Deposits with Banks	0.00
CBLO/TREPS/ Other Money Market Investments	8.30
Total	100.00



Maturity Profile of Debt Portfolio

Period	Exposure in Percentage
0 - 3 Months	8.30
3 - 12 Months	6.42
1 - 3 Years	11.64
3 - 5 Years	21.58
5 - 10 Years	52.07
> 10 Years	0.00
Total	100.00



Liquid Fund (SFIN:ULIF007161109LIQUIDFUND143)

Fact Sheet for August 2021 (based on portfolio as on 31.08.2021)

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 August 31, 2021
Liquid Fund	09-Jan-13	Rs. 14.8691

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

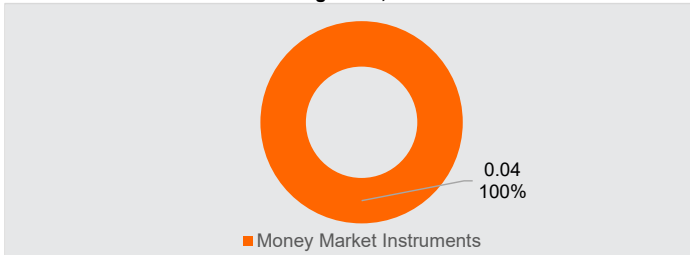
	Minimum	Maximum	Actual
Equity Shares	0	0	0
Debt Securities and Bonds	0	20	0
Cash and Money Market Investments	80	100	100

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 August 31, 2021

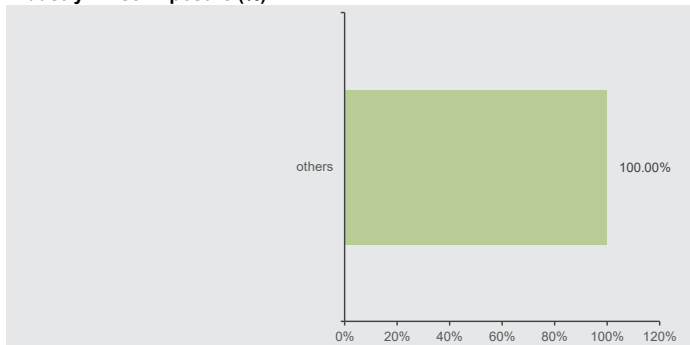


Returns (%)

Period	Liquid Fund	Composite Benchmark*
1 Month [#]	1.61	3.12
6 Months [#]	1.70	3.24
1 Year	1.63	3.19
2 Years	2.07	3.63
3 Years	2.88	4.48
5 Years	3.50	5.10
Since Inception	4.69	6.24

*For details please refer "Fund at a Glance"; [#] 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 August 2021 (based on portfolio as on 31.08.2021)

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 August 31, 2021
Liquid Fund - Pension	25-Nov-09	Rs. 17.6203

AUM	Fund Manager	Funds managed by the Fund Manager
Rs. 0.19 crore	Sandeep Shirsat	Equity - 0, Debt - 7, Balanced - 5

Targeted Asset Allocation Pattern in Percentage

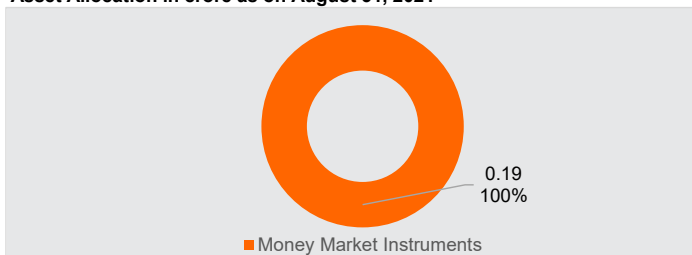
	Minimum	Maximum	Actual
Equity Shares	0	0	0
Debt Securities and Bonds	0	20	0
Cash and Money Market Investments	80	100	100

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 August 31, 2021

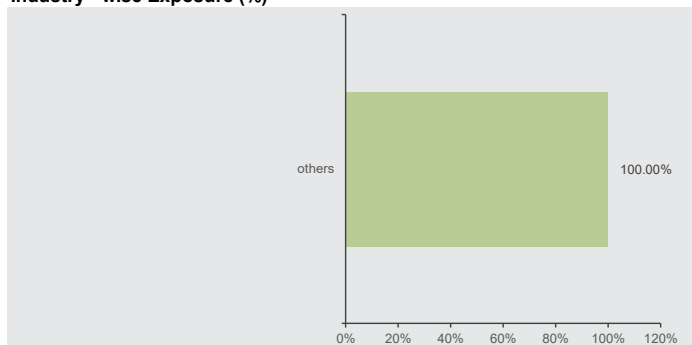


Returns (%)

Period	Liquid Fund - Pension	Composite Benchmark*
1 Month [#]	1.58	3.12
6 Months [#]	1.68	3.24
1 Year	1.61	3.19
2 Years	2.00	3.63
3 Years	2.74	4.48
5 Years	3.30	5.10
Since Inception	4.93	6.34

*For details please refer "Fund at a Glance"; [#] 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.

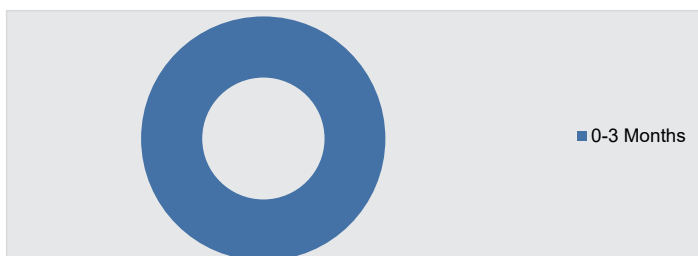
Credit Profile of Debt and Money Market Investments

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 August 2021 (based on portfolio as on 31.08.2021)

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 31, 2021
Dynamic Asset Allocation Fund	09-Sep-11	Rs. 27.3643

AUM	Fund Manager	Funds managed by the Fund Manager
Rs. 361 crore	Sandeep Shirsat Viraj Nadkarni	Equity - 0, Debt - 7, Balanced - 5 Equity - 7, Debt - 0, Balanced - 5

Targeted Asset Allocation Pattern in Percentage

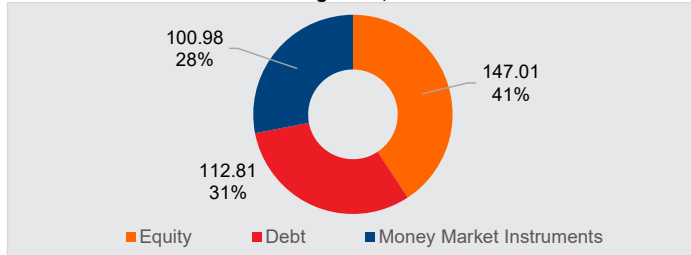
	Minimum	Maximum	Actual
Equity Shares	0	80	41
Debt Securities and Bonds	0	80	31
Cash and Money Market Investments	0	40	28

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 August 31, 2021

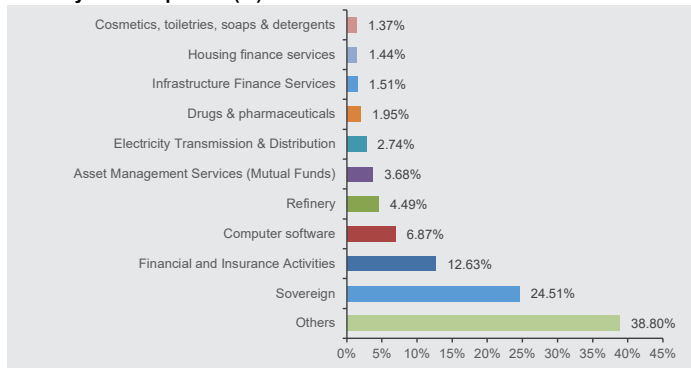


Returns (%)

Period	Dynamic Asset	Composite Benchmark*
1 Month	4.13	5.50
6 Months	10.84	12.23
1 Year	21.94	32.49
2 Years	11.05	17.67
3 Years	7.97	11.64
5 Years	7.29	11.46
Since Inception	10.61	11.05

*For details please refer "Fund at a Glance"

Industry-wise Exposure (%)



Quantitative Indicators (Equity)

Std Dev (Annualised)	Sharpe Ratio	Portfolio Beta
7.93%	2.18	0.72

Quantitative Indicators (Debt)

Average Maturity (Years)	Modified Duration (Years)
2.76	2.22

Portfolio

Nature of Security/Security Name	Rating	Percentage
Equity		
Top 10 Equity Securities		
Reliance Industries Ltd		4.07
Infosys Technologies Ltd		3.30
HDFC Bank Ltd		2.62
ICICI Bank Ltd		2.03
Tata Consultancy Services Ltd		2.01
Reliance ETF Bank BeES		1.84
Kotak Banking ETF		1.84
HDFC		1.80
Hindustan Unilever Ltd		1.29
Larsen & Toubro Limited		1.11
Others (See Annexure 1 for details)		18.84
Total - Equity Securities		40.74
Debt		
Top Sovereign Securities		
5.63% Government of India 2026		6.65
7.27% Government of India 2026		6.47
6.79% Government of India 2027		2.88
6.64% Government of India 2035		2.74
5.77% Government of India 2030		2.48
7.17% Government of India 2028		1.46
5.85% Government of India 2030		0.95
7.59% Government of India 2026		0.60
7.32% Government of India 2024		0.30
Total - Sovereign Securities		24.51
Top 10 Corporate bonds		
8.48% Uttar Pradesh Power Corporation Ltd 2022	AA	2.13
7.71% L&T Finance 2022	AAA	0.86
7.42% LIC Housing Finance Ltd 2022	AAA	0.86
8.57% Rural Electrification Corp 2024	AAA	0.61
8.01% Rural Electrification Corp 2028	AAA	0.60
9.05% LIC Housing Finance Ltd 2022	AAA	0.58
9.3% L&T Infra Debt Fund Ltd 2023	AAA	0.30
8.93% Power Grid Corporation Ltd 2022	AAA	0.29
7.8% Apollo Tyres Ltd 2022	AA+	0.28
10.15% Bajaj Finance Ltd 2024	AAA	0.24
Others (See Annexure 1 for details)		0.00
Total - Corporate bonds		6.75
Money Market Instruments		27.99
MF Units – Liquid Funds		0.00
Grand Total		100.00

Credit Profile of Debt and Money Market Investments

Nature	Percentage
GSEC & T Bills	41.37
AAA & P1+ & PR1+ & A1+	7.33
AA+ & AA	4.07
AA-	0.00
A & Below	0.00
Fixed Deposits with Banks	0.00
CBLO/TREPS/ Other Money Market Investments	47.23
Total	100.00

Maturity Profile of Debt Portfolio

Period	Exposure in Percentage
0 - 3 Months	47.23
3 - 12 Months	6.97
1 - 3 Years	2.49
3 - 5 Years	24.56
5 - 10 Years	14.13
> 10 Years	4.62
Total	100.00

Fund Manager's Comments

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

Index Tracker Fund (SFIN:ULIF012010910INDTRAFUND143)

Fact Sheet for August 2021 (based on portfolio as on 31.08.2021)

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 August 31, 2021
Index Tracker Fund	22-Sep-10	Rs. 28.2149

AUM	Fund Manager	Funds managed by the Fund Manager
Rs. 24 crore	Viraj Nadkarni	Equity - 7, Debt - 0, Balanced - 5

Targeted Asset Allocation Pattern in Percentage

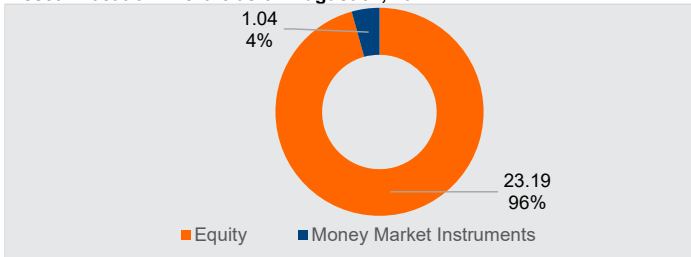
	Minimum	Maximum	Actual
Equity Shares	90	100	96
Debt Securities and Bonds	0	0	0
Cash and Money Market Investments	0	10	4

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

Fund Positioning

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 in crore as on August 31, 2021

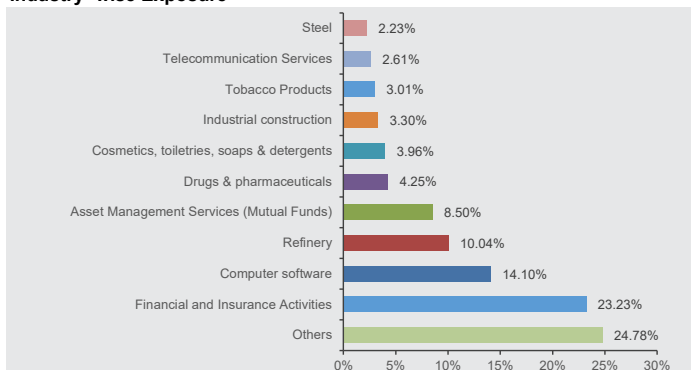


Returns (%)

Period	Index Tracker Fund	Composite Benchmark*
1 Month	7.88	8.27
6 Months	17.04	17.10
1 Year	49.46	48.08
2 Years	24.04	23.54
3 Years	13.27	13.15
5 Years	13.78	13.82
Since Inception	9.94	9.90

*For details please refer "Fund at a Glance"

Industry-wise Exposure



Quantitative Indicators (Index Fund)

Index Tracking Error
1.34%

Portfolio

Nature of Security/Security Name	Percentage
Equity	
Top 20 Equity Securities	
Reliance Industries Ltd	8.93
Infosys Technologies Ltd	6.72
HDFC Bank Ltd	5.75
HDFC	5.28
Reliance ETF Bank BeES	4.25
Kotak Banking ETF	4.25
Tata Consultancy Services Ltd	4.09
Hindustan Unilever Ltd	3.96
Larsen & Toubro Limited	3.30
ITC Ltd	3.01
ICICI Bank Ltd	2.84
Bharti Airtel Ltd	2.61
Kotak Mahindra Bank Ltd	2.55
Asian Paints Ltd	2.18
Bajaj Finance Ltd	2.17
Tata Steel Ltd	1.81
Ultratech Cement Limited	1.46
Maruti Suzuki India Ltd	1.46
Sun Pharmaceutical Inds Ltd	1.46
Axis Bank Ltd	1.39
Others (See Annexure 1 for details)	26.21
Total - Equity Securities	95.69
Money Market Instruments	4.31
MF Units – Liquid Funds	0.00
Grand Total	100.00

Value Fund (SFIN:ULIF013010910VALUEFUND0143)

Fact Sheet for August 2021 (based on portfolio as on 31.08.2021)

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 31, 2021
Value Fund	16-Sep-10	Rs. 32.9544

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

Targeted Asset Allocation Pattern in Percentage

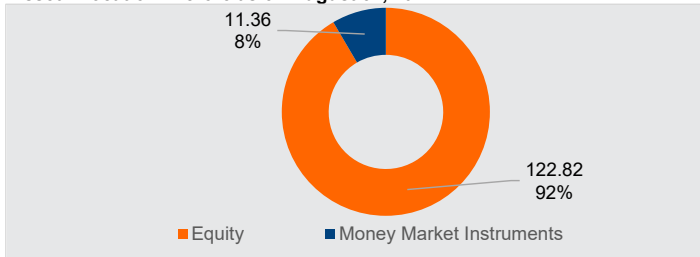
	Minimum	Maximum	Actual
Equity Shares	70	100	92
Debt Securities and Bonds	0	0	0
Cash and Money Market Investments	0	30	8

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 August 31, 2021

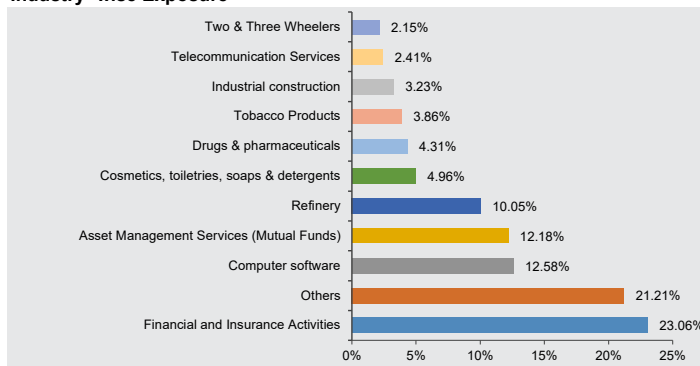


Returns (%)

Period	Value Fund	Composite Benchmark*
1 Month	5.57	7.10
6 Months	19.55	16.37
1 Year	55.79	46.52
2 Years	25.99	22.70
3 Years	14.13	12.21
5 Years	13.55	13.11
Since Inception	11.49	9.82

*For details please refer "Fund at a Glance," Annualised Returns

Industry -wise Exposure



Quantitative Indicators (Equity)

Std Dev (Annualised)	Sharpe Ratio	Portfolio Beta
16.91%	2.58	1.12

Portfolio

Nature of Security/Security Name	Percentage
Equity	
Top 20 Equity Securities	
Reliance Industries Ltd	8.70
Kotak Banking ETF	6.09
Reliance ETF Bank BeES	6.09
HDFC	6.02
Infosys Technologies Ltd	5.76
HDFC Bank Ltd	5.37
Hindustan Unilever Ltd	4.36
ICICI Bank Ltd	4.23
Tata Consultancy Services Ltd	3.99
ITC Ltd	3.86
Larsen & Toubro Limited	3.23
Bharti Airtel Ltd	2.41
Sun Pharmaceutical Inds Ltd	2.05
State Bank of India	1.76
Kotak Mahindra Bank Ltd	1.73
Britannia Industries Ltd	1.48
HCL Technologies Ltd	1.40
Bharat Petroleum Corpn Ltd	1.35
Axis Bank Ltd	1.33
Bajaj Finance Ltd	1.23
Others (See Annexure 1 for details)	19.09
Total - Equity Securities	91.53
Money Market Instruments	8.47
MF Units – Liquid Funds	0.00
Grand Total	100.00

Fund Manager's Comments

Key Indices (Nifty and Sensex) at record highs: In the month of August 2021, Indian markets ended at record highs with Sensex and Nifty gaining 9.4% and 8.7% for the month. The broader market underperformed with BSE Mid-cap and BSE Small-cap indices, gaining 3.3% and 0.5% respectively. Markets remained buoyant on the back of MPC keeping the rates unchanged & continued with its accommodative stance for as long as necessary to revive growth, optically robust Q1FY22 GDP growth of 20.1%, stabilization of Covid numbers for India and pick up of the vaccination drive. On the Macro Economic Front, July GST revenues (collected in August) were steady around the June levels as economic activity continued its recovery from June (Rs1,120 bn in July and Rs1,164 bn for June). July WPI inflation moderated to 11.2% from 12.1% in June but remains high due to low base effects and high prices of crude oil and manufactured goods. July CPI inflation moderated sharply to 5.59% from 6.26% in June. June IIP came in at 13.6% led by a gradual pick-up in sequential momentum. FPIs bought US\$1012 mn of Indian equities while DIIs bought US\$936 mn.

Global markets continued its momentum with further lifting of restrictions: On global front, the reopening of economy continued in August, with a number of developed markets further lifting restrictions. Economic data was strong however August economic data pointed to an economy that, while past the peak rate of growth, is still running hot, and concerns around inflationary pressures continued to build. Also, the Federal Reserve (Fed) Chairman Jerome Powell's speech was well received by the markets where he mentioned that the Fed is content with the progress made on inflation, which it still believes will be transitory, and expects the labour market to reach the bar for tapering shortly. Brent Crude ended at \$ 71.24 a barrel after OPEC and its allies agreed to stick to their existing policy of gradual oil output increases.

Key Monitorable: On the domestic front, festive season demand revival, rising inflation and Delta variant of Covid-19 would be the key events to watch. However, the market peaking at record highs and valuation being at the higher end, would be one of the key risk factors going ahead. Considering the above factors, we would approach the markets with a stock-specific view and stick to companies which have better growth prospects and stronger balance sheets.

In light of the changing dynamics, we would realign our portfolio more towards Large Caps favouring Sectors such as FMCG, Auto, IT, Capital Goods, Pharma.

Annexure

Break up of Other Investments is as given below

Equity Fund - Pension

Security Name	Percentage
Equity	
Wipro Ltd	1.48
HCL Technologies Ltd	1.39
Mahindra & Mahindra	1.32
Eicher Motors Ltd	1.18
Hindalco Industries Ltd	1.14
Bajaj Finance Ltd	1.14
Power Grid Corporation Ltd	1.12
Tata Global Beverages Ltd	1.09
Cipla Ltd	1.07
Tech Mahindra Ltd	1.07
NTPC Ltd	1.06
Bajaj Finserv Ltd	1.02
SBI Life Insurance Company Limited	1.01
LIC Housing Finance Ltd	0.99
Bharat Petroleum Corpn Ltd	0.93
Indian Oil Corporation Ltd	0.91
Bajaj Auto Ltd	0.91
Tata Motors Ltd	0.89
Dr Reddys Laboratories Ltd	0.81
Kotak Mahindra Bank Ltd	0.73
GAIL (India) Ltd	0.68
Rallis India Ltd	0.59
Coal India Ltd	0.58
ONGC Ltd	0.56
Godrej Agrovet Ltd	0.54
Syngene International Ltd	0.53
Sanofi India Ltd	0.50
Federal Bank Ltd	0.45
Gujarat Pipavav Port Ltd	0.43
Bank of Baroda	0.34
Indusind Bank Ltd	0.15
Yes Bank Ltd	0.01
Total - Equity Securities	26.62

Equity Fund

Security Name	Percentage
Equity	
Wipro Ltd	1.21
Britannia Industries Ltd	1.20
Bajaj Auto Ltd	1.02
Hero Motocorp Limited	0.98
Maruti Suzuki India Ltd	0.94
Tata Motors Ltd	0.93
Ultratech Cement Limited	0.79
Power Grid Corporation Ltd	0.77
NTPC Ltd	0.76
Bajaj Finserv Ltd	0.72
Cipla Ltd	0.68
Polycab India Limited	0.66
Shree Cements Ltd	0.63
Balrampur Chini Mills Ltd	0.62
Sanofi India Ltd	0.59
Hindustan Zinc Ltd	0.59
Birla Corporation Ltd	0.59
NOCIL Ltd	0.59
Dr Reddys Laboratories Ltd	0.59
Ajanta Pharma Limited	0.57
Nestle India Ltd	0.52
ISGEC Heavy Engineering Ltd	0.48
Eicher Motors Ltd	0.39
Indusind Bank Ltd	0.12
Total - Equity Securities	16.93

Equity 1 Fund

Security Name	Percentage
Equity	
Maruti Suzuki India Ltd	1.24
Wipro Ltd	1.22
Bajaj Auto Ltd	1.19
Kansai Nerolac Paints Ltd	1.18
Ultratech Cement Limited	1.01
Tata Motors Ltd	0.92
Asian Paints Ltd	0.90
Divis Laboratories Ltd	0.90
Power Grid Corporation Ltd	0.78
NTPC Ltd	0.76
Bajaj Finserv Ltd	0.71
Cipla Ltd	0.68
Polycab India Limited	0.66
Balrampur Chini Mills Ltd	0.61
Birla Corporation Ltd	0.60
Tata Global Beverages Ltd	0.59
Hindustan Zinc Ltd	0.59
Sanofi India Ltd	0.57
Shree Cements Ltd	0.57
Ajanta Pharma Limited	0.56
Nestle India Ltd	0.52
Hindalco Industries Ltd	0.51
Dr Reddys Laboratories Ltd	0.49
Eicher Motors Ltd	0.49
Hero Motocorp Limited	0.47
Tech Mahindra Ltd	0.27
Indusind Bank Ltd	0.11
Total - Equity Securities	19.11

Annexure

Break up of Other Investments is as given below

Balanced 1 Fund

Security Name	Percentage
Equity	
Kotak Banking ETF	1.99
ITC Ltd	1.92
Bharti Airtel Ltd	1.62
State Bank of India	1.54
Axis Bank Ltd	1.54
Sun Pharmaceutical Inds Ltd	1.38
Britannia Industries Ltd	1.10
HCL Technologies Ltd	1.06
Wipro Ltd	0.92
Bharat Petroleum Corpn Ltd	0.87
Kansai Nerolac Paints Ltd	0.84
Maruti Suzuki India Ltd	0.79
Bajaj Finance Ltd	0.79
Bajaj Auto Ltd	0.77
Ultratech Cement Limited	0.65
Tata Motors Ltd	0.59
Asian Paints Ltd	0.57
Divis Laboratories Ltd	0.57
Power Grid Corporation Ltd	0.50
NTPC Ltd	0.48
Union Bank of India	0.46
Bajaj Finserv Ltd	0.45
Cipla Ltd	0.44
Polycab India Limited	0.42
Balrampur Chini Mills Ltd	0.39
Tata Global Beverages Ltd	0.39
Birla Corporation Ltd	0.38
Sanofi India Ltd	0.38
Hindustan Zinc Ltd	0.37
Shree Cements Ltd	0.37
Ajanta Pharma Limited	0.36
Nestle India Ltd	0.34
Hindalco Industries Ltd	0.33
Eicher Motors Ltd	0.31
Hero Motocorp Limited	0.31
Dr Reddys Laboratories Ltd	0.31
Indusind Bank Ltd	0.29
Tech Mahindra Ltd	0.18
Development Credit Bank Ltd	0.00
Total - Equity Securities	26.98
Debt	
7.72% Government of India 2025	0.28
8.97% Government of India 2030	0.27
6.79% Government of India 2027	0.24
Total - Sovereign Securities	0.79
Debt	
10.5% Mahindra & Mahindra Fin. Serv. 2021	0.12
8% Britannia Industries Ltd 2022	0.00
8.49% NTPC Ltd 2025	0.00
Total - Corporate bonds	0.12

Balanced Fund

Security Name	Percentage
Equity	
ITC Ltd	2.26
Bharti Airtel Ltd	1.76
Kotak Mahindra Bank Ltd	1.58
Sun Pharmaceutical Inds Ltd	1.30
State Bank of India	1.17
Axis Bank Ltd	1.12
Britannia Industries Ltd	1.04
HCL Technologies Ltd	0.99
Bharat Petroleum Corpn Ltd	0.96
Kansai Nerolac Paints Ltd	0.94
Bajaj Finance Ltd	0.81
Wipro Ltd	0.72
Bajaj Auto Ltd	0.68
Hero Motocorp Limited	0.65
Tata Motors Ltd	0.65
Maruti Suzuki India Ltd	0.62
Ultratech Cement Limited	0.52
Power Grid Corporation Ltd	0.51
NTPC Ltd	0.50
Bajaj Finserv Ltd	0.47
Cipla Ltd	0.45
Polycab India Limited	0.43
Shree Cements Ltd	0.41
Balrampur Chini Mills Ltd	0.41
Sanofi India Ltd	0.39
Hindustan Zinc Ltd	0.39
NOCIL Ltd	0.39
Dr Reddys Laboratories Ltd	0.39
Birla Corporation Ltd	0.39
Ajanta Pharma Limited	0.37
Nestle India Ltd	0.36
Indian Bank	0.34
Thermax Ltd	0.34
ISGEC Heavy Engineering Ltd	0.32
Eicher Motors Ltd	0.26
Indusind Bank Ltd	0.07
Total - Equity Securities	24.99
Debt	
8% Britannia Industries Ltd 2022	0.00
Total - Corporate bonds	0.00
Equity Elite Opportunities	
Security Name	Percentage
Equity	
Ultratech Cement Limited	1.17
Wipro Ltd	1.05
Maruti Suzuki India Ltd	0.99
Bajaj Auto Ltd	0.97
Tata Motors Ltd	0.81
Kansai Nerolac Paints Ltd	0.70
Bajaj Finserv Ltd	0.70
Power Grid Corporation Ltd	0.64
Hero Motocorp Limited	0.64
KNR Constructions Limited	0.62
Dr Reddys Laboratories Ltd	0.61
Polycab India Limited	0.60
NTPC Ltd	0.59
Balrampur Chini Mills Ltd	0.57
Dabur India Ltd	0.56
Sanofi India Ltd	0.55
Birla Corporation Ltd	0.55
Cipla Ltd	0.55
Hindustan Zinc Ltd	0.54
NOCIL Ltd	0.54
Ajanta Pharma Limited	0.52
Tata Global Beverages Ltd	0.52
Rallis India Ltd	0.50
Nestle India Ltd	0.50
Indian Bank	0.48
Igarashi Motors India Limited	0.47
ISGEC Heavy Engineering Ltd	0.45
Eicher Motors Ltd	0.38
Tech Mahindra Ltd	0.27
Indusind Bank Ltd	0.24
Total - Equity Securities	18.27

Annexure

Break up of Other Investments is as given below

Debt 1 Fund

Security Name	Percentage
Debt	
6.67% Government of India 2050	2.43
6.79% Government of India 2029	1.32
4.45% Government of India 2034	1.28
6.1% Government of India 2031	1.27
7.27% Government of India 2026	1.15
7.2% State Government of Maharashtra 2027	1.00
6.84% State Government of Gujarat 2030	0.96
6.53% State Government of Tamil Nadu 2031	0.94
6.8% Government of India 2060	0.93
6.45% Government of India 2029	0.88
8.59% State Government of Karnataka 2025	0.71
8.05% State Government of Gujarat 2026	0.69
7.6% State Government of Gujarat 2026	0.68
7.37% State Government of Maharashtra 2026	0.68
7.07% State Government of Tamil Nadu 2026	0.67
6.68% Government of India 2031	0.65
6.5% State Government of Gujarat 2030	0.63
6.63% State Government of Tamil Nadu 2035	0.62
6.7% State Government of Gujarat 2030	0.57
8.05% State Government of Tamil Nadu 2028	0.34
7.51% State Government of Maharashtra 2027	0.34
8.42% State Government of Andhra Pradesh 2028	0.32
6.54% State Government of Karnataka 2030	0.31
8.8% State Government of Kerala 2022	0.10
7.72% Government of India 2025	0.09
8.35% Government of India 2022	0.08
5.68% State Government of Maharashtra 2024	0.04
Total - Sovereign Securities	19.69
Debt	
7.8% Apollo Tyres Ltd 2022	0.98
8.95% Food Corporation of India 2029	0.72
8.65% Power Finance Corporation Ltd 2024	0.71
8.2% National Bank For Agricultural Development 2028	0.70
8.35% HDFC 2026	0.70
7.99% HDFC 2024	0.69
7.64% Food Corporation of India 2029	0.68
7.05% Reliance Industries Ltd 2023	0.67
8% India Infradebt Limited 2022	0.66
6.99% HDFC 2021	0.64
6.65% Food Corporation of India 2030	0.63
8.43% HDFC 2025	0.62
8.07% Energy Efficiency Services Ltd 2023	0.61
10.3% Sundaram Finance Ltd 2022	0.58
9.39% LIC Housing Finance Ltd 2024	0.56
9.22% LIC Housing Finance Ltd 2024	0.54
7.35% Bajaj Finance Ltd 2022	0.50
9.3% L&T Infra Debt Fund Ltd 2023	0.47
9.34% Rural Electrification Corp 2024	0.36
10.15% Bajaj Finance Ltd 2024	0.35
7.33% LIC Housing Finance Ltd 2025	0.34
9.23% LIC Housing Finance Ltd 2022	0.34
7.9% India Infradebt Limited 2022	0.33
7.5% Apollo Tyres Ltd 2021	0.32
9.15% Axis Bank Ltd 2022	0.31
9.34% HDFC 2024	0.29
9.9% HDFC 2021	0.28
9.39% Power Finance Corporation Ltd 2024	0.27
9.37% Power Finance Corporation Ltd 2024	0.25
9.35% Rural Electrification Corp 2022	0.23
7.65% Axis Bank Ltd 2027	0.20
8.93% Power Grid Corporation Ltd 2022	0.20
8.07% Energy Efficiency Services Ltd 2021	0.19
10.02% Mahindra & Mahindra Fin. Serv. 2022	0.17
10.15% Mahindra & Mahindra Fin. Serv. 2022	0.17
10.5% Mahindra & Mahindra Fin. Serv. 2021	0.11
8.01% Rural Electrification Corp 2028	0.03
Total - Corporate bonds	16.39

Balanced Fund - Pension

Security Name	Percentage
Equity	
Bharti Airtel Ltd	1.87
Bajaj Finance Ltd	1.78
ICICI Bank Ltd	1.74
Kotak Mahindra Bank Ltd	1.44
Tata Steel Ltd	1.42
Maruti Suzuki India Ltd	1.28
Ultratech Cement Limited	1.22
HCL Technologies Ltd	1.20
Sun Pharmaceutical Inds Ltd	1.17
Titan Industries Ltd	1.04
Mahindra & Mahindra	1.00
Nestle India Ltd	0.99
Bajaj Finserv Ltd	0.97
Tech Mahindra Ltd	0.97
Hindalco Industries Ltd	0.88
Divis Laboratories Ltd	0.87
Wipro Ltd	0.86
Grasim Industries Ltd	0.82
Dr Reddys Laboratories Ltd	0.82
Power Grid Corporation Ltd	0.76
NTPC Ltd	0.75
Axis Bank Ltd	0.70
Cipla Ltd	0.69
Tata Motors Ltd	0.65
Britannia Industries Ltd	0.64
Bajaj Auto Ltd	0.63
HDFC Standard Life Insurance Company Limited	0.63
UPL Ltd	0.59
Tata Global Beverages Ltd	0.57
ONGC Ltd	0.56
Shree Cements Ltd	0.50
Hero Motocorp Limited	0.48
Bharat Petroleum Corpn Ltd	0.48
Eicher Motors Ltd	0.46
State Bank of India	0.43
SBI Life Insurance Company Limited	0.42
Coal India Ltd	0.41
Indian Oil Corporation Ltd	0.36
JSW Steel Ltd	0.36
Adani Ports & Special Economic Zone Ltd.	0.30
Indusind Bank Ltd	0.16
Bank of Baroda	0.14
SBI Cards and Payment Services Limited	0.03
Yes Bank Ltd	0.00
Thermax Ltd	0.00
Total - Equity Securities	34.02

Annexure

Break up of Other Investments is as given below

Value Fund

Security Name	Percentage
Equity	
Wipro Ltd	1.15
Kansai Nerolac Paints Ltd	1.08
Ultratech Cement Limited	1.07
Maruti Suzuki India Ltd	1.06
Bajaj Auto Ltd	1.04
Tata Motors Ltd	0.91
Bajaj Finserv Ltd	0.70
Power Grid Corporation Ltd	0.69
Hero Motocorp Limited	0.69
KNR Constructions Limited	0.67
Dr Reddys Laboratories Ltd	0.65
Polycab India Limited	0.65
NTPC Ltd	0.63
Balrampur Chini Mills Ltd	0.61
Nestle India Ltd	0.60
Dabur India Ltd	0.60
Birla Corporation Ltd	0.59
Hindustan Zinc Ltd	0.59
NOCLL Ltd	0.58
Ajanta Pharma Limited	0.56
Tata Global Beverages Ltd	0.55
Sanofi India Ltd	0.55
Indian Bank	0.50
Igarashi Motors India Limited	0.50
Cipla Ltd	0.50
ISGEC Heavy Engineering Ltd	0.47
Eicher Motors Ltd	0.42
Tech Mahindra Ltd	0.29
Indusind Bank Ltd	0.19
Total - Equity Securities	19.09

Index Tracker Fund

Security Name	Percentage
Equity	
HCL Technologies Ltd	1.35
Titan Industries Ltd	1.34
Mahindra & Mahindra	1.29
Bajaj Finserv Ltd	1.20
Nestle India Ltd	1.18
Hindalco Industries Ltd	1.15
Divis Laboratories Ltd	1.07
Wipro Ltd	1.01
Power Grid Corporation Ltd	1.00
Grasim Industries Ltd	0.95
NTPC Ltd	0.94
Dr Reddys Laboratories Ltd	0.93
Tech Mahindra Ltd	0.92
Tata Motors Ltd	0.88
Tata Global Beverages Ltd	0.85
Bajaj Auto Ltd	0.80
Britannia Industries Ltd	0.80
Cipla Ltd	0.79
ONGC Ltd	0.74
State Bank of India	0.72
HDFC Standard Life Insurance Company Limited	0.72
UPL Ltd	0.68
Bharat Petroleum Corpn Ltd	0.65
Eicher Motors Ltd	0.63
Hero Motocorp Limited	0.63
Shree Cements Ltd	0.61
Coal India Ltd	0.53
Indian Oil Corporation Ltd	0.47
JSW Steel Ltd	0.42
SBI Life Insurance Company Limited	0.41
Adani Ports & Special Economic Zone Ltd.	0.36
Indusind Bank Ltd	0.19
Yes Bank Ltd	0.01
Total - Equity Securities	26.21

Dynamic Asset Allocation Fund

Security Name	Percentage
Equity	
ITC Ltd	1.03
Bajaj Finance Ltd	0.84
Asian Paints Ltd	0.80
Bharti Airtel Ltd	0.80
Dr Reddys Laboratories Ltd	0.78
Axis Bank Ltd	0.69
Kotak Mahindra Bank Ltd	0.66
HCL Technologies Ltd	0.65
Tata Steel Ltd	0.60
Bajaj Finserv Ltd	0.56
State Bank of India	0.55
Ultratech Cement Limited	0.53
Maruti Suzuki India Ltd	0.53
Wipro Ltd	0.49
Sun Pharmaceutical Inds Ltd	0.48
Tech Mahindra Ltd	0.43
Canara Bank	0.43
Titan Industries Ltd	0.42
Mahindra & Mahindra	0.42
Indian Bank	0.40
Bank of Baroda	0.39
Punjab National Bank	0.39
Hindalco Industries Ltd	0.38
Divis Laboratories Ltd	0.37
Nestle India Ltd	0.36
Grasim Industries Ltd	0.34
Power Grid Corporation Ltd	0.32
NTPC Ltd	0.31
Tata Motors Ltd	0.29
Cipla Ltd	0.28
Bajaj Auto Ltd	0.27
ONGC Ltd	0.27
Tata Global Beverages Ltd	0.26
Britannia Industries Ltd	0.26
Shree Cements Ltd	0.26
Bharat Petroleum Corpn Ltd	0.24
Eicher Motors Ltd	0.24
UPL Ltd	0.23
Hero Motocorp Limited	0.22
Coal India Ltd	0.19
Indian Oil Corporation Ltd	0.18
Adani Ports & Special Economic Zone Ltd.	0.17
Indusind Bank Ltd	0.15
Zydus Wellness Ltd	0.08
Ambuja Cements Ltd	0.05
Tata Chemicals Ltd	0.05
Petronet LNG Ltd	0.04
The Indian Hotels Co. Ltd	0.04
Emami Limited	0.04
Thermax Ltd	0.03
SBI Cards and Payment Services Limited	0.02
GAIL (India) Ltd	0.02
Union Bank of India	0.01
Sun TV Network Ltd	0.01
Total - Equity Securities	18.84
Debt	
5.5% Britannia Industries Ltd 2024	0.00
8% Britannia Industries Ltd 2022	0.00
Total - Corporate bonds	0.00

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