

Fund Fact Sheet

Unit Linked Insurance Plans - Individual policyholders
August 2023



Disclaimer: Past performance may or may not be sustained in future and is not a guarantee of future performance. Some of the contents of this document may contain statements / estimates / expectations / predictions, which may be 'forward looking'. The actual outcomes could differ materially from those expressed /implied in this document. These statements, do not intend to provide personal recommendation to any specific individual or any investment needs of an individual. The recommendations / statements / estimates / expectations / predictions are of general in nature and may not take into account the specific investment needs or risk appetite or financial situations of individual clients. Therefore, before acting on any advice or recommendations contained in this document, readers, in their own interest, should consider seeking advice from any authorized and professional investment advisors or financial consultants.

Summary of performance of Funds vs. Benchmark (As on August 31, 2023)

Unit Linked Insurance Plans - Individual policyholders

Funds Name & Benchmark	Returns in %			
	1 year	3 years	5 years	Since Inception
Equity Fund	13.80	23.17	12.60	10.62
Benchmark (90% Nifty 50 Index & 10% Nifty 1 day Rate Index)	8.22	17.67	9.93	9.72
Nifty 50 Index	8.42	19.13	10.51	10.11
Equity1 Fund	13.68	22.60	12.28	10.61
Benchmark (90% Nifty 50 Index & 10% Nifty 1 day Rate Index)	8.22	17.67	9.93	9.28
Nifty 50 Index	8.42	19.13	10.51	9.61
Equity Pension Fund	15.04	22.46	12.32	11.06
Benchmark (90% Nifty 50 Index & 10% Nifty 1 day Rate Index)	8.22	17.67	9.93	9.72
Nifty 50 Index	8.42	19.13	10.51	10.11
Equity Elite Opportunities	11.10	20.81	11.81	12.02
Benchmark (60% Nifty 50 Index & 40% Nifty 1 day Rate Index)	7.63	13.28	8.20	9.51
Nifty 50 Index	8.42	19.13	10.51	12.46
Index Tracker Fund	9.28	19.74	10.79	9.51
Benchmark (95% Nifty 50 Index & 5% Nifty 1 day Rate Index)	8.32	18.40	10.22	9.28
Nifty 50 Index	8.42	19.13	10.51	9.44
Value Fund	15.63	24.26	12.85	11.41
Benchmark (90% S&P BSE 100 Index & 10% Nifty 1 day Rate Index)	8.26	18.32	9.89	9.30
S&P BSE 100 Index	8.47	19.85	10.46	9.63
Dynamic Asset Allocation Fund	9.38	11.00	7.14	9.81
Benchmark (50% Nifty 50 Index, 15% Nifty 1 day Rate Index & 35% NIFTY Composite Debt Index)	7.55	12.07	8.72	9.64
Balanced Fund	11.11	16.60	10.96	9.16
Benchmark (60% Nifty 50 Index, 10% Nifty 1 day Rate Index & 30% NIFTY Composite Debt Index)	7.73	13.49	9.14	8.98
Balanced 1 Fund	10.65	15.41	9.54	8.71
Benchmark (60% Nifty 50 Index, 10% Nifty 1 day Rate Index & 30% NIFTY Composite Debt Index)	7.73	13.49	9.14	8.79
Balanced Pension Fund	10.58	15.26	10.44	9.42
Benchmark (60% Nifty 50 Index, 10% Nifty 1 day Rate Index & 30% NIFTY Composite Debt Index)	7.73	13.49	9.14	8.98
Debt Fund	5.96	3.83	5.30	6.50
Benchmark (85% NIFTY Composite Debt Index & 15% Nifty 1 day Rate Index)	6.74	5.11	7.41	7.42
Debt1 Fund	6.11	3.96	4.26	6.13
Benchmark (85% NIFTY Composite Debt Index & 15% Nifty 1 day Rate Index)	6.74	5.11	7.41	7.59
Debt Fund Pension	5.99	3.55	5.17	6.33
Benchmark (85% NIFTY Composite Debt Index & 15% Nifty 1 day Rate Index)	6.74	5.11	7.41	7.42
Liquid Fund	4.87	2.93	3.16	4.49
Benchmark (100% Nifty 1 day Rate Index)	6.45	4.50	4.75	6.03
Liquid Pension Fund	4.81	2.90	3.06	4.73
Benchmark (100% Nifty 1 day Rate Index)	6.45	4.50	4.75	6.17
Sustainable Equity Fund	14.07	--	--	15.44
Benchmark (80% NIFTY100 ESG & 20% Nifty 1 day Rate Index)	4.79	--	--	6.75
Flexi Cap Equity Fund	22.26	--	--	24.50
Benchmark (65% NIFTY MIDCAP 100 & 35% Nifty 1 day Rate Index)	18.03	--	--	21.07

Note:

1. The above summary is based on the data as on August 31, 2023
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	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	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	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, 2023

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 2023 (based on portfolio as on 31.08.2023)

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, 2023
Equity 1 Fund	15-Sep-10	Rs. 36.9596

AUM	Fund Manager	Funds managed by the Fund Manager
Rs. 4114 crore	Viraj Nadkarni	Equity - 8, Debt - 0, Balanced - 5

Targeted Asset Allocation Pattern in Percentage

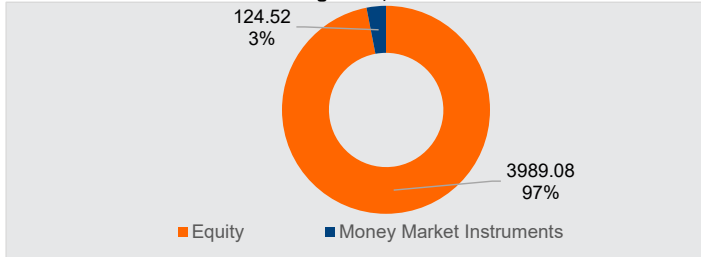
	Minimum	Maximum	Actual
Equity Shares	80	100	97
Debt Securities and Bonds	0	10	0
Cash and Money Market Investments	0	20	3

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 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 August 31, 2023

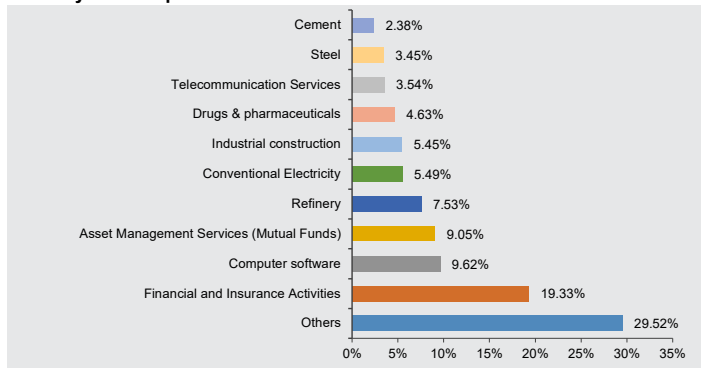


Returns (%)

Period	Equity 1 Fund	Composite Benchmark*
1 Month	-1.80	-2.22
6 Months	12.94	10.47
1 Year	13.68	8.22
2 Years	10.06	5.93
3 Years	22.60	17.67
5 Years	12.28	9.93
Since Inception	10.61	9.28

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

Industry -wise Exposure



Quantitative Indicators (Equity)

Std Dev (Annualised)	Sharpe Ratio	Portfolio Beta
10.71%	0.70	1.06

Portfolio

Nature of Security/Security Name	Percentage
Equity	
Top 20 Equity Securities	
HDFC Bank Ltd	7.76
Reliance Industries Ltd	7.53
Larsen & Toubro Limited	4.54
ICICI Bank Ltd	4.31
Bharti Airtel Ltd	3.54
Infosys Technologies Ltd	3.21
NTPC Ltd	3.13
State Bank of India	2.89
Tata Steel Ltd	2.60
Tata Consultancy Services Ltd	2.48
Sun Pharmaceutical Inds Ltd	2.16
ITC Ltd	1.99
Mahindra & Mahindra	1.78
Hindalco Industries Ltd	1.71
Kotak Banking ETF	1.58
Tech Mahindra Ltd	1.56
Ultratech Cement Limited	1.53
Nippon India Etf Nifty PSU Bank BEES	1.52
SBI-ETF NIFTY BANK	1.42
ICICI PRUDENTIAL NIFTY BANK ETF	1.41
Others (See Annexure 1 for details)	38.34
Total - Equity Securities	96.97
Money Market Instruments	3.03
MF Units – Liquid Funds	0.00
Grand Total	100.00

Equity Fund (SFIN:ULIF001161109EQUITYFUND143)

Fact Sheet for August 2023 (based on portfolio as on 31.08.2023)

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, 2023
Equity Fund	25-Nov-09	Rs. 40.137

AUM	Fund Manager	Funds managed by the Fund Manager
Rs. 269 crore	Viraj Nadkarni	Equity - 8, Debt - 0, Balanced - 5

Targeted Asset Allocation Pattern in Percentage

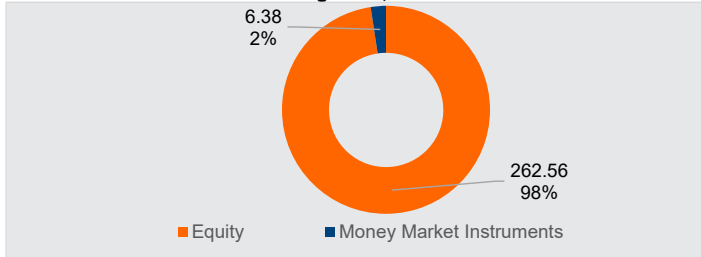
	Minimum	Maximum	Actual
Equity Shares	80	100	98
Debt Securities and Bonds	0	10	0
Cash and Money Market Investments	0	20	2

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 highly diversified equity fund aiming to provide a stable and sustainable relative out performance vis-a- 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, 2023

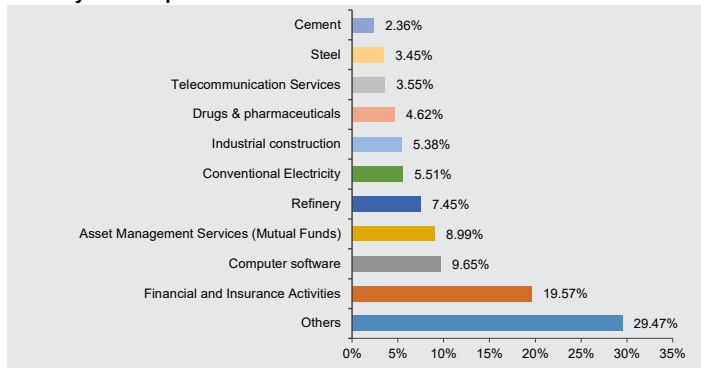


Returns (%)

Period	Equity Fund	Composite Benchmark*
1 Month	-1.80	-2.22
6 Months	13.15	10.47
1 Year	13.80	8.22
2 Years	10.47	5.93
3 Years	23.17	17.67
5 Years	12.60	9.93
Since Inception	10.62	9.72

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

Industry -wise Exposure



Quantitative Indicators (Equity)

Std Dev (Annualised)	Sharpe Ratio	Portfolio Beta
10.79%	0.70	1.06

Portfolio

Nature of Security/Security Name	Percentage
Equity	
Top 20 Equity Securities	
HDFC Bank Ltd	8.00
Reliance Industries Ltd	7.45
Larsen & Toubro Limited	4.47
ICICI Bank Ltd	4.31
Bharti Airtel Ltd	3.55
Infosys Technologies Ltd	3.21
NTPC Ltd	3.15
State Bank of India	2.90
Tata Steel Ltd	2.59
Tata Consultancy Services Ltd	2.51
Sun Pharmaceutical Inds Ltd	2.15
ITC Ltd	1.99
Mahindra & Mahindra	1.78
Hindalco Industries Ltd	1.72
Kotak Banking ETF	1.56
Tech Mahindra Ltd	1.55
Ultratech Cement Limited	1.52
Nippon India Etf Nifty PSU Bank BEES	1.51
SBI-ETF NIFTY BANK	1.40
ICICI PRUDENTIAL NIFTY BANK ETF	1.39
Others (See Annexure 1 for details)	38.90
Total - Equity Securities	97.63
Money Market Instruments	2.37
MF Units – Liquid Funds	0.00
Grand Total	100.00

Equity Fund - Pension (SFIN:ULIF002161109EQFUNDPEN143)

Fact Sheet for August 2023 (based on portfolio as on 31.08.2023)

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, 2023
Equity Fund - Pension	25-Nov-09	Rs. 42.4174

AUM	Fund Manager	Funds managed by the Fund Manager
Rs. 142 crore	Viraj Nadkarni Alok Baadkar	Equity - 8, Debt - 0, Balanced - 5 Equity - 1, Debt - 0, Balanced - 0

Targeted Asset Allocation Pattern in Percentage

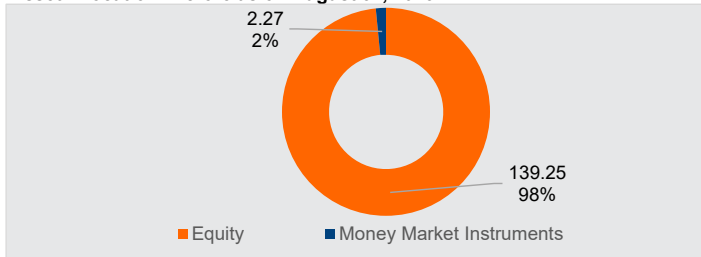
	Minimum	Maximum	Actual
Equity Shares	80	100	98
Debt Securities and Bonds	0	10	0
Cash and Money Market Investments	0	20	2

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 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 largecap companies.

Asset Allocation in crore as on August 31, 2023

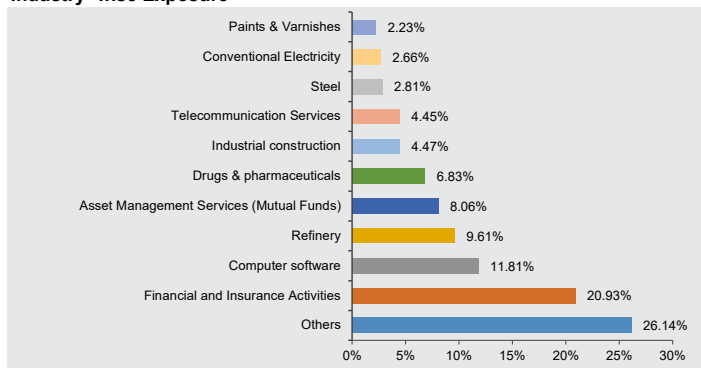


Returns (%)

Period	Equity Fund - Pension	Composite Benchmark*
1 Month	-1.45	-2.22
6 Months	13.71	10.47
1 Year	15.04	8.22
2 Years	11.43	5.93
3 Years	22.46	17.67
5 Years	12.32	9.93
Since Inception	11.06	9.72

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

Industry -wise Exposure



Quantitative Indicators (Equity)

Std Dev (Annualised)	Sharpe Ratio	Portfolio Beta
10.82%	0.80	1.06

Portfolio

Nature of Security/Security Name	Percentage
Equity	
Top 20 Equity Securities	
Reliance Industries Ltd	8.79
HDFC Bank Ltd	6.48
Infosys Technologies Ltd	6.02
Larsen & Toubro Limited	4.47
Bharti Airtel Ltd	4.45
Nippon India Etf Nifty PSU Bank BEES	4.27
Tata Consultancy Services Ltd	4.10
ICICI Bank Ltd	4.06
State Bank of India	3.31
Asian Paints Ltd	2.23
NTPC Ltd	2.10
ITC Ltd	1.94
Maruti Suzuki India Ltd	1.94
HCL Technologies Ltd	1.69
Axis Bank Ltd	1.52
Hindalco Industries Ltd	1.51
Steel Authority of India Ltd	1.46
Tata Steel Ltd	1.35
GAIL (India) Ltd	1.24
ICICI Lombard General Insurance Company Limited	1.22
Others (See Annexure 1 for details)	34.28
Total - Equity Securities	98.40
Money Market Instruments	1.60
MF Units – Liquid Funds	0.00
Grand Total	100.00

Equity Elite Opportunities (SFIN:ULIF020280716EQUELITEOP143)

Fact Sheet for August 2023 (based on portfolio as on 31.08.2023)

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, 2023
Equity Elite Opportunities	27-Oct-16	Rs. 21.7523

AUM	Fund Manager	Funds managed by the Fund Manager
Rs. 70 crore	Viraj Nadkarni	Equity - 8, Debt - 0, Balanced - 5

Targeted Asset Allocation Pattern in Percentage

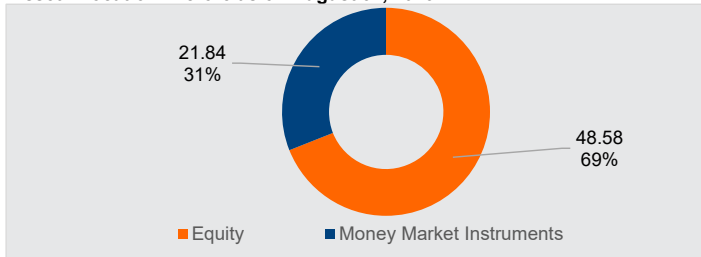
	Minimum	Maximum	Actual
Equity Shares	60	100	69
Debt Securities and Bonds	0	0	0
Cash and Money Market Investments	0	40	31

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, 2023

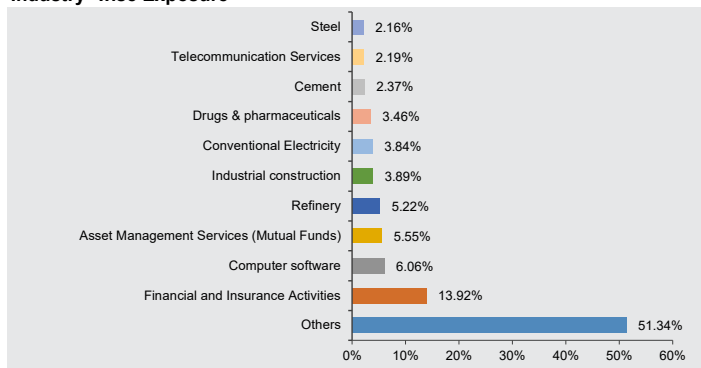


Returns (%)

Period	Equity Elite Opportunities	Composite Benchmark*
1 Month	-0.97	-1.30
6 Months	9.84	8.09
1 Year	11.10	7.63
2 Years	8.63	5.67
3 Years	20.81	13.28
5 Years	11.81	8.20
Since Inception	12.02	9.51

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

Industry -wise Exposure



Quantitative Indicators (Equity)

Std Dev (Annualised)	Sharpe Ratio	Portfolio Beta
9.20%	0.53	1.29

Portfolio

Nature of Security/Security Name	Percentage
Equity	
Top 20 Equity Securities	
Reliance Industries Ltd	5.22
HDFC Bank Ltd	5.14
Larsen & Toubro Limited	3.02
ICICI Bank Ltd	2.49
Infosys Technologies Ltd	2.23
Bharti Airtel Ltd	2.19
NTPC Ltd	2.03
State Bank of India	1.93
ITC Ltd	1.92
Tata Steel Ltd	1.62
Sun Pharmaceutical Inds Ltd	1.44
Tata Consultancy Services Ltd	1.43
Hindalco Industries Ltd	1.32
Ultratech Cement Limited	1.14
Tech Mahindra Ltd	1.10
Mahindra & Mahindra	1.07
KOLTE-PATIL DEVELOPERS LTD	0.96
SBI-ETF NIFTY BANK	0.95
ICICI PRUDENTIAL NIFTY BANK ETF	0.95
Natco Pharma Ltd	0.92
Others (See Annexure 1 for details)	29.91
Total - Equity Securities	68.98
Money Market Instruments	31.02
MF Units – Liquid Funds	0.00
Grand Total	100.00

Balanced Fund (SFIN:ULIF005161109BALANCEDFN143)

Fact Sheet for August 2023 (based on portfolio as on 31.08.2023)

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, 2023
Balanced Fund	25-Nov-09	Rs. 33.4504

AUM	Fund Manager	Funds managed by the Fund Manager
Rs. 146 crore	Sandeep Shirsat Viraj Nadkarni	Equity - 0, Debt - 7, Balanced - 5 Equity - 7, Debt - 0, Balanced - 5

Targeted Asset Allocation Pattern in Percentage

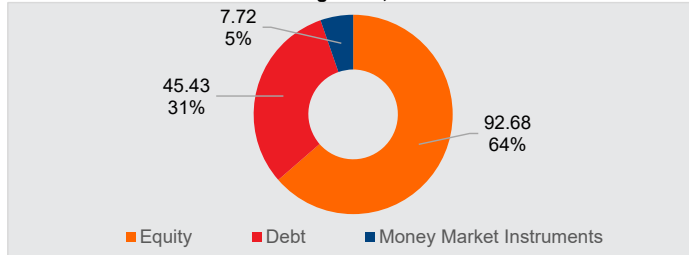
	Minimum	Maximum	Actual
Equity Shares	50	70	64
Debt Securities and Bonds	30	50	31
Cash and Money Market Investments	0	20	5

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 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, 2023

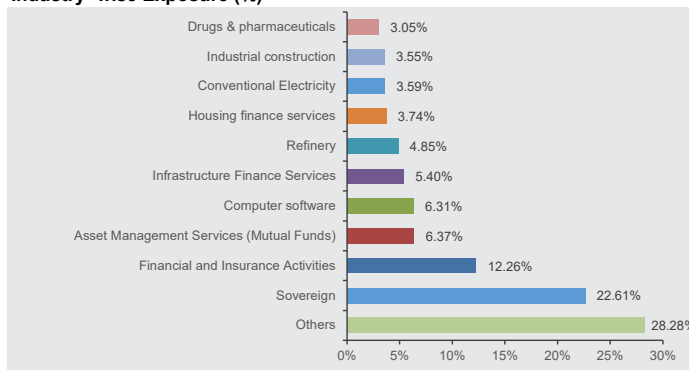


Returns (%)

Period	Balanced Fund	Composite Benchmark*
1 Month	-1.04	-1.29
6 Months	9.94	8.46
1 Year	11.11	7.73
2 Years	8.55	5.52
3 Years	16.60	13.49
5 Years	10.96	9.14
Since Inception	9.16	8.98

*For details please refer "Fund at a Glance"

Industry-wise Exposure (%)



Quantitative Indicators (Equity)

Std Dev (Annualised)	Sharpe Ratio	Portfolio Beta
7.22%	0.63	1.05

Quantitative Indicators (Debt)

Average Maturity (Years)	Modified Duration (Years)
4.90	3.22

Portfolio

Nature of Security/Security Name	Rating	Percentage
Equity		
Top 10 Equity Securities		
HDFC Bank Ltd		5.00
Reliance Industries Ltd		4.85
Larsen & Toubro Limited		2.96
ICICI Bank Ltd		2.68
Bharti Airtel Ltd		2.32
Infosys Technologies Ltd		2.08
NTPC Ltd		2.04
State Bank of India		1.83
Tata Steel Ltd		1.69
Tata Consultancy Services Ltd		1.63
Others (See Annexure 1 for details)		36.47
Total - Equity Securities		63.55

Debt

Top 10 Sovereign Securities		
7.1% Government of India 2029		4.89
7.17% Government of India 2028		3.26
5.74% Government of India 2026		2.63
8.15% Government of India 2026		2.11
5.77% Government of India 2030		2.06
8.2% State Government of Gujarat 2025		1.40
7.32% Government of India 2024		1.37
6.79% Government of India 2027		1.35
7.93% Government of India 2034		1.02
5.63% Government of India 2026		0.99
Others (See Annexure 1 for details)		1.53
Total - Sovereign Securities		22.61

Top Corporate bonds

7.13% LIC Housing Finance Ltd 2031	AAA	2.00
6.85% Indian Railways Finance Corporation 2040	AAA	1.91
7.85% LIC Housing Finance Ltd 2032	AAA	1.74
7.95% India Infradebt Limited 2024	AAA	1.38
8.1% Rural Electrification Corp 2024	AAA	1.03
6.65% Food Corporation of India 2030	AAA	0.49
Total - Corporate bonds		8.54

Money Market Instruments

MF Units – Liquid Funds		5.29
Grand Total		100.00

Credit Profile of Debt and Money Market Investments

Nature	Percentage
GSEC & T Bills	62.04
AAA & P1+ & PR1+ & A1+	23.44
AA+ & AA	0.00
AA-	0.00
A & Below	0.00
Fixed Deposits with Banks	0.00
CBLO/TREPS/ Other Money Market Investments	14.53
Total	100.00

Maturity Profile of Debt Portfolio

Period	Exposure in Percentage
0 - 3 Months	14.53
3 - 12 Months	10.37
1 - 3 Years	8.92
3 - 5 Years	25.67
5 - 10 Years	32.46
> 10 Years	8.05
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 2023 (based on portfolio as on 31.08.2023)

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, 2023
Balanced 1 Fund	14-Sep-10	Rs. 29.5437

AUM	Fund Manager	Funds managed by the Fund Manager
Rs. 469 crore	Sandeep Shirsat Viraj Nadkarni	Equity - 0, Debt - 7, Balanced - 5 Equity - 7, Debt - 0, Balanced - 5

Targeted Asset Allocation Pattern in Percentage

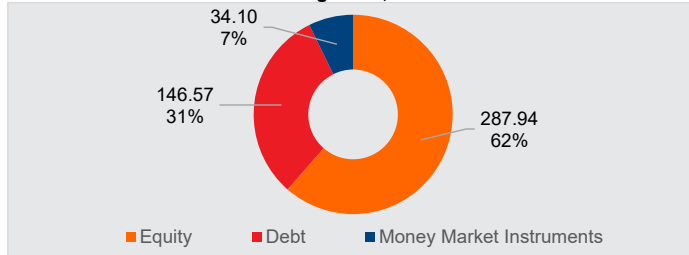
	Minimum	Maximum	Actual
Equity Shares	50	70	61
Debt Securities and Bonds	30	50	31
Cash and Money Market Investments	0	20	7

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, 2023

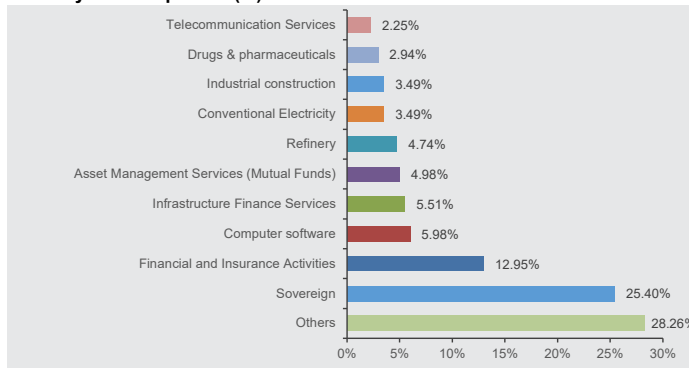


Returns (%)

Period	Balanced 1 Fund	Composite Benchmark*
1 Month	-0.98	-1.29
6 Months	9.53	8.46
1 Year	10.65	7.73
2 Years	7.54	5.52
3 Years	15.41	13.49
5 Years	9.54	9.14
Since Inception	8.71	8.79

*For details please refer "Fund at a Glance"

Industry -wise Exposure (%)



Quantitative Indicators (Equity)

Std Dev (Annualised)	Sharpe Ratio	Portfolio Beta
6.97%	0.59	1.01

Quantitative Indicators (Debt)

Average Maturity (Years)	Modified Duration (Years)
3.34	2.40

Portfolio

Nature of Security/Security Name	Rating	Percentage
Equity		
Top 10 Equity Securities		
HDFC Bank Ltd		5.22
Reliance Industries Ltd		4.74
Larsen & Toubro Limited		2.92
ICICI Bank Ltd		2.90
Bharti Airtel Ltd		2.25
Infosys Technologies Ltd		2.03
NTPC Ltd		1.96
State Bank of India		1.92
Tata Steel Ltd		1.63
Tata Consultancy Services Ltd		1.57
Others (See Annexure 1 for details)		34.29
Total - Equity Securities		61.45

Debt

Top 10 Sovereign Securities		
5.74% Government of India 2026		3.69
7.17% Government of India 2028		3.31
7.1% Government of India 2029		2.65
6.68% Government of India 2031		2.07
7.59% Government of India 2026		1.94
5.63% Government of India 2026		1.65
6.45% Government of India 2029		1.54
8.15% Government of India 2026		1.53
7.32% Government of India 2024		1.50
5.77% Government of India 2030		1.38
Others (See Annexure 1 for details)		4.16
Total - Sovereign Securities		25.40

Top Corporate bonds

8.57% Rural Electrification Corp 2024	AAA	3.24
7.13% LIC Housing Finance Ltd 2031	AAA	0.83
7.95% India Infradebt Limited 2024	AAA	0.64
8.1% Rural Electrification Corp 2024	AAA	0.54
9.39% LIC Housing Finance Ltd 2024	AAA	0.48
6.65% Food Corporation of India 2030	AAA	0.15
8.49% NTPC Ltd 2025	AAA	0.00
Total - Corporate bonds		5.88

Money Market Instruments

MF Units – Liquid Funds		0.00
Grand Total		100.00

Credit Profile of Debt and Money Market Investments

Nature	Percentage
GSEC & T Bills	65.89
AAA & P1+ & PR1+ & A1+	15.24
AA+ & AA	0.00
AA-	0.00
A & Below	0.00
Fixed Deposits with Banks	0.00
CBLO/TREPS/ Other Money Market Investments	18.88
Total	100.00

Maturity Profile of Debt Portfolio

Period	Exposure in Percentage
0 - 3 Months	18.88
3 - 12 Months	9.55
1 - 3 Years	23.74
3 - 5 Years	22.66
5 - 10 Years	22.96
> 10 Years	2.21
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 2023 (based on portfolio as on 31.08.2023)

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, 2023
Balanced Fund - Pension	25-Nov-09	Rs. 34.5352

AUM	Fund Manager	Funds managed by the Fund Manager
Rs. 90 crore	Sandeep Shirsat Viraj Nadkarni	Equity - 0, Debt - 7, Balanced - 5 Equity - 7, Debt - 0, Balanced - 5

Targeted Asset Allocation Pattern in Percentage

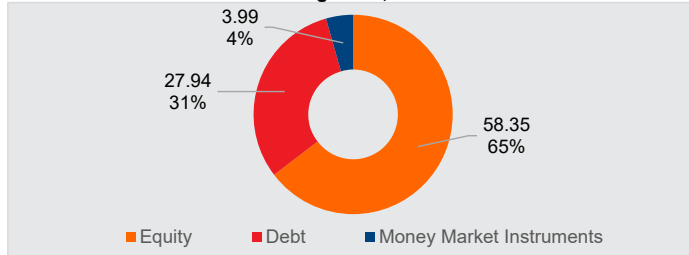
	Minimum	Maximum	Actual
Equity Shares	50	70	65
Debt Securities and Bonds	30	50	31
Cash and Money Market Investments	0	20	4

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 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, 2023

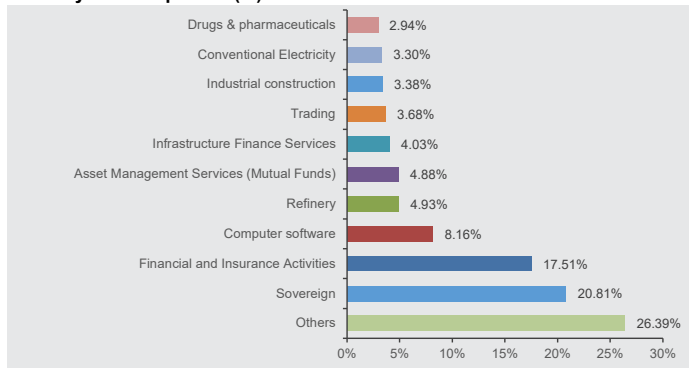


Returns (%)

Period	Balanced Fund -	Composite Benchmark*
1 Month	-0.98	-1.29
6 Months	9.50	8.46
1 Year	10.58	7.73
2 Years	7.55	5.52
3 Years	15.26	13.49
5 Years	10.44	9.14
Since Inception	9.42	8.98

*For details please refer "Fund at a Glance"

Industry -wise Exposure (%)



Quantitative Indicators (Equity)

Std Dev (Annualised)	Sharpe Ratio	Portfolio Beta
6.98%	0.58	1.01

Quantitative Indicators (Debt)

Average Maturity (Years)	Modified Duration (Years)
4.92	3.52

Portfolio

Nature of Security/Security Name	Rating	Percentage
Equity		
Top 10 Equity Securities		
HDFC Bank Ltd		5.37
Reliance Industries Ltd		4.93
ICICI Bank Ltd		4.00
Larsen & Toubro Limited		3.03
Infosys Technologies Ltd		2.97
Bharti Airtel Ltd		2.37
State Bank of India		2.26
Tata Consultancy Services Ltd		2.16
NTPC Ltd		2.10
Tata Steel Ltd		1.59
Others (See Annexure 1 for details)		33.86
Total - Equity Securities		64.63
Debt		
Top 10 Sovereign Securities		
5.77% Government of India 2030		3.58
5.74% Government of India 2026		3.19
7.1% Government of India 2029		2.92
7.17% Government of India 2028		2.77
8.15% Government of India 2026		2.27
6.79% Government of India 2027		2.19
7.59% Government of India 2026		1.40
7.32% Government of India 2024		1.11
8.2% State Government of Gujarat 2025		0.85
6.45% Government of India 2029		0.53
Total - Sovereign Securities		20.81
Top Corporate bonds		
6.65% Food Corporation of India 2030	AAA	3.68
7.13% LIC Housing Finance Ltd 2031	AAA	2.15
6.85% Indian Railways Finance Corporation 2040	AAA	2.05
10.15% Bajaj Finance Ltd 2024	AAA	1.14
8.1% Rural Electrification Corp 2024	AAA	1.11
5.5% Britannia Industries Ltd 2024	AAA	0.00
Total - Corporate bonds		10.14
Money Market Instruments		4.42
MF Units – Liquid Funds		0.00
Grand Total		100.00

Credit Profile of Debt and Money Market Investments

Nature	Percentage
GSEC & T Bills	58.83
AAA & P1+ & PR1+ & A1+	28.67
AA+ & AA	0.00
AA-	0.00
A & Below	0.00
Fixed Deposits with Banks	0.00
CBLO/TREPS/ Other Money Market Investments	12.50
Total	100.00

Maturity Profile of Debt Portfolio

Period	Exposure in Percentage
0 - 3 Months	12.50
3 - 12 Months	6.29
1 - 3 Years	9.55
3 - 5 Years	29.46
5 - 10 Years	36.39
> 10 Years	5.81
Total	100.00

Fund Manager's Comments

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

Debt Fund (SFIN:ULIF003161109DEBTFUND00143)

Fact Sheet for August 2023 (based on portfolio as on 31.08.2023)

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, 2023
Debt Fund	25-Nov-09	Rs. 23.8097

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

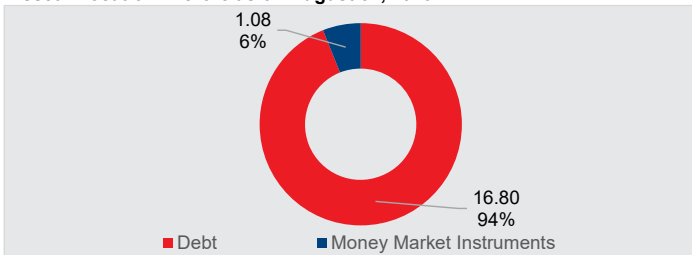
	Minimum	Maximum	Actual
Equity Shares	0	0	0
Debt Securities and Bonds	70	100	94
Cash and Money Market Investments	0	30	6

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 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, 2023

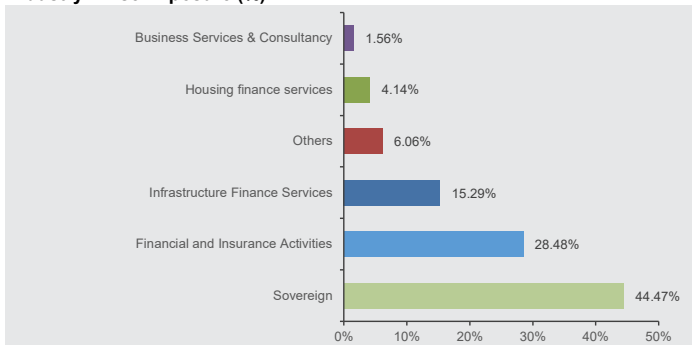


Returns (%)

Period	Debt Fund	Composite Benchmark*
1 Month [#]	4.78	6.77
6 Months [#]	7.85	8.69
1 Year	5.96	6.74
2 Years	4.09	4.72
3 Years	3.83	5.11
5 Years	5.30	7.41
Since Inception	6.50	7.42

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

Industry - wise Exposure (%)



Quantitative Indicators (Debt)

Average Maturity (Years)	Modified Duration (Years)
8.41	4.65

Fund Manager's Comments

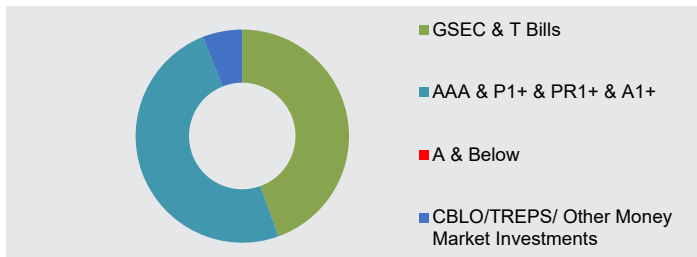
Please refer to the page "Fund Manager's Comments"

Portfolio

Nature of Security/Security Name	Rating	Percentage
Debt		
Top 10 Sovereign Securities		
7.1% Government of India 2029		6.97
7.26% Government of India 2033		6.19
7.59% Government of India 2029		5.69
7.06% Government of India 2028		5.57
7.25% Government of India 2063		4.98
0% Government of India 2026		3.46
7.76% State Government of Tamil Nadu 2053		2.91
7.7% State Government of Karnataka 2027		2.82
7.43% State Government of Andhra Pradesh 2035		2.80
0% Government of India 2030		1.70
Others (See Annexure 1 for details)		1.37
Total - Sovereign Securities		44.47
Top 10 Corporate bonds		
6.75% NIIF Infrastructure Finance Limited 2027	AAA	5.44
8.05% India Infradebt Limited 2028	AAA	4.26
7.86% HDFC Bank Ltd 2032	AAA	3.41
7.7% Bajaj Finance Ltd 2027	AAA	3.36
7.65% HDB Financial Services Limited 2027	AAA	2.96
8.8% LIC Housing Finance Ltd 2029	AAA	2.93
8.37% Rural Electrification Corp 2028	AAA	2.88
7.97% HDFC Bank Ltd 2033	AAA	2.86
7.88% Axis Bank Ltd 2032	AAA	2.84
7.835% Kotak Mahindra Prime Ltd 2026	AAA	2.81
Others (See Annexure 1 for details)		15.72
Total - Corporate bonds		49.47
Money Market Instruments		6.06
MF Units – Liquid Funds		0.00
Grand Total		100.00

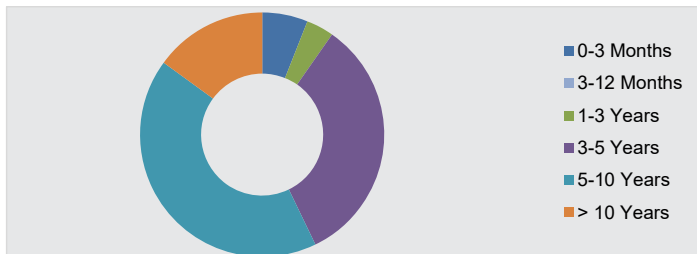
Credit Profile of Debt and Money Market Investments

Nature	Percentage
GSEC & T Bills	44.47
AAA & P1+ & PR1+ & A1+	49.47
AA+ & AA	0.00
AA-	0.00
A & Below	0.00
Fixed Deposits with Banks	0.00
CBLO/TREPS/ Other Money Market Investments	6.06
Total	100.00



Maturity Profile of Debt Portfolio

Period	Exposure in Percentage
0 - 3 Months	6.06
3 - 12 Months	0.00
1 - 3 Years	3.66
3 - 5 Years	33.09
5 - 10 Years	42.23
> 10 Years	14.95
Total	100.00



Debt 1 Fund (SFIN:ULIF010010910DEBT01FUND143)

Fact Sheet for August 2023 (based on portfolio as on 31.08.2023)

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, 2023
Debt 1 Fund	17-Sep-10	Rs. 21.6186

AUM	Fund Manager	Funds managed by the Fund Manager
Rs. 1719 crore	Sandeep Shirsat	Equity - 0, Debt - 8, Balanced - 5

Targeted Asset Allocation Pattern in Percentage

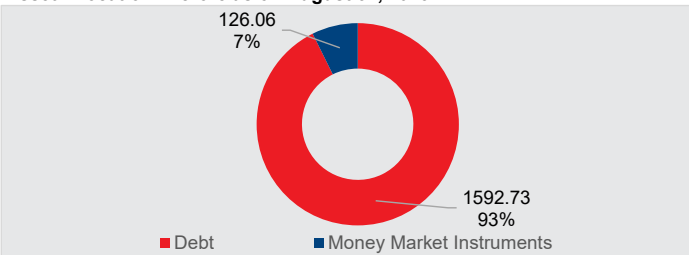
	Minimum	Maximum	Actual
Equity Shares	0	0	0
Debt Securities and Bonds	70	100	93
Cash and Money Market Investments	0	30	7

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 August 31, 2023

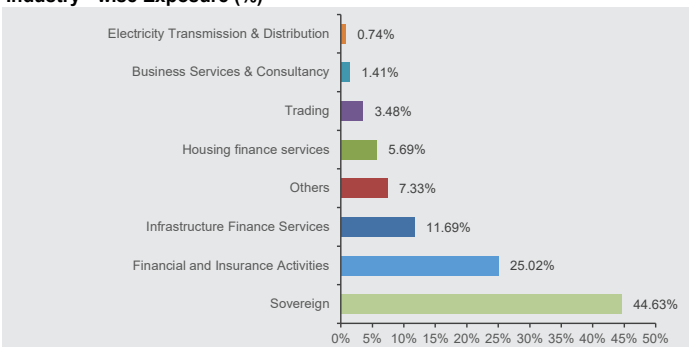


Returns (%)

Period	Debt 1 Fund	Composite Benchmark*
1 Month [#]	4.63	6.77
6 Months [#]	8.33	8.69
1 Year	6.11	6.74
2 Years	4.03	4.72
3 Years	3.96	5.11
5 Years	4.26	7.41
Since Inception	6.13	7.59

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

Industry - wise Exposure (%)



Quantitative Indicators (Debt)

Average Maturity (Years)	Modified Duration (Years)
8.35	4.56

Fund Manager's Comments

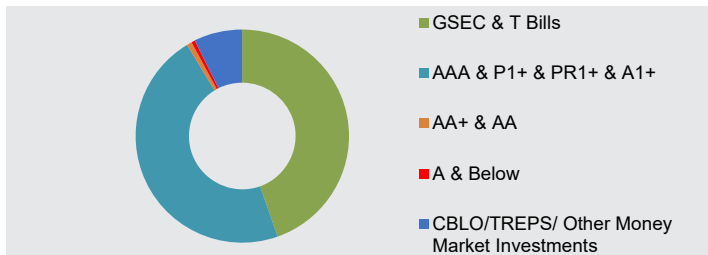
Please refer to the page "Fund Manager's Comments"

Portfolio

Nature of Security/Security Name	Rating	Percentage
Debt		
Top 10 Sovereign Securities		
7.25% Government of India 2063		5.35
7.06% Government of India 2028		4.14
7.26% Government of India 2033		3.34
7.3% Government of India 2053		2.72
7.59% Government of India 2029		2.61
7.17% Government of India 2028		2.17
6.98% State Government of Telangana 2028		2.00
0% Government of India 2026		1.93
7.82% State Government of Karnataka 2027		1.77
7.77% State Government of Andhra Pradesh 2028		1.77
Others (See Annexure 1 for details)		16.83
Total - Sovereign Securities		44.63
Top 10 Corporate bonds		
8.05% India Infradebt Limited 2028	AAA	4.09
7.7% Bajaj Finance Ltd 2027	AAA	2.78
7.63% Kotak Mahindra Bank Ltd 2029	AAA	2.74
7.65% HDB Financial Services Limited 2027	AAA	2.73
7.86% HDFC Bank Ltd 2032	AAA	2.67
6.07% National Bank For Agricultural Development 2027	AAA	2.59
7.65% Power Finance Corporation Ltd 2037	AAA	1.62
8.7% LIC Housing Finance Ltd 2029	AAA	1.52
6.75% NIIF Infrastructure Finance Limited 2027	AAA	1.49
7.995% NIIF Infrastructure Finance Limited 2027	AAA	1.45
Others (See Annexure 1 for details)		24.35
Total - Corporate bonds		48.03
Money Market Instruments		7.33
MF Units – Liquid Funds		0.00
Grand Total		100.00

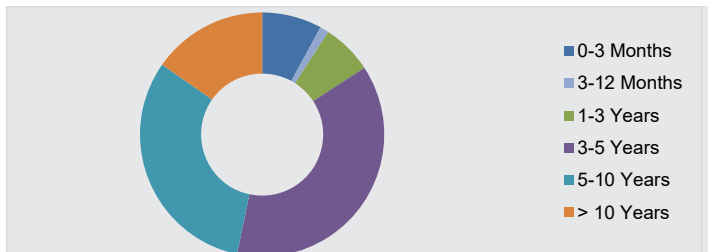
Credit Profile of Debt and Money Market Investments

Nature	Percentage
GSEC & T Bills	44.63
AAA & P1+ & PR1+ & A1+	46.71
AA+ & AA	0.74
AA-	0.00
A & Below	0.58
Fixed Deposits with Banks	0.00
CBLO/TREPS/ Other Money Market Investments	7.33
Total	100.00



Maturity Profile of Debt Portfolio

Period	Exposure in Percentage
0 - 3 Months	7.92
3 - 12 Months	1.21
1 - 3 Years	6.67
3 - 5 Years	37.51
5 - 10 Years	31.43
> 10 Years	15.27
Total	100.00



Debt Fund - Pension (SFIN:ULIF004161109DEBFUNDPEN143)

Fact Sheet for August 2023 (based on portfolio as on 31.08.2023)

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, 2023
Debt Fund - Pension	25-Nov-09	Rs. 23.2871

AUM	Fund Manager	Funds managed by the Fund Manager
Rs. 33 crore	Sandeep Shirsat	Equity - 0, Debt - 8, Balanced - 5

Targeted Asset Allocation Pattern in Percentage

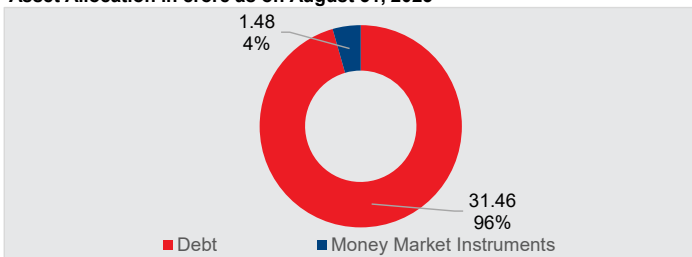
	Minimum	Maximum	Actual
Equity Shares	0	0	0
Debt Securities and Bonds	70	100	96
Cash and Money Market Investments	0	30	4

The actual asset allocation will remain within the 'minimum' 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, 2023

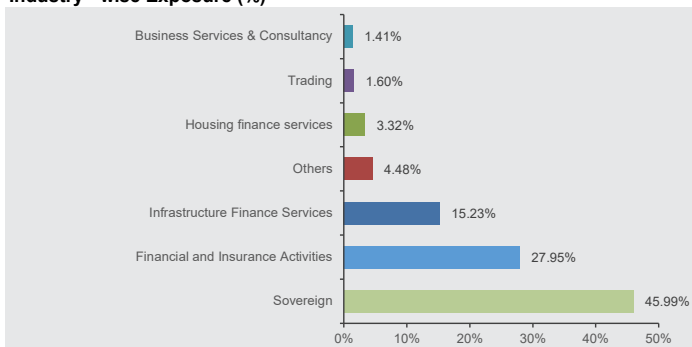


Returns (%)

Period	Debt Fund - Pension	Composite Benchmark*
1 Month [#]	4.94	6.77
6 Months [#]	7.89	8.69
1 Year	5.99	6.74
2 Years	3.74	4.72
3 Years	3.55	5.11
5 Years	5.17	7.41
Since Inception	6.33	7.42

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

Industry - wise Exposure (%)



Quantitative Indicators (Debt)

Average Maturity (Years)	Modified Duration (Years)
9.34	4.97

Fund Manager's Comments

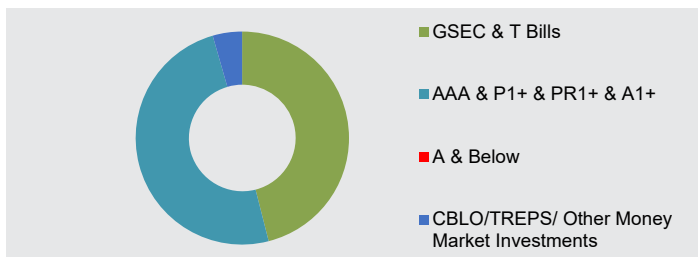
Please refer to the page "Fund Manager's Comments"

Portfolio

Nature of Security/Security Name	Rating	Percentage
Debt		
Top 10 Sovereign Securities		
7.26% Government of India 2033		6.26
7.06% Government of India 2028		6.05
7.59% Government of India 2029		5.41
7.25% Government of India 2063		5.01
7.7% State Government of Karnataka 2027		4.60
0% Government of India 2026		3.37
7.76% State Government of Tamil Nadu 2053		3.16
7.43% State Government of Andhra Pradesh 2035		3.03
7.1% Government of India 2029		3.02
7.3% Government of India 2053		3.02
Others (See Annexure 1 for details)		3.05
Total - Sovereign Securities		45.99
Top 10 Corporate bonds		
6.75% NIIF Infrastructure Finance Limited 2027	AAA	5.91
8.05% India Infradebt Limited 2028	AAA	4.16
7.86% HDFC Bank Ltd 2032	AAA	3.54
7.97% HDFC Bank Ltd 2033	AAA	3.10
7.65% HDB Financial Services Limited 2027	AAA	2.94
7.88% Axis Bank Ltd 2032	AAA	2.78
7.835% Kotak Mahindra Prime Ltd 2026	AAA	2.74
7.63% Kotak Mahindra Bank Ltd 2029	AAA	2.73
7.7% Bajaj Finance Ltd 2027	AAA	2.58
6.07% National Bank For Agricultural Development 2027	AAA	2.58
Others (See Annexure 1 for details)		16.45
Total - Corporate bonds		49.52
Money Market Instruments		4.48
MF Units – Liquid Funds		0.00
Grand Total		100.00

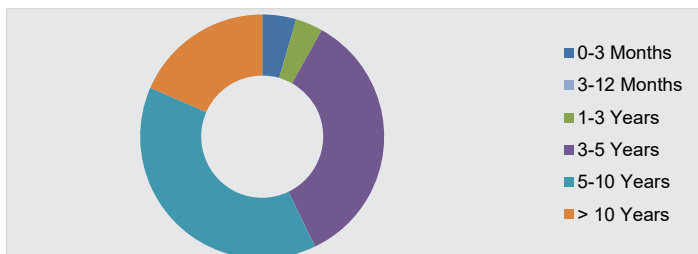
Credit Profile of Debt and Money Market Investments

Nature	Percentage
GSEC & T Bills	45.99
AAA & P1+ & PR1+ & A1+	49.52
AA+ & AA	0.00
AA-	0.00
A & Below	0.00
Fixed Deposits with Banks	0.00
CBLO/TREPS/ Other Money Market Investments	4.48
Total	100.00



Maturity Profile of Debt Portfolio

Period	Exposure in Percentage
0 - 3 Months	4.48
3 - 12 Months	0.00
1 - 3 Years	3.66
3 - 5 Years	34.72
5 - 10 Years	38.67
> 10 Years	18.46
Total	100.00



Liquid Fund (SFIN:ULIF007161109LIQUIDFUND143)

Fact Sheet for August 2023 (based on portfolio as on 31.08.2023)

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, 2023
Liquid Fund	09-Jan-13	Rs. 15.9549

AUM	Fund Manager	Funds managed by the Fund Manager
Rs. 0.01 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, 2023

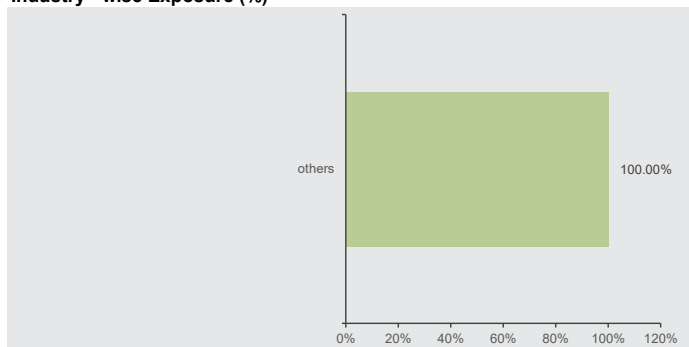


Returns (%)

Period	Liquid Fund	Composite Benchmark*
1 Month [#]	5.00	6.56
6 Months [#]	5.09	6.60
1 Year	4.87	6.45
2 Years	3.59	5.16
3 Years	2.93	4.50
5 Years	3.16	4.75
Since Inception	4.49	6.03

*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.

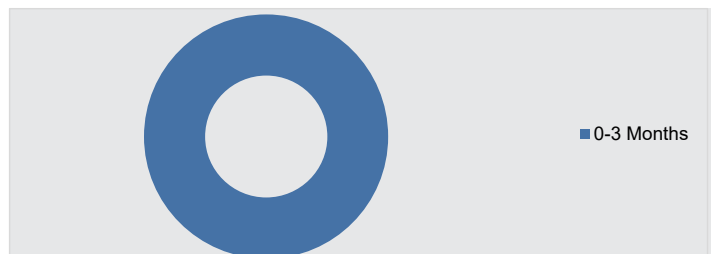
Credit Profile of Debt and Money Market Investments

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 2023 (based on portfolio as on 31.08.2023)

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, 2023
Liquid Fund - Pension	25-Nov-09	Rs. 18.892

AUM	Fund Manager	Funds managed by the Fund Manager
Rs. 0.2 crore	Sandeep Shirsat	Equity - 0, Debt - 7, Balanced - 5

Targeted Asset Allocation Pattern in Percentage

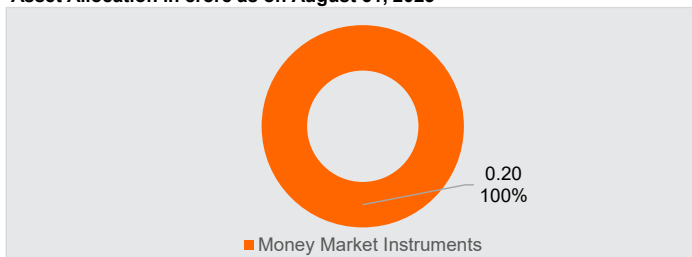
	Minimum	Maximum	Actual
Equity Shares	0	0	0
Debt Securities and Bonds	0	20	0
Cash and Money Market Investments	80	100	100

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, 2023

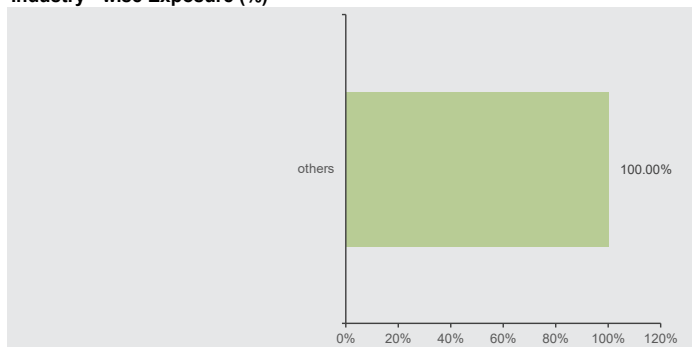


Returns (%)

Period	Liquid Fund - Pension	Composite Benchmark*
1 Month [#]	4.99	6.56
6 Months [#]	5.02	6.60
1 Year	4.81	6.45
2 Years	3.55	5.16
3 Years	2.90	4.50
5 Years	3.06	4.75
Since Inception	4.73	6.17

*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 2023 (based on portfolio as on 31.08.2023)

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, 2023
Dynamic Asset Allocation Fund	09-Sep-11	Rs. 30.693

AUM	Fund Manager	Funds managed by the Fund Manager
Rs. 387 crore	Sandeep Shirsat Viraj Nadkarni	Equity - 0, Debt - 7, Balanced - 5 Equity - 7, Debt - 0, Balanced - 5

Targeted Asset Allocation Pattern in Percentage

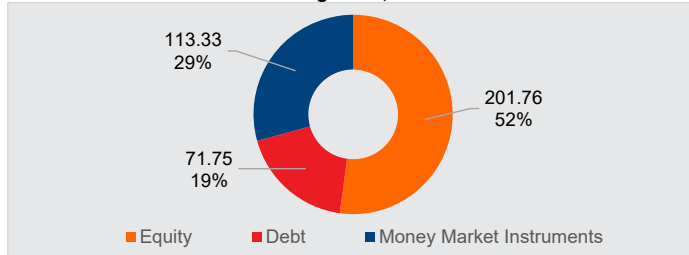
	Minimum	Maximum	Actual
Equity Shares	0	80	52
Debt Securities and Bonds	0	80	19
Cash and Money Market Investments	0	40	29

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, 2023

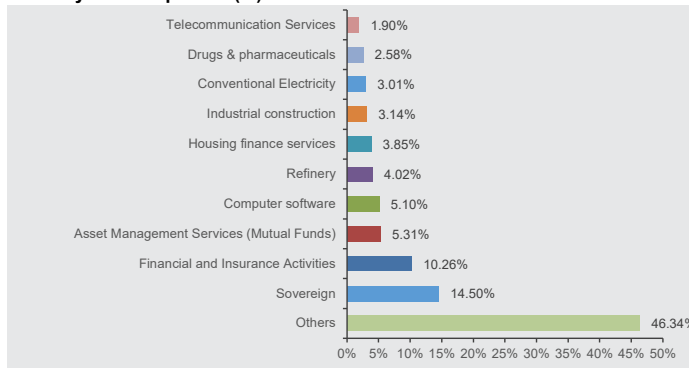


Returns (%)

Period	Dynamic Asset	Composite Benchmark*
1 Month	-0.80	-0.98
6 Months	8.09	7.73
1 Year	9.38	7.55
2 Years	5.91	5.41
3 Years	11.00	12.07
5 Years	7.14	8.72
Since Inception	9.81	9.64

*For details please refer "Fund at a Glance"

Industry-wise Exposure (%)



Quantitative Indicators (Equity)

Std Dev (Annualised)	Sharpe Ratio	Portfolio Beta
7.46%	0.42	1.07

Quantitative Indicators (Debt)

Average Maturity (Years)	Modified Duration (Years)
2.13	1.09

Portfolio

Nature of Security/Security Name	Rating	Percentage
Equity		
Top 10 Equity Securities		
HDFC Bank Ltd		4.13
Reliance Industries Ltd		4.02
Larsen & Toubro Limited		2.65
ICICI Bank Ltd		2.21
Bharti Airtel Ltd		1.90
Infosys Technologies Ltd		1.70
NTPC Ltd		1.68
State Bank of India		1.47
Tata Steel Ltd		1.39
Tata Consultancy Services Ltd		1.34
Others (See Annexure 1 for details)		29.66
Total - Equity Securities		52.16
Debt		
Top Sovereign Securities		
7.27% Government of India 2026		5.70
7.93% Government of India 2034		2.70
6.69% Government of India 2024		1.68
5.63% Government of India 2026		1.25
6.64% Government of India 2035		1.23
8.2% State Government of Gujarat 2025		0.86
7.59% Government of India 2026		0.78
5.77% Government of India 2030		0.30
Total - Sovereign Securities		14.50
Top Corporate bonds		
7.13% LIC Housing Finance Ltd 2031	AAA	2.76
8.8% LIC Housing Finance Ltd 2029	AAA	1.08
10.15% Bajaj Finance Ltd 2024	AAA	0.20
5.5% Britannia Industries Ltd 2024	AAA	0.00
Total - Corporate bonds		4.05
Money Market Instruments		29.30
MF Units - Liquid Funds		0.00
Grand Total		100.00

Credit Profile of Debt and Money Market Investments

Nature	Percentage
GSEC & T Bills	30.30
AAA & P1+ & PR1+ & A1+	8.47
AA+ & AA	0.00
AA-	0.00
A & Below	0.00
Fixed Deposits with Banks	0.00
CBLO/TREPS/ Other Money Market Investments	61.23
Total	100.00

Maturity Profile of Debt Portfolio

Period	Exposure in Percentage
0 - 3 Months	61.23
3 - 12 Months	3.51
1 - 3 Years	18.36
3 - 5 Years	0.00
5 - 10 Years	8.67
> 10 Years	8.23
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 2023 (based on portfolio as on 31.08.2023)

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, 2023
Index Tracker Fund	22-Sep-10	Rs. 32.4053

AUM	Fund Manager	Funds managed by the Fund Manager
Rs. 35 crore	Viraj Nadkarni	Equity - 7, Debt - 0, Balanced - 5

Targeted Asset Allocation Pattern in Percentage

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

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

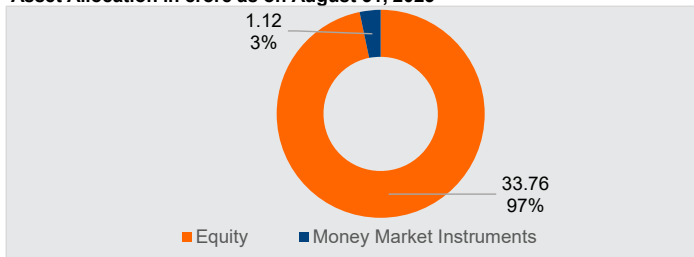
Fund Positioning

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
Equity	
Top 20 Equity Securities	
HDFC Bank Ltd	8.89
Reliance Industries Ltd	8.19
Infosys Technologies Ltd	6.47
ICICI Bank Ltd	6.14
ITC Ltd	5.12
Tata Consultancy Services Ltd	4.34
Larsen & Toubro Limited	4.32
Bharti Airtel Ltd	3.03
Hindustan Unilever Ltd	2.97
Kotak Mahindra Bank Ltd	2.52
Axis Bank Ltd	2.37
Mahindra & Mahindra	1.99
State Bank of India	1.96
Asian Paints Ltd	1.95
Maruti Suzuki India Ltd	1.84
Titan Industries Ltd	1.71
Bajaj Finance Ltd	1.65
Sun Pharmaceutical Inds Ltd	1.61
HCL Technologies Ltd	1.56
Tata Motors Ltd	1.42
Others (See Annexure 1 for details)	26.73
Total - Equity Securities	96.79
Money Market Instruments	3.21
MF Units – Liquid Funds	0.00
Grand Total	100.00

Asset Allocation in crore as on August 31, 2023

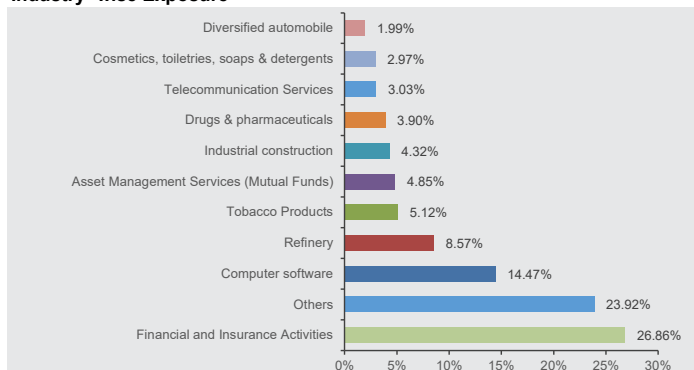


Returns (%)

Period	Index Tracker Fund	Composite Benchmark*
1 Month	-2.13	-2.38
6 Months	11.26	10.87
1 Year	9.28	8.32
2 Years	7.17	5.97
3 Years	19.74	18.40
5 Years	10.79	10.22
Since Inception	9.51	9.28

*For details please refer "Fund at a Glance"

Industry -wise Exposure



Quantitative Indicators (Index Fund)

Index Tracking Error
1.51%

Value Fund (SFIN:ULIF013010910VALUEFUND0143)

Fact Sheet for August 2023 (based on portfolio as on 31.08.2023)

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, 2023
Value Fund	16-Sep-10	Rs. 40.5815

AUM	Fund Manager	Funds managed by the Fund Manager
Rs. 224 crore	Viraj Nadkarni	Equity - 8, Debt - 0, Balanced - 5

Targeted Asset Allocation Pattern in Percentage

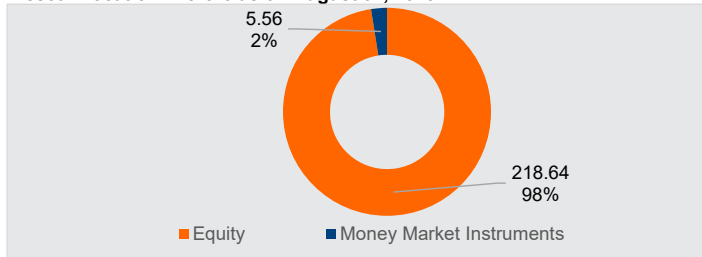
	Minimum	Maximum	Actual
Equity Shares	70	100	98
Debt Securities and Bonds	0	0	0
Cash and Money Market Investments	0	30	2

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

Fund Positioning

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, 2023

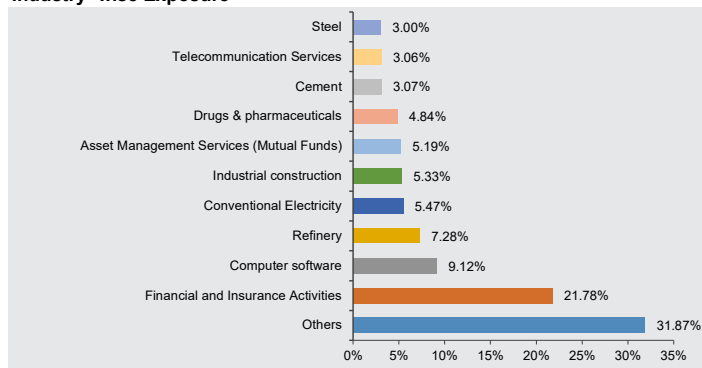


Returns (%)

Period	Value Fund	Composite Benchmark*
1 Month	-1.62	-1.67
6 Months	14.47	11.76
1 Year	15.63	8.26
2 Years	10.97	6.51
3 Years	24.26	18.32
5 Years	12.85	9.89
Since Inception	11.41	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
10.57%	0.86	1.06

Portfolio

Nature of Security/Security Name	Percentage
Equity	
Top 20 Equity Securities	
HDFC Bank Ltd	7.98
Reliance Industries Ltd	7.28
Larsen & Toubro Limited	4.22
ICICI Bank Ltd	4.13
Infosys Technologies Ltd	3.13
Bharti Airtel Ltd	3.06
State Bank of India	2.94
NTPC Ltd	2.73
Tata Steel Ltd	2.26
Tata Consultancy Services Ltd	2.01
Sun Pharmaceutical Inds Ltd	2.01
ITC Ltd	1.99
Hindalco Industries Ltd	1.85
Mahindra & Mahindra	1.81
Ultratech Cement Limited	1.59
Tech Mahindra Ltd	1.51
Axis Bank Ltd	1.49
KOLTE-PATIL DEVELOPERS LTD	1.33
Natco Pharma Ltd	1.29
Rural Electrification Corp	1.27
Others (See Annexure 1 for details)	41.64
Total - Equity Securities	97.52
Money Market Instruments	2.48
MF Units – Liquid Funds	0.00
Grand Total	100.00

Sustainable Equity Fund (SFIN:ULIF02221/02/22SUSTEQFND143)

Fact Sheet for August 2023 (based on portfolio as on 31.08.2023)

Investment Objective

This Fund is positioned to generate long-term capital appreciation by predominantly investing in a diversified basket of companies that are compliant with Environmental, Social and Governance (ESG) criteria

Name	Date of Inception	NAV as on August 31, 2023
Sustainable Equity Fund	29-Jul-22	Rs. 11.6945

AUM	Fund Manager	Funds managed by the Fund Manager
Rs. 0.13 crore		

Targeted Asset Allocation Pattern in Percentage

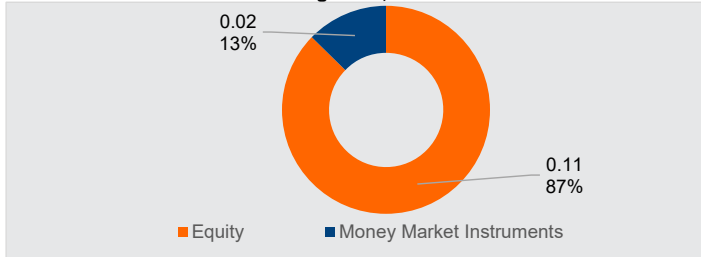
	Minimum	Maximum	Actual
Equity Shares	80	100	87
Debt Securities and Bonds	0	0	0
Cash and Money Market Investments	0	20	13

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 equity stocks. It would invest at least 70% of its exposure to equity in large cap stocks and the remaining could be invested in mid/small-cap equity stocks.

Asset Allocation in crore as on August 31, 2023

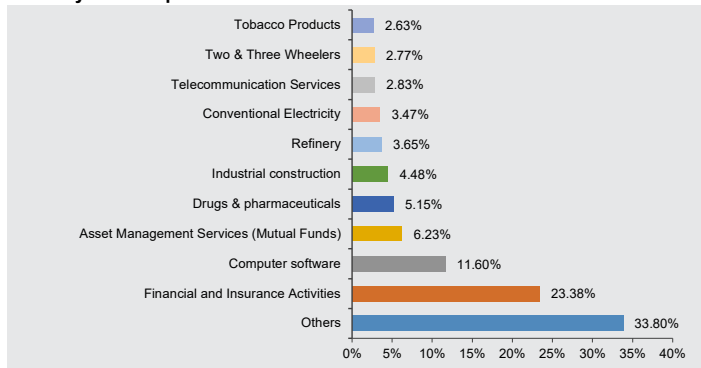


Returns (%)

Period	Sustainable Equity Fund	Composite Benchmark*
1 Month	-1.54	-1.02
6 Months	13.84	11.61
1 Year	14.07	4.79
2 Years	--	--
3 Years	--	--
5 Years	--	--
Since Inception	15.44	6.75

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

Industry -wise Exposure



Quantitative Indicators (Equity)

Std Dev (Annualised)	Sharpe Ratio	Portfolio Beta
10.22%	0.73	1.12

Portfolio

Nature of Security/Security Name	Percentage
Equity	
Top 20 Equity Securities	
KOTAK IT ETF	6.23
Infosys Technologies Ltd	4.07
HDFC Bank Ltd	3.34
State Bank of India	3.00
Larsen & Toubro Limited	2.98
Tata Consultancy Services Ltd	2.91
Bharti Airtel Ltd	2.83
ICICI Bank Ltd	2.79
Axis Bank Ltd	2.76
Reliance Industries Ltd	2.65
ITC Ltd	2.63
NTPC Ltd	2.57
Tech Mahindra Ltd	2.08
Indusind Bank Ltd	2.06
SBI Life Insurance Company Limited	2.03
HCL Technologies Ltd	2.03
DLF Ltd.	1.94
Kotak Mahindra Bank Ltd	1.94
Ceat Ltd	1.77
Sun Pharmaceutical Inds Ltd	1.66
Others (See Annexure 1 for details)	33.02
Total - Equity Securities	87.30
Money Market Instruments	12.70
MF Units – Liquid Funds	0.00
Grand Total	100.00

Flexi Cap Equity Fund (SFIN:ULIF02121/02/22FLEXCAPFND143)

Fact Sheet for August 2023 (based on portfolio as on 31.08.2023)

Investment Objective

The primary objective of the fund is to generate long term capital appreciation by investing predominantly in mid cap equity and equity linked securities, with opportunistic exposure to quality small cap companies

Name	Date of Inception	NAV as on August 31, 2023
Flexi Cap Equity Fund	29-Jul-22	Rs. 12.6996

AUM	Fund Manager	Funds managed by the Fund Manager
Rs. 1.44 crore		

Targeted Asset Allocation Pattern in Percentage

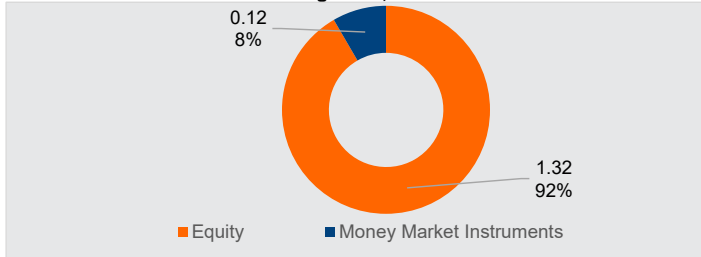
	Minimum	Maximum	Actual
Equity Shares	80	100	92
Debt Securities and Bonds	0	0	0
Cash and Money Market Investments	0	20	8

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 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 equity stocks. It would invest at least 70% of its exposure to equity in large cap stocks and the remaining could be invested in mid/small-cap equity stocks.

Asset Allocation in crore as on August 31, 2023

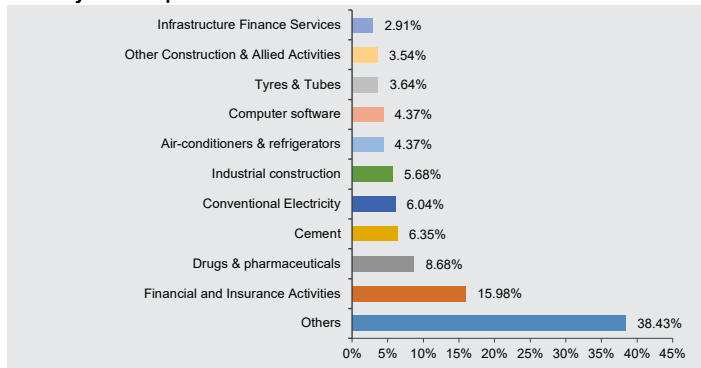


Returns (%)

Period	Flexi Cap Equity Fund	Composite Benchmark*
1 Month	-0.07	2.60
6 Months	22.53	20.59
1 Year	22.26	18.03
2 Years	--	--
3 Years	--	--
5 Years	--	--
Since Inception	24.50	21.07

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

Industry -wise Exposure



Quantitative Indicators (Equity)

Std Dev (Annualised)	Sharpe Ratio	Portfolio Beta
11.73%	1.22	1.25

Portfolio

Nature of Security/Security Name	Percentage
Equity	
Top 20 Equity Securities	
HDFC Bank Ltd	3.64
Engineers India Ltd	2.96
Cyient Ltd.	2.91
State Bank of India	2.83
Larsen & Toubro Limited	2.72
Heritage Foods Ltd	2.57
KOLTE-PATIL DEVELOPERS LTD	2.57
ISGEC Heavy Engineering Ltd	2.30
NTPC Ltd	2.29
Voltas Ltd	2.22
Ceat Ltd	2.19
Lupin Ltd	2.17
Whirlpool of India Ltd.	2.16
Birla Corporation Ltd	2.03
Natco Pharma Ltd	2.00
Gujarat Narmada Valley Fert	1.94
Bharti Airtel Ltd	1.91
Balrampur Chini Mills Ltd	1.90
SJVN LTD	1.88
NHPC Ltd.	1.87
Others (See Annexure 1 for details)	44.58
Total - Equity Securities	91.64
Money Market Instruments	8.36
MF Units – Liquid Funds	0.00
Grand Total	100.00

Annexure

Break up of Other Investments is as given below

Equity 1 Fund

Security Name	Percentage
Equity	
Axis Bank Ltd	1.36
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	1.30
Maruti Suzuki India Ltd	1.13
UTI NIFTY BANK ETF	1.03
NHPC Ltd.	1.01
Grasim Industries Ltd	1.00
Asian Paints Ltd	0.99
Hindustan Unilever Ltd	0.99
Balrampur Chini Mills Ltd	0.98
KOLTE-PATIL DEVELOPERS LTD	0.97
Tata Motors Ltd	0.96
Lupin Ltd	0.94
Engineers India Ltd	0.91
Rural Electrification Corp	0.90
KEC INTERNATIONAL LTD	0.89
GAIL (India) Ltd	0.88
Steel Authority of India Ltd	0.85
Birla Corporation Ltd	0.85
Natco Pharma Ltd	0.83
SJVN LTD	0.82
HCL Technologies Ltd	0.82
Canara Bank	0.81
HDFC NIFTY BANK ETF	0.79
Tvs Motors Ltd.	0.78
Reliance Strategic Investments Ltd.	0.78
Siemens Ltd	0.77
Persistent Systems Ltd	0.77
Havells India Ltd	0.76
National Aluminium Co. Ltd	0.76
VARUN BEVERAGES LTD	0.75
Marico Ltd	0.74
NMDC Ltd	0.74
Voltas Ltd	0.72
Power Finance Corporation Ltd	0.72
Karur Vysya Bank	0.71
Indusind Bank Ltd	0.71
Syngene International Ltd	0.70
Balkrishna Industries Ltd	0.68
Apollo Hospitals Ent.Ltd.	0.63
Whirlpool of India Ltd.	0.59
GODREJ PROPERTIES LTD	0.55
Pidilite Industries Ltd	0.54
Tata Power Co. Ltd	0.54
Titan Industries Ltd	0.52
Larsen & Toubro Infotech Ltd	0.49
Apollo Tyres Ltd	0.45
Bharat Electronics Ltd	0.44
Coforge Ltd.	0.30
Jubilant Foodworks Ltd	0.20
Total - Equity Securities	38.34

Flexi Cap Equity Fund

Security Name	Percentage
Equity	
Dalmia Bharat Ltd.	1.82
Syngene International Ltd	1.76
Reliance Industries Ltd	1.76
Ajanta Pharma Limited	1.73
Punjab National Bank	1.73
Federal Bank Ltd	1.71
Asian Paints Ltd	1.65
NMDC Ltd	1.65
Rural Electrification Corp	1.65
Tata Steel Ltd	1.59
Hindalco Industries Ltd	1.55
National Aluminium Co. Ltd	1.54
The Ramco Cements Limited	1.52
Indusind Bank Ltd	1.49
Tech Mahindra Ltd	1.46
Balkrishna Industries Ltd	1.45
Polycab India Limited	1.35
Container Corporation of India	1.27
Power Finance Corporation Ltd	1.27
Garware Technical Fibres Ltd.	1.22
Steel Authority of India Ltd	1.18
Sun Pharmaceutical Inds Ltd	1.02
ICICI Bank Ltd	1.00
Mahindra & Mahindra	0.98
Ultratech Cement Limited	0.98
Indian Bank	0.97
Oberoi Realty Ltd	0.97
Bajaj Finserv Ltd	0.91
Thermax Ltd	0.88
Canara Bank	0.82
Maruti Suzuki India Ltd	0.76
Axis Bank Ltd	0.76
Tata Motors Ltd	0.71
ITC Ltd	0.69
Hindustan Unilever Ltd	0.66
Reliance Strategic Investments Ltd.	0.11
Total - Equity Securities	44.58

Sustainable Equity Fund

Security Name	Percentage
Equity	
Coal India Ltd	1.65
Lupin Ltd	1.64
Canara Bank	1.54
Engineers India Ltd	1.51
SBI Cards and Payment Services Limited	1.48
Bajaj Auto Ltd	1.45
Tata Steel Ltd	1.41
Hindustan Unilever Ltd	1.38
Eicher Motors Ltd	1.31
Ultratech Cement Limited	1.31
Titan Industries Ltd	1.22
Power Grid Corporation Ltd	1.21
Syngene International Ltd	1.16
Federal Bank Ltd	1.16
ICICI Lombard General Insurance Company Limited	1.14
GAIL (India) Ltd	1.13
Birla Corporation Ltd	1.09
Hindalco Industries Ltd	1.01
Indian Oil Corporation Ltd	1.00
Mahindra & Mahindra	0.99
Grasim Industries Ltd	0.99
Hindustan Aeronautics Ltd.	0.92
NHPC Ltd.	0.90
Ashok Leyland Ltd	0.87
Britannia Industries Ltd	0.70
Cipla Ltd	0.69
Dabur India Ltd	0.52
Tata Motors Ltd	0.52
Wipro Ltd	0.51
Tata Global Beverages Ltd	0.46
Reliance Strategic Investments Ltd.	0.15
Total - Equity Securities	33.02

Annexure

Break up of Other Investments is as given below

Equity Fund - Pension

Security Name	Percentage
Equity	
3M INDIA LTD	1.22
Hindustan Unilever Ltd	1.21
Canara Bank	1.21
Nippon India ETF Nifty Bank Bees	1.20
Bharat Heavy Electricals Ltd	1.16
Bosch Ltd	1.13
InterGlobe Aviation Ltd	1.11
Voltas Ltd	1.11
Lupin Ltd	1.02
Natco Pharma Ltd	1.01
Tik Prestige Ltd.	1.00
KOLTE-PATIL DEVELOPERS LTD	0.96
Beml Ltd.	0.95
Grasim Industries Ltd	0.93
Alkem Laboratories Ltd	0.91
Syngene International Ltd	0.86
Mahindra & Mahindra	0.85
Sanofi India Ltd	0.85
Sun Pharmaceutical Inds Ltd	0.84
Exide Industries Co. Ltd	0.83
Central Depository Services (India) Limited	0.83
Bharat Petroleum Corpn Ltd	0.83
Biria Corporation Ltd	0.81
Ashok Leyland Ltd	0.81
Federal Bank Ltd	0.80
Reliance Strategic Investments Ltd.	0.80
AIA Engineering Ltd	0.77
Cholamandalam Investment and Finance Company Ltd	0.72
Container Corporation of India	0.71
Granules India Ltd	0.70
The Ramco Cements Limited	0.69
PROCTER & GAMBLE HEALTH LTD	0.64
Tata Motors Ltd	0.62
SBI-ETF NIFTY BANK	0.61
ICICI PRUDENTIAL NIFTY BANK ETF	0.60
Bharat Forge Ltd.	0.57
NHPC Ltd.	0.56
Power Grid Corporation Ltd	0.50
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	0.46
UTI NIFTY BANK ETF	0.46
HDFC NIFTY BANK ETF	0.46
Total - Equity Securities	34.28

Equity Fund

Security Name	Percentage
Equity	
Axis Bank Ltd	1.35
Asian Paints Ltd	1.21
Maruti Suzuki India Ltd	1.12
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	1.05
HDFC NIFTY BANK ETF	1.04
Apollo Hospitals Ent Ltd.	1.03
UTI NIFTY BANK ETF	1.03
Grasim Industries Ltd	1.00
NHPC Ltd.	1.00
Hindustan Unilever Ltd	0.99
Balrampur Chini Mills Ltd	0.98
KOLTE-PATIL DEVELOPERS LTD	0.96
Lupin Ltd	0.93
Tata Motors Ltd	0.93
Engineers India Ltd	0.91
Rural Electrification Corp	0.89
GAIL (India) Ltd	0.89
KEC INTERNATIONAL LTD	0.88
Steel Authority of India Ltd	0.87
Natco Pharma Ltd	0.84
Birla Corporation Ltd	0.83
SJVN LTD	0.83
HCL Technologies Ltd	0.81
Canara Bank	0.81
Tvs Motors Ltd.	0.79
Persistent Systems Ltd	0.78
Reliance Strategic Investments Ltd.	0.77
Siemens Ltd	0.76
Havells India Ltd	0.76
VARUN BEVERAGES LTD	0.75
National Aluminium Co. Ltd	0.75
NMDC Ltd	0.75
Marico Ltd	0.74
Voltas Ltd	0.73
Indusind Bank Ltd	0.72
Power Finance Corporation Ltd	0.72
Karur Vysya Bank	0.70
Syngene International Ltd	0.70
Balkrishna Industries Ltd	0.68
Whirlpool of India Ltd.	0.59
GODREJ PROPERTIES LTD	0.55
Tata Power Co. Ltd	0.54
Pdiiite Industries Ltd	0.53
Titan Industries Ltd	0.53
Larsen & Toubro Infotech Ltd	0.50
Bharat Electronics Ltd	0.44
Apollo Tyres Ltd	0.44
Coforge Ltd.	0.30
Jubilant Foodworks Ltd	0.20
Total - Equity Securities	38.90

Annexure

Break up of Other Investments is as given below

Balanced Fund

Security Name	Percentage
Equity	
Sun Pharmaceutical Inds Ltd	1.42
ITC Ltd	1.29
Mahindra & Mahindra	1.15
Hindalco Industries Ltd	1.12
SBI-ETF NIFTY BANK	1.08
ICICI PRUDENTIAL NIFTY BANK ETF	1.08
Kotak Banking ETF	1.06
Nippon India Etf Nifty PSU Bank BEES	1.02
Tech Mahindra Ltd	1.01
Ultratech Cement Limited	0.99
Axis Bank Ltd	0.84
Asian Paints Ltd	0.76
Maruti Suzuki India Ltd	0.74
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	0.71
HDFC NIFTY BANK ETF	0.71
UTI NIFTY BANK ETF	0.71
Grasim Industries Ltd	0.65
NHPC Ltd.	0.65
Hindustan Unilever Ltd	0.64
Balrampur Chini Mills Ltd	0.64
KOLTE-PATIL DEVELOPERS LTD	0.64
Rural Electrification Corp	0.62
Tata Motors Ltd	0.62
Lupin Ltd	0.61
Apollo Hospitals Ent Ltd.	0.61
Engineers India Ltd	0.59
HCL Technologies Ltd	0.59
KEC INTERNATIONAL LTD	0.58
GAIL (India) Ltd	0.58
Birla Corporation Ltd	0.56
SJVN LTD	0.56
Steel Authority of India Ltd	0.56
Natco Pharma Ltd	0.55
Tvs Motors Ltd.	0.53
Canara Bank	0.52
Reliance Strategic Investments Ltd.	0.50
Siemens Ltd	0.50
Persistent Systems Ltd	0.50
NMDC Ltd	0.49
VARUN BEVERAGES LTD	0.48
Voltas Ltd	0.48
Havells India Ltd	0.48
National Aluminium Co. Ltd	0.48
Power Finance Corporation Ltd	0.46
Karur Vysya Bank	0.46
Syngene International Ltd	0.46
Balkrishna Industries Ltd	0.44
Marico Ltd	0.44
Indusind Bank Ltd	0.43
Whirlpool of India Ltd.	0.39
Tata Power Co. Ltd	0.34
Titan Industries Ltd	0.34
GODREJ PROPERTIES LTD	0.34
Larsen & Toubro Infotech Ltd	0.32
Pidilite Industries Ltd	0.31
Apollo Tyres Ltd	0.28
Bharat Electronics Ltd	0.28
Coforge Ltd.	0.19
Jubilant Foodworks Ltd	0.13
Total - Equity Securities	36.47
Debt	
7.59% Government of India 2026	0.86
6.45% Government of India 2029	0.66
Total - Sovereign Securities	1.53

Equity Elite Opportunities

Security Name	Percentage
Equity	
Kotak Banking ETF	0.92
Axis Bank Ltd	0.89
Nippon India Etf Nifty PSU Bank BEES	0.89
NHPC Ltd.	0.88
Engineers India Ltd	0.87
KEC INTERNATIONAL LTD	0.82
Asian Paints Ltd	0.79
Birla Corporation Ltd	0.75
Maruti Suzuki India Ltd	0.73
Canara Bank	0.73
SJVN LTD	0.72
Hindustan Unilever Ltd	0.71
Balrampur Chini Mills Ltd	0.68
ISGEC Heavy Engineering Ltd	0.66
Titan Industries Ltd	0.66
Karur Vysya Bank	0.66
Rural Electrification Corp	0.66
Lupin Ltd	0.64
GAIL (India) Ltd	0.64
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	0.62
Apollo Hospitals Ent Ltd.	0.62
HDFC NIFTY BANK ETF	0.61
UTI NIFTY BANK ETF	0.61
Heritage Foods Ltd	0.59
National Aluminium Co. Ltd	0.57
Tata Motors Ltd	0.56
Indusind Bank Ltd	0.55
Steel Authority of India Ltd	0.53
Tvs Motors Ltd.	0.53
Reliance Strategic Investments Ltd.	0.53
NMDC Ltd	0.53
Whirlpool of India Ltd.	0.53
Voltas Ltd	0.52
Ceat Ltd	0.51
Power Finance Corporation Ltd	0.51
Balkrishna Industries Ltd	0.51
ICICI Lombard General Insurance Company Limited	0.49
Dalmia Bharat Ltd.	0.47
HCL Technologies Ltd	0.47
Syngene International Ltd	0.46
Persistent Systems Ltd	0.42
I C I C I Prudential Life Insurance Co. Ltd.	0.42
Larsen & Toubro Infotech Ltd	0.40
Siemens Ltd	0.39
GODREJ PROPERTIES LTD	0.39
Pidilite Industries Ltd	0.38
VARUN BEVERAGES LTD	0.36
Marico Ltd	0.35
DR LAL PATHLABS LTD	0.33
Havells India Ltd	0.32
Tata Power Co. Ltd	0.21
Bharat Electronics Ltd	0.20
Kotak Mahindra Bank Ltd	0.10
Total - Equity Securities	29.91

Annexure

Break up of Other Investments is as given below

Balanced Fund - Pension

Security Name	Percentage
Equity	
Axis Bank Ltd	1.47
ITC Ltd	1.38
Hindustan Unilever Ltd	1.38
Sun Pharmaceutical Inds Ltd	1.34
Hindalco Industries Ltd	1.13
Tech Mahindra Ltd	1.07
HCL Technologies Ltd	0.90
SBI-ETF NIFTY BANK	0.83
ICICI PRUDENTIAL NIFTY BANK ETF	0.83
Nippon India ETF Nifty Bank Bees	0.80
Kotak Banking ETF	0.80
Mahindra & Mahindra	0.74
Larsen & Toubro Infotech Ltd	0.71
Indusind Bank Ltd	0.71
FINOLEX INDUSTRIES LTD	0.70
Asian Paints Ltd	0.70
Karur Vysya Bank	0.69
Maruti Suzuki India Ltd	0.68
NHPC Ltd.	0.64
Grasim Industries Ltd	0.62
Canara Bank	0.61
Balrampur Chini Mills Ltd	0.61
KOLTE-PATIL DEVELOPERS LTD	0.60
Lupin Ltd	0.58
Apollo Hospitals Ent Ltd.	0.57
Birla Corporation Ltd	0.55
SJVN LTD	0.55
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	0.54
KEC INTERNATIONAL LTD	0.54
HDFC NIFTY BANK ETF	0.54
UTI NIFTY BANK ETF	0.54
Rural Electrification Corp	0.53
Steel Authority of India Ltd	0.53
Hero Motocorp Limited	0.52
Natco Pharma Ltd	0.51
Dr Reddys Laboratories Ltd	0.50
Siemens Ltd	0.48
Tvs Motors Ltd.	0.48
Reliance Strategic Investments Ltd.	0.48
National Aluminium Co. Ltd	0.47
NMDC Ltd	0.45
Tata Motors Ltd	0.45
Federal Bank Ltd	0.44
Ultratech Cement Limited	0.43
Dalmia Bharat Ltd.	0.43
Balkrishna Industries Ltd	0.41
Shriram Transport Finance Co. Ltd.	0.36
Oracle Financial Services Software Ltd.	0.36
PROCTER & GAMBLE HEALTH LTD	0.35
Engineers India Ltd	0.35
Bandhan Bank Ltd	0.34
Power Finance Corporation Ltd	0.34
GAIL (India) Ltd	0.31
Total - Equity Securities	33.86

Balanced 1 Fund

Security Name	Percentage
Equity	
Sun Pharmaceutical Inds Ltd	1.38
ITC Ltd	1.25
Mahindra & Mahindra	1.11
Hindalco Industries Ltd	1.08
Tech Mahindra Ltd	0.98
Ultratech Cement Limited	0.97
Axis Bank Ltd	0.93
Kotak Banking ETF	0.84
ICICI PRUDENTIAL NIFTY BANK ETF	0.83
SBI-ETF NIFTY BANK	0.83
Nippon India Etf Nifty PSU Bank BEES	0.77
Maruti Suzuki India Ltd	0.71
NHPC Ltd.	0.65
Grasim Industries Ltd	0.63
Hindustan Unilever Ltd	0.63
Asian Paints Ltd	0.62
Rural Electrification Corp	0.62
Balrampur Chini Mills Ltd	0.62
KOLTE-PATIL DEVELOPERS LTD	0.61
Tata Motors Ltd	0.60
Apollo Hospitals Ent Ltd.	0.59
Lupin Ltd	0.59
Engineers India Ltd	0.58
Birla Corporation Ltd	0.57
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	0.57
HDFC NIFTY BANK ETF	0.57
UTI NIFTY BANK ETF	0.56
GAIL (India) Ltd	0.56
KEC INTERNATIONAL LTD	0.55
Steel Authority of India Ltd	0.55
SJVN LTD	0.54
Canara Bank	0.53
Natco Pharma Ltd	0.52
Indusind Bank Ltd	0.50
Tvs Motors Ltd.	0.50
Persistent Systems Ltd	0.49
Reliance Strategic Investments Ltd.	0.49
Siemens Ltd	0.49
VARUN BEVERAGES LTD	0.48
National Aluminium Co. Ltd	0.48
Havells India Ltd	0.48
Power Finance Corporation Ltd	0.47
NMDC Ltd	0.47
Karur Vysya Bank	0.46
Voltas Ltd	0.46
Syngene International Ltd	0.44
Marico Ltd	0.44
Balkrishna Industries Ltd	0.42
HCL Technologies Ltd	0.40
Whirlpool of India Ltd.	0.37
Tata Power Co. Ltd	0.34
GODREJ PROPERTIES LTD	0.34
Titan Industries Ltd	0.33
Larsen & Toubro Infotech Ltd	0.32
Pidilite Industries Ltd	0.30
Apollo Tyres Ltd	0.28
Bharat Electronics Ltd	0.28
Coforge Ltd.	0.19
Jubilant Foodworks Ltd	0.13
Total - Equity Securities	34.29
Debt	
6.24% State Government of Maharashtra 2026	1.04
8.2% State Government of Gujarat 2025	0.87
7.93% Government of India 2034	0.85
6.69% Government of India 2024	0.53
7.27% Government of India 2026	0.43
8.97% Government of India 2030	0.23
6.79% Government of India 2027	0.21
Total - Sovereign Securities	4.16

Annexure

Break up of Other Investments is as given below

Dynamic Asset Allocation Fund

Security Name	Percentage
Equity	
Sun Pharmaceutical Inds Ltd	1.23
ITC Ltd	1.05
Mahindra & Mahindra	0.96
SBI-ETF NIFTY BANK	0.92
Hindalco Industries Ltd	0.91
ICICI PRUDENTIAL NIFTY BANK ETF	0.90
Kotak Banking ETF	0.89
Nippon India Etf Nifty PSU Bank BEES	0.86
Tech Mahindra Ltd	0.85
Ultratech Cement Limited	0.82
Axis Bank Ltd	0.68
Maruti Suzuki India Ltd	0.61
HDFC NIFTY BANK ETF	0.60
UTI NIFTY BANK ETF	0.59
NHPC Ltd.	0.59
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	0.55
Grasim Industries Ltd	0.54
Hindustan Unilever Ltd	0.53
Balrampur Chini Mills Ltd	0.53
Tata Motors Ltd	0.53
Asian Paints Ltd	0.52
Apollo Hospitals Ent Ltd.	0.52
Lupin Ltd	0.52
Birla Corporation Ltd	0.51
Rural Electrification Corp	0.49
Engineers India Ltd	0.49
KEC INTERNATIONAL LTD	0.48
GAIL (India) Ltd	0.47
SJVN LTD	0.46
Steel Authority of India Ltd	0.46
Natco Pharma Ltd	0.45
Tvs Motors Ltd.	0.44
Canara Bank	0.42
Reliance Strategic Investments Ltd.	0.42
Persistent Systems Ltd	0.41
Siemens Ltd	0.41
Power Finance Corporation Ltd	0.40
National Aluminium Co. Ltd	0.40
NMDC Ltd	0.40
Marico Ltd	0.40
VARUN BEVERAGES LTD	0.39
Voltas Ltd	0.39
Havells India Ltd	0.39
HCL Technologies Ltd	0.38
Karur Vysya Bank	0.38
Syngene International Ltd	0.38
Balkrishna Industries Ltd	0.36
Indusind Bank Ltd	0.34
Whirlpool of India Ltd.	0.32
Pidilite Industries Ltd	0.29
Titan Industries Ltd	0.29
Tata Power Co. Ltd	0.28
GODREJ PROPERTIES LTD	0.28
Larsen & Toubro Infotech Ltd	0.26
Apollo Tyres Ltd	0.24
Bharat Electronics Ltd	0.23
Coforge Ltd.	0.16
Jubilant Foodworks Ltd	0.11
Total - Equity Securities	29.66

Debt Fund - Pension

Security Name	Percentage
Debt	
0% Government of India 2030	1.66
0% Government of India 2028	1.38
Total - Sovereign Securities	3.05
Debt	
8.8% LIC Housing Finance Ltd 2029	2.39
8.37% Rural Electrification Corp 2028	2.35
8.95% Food Corporation of India 2029	1.60
7.65% Power Finance Corporation Ltd 2037	1.58
7.62% National Bank For Agricultural Development 2028	1.57
7.42% ICICI Bank Ltd 2029	1.50
7.9% National Highway Authority of India 2035	1.41
7.82% Power Finance Corporation Ltd 2038	1.23
6.45% ICICI Bank Ltd 2028	0.95
7.99% LIC Housing Finance Ltd 2029	0.93
8.25% Kotak Mahindra Prime Ltd 2025	0.92
9.95% Infrastructure Leasing & Financial Serv. 2024	0.00
Total - Corporate bonds	16.45

Debt 1 Fund

Security Name	Percentage
Debt	
6.24% State Government of Maharashtra 2026	1.69
7.86% State Government of Karnataka 2027	1.48
7.51% State Government of Karnataka 2027	1.46
6.79% Government of India 2027	1.44
7.76% State Government of Tamil Nadu 2053	1.33
7.43% State Government of Andhra Pradesh 2035	1.21
7.7% State Government of Karnataka 2027	1.20
6.79% Government of India 2029	1.14
0% Government of India 2028	0.91
0% Government of India 2030	0.78
6.45% Government of India 2029	0.76
8.68% State Government of Tamil Nadu 2028	0.61
6.53% State Government of Tamil Nadu 2031	0.55
6.5% State Government of Gujarat 2030	0.55
8.08% State Government of Gujarat 2028	0.30
7% State Government of Maharashtra 2028	0.29
6.54% State Government of Karnataka 2030	0.28
7.93% Government of India 2034	0.23
8.15% Government of India 2026	0.18
7.59% Government of India 2026	0.17
7.1% Government of India 2029	0.14
7.27% Government of India 2026	0.06
5.68% State Government of Maharashtra 2024	0.03
5.63% Government of India 2026	0.03
Total - Sovereign Securities	16.83
Debt	
7.6% Food Corporation of India 2030	1.45
8.25% Kotak Mahindra Prime Ltd 2025	1.41
7.9% National Highway Authority of India 2035	1.41
7.82% Power Finance Corporation Ltd 2038	1.40
7.42% ICICI Bank Ltd 2029	1.37
7.8% HDFC Bank Ltd 2033	1.36
7.25% NIIF Infrastructure Finance Limited 2031	1.35
7.62% National Bank For Agricultural Development 2028	1.35
7.97% HDFC Bank Ltd 2033	1.31
7.88% Axis Bank Ltd 2032	1.31
7.835% Kotak Mahindra Prime Ltd 2026	1.25
7.99% LIC Housing Finance Ltd 2029	1.06
6.45% ICICI Bank Ltd 2028	1.03
8.48% Uttar Pradesh Power Corporation Ltd 2024	0.74
8.35% HDFC Bank Ltd 2026	0.59
8.43% HDFC Bank Ltd 2025	0.59
7.64% Food Corporation of India 2029	0.58
8.07% Energy Efficiency Services Ltd 2023	0.58
7.25% HDFC Bank Ltd 2030	0.57
6.65% Food Corporation of India 2030	0.55
10.15% Bajaj Finance Ltd 2024	0.49
9.39% LIC Housing Finance Ltd 2024	0.46
8.95% Food Corporation of India 2029	0.31
8.6% Axis Bank Ltd 2028	0.30
7.82% LIC Housing Finance Ltd 2032	0.29
7.33% LIC Housing Finance Ltd 2025	0.29
8.37% Rural Electrification Corp 2028	0.23
7.65% Axis Bank Ltd 2027	0.17
8.8% LIC Housing Finance Ltd 2029	0.17
7.15% Bajaj Finance Ltd 2031	0.16
7.85% LIC Housing Finance Ltd 2032	0.15
8.65% Power Finance Corporation Ltd 2024	0.06
9.95% Infrastructure Leasing & Financial Serv. 2024	0.00
Total - Corporate bonds	24.35

Debt Fund

Security Name	Percentage
Debt	
0% Government of India 2028	1.37
Total - Sovereign Securities	1.37
Debt	
7.63% Kotak Mahindra Bank Ltd 2029	2.80
6.07% National Bank For Agricultural Development 2027	2.64
7.62% National Bank For Agricultural Development 2028	1.67
7.65% Power Finance Corporation Ltd 2037	1.57
7.9% National Highway Authority of India 2035	1.56
7.42% ICICI Bank Ltd 2029	1.38
7.99% LIC Housing Finance Ltd 2029	1.20
7.82% Power Finance Corporation Ltd 2038	1.14
6.45% ICICI Bank Ltd 2028	0.91
8.25% Kotak Mahindra Prime Ltd 2025	0.85
9.95% Infrastructure Leasing & Financial Serv. 2024	0.00
Total - Corporate bonds	15.72

Annexure

Break up of Other Investments is as given below

Value Fund

Security Name	Percentage
Equity	
NHPC Ltd.	1.19
KEC INTERNATIONAL LTD	1.14
Asian Paints Ltd	1.11
Engineers India Ltd	1.10
Power Finance Corporation Ltd	1.09
Maruti Suzuki India Ltd	1.04
SJVN LTD	1.01
Hindustan Unilever Ltd	1.00
Canara Bank	0.99
Balrampur Chini Mills Ltd	0.96
Karur Vysya Bank	0.94
Titan Industries Ltd	0.93
Indusind Bank Ltd	0.92
Lupin Ltd	0.90
SBI-ETF NIFTY BANK	0.89
ICICI PRUDENTIAL NIFTY BANK ETF	0.89
GAIL (India) Ltd	0.88
Kotak Banking ETF	0.86
Apollo Hospitals Ent Ltd.	0.86
Birla Corporation Ltd	0.83
Heritage Foods Ltd	0.83
Nippon India Etf Nifty PSU Bank BEES	0.82
Tata Motors Ltd	0.81
National Aluminium Co. Ltd	0.79
Persistent Systems Ltd	0.77
Tvs Motors Ltd.	0.76
Havells India Ltd	0.76
Larsen & Toubro Infotech Ltd	0.75
VARUN BEVERAGES LTD	0.75
Steel Authority of India Ltd	0.75
Marico Ltd	0.74
Reliance Strategic Investments Ltd.	0.74
Whirlpool of India Ltd.	0.74
NMDC Ltd	0.73
Voltas Ltd	0.72
Balkrishna Industries Ltd	0.71
Ceat Ltd	0.71
ICICI Lombard General Insurance Company Limited	0.66
Dalmia Bharat Ltd.	0.65
HCL Technologies Ltd	0.65
Syngene International Ltd	0.64
I C I C I Prudential Life Insurance Co. Ltd.	0.59
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	0.58
HDFC NIFTY BANK ETF	0.58
UTI NIFTY BANK ETF	0.57
Siemens Ltd	0.55
GODREJ PROPERTIES LTD	0.54
Pidilite Industries Ltd	0.54
Tata Power Co. Ltd	0.54
DR LAL PATHLABS LTD	0.45
Bharat Electronics Ltd	0.44
Kotak Mahindra Bank Ltd	0.40
ISGEC Heavy Engineering Ltd	0.35
Coforge Ltd.	0.30
Jubilant Foodworks Ltd	0.20
Total - Equity Securities	41.64

Index Tracker Fund

Security Name	Percentage
Equity	
NTPC Ltd	1.33
Ultratech Cement Limited	1.27
Tata Steel Ltd	1.26
Power Grid Corporation Ltd	1.16
Nestle India Ltd	0.99
Dr Reddys Laboratories Ltd	0.92
Grasim Industries Ltd	0.88
Tech Mahindra Ltd	0.86
ONGC Ltd	0.83
Cipla Ltd	0.83
Hindalco Industries Ltd	0.82
Reliance Strategic Investments Ltd.	0.79
Indusind Bank Ltd	0.77
Bajaj Finserv Ltd	0.77
SBI-ETF NIFTY BANK	0.76
ICICI PRUDENTIAL NIFTY BANK ETF	0.76
Nippon India ETF Nifty Bank Bees	0.73
Coal India Ltd	0.72
Bajaj Auto Ltd	0.72
Kotak Banking ETF	0.71
Britannia Industries Ltd	0.71
Apollo Hospitals Ent Ltd.	0.68
Wipro Ltd	0.65
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	0.63
HDFC NIFTY BANK ETF	0.63
UTI NIFTY BANK ETF	0.62
Tata Global Beverages Ltd	0.60
Larsen & Toubro Infotech Ltd	0.60
Eicher Motors Ltd	0.55
Divis Laboratories Ltd	0.55
SBI Life Insurance Company Limited	0.52
HDFC Standard Life Insurance Company Limited	0.47
Hero Motocorp Limited	0.47
JSW Steel Ltd	0.41
Bharat Petroleum Corpn Ltd	0.38
UPL Ltd	0.38
Total - Equity Securities	26.73

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