



Funds Fact Sheets : March 2025

31-03-25

India Economic Update

Key Macro Economic Indicators			
Economic Indicator	Latest	Prior	Year Ago
Consumer Price Index (CPI) %	3.6% (Feb-25)	4.3% (Jan-25)	5.1% (Feb-24)
Gross Domestic Product (GDP Growth) %	6.2% (Dec-24)	5.6% (Sep-24)	8.4% (Dec-23)
Wholesale Price Index (WPI) %	2.4% (Feb-25)	2.3% (Jan-25)	0.2% (Feb-24)
Index of Industrial Production (IIP) %	5.0% (Jan-25)	3.5% (Dec-24)	4.2% (Jan-24)

Commodity Update			
Commodity	Mar-2025	1 Month Ago	1 Year Ago
Brent Crude Oil (\$/bbl)	74.17	73.03	87.48
Crude WTI (\$/bbl)	69.66	69.32	83.17

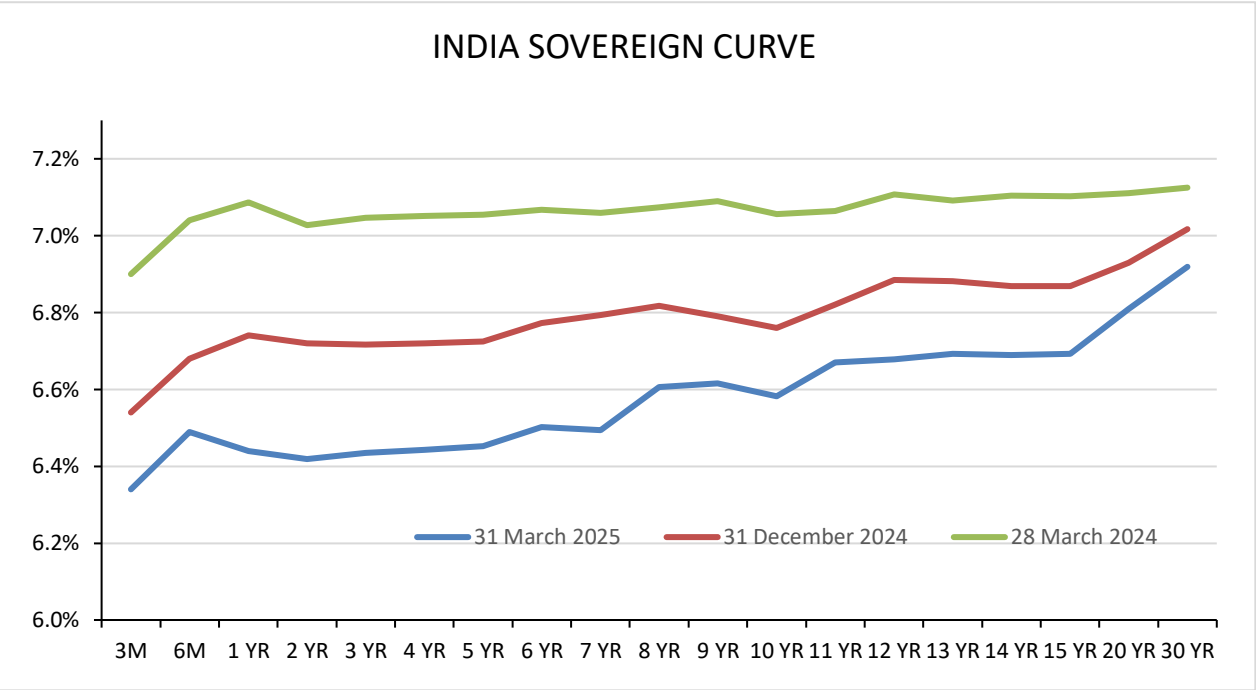
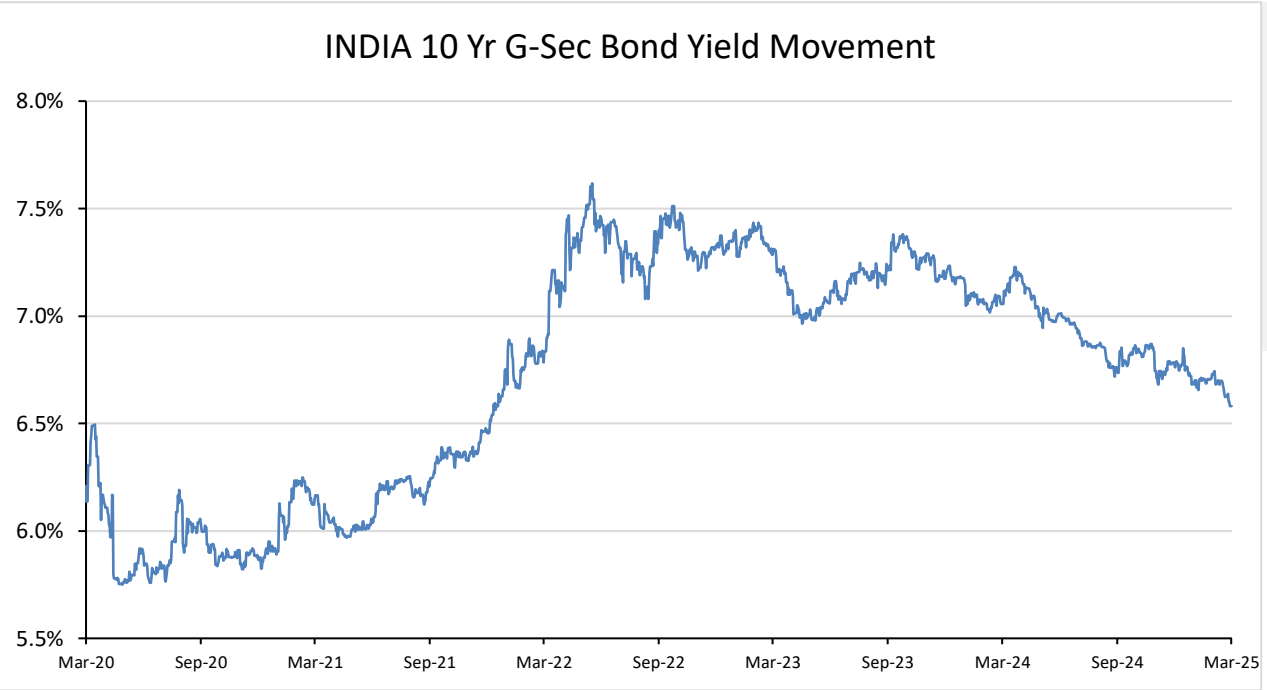
Currency Update			
Currency	Mar-2025	1 Month Ago	1 Year Ago
USD-INR	85.47	87.51	83.41
DXY (Dollar Index)	104.01	107.41	104.49

Debt Market Indicators			
Index	Mar-2025	1 Month Ago	1 Year Ago
1 Year CP	7.90%	7.18%	7.90%
1 Year CD	7.25%	7.58%	7.62%
G-Sec 5 Yr	6.45%	6.64%	7.06%
G-Sec 10 Yr	6.58%	6.73%	7.06%
AAA Corp 5 Yr	7.25%	7.33%	7.59%
AAA Corp 10 Yr	7.13%	7.16%	7.53%
USA 10Yr	4.20%	4.26%	4.20%

Debt Market Update

- The Consumer Price Index (CPI) showed a moderation to 3.6% in February 2025, down from 4.26% the previous month, largely influenced by a significant drop in vegetable prices and subdued food inflation overall. On the other hand, core inflation saw an increase to 4%, which is up from 3.7% in January, primarily due to higher gold prices despite stability in most categories.
- On the liquidity side, RBI has been proactive to ease liquidity conditions and conducted OMO purchase of ₹2.84 lakh crore since December and additionally announced an OMO purchase of ₹80,000 crore for April month. Additionally, the RBI executed a 3-year FX swap worth ₹1.74 lakh crore to further support liquidity in the system.
- The central government released the 1H FY2026 borrowing calendar and plans to borrow 54% of gross borrowing for this half, slight increase from the 53% in 1HFY25. Significant portion of borrowing is in the 10-year segment at 26.3% (24.6% 1HFY25), while ultra longer segment showed lower borrowing at 35% (38%).
- On the global front, US imposed a minimum of 10% of baseline tariffs and additional tariffs on economies that have a large trade surplus against US. China with the highest at 54% and India at 26%. This has led to expectation of sharp global growth slowdown, particularly in the US and cascading impact on other countries.
- On the yield side, 10-year G-Sec benchmark eased 14bps to close at 6.58% end March due to RBI's OMO purchases, expectation of a potential rate cut in April, benign inflation scenario and growth impact stemming from the Trump tariffs.
- Going ahead, we anticipate a rate cut of 25bps in April policy based on the current growth-inflation dynamics and the RBI's prioritization of growth. The RBI's proactive liquidity easing measures indicate a strong commitment to facilitating smooth monetary transmission as it continues along the path of rate easing

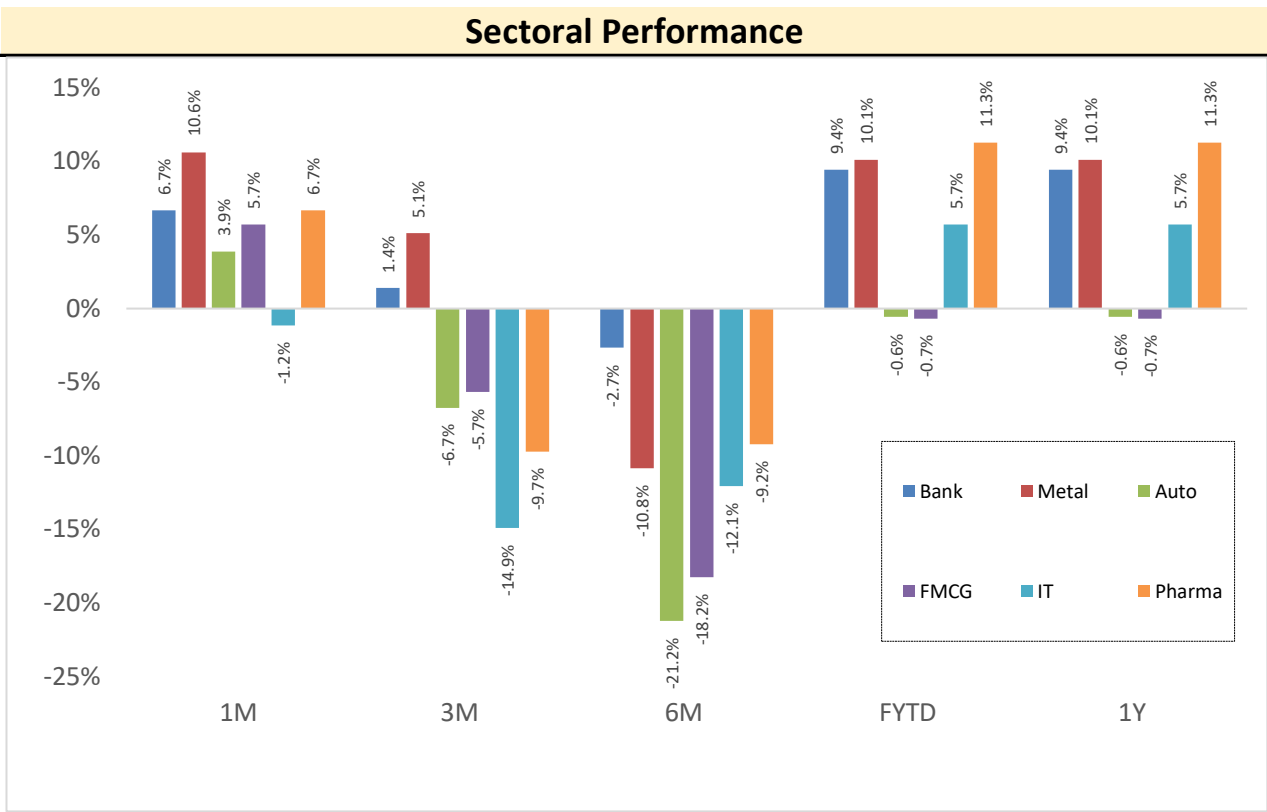
India G-Sec Movement



Equity Market Indicators

Global Equity Market Update						
Index	Mar-2025	% Change 1 Month	% Change 3 Months	% Change 6 Months	% Change FYTD	% Change
DJIA	41583.9	-3.8%	-2.3%	-1.8%	4.5%	4.5%
NASDAQ	17323.0	-6.6%	-10.3%	-4.8%	5.8%	5.8%
HANG SENG	23426.6	2.1%	16.8%	10.8%	41.6%	41.6%
NIKKEI	35617.6	-4.1%	-10.7%	-6.1%	-11.8%	-11.8%
NIFTY	23519.4	6.3%	-0.5%	-8.9%	5.3%	5.3%

Indian Equity Market Performance						
INDEX	Mar-2025	% Change 1 Month	% Change 3 Months	% Change 6 Months	% Change FYTD	% Change
SENSEX	77414.9	5.8%	-0.9%	-8.2%	5.1%	5.1%
NIFTY	23519.4	6.3%	-0.5%	-8.9%	5.3%	5.3%
NSE Mid Cap-100	51672.3	7.8%	-9.7%	-14.1%	7.5%	7.5%
NSE Small Cap-100	16095.7	9.5%	-14.2%	-16.1%	5.4%	5.4%
NSE 500	21339.6	7.3%	-4.6%	-12.0%	5.4%	5.4%



- Domestic Equity Market Update**
- The Indian benchmark index Nifty 50 increased by 6.3% in March 2025, after five consecutive months of decline. For FY2025, it delivered returns of 5.3%.
 - The performance in March was mainly driven by US tariffs, status quo US FED policy, appreciating rupee, strong domestic macro data and FII/DII inflow.
 - Midcap 100 index rose by 7.8%/7.5% in March/FY25 whereas Smallcap 100 index rose by 9.5%/5.4%.
 - CPI inflation declined MoM from 4.3% to 3.6% in February 2025 which was less than market expectation. RBI expects inflation at 4.8%/4.2% for FY25E/FY26E.
 - FII's bought equities worth ₹2k Cr in March vs. ₹59k Cr selling in the previous month. DII's bought equities worth ₹37k Cr vs. ₹65k Cr buying in the previous month.
 - Brent crude prices saw an increase on a MoM basis from \$73.0 to \$74.1 per barrel.
 - Rupee as against dollar settled at ₹85.5, an appreciation of 204 bps MoM.
 - Nifty Sectoral Indices** – Among major sectors Metals, Banks and Pharma outperformed Nifty index with returns of 10.6%, 6.7% and 6.7% respectively, while IT, Auto and FMCG underperformed the index with returns of (1.2)%, 3.9% and 5.7% respectively.
 - Sector updates:**
 - The IT sector is witnessing heightened uncertainty due to the ongoing tariff war, which is making budget commitments difficult for client companies.
 - The auto sector wholesales for 4W/CV grew in mid-single digit/high single digit, tractors had a strong double-digit growth while 2W saw low double-digit growth.
 - Banking sector credit growth declined MoM from 11.4% to 11.0% in February 2025. Banks are witnessing stress on the unsecured book and MFI loans.
 - FMCG sector is seeing mid-single-digit revenue growth led by price increase as volume growth remains weak.
 - Cement sector saw stable prices despite improving demand as companies focussed on meeting year end volume targets.
 - Metal prices in the international markets saw a mixed price trend with aluminium declining and steel prices increasing.

Equity Market Outlook

- The factors which could impact the markets in the upcoming months include the commentary by Central banks, USA tariff implications, CPI inflation trend and the upcoming Q4FY25 result season.
- Key events to watch out for in the coming month would be the RBI MPC meet and other macro data.
- Dollar vs. Rupee and oil price would be key monitorable.
- Overall from context of Indian economy PMI, IIP and GDP came above expectations. GST collections grew 10% in March 2025.
- IT sector companies might have to cut down on expectations of better revenue growth vs. FY25, due to the increased global uncertainty.
- Auto sector domestic volume growth is expected to remain close to mid-single digit.
- FMCG sector anticipates recovery from Q1FY26, driven by easing food inflation, rural demand (supported by government schemes), and stable commodity prices.
- BFSI sector is expected to see plateauing of the stress on the unsecured and micro loan side in next couple of quarters. Cost of funds are expected to remain sticky due to liquidity deficit in the system.
- Cement sector is expected to see improvement in both demand as well as prices as companies focus on profitable growth at the beginning of a new financial year.
- Equity market is currently trading at a TTM valuation of 21.6x PE vs. 5-year and 10-year averages of 23.9x and 22.8x respectively.

SHRIRAM LIFE INSURANCE
COMPANY LIMITED



ULIP FUNDS LIST & FUND MANAGERS

Debt Funds

- 1. Preserver
- 2. Discontinued policy Fund
- 3. Secure Plus
- 4. Protector

Hybrid Funds

- 1. Balancer
- 2. Group protector fund
- 3. Group elevator fund
- 4. Guardian
- 5. Maximus

Equity Funds

- 1. Accelerator Fund
- 2. Tyaseer
- 3. Maximus Gold

FUND MANAGERS

Fund Type	Count	Managed by
Equity	3	Mr.Sanidhya Daga
Debt	4	Mr.Haresh S Bhardwaj
Hybrid	5	Mr.Sanidhya Daga & Mr.Haresh S Bhardwaj

INVESTMENT OBJECTIVE

The primary investment objective of the Fund is to generate long term capital appreciation through investments in equity and equity linked securities

FUND DETAILS

Fund Type	Equity Fund
Month of Inception	Mar-07
NAV	44.8900
AUM in Crs	76.194
Modified Duration	-
FMC	1.35%
Fund Manager	Mr.Sanidhya Daga
Benchmark	Composition of Top 100 stocks by Market Capitalization

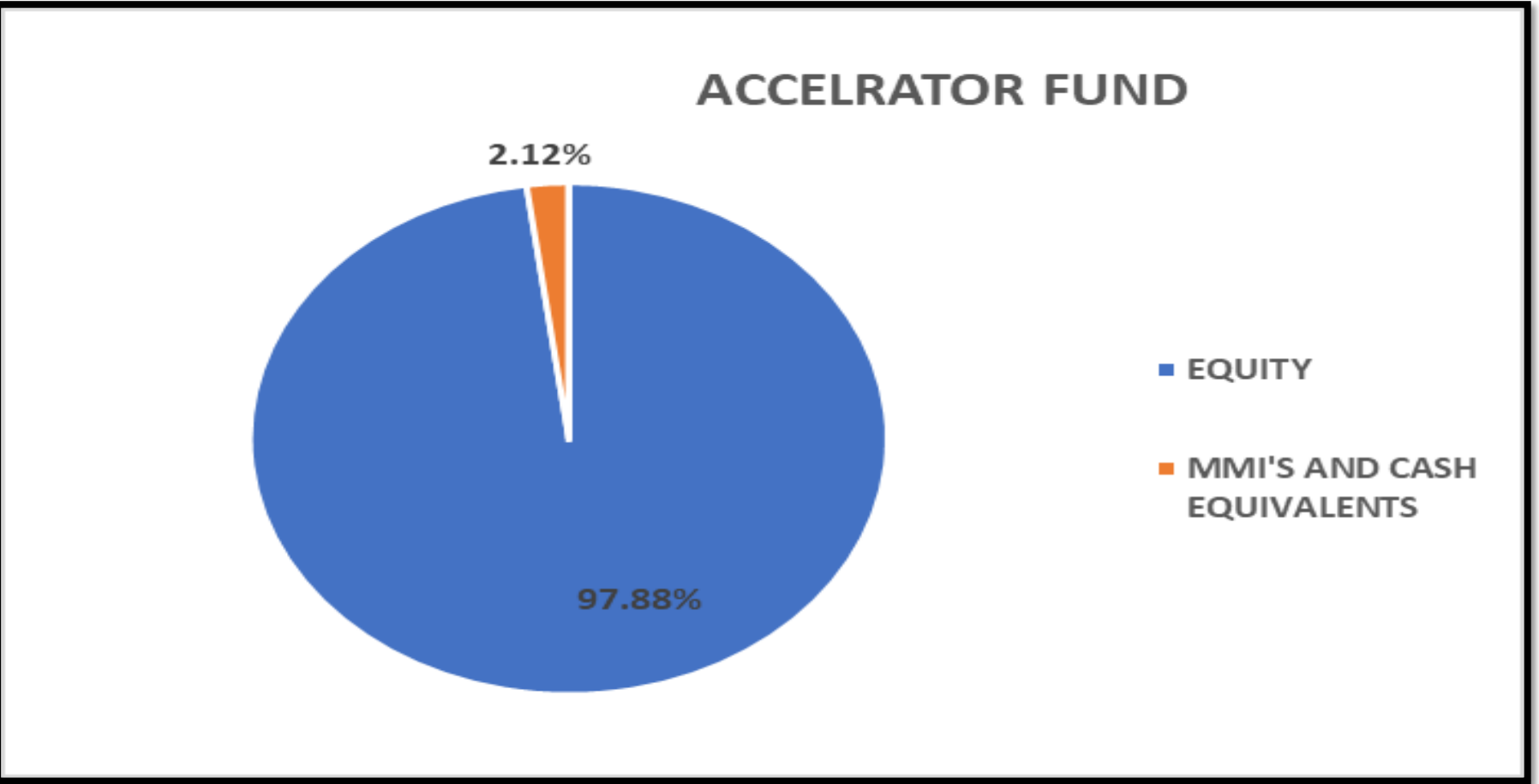
PERFORMANCE METER

PERIOD	ACTUAL %	BENCHMARK %
1 Month	6.78%	7.02%
3 Months	-3.97%	-1.79%
6 Months	-13.08%	-10.53%
1 Year	2.77%	4.96%
2 Years	19.37%	18.31%
3 Years	12.89%	10.85%
5 Years	19.95%	22.47%
Since Inception	8.73%	11.05%

*Returns less than or upto 1 year are absolute returns & greater than 1 year are CAGR

SECTOR ALLOCATION AS PER NIC-2008

INDUSTRY NAME	% to AUM
Financial and insurance activities	17.25%
Manufacture of pharmaceuticals,medicinal chemical and botanical products	10.29%
Mutual Fund - Liquid	10.00%
Manufacture of food products	9.01%
Manufacture of chemicals and chemical products	8.27%
Computer programming, consultancy and related activities	7.14%
Infrastructure - Long Term Bonds -BFSI	5.28%
Manufacture of motor vehicles, trailers and semi-trailers	5.21%
Manufacture of electrical equipment	4.36%
Manufacture of coke and refined petroleum products	3.85%
Others	19.34%
Grand Total	100.00%



TOP-10 HOLDINGS

ISSUER NAME	% to AUM
EQUITY	97.88%
HDFC BANK LIMITED	8.57%
ICICI BANK LIMITED	4.80%
NIPPON LIFE INDIA AMC LTD	4.29%
RELIANCE INDUSTRIES LIMITED	3.85%
LARSEN & TOUBRO LIMITED	3.30%
NESTLE INDIA LIMITED	3.11%
SUN PHARMACEUTICAL LTD	2.53%
BRITANNIA INDUSTRIES LTD	2.24%
DIVI'S LABORATORIES LIMITED	2.20%
COLGATE PALMOLIVE LIMITED	2.16%
Others	60.83%
MMI'S AND CASH EQUIVALENTS	2.12%
CASH EQUIVALENTS-NCA	2.12%
Grand Total	100.00%

SFIN:ULIF01707/01/10BALANCRFND128

INVESTMENT OBJECTIVE

To optimize returns over medium to long term, by aiming balance between risk and return, through Investments in high quality equity and debt instruments.

FUND DETAILS

Fund Type	Hybrid Fund
Month of Inception	Jan-10
NAV	32.8698
AUM in Crs	29.719
Modified Duration	4.48
FMC	1.35%
Fund Manager	Mr.Sanidhya Daga & Mr.Haresh S Bhardwaj
Benchmark	Composition of Top 100 stocks by Market Capitalization & CRISIL

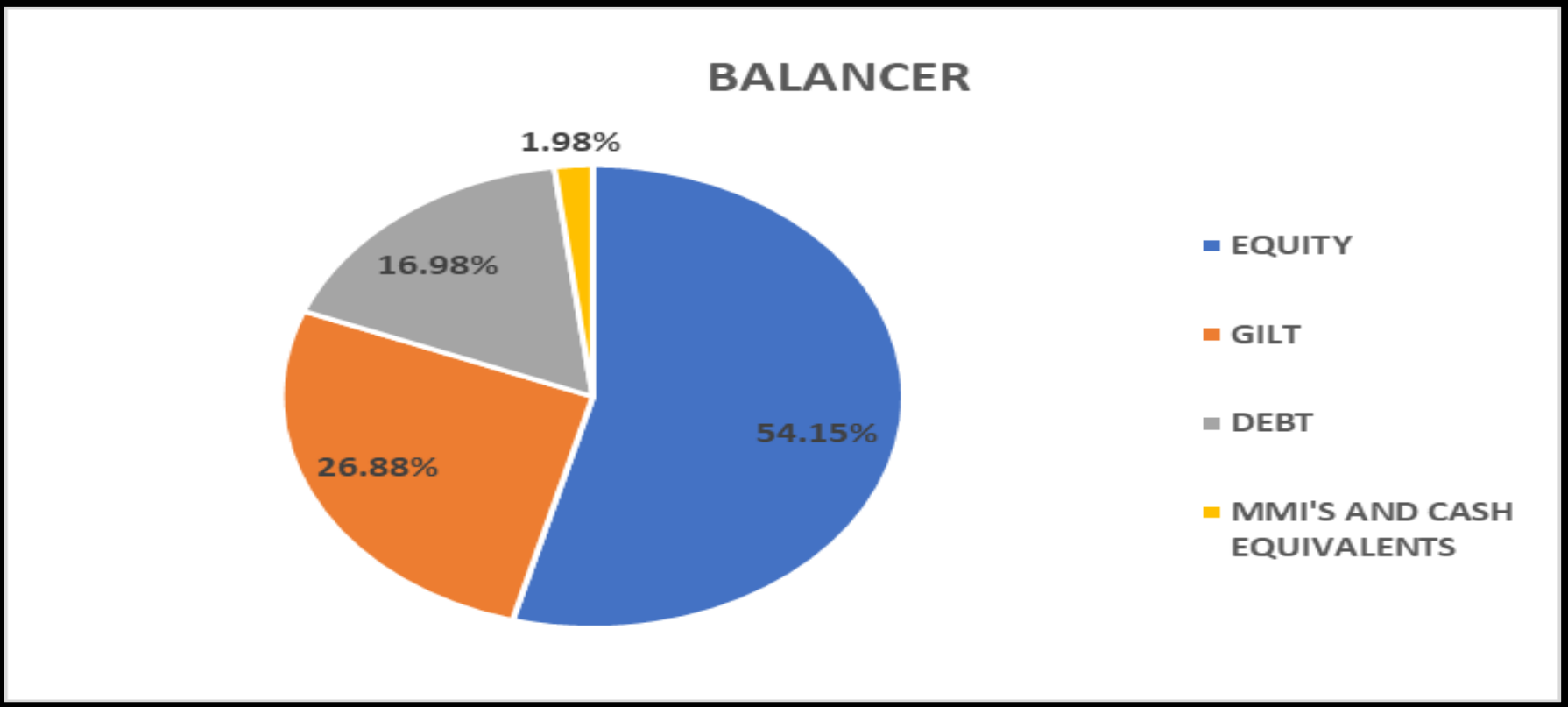
PERFORMANCE METER

PERIOD	ACTUAL %	BENCHMARK %
1 Month	4.13%	4.32%
3 Months	-1.24%	0.36%
6 Months	-5.98%	-3.33%
1 Year	5.27%	6.88%
2 Years	14.34%	13.42%
3 Years	9.88%	8.89%
5 Years	13.64%	14.53%
Since Inception	8.21%	9.56%

*Returns less than or upto 1 year are absolute returns & greater than 1 year are CAGR

SECTOR ALLOCATION AS PER NIC-2008

INDUSTRY NAME	% to AUM
Central Government Securities	17.07%
Infrastructure - Long Term Bonds -BFSI	14.27%
Financial and insurance activities	11.46%
State Government Securities	9.81%
Manufacture of pharmaceuticals,medicinal chemical and botanical products	5.81%
Mutual Fund - Liquid	5.54%
Manufacture of food products	5.09%
Manufacture of chemicals and chemical products	4.67%
Computer programming, consultancy and related activities	4.03%
Investments in Housing Finance	3.52%
Others	18.73%
Grand Total	100.00%



RATING PROFILE

RATING	EXPOSURE%
Sovereign	61.28%
AAA	37.93%
AA+	0.79%
Total	100.00%

TOP-10 HOLDINGS

ISSUER NAME	% to AUM
BONDS	16.99%
NABARD	8.44%
HUDCO	3.52%
REC LIMITED	2.80%
HDFC BANK LIMITED	1.67%
SHRIRAM FINANCE LIMITED	0.35%
M & M FINANCIAL SERVICES LTD	0.21%
EQUITY	54.16%
KOTAK MAHINDRA AMC	5.26%
HDFC BANK LIMITED	4.68%
ICICI BANK LIMITED	2.56%
RELIANCE INDUSTRIES LIMITED	2.47%
ULTRATECH CEMENT LIMITED	1.98%
LARSEN & TOUBRO LIMITED	1.92%
NESTLE INDIA LIMITED	1.76%
SUN PHARMACEUTICAL LTD	1.43%
BRITANNIA INDUSTRIES LIMITED	1.26%
DIVI'S LABORATORIES LIMITED	1.24%
Others	29.60%
GILTS	26.87%
GOI	17.07%
UTTAR PRADESH	6.34%
TELANGANA	3.46%
MMI'S AND CASH EQUIVALENTS	1.98%
CASH EQUIVALENTS-NCA	1.98%
Grand Total	100.00%

DISCONTINUED POLICY FUND



SFIN:ULIP01801/11/11DISCONTFND128

INVESTMENT OBJECTIVE

The primary investment objective of the Fund is to generate income through investing in a range of debt and money market instruments of various maturities with a view to maximizing the optimal balance between yield, safety and liquidity.

FUND DETAILS

Fund Type	Debt Fund
Month of Inception	Nov-11
NAV	22.5086
AUM in Crs	40.194
Modified Duration	0.28
FMC	0.50%
Fund Manager	Mr.Haresh S Bhardwaj
Benchmark	CRISIL Composite Bond fund Index

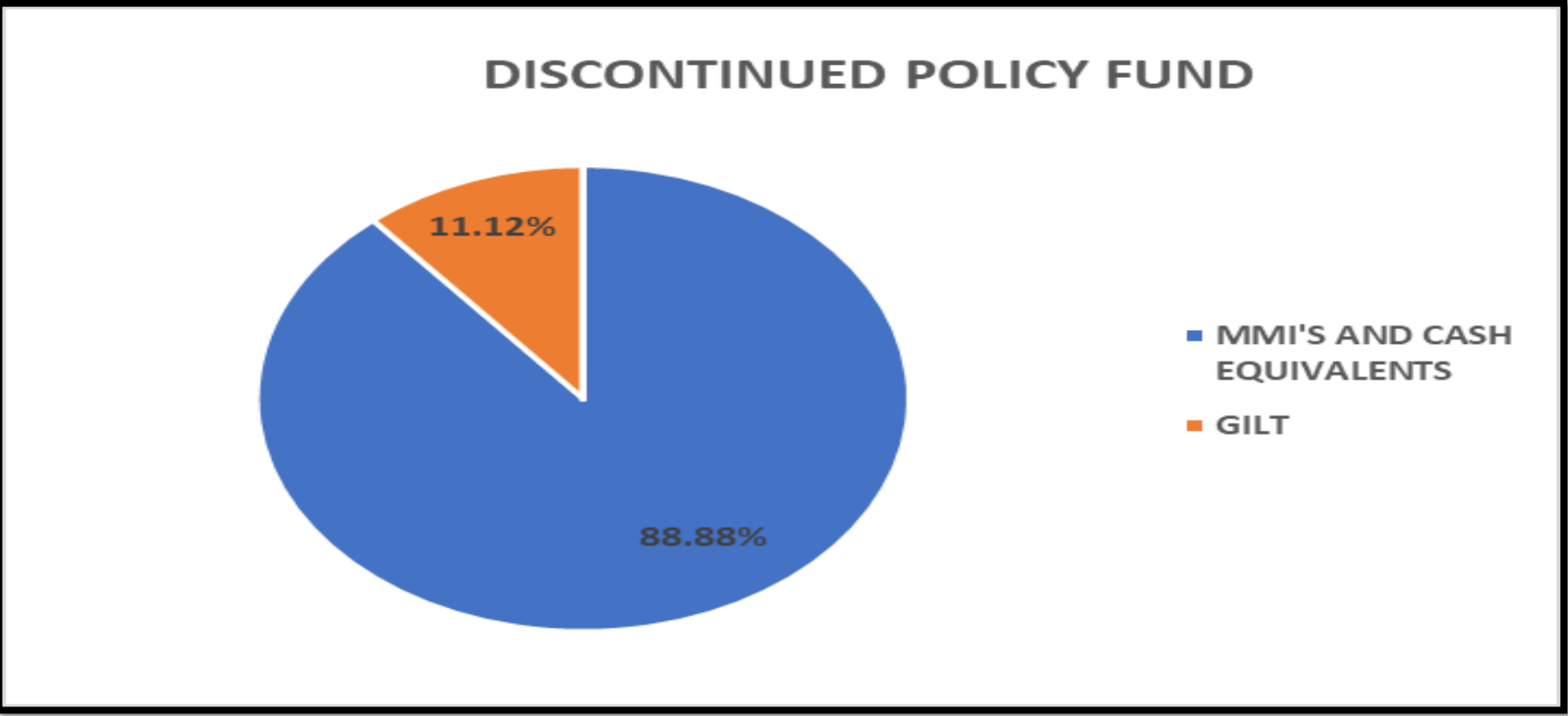
PERFORMANCE METER

PERIOD	ACTUAL %	BENCHMARK %
1 Month	0.49%	1.62%
3 Months	1.45%	2.51%
6 Months	2.98%	3.88%
1 Year	6.25%	8.79%
2 Years	6.20%	8.53%
3 Years	5.67%	6.93%
5 Years	4.89%	6.58%
Since Inception	6.31%	8.06%

*Returns less than or upto 1 year are absolute returns & greater than 1 year are CAGR

SECTOR ALLOCATION AS PER NIC-2008

INDUSTRY NAME	% to AUM
Central Government Securities	100.00%
Grand Total	100.00%



RATING PROFILE

RATING	EXPOSURE%
SOVEREIGN	100.00%
Total	100.00%

TOP-10 HOLDINGS

ISSUER NAME	% to AUM
GILTS	11.12%
GOI	11.12%
MMI'S AND CASH EQUIVALENTS	88.88%
GOI	89.24%
Cash Equivalents-NCA	-0.36%
Grand Total	100.00%

FACTSHEET

31st Mar 2025

GROUP ELEVATOR FUND



SFIN:ULGF00422/03/10GELEVATOR128

INVESTMENT OBJECTIVE

To provide capital appreciation by investing in a suitable mix of equities, debt and cash. The investment strategy will involve a flexible policy for allocating assets among equities, bonds and cash

FUND DETAILS

Fund Type	Hybrid Fund
Month of Inception	Mar-10
NAV	24.9134
AUM in Crs	13.028
Modified Duration	2.84
FMC	0.40%
Fund Manager	Mr.Sanidhya Daga & Mr.Haresh S Bhardwaj
Benchmark	Composition of Top 100 stocks by Market Capitalization & CRISIL

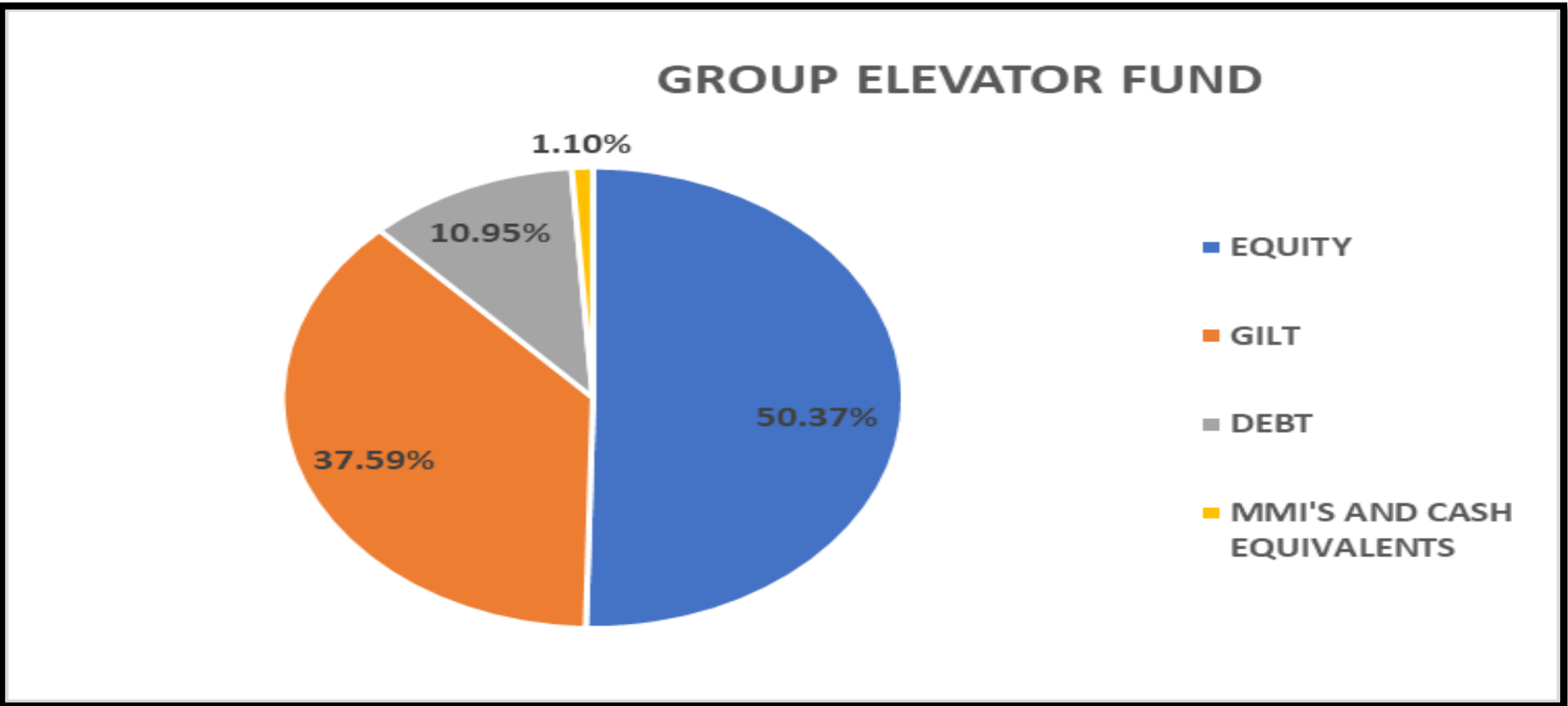
PERFORMANCE METER

PERIOD	ACTUAL %	BENCHMARK %
1 Month	3.90%	3.24%
3 Months	-0.87%	1.22%
6 Months	-5.19%	-0.44%
1 Year	5.90%	7.64%
2 Years	13.78%	11.46%
3 Years	10.02%	8.10%
5 Years	12.82%	11.35%
Since Inception	8.30%	9.13%

*Returns less than or upto 1 year are absolute returns & greater than 1 year are CAGR

SECTOR ALLOCATION AS PER NIC-2008

INDUSTRY NAME	% to AUM
Central Government Securities	34.77%
Financial and insurance activities	9.34%
Infrastructure - Long Term Bonds -BFSI	7.99%
Manufacture of pharmaceuticals,medicinal chemical and botanical products	5.38%
Mutual Fund - Liquid	4.92%
Investments in Housing Finance	4.84%
Manufacture of food products	4.60%
Manufacture of chemicals and chemical products	4.27%
Computer programming, consultancy and related activities	3.65%
State Government Securities	2.82%
Others	17.42%
Grand Total	100.00%



RATING PROFILE

RATING	EXPOSURE%
Sovereign	77.45%
AAA	20.93%
AA+	1.62%
Total	100.00%

TOP-10 HOLDINGS

ISSUER NAME	% to AUM
BONDS	10.95%
HUDCO	4.84%
PGC OF INDIA LIMITED	2.96%
PFC LIMITED	2.36%
SHRIRAM FINANCE LIMITED	0.79%
EQUITY	50.36%
KOTAK MAHINDRA AMC	4.43%
HDFC BANK LIMITED	4.09%
ICICI BANK LIMITED	2.47%
RELIANCE INDUSTRIES LIMITED	2.36%
LARSEN & TOUBRO LIMITED	1.68%
NESTLE INDIA LIMITED	1.60%
SUN PHARMACEUTICAL LTD	1.38%
ULTRATECH CEMENT LIMITED	1.19%
UNITED SPIRITS LIMITED	1.16%
DIVI'S LABORATORIES LIMITED	1.16%
Others	28.84%
GILTS	37.59%
GOI	34.77%
UTTAR PRADESH	2.43%
TELANGANA	0.39%
MMI'S AND CASH EQUIVALENTS	1.10%
CASH EQUIVALENTS-NCA	1.10%
Grand Total	100.00%

INVESTMENT OBJECTIVE

The primary investment objective of the Fund is to generate income through investing in a range of debt and money market instruments of various maturities with a view to maximizing the optimal balance between yield, safety and liquidity.

FUND DETAILS

Fund Type	Hybrid Fund
Month of Inception	Mar-10
NAV	25.0504
AUM in Crs	9.280
Modified Duration	3.29
FMC	0.40%
Fund Manager	Mr.Sanidhya Daga & Mr.Haresh S Bhardwaj
Benchmark	Composition of Top 100 stocks by Market Capitalization & CRISIL

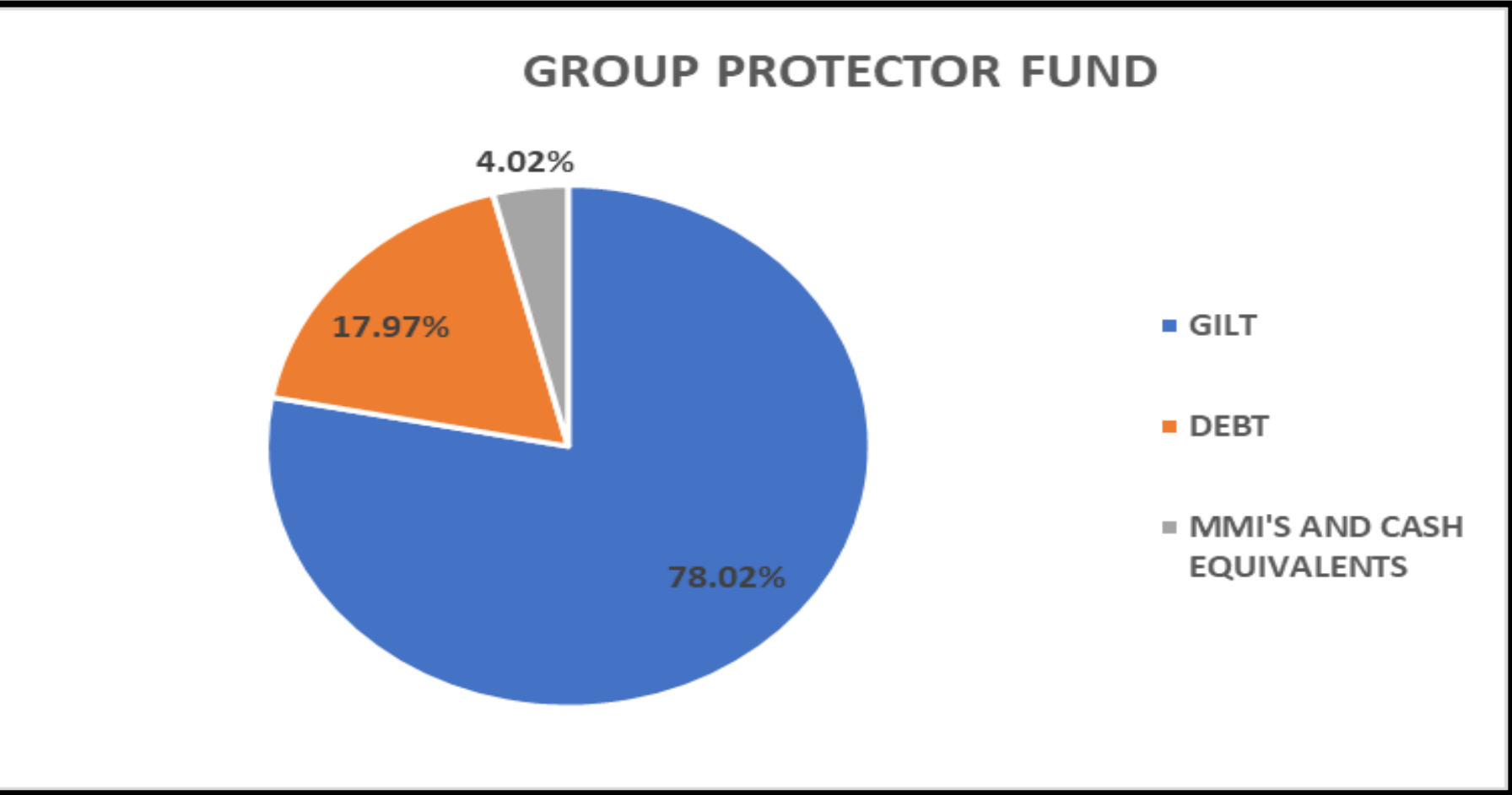
PERFORMANCE METER

PERIOD	ACTUAL %	BENCHMARK %
1 Month	1.12%	1.62%
3 Months	2.32%	2.51%
6 Months	3.73%	3.88%
1 Year	8.43%	8.79%
2 Years	7.85%	8.53%
3 Years	6.41%	6.93%
5 Years	6.50%	6.58%
Since Inception	8.44%	8.32%

*Returns less than or upto 1 year are absolute returns & greater than 1 year are CAGR

SECTOR ALLOCATION AS PER NIC-2008

INDUSTRY NAME	% to AUM
Central Government Securities	62.52%
State Government Securities	16.55%
Infrastructure - Long Term Bonds -BFSI	7.78%
Investments in Housing Finance	5.65%
Financial and insurance activities	4.54%
CASH EQUIVALENTS-NCA	2.96%
Grand Total	100.00%



RATING PROFILE

RATING	EXPOSURE%
Sovereign	81.48%
AAA	18.52%
Total	100.00%

TOP-10 HOLDINGS

ISSUER NAME	% to AUM
BONDS	17.97%
M & M FINANCIAL SERVICES LTD	4.54%
LIC HOUSING FINANCE LIMITED	3.39%
NABARD	3.35%
HUDCO	2.26%
PGC OF INDIA LIMITED	2.23%
PFC LIMITED	2.20%
GILTS	78.01%
GOI	61.46%
UTTAR PRADESH	10.18%
TELANGANA	3.88%
RAJASTHAN	2.49%
MMI'S AND CASH EQUIVALENTS	4.02%
CASH EQUIVALENTS-NCA	2.96%
GOI	1.06%
Grand Total	100.00%

INVESTMENT OBJECTIVE

To enhance long term returns for a portfolio predominantly invested in fixed income securities by taking a moderate to medium exposure to equity related securities.

FUND DETAILS

Fund Type	Hybrid Fund
Month of Inception	Jul-06
NAV	44.5156
AUM in Crs	4.977
Modified Duration	4.02
FMC	1.00%
Fund Manager	Mr.Sanidhya Daga & Mr.Haresh S Bhardwaj
Benchmark	Composition of Top 100 stocks by Market Capitalization & CRISIL

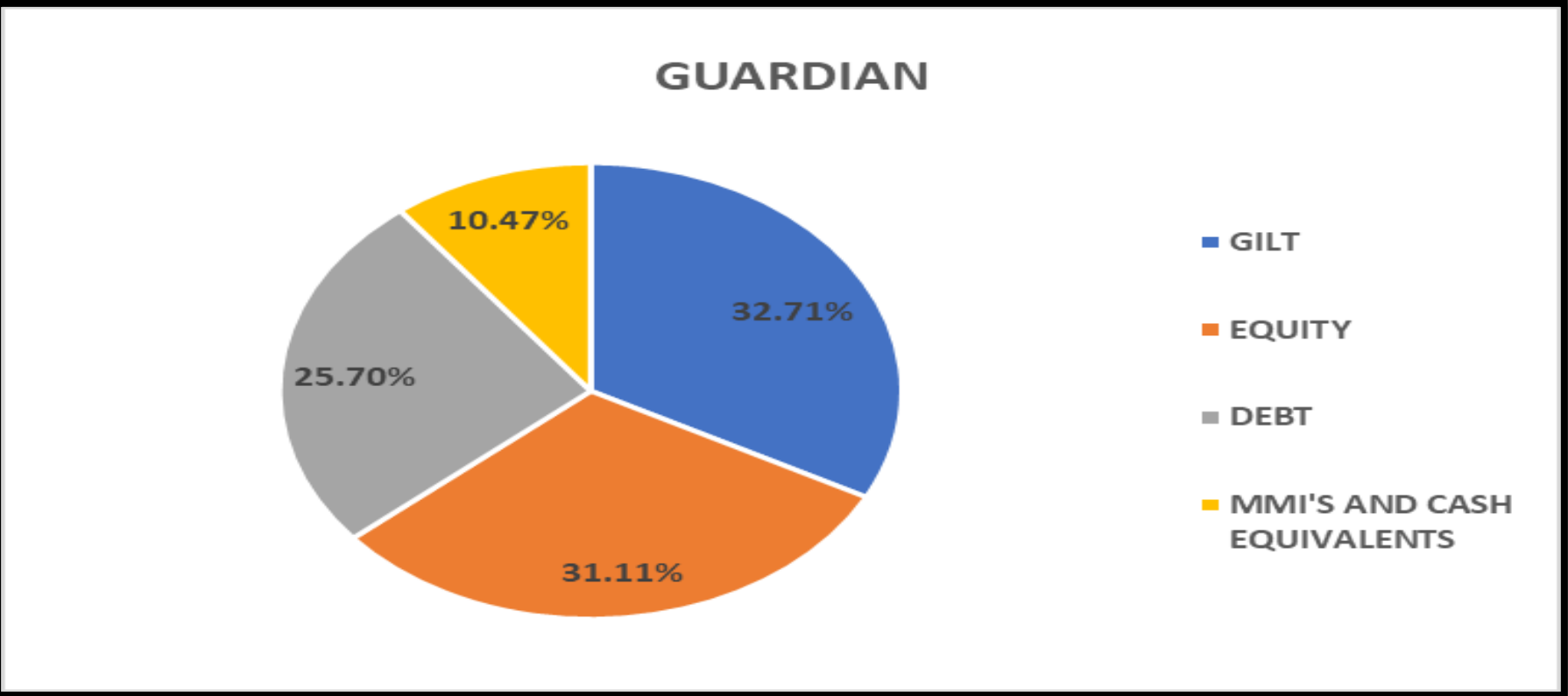
PERFORMANCE METER

PERIOD	ACTUAL %	BENCHMARK %
1 Month	0.64%	3.24%
3 Months	1.75%	1.22%
6 Months	2.97%	-0.44%
1 Year	10.23%	7.64%
2 Years	13.07%	11.46%
3 Years	9.14%	8.10%
5 Years	11.06%	11.35%
Since Inception	8.35%	8.81%

*Returns less than or upto 1 year are absolute returns & greater than 1 year are CAGR

SECTOR ALLOCATION AS PER NIC-2008

INDUSTRY NAME	% to AUM
Central Government Securities	24.39%
Infrastructure - Long Term Bonds -BFSI	14.37%
Financial and insurance activities	10.91%
CASH EQUIVALENTS-NCA	10.47%
Investments in Housing Finance	8.45%
State Government Securities	8.33%
Manufacture of pharmaceuticals,medicinal chemical, botanical prod	3.85%
Mutual Fund - Liquid	3.34%
Manufacture of food products	2.88%
Manufacture of chemicals and chemical products	2.63%
Others	10.38%
Grand Total	100.00%



RATING PROFILE

RATING	EXPOSURE%
Sovereign	56.00%
AAA	36.95%
AA+	7.05%
Total	100.00%

TOP-10 HOLDINGS

ISSUER NAME	% to AUM
GILTS	32.72%
GOI	24.39%
UTTAR PRADESH	4.19%
TELANGANA	4.14%
EQUITY	31.11%
KOTAK MAHINDRA AMC	3.19%
HDFC BANK LIMITED	2.96%
ICICI BANK LIMITED	1.83%
LARSEN & TOUBRO LIMITED	1.19%
NESTLE INDIA LIMITED	0.99%
SUN PHARMACEUTICAL LTD	0.81%
BRITANNIA INDUSTRIES LTD	0.71%
DIVI'S LABORATORIES LTD	0.70%
TORRENT PHARMA LTD	0.69%
COLGATE PALMOLIVE LTD	0.69%
Others	17.35%
BONDS	25.70%
HUDCO	8.45%
NABARD	8.33%
REC LIMITED	4.18%
SHRIRAM FINANCE LIMITED	4.12%
M & M FINANCIAL SERVICES LTD	0.62%
MMI'S AND CASH EQUIVALENTS	10.47%
CASH EQUIVALENTS-NCA	10.47%
Grand Total	100.00%

SFIN:ULIF00301/07/06MAXIMUSFND128

INVESTMENT OBJECTIVE

To provide capital appreciation by investing in a suitable mix of equities, debt and cash. The investment strategy will involve a flexible policy for allocating assets among equities, bonds and cash

FUND DETAILS

Fund Type	Hybrid Fund
Month of Inception	Jul-06
NAV	51.6874
AUM in Crs	173.733
Modified Duration	2.95
FMC	1.35%
Fund Manager	Mr.Sanidhya Daga & Mr.Haresh S Bhardwaj
Benchmark	Composition of Top 100 stocks by Market Capitalization & CRISIL

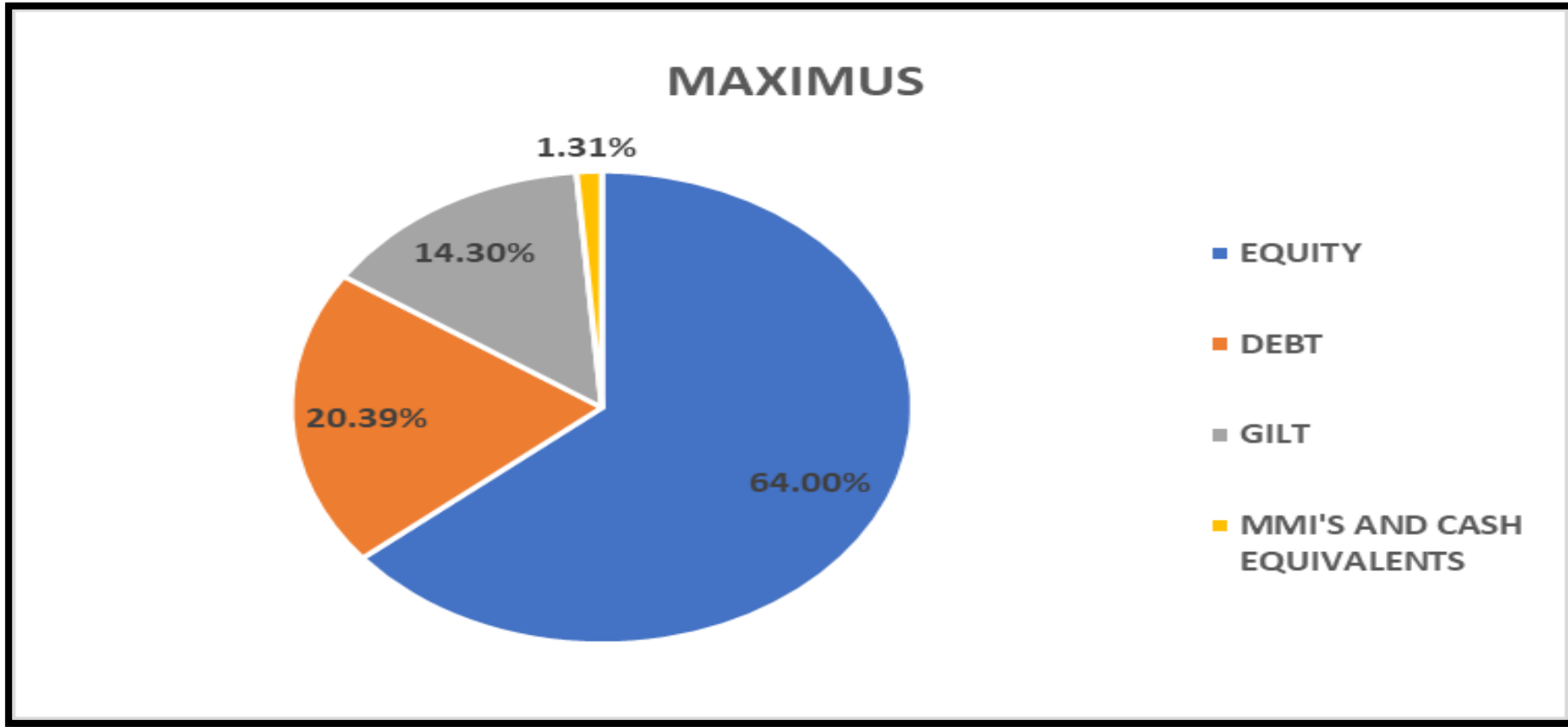
PERFORMANCE METER

PERIOD	ACTUAL %	BENCHMARK %
1 Month	4.65%	5.13%
3 Months	-1.87%	-0.29%
6 Months	-7.83%	-5.49%
1 Year	4.41%	6.30%
2 Years	14.60%	14.89%
3 Years	10.00%	9.48%
5 Years	14.81%	16.91%
Since Inception	9.23%	10.29%

*Returns less than or upto 1 year are absolute returns & greater than 1 year are CAGR

SECTOR ALLOCATION AS PER NIC-2008

INDUSTRY NAME	% to AUM
Financial and insurance activities	15.78%
Central Government Securities	9.70%
Investments in Housing Finance	9.58%
Infrastructure - Long Term Bonds -BFSI	9.21%
Mutual Fund - Liquid	7.14%
Manufacture of pharmaceuticals,medicinal chemical and botanical products	6.70%
Manufacture of food products	5.87%
Manufacture of chemicals and chemical products	5.38%
Computer programming, consultancy and related activities	4.65%
State Government Securities	4.59%
Others	21.40%
Grand Total	100.00%



RATING PROFILE

RATING	EXPOSURE%
SOVEREIGN	41.21%
AAA	50.65%
AA+	8.14%
Total	100.00%

TOP-10 HOLDINGS

ISSUER NAME	% to AUM
BONDS	20.40%
LIC HOUSING FINANCE LIMITED	5.23%
HUDCO	4.35%
NABARD	4.13%
SHRIRAM FINANCE LIMITED	2.82%
HDFC BANK LIMITED	2.29%
REC LIMITED	1.50%
PGC OF INDIA LIMITED	0.06%
M & M FINANCIAL SERVICES LTD	0.02%
EQUITY	64.00%
HDFC BANK LIMITED	5.09%
ICICI BANK LIMITED	3.26%
RELIANCE INDUSTRIES LIMITED	2.90%
LARSEN & TOUBRO LIMITED	2.23%
NESTLE INDIA LIMITED	2.03%
SUN PHARMA LTD	1.65%
BRITANNIA INDUSTRIES LTD	1.46%
DIVI'S LABORATORIES LIMITED	1.43%
COLGATE PALMOLIVE LTD	1.41%
TORRENT PHARMA LIMITED	1.40%
Others	41.14%
GILTS	14.29%
GOI	9.70%
UTTAR PRADESH	3.59%
HARYANA	0.76%
GUJARAT	0.24%
MMI'S AND CASH EQUIVALENTS	1.31%
CASH EQUIVALENTS-NCA	1.31%
Grand Total	100.00%

FACTSHEET

31st Mar 2025

MAXIMUS GOLD



SFIN:ULIF00819/05/08MAXMUSGOLD128

INVESTMENT OBJECTIVE

The primary investment objective of the Fund is to generate long term capital appreciation through investments in equity and equity linked securities

FUND DETAILS

Fund Type	Equity Fund
Month of Inception	May-08
NAV	38.5107
AUM in Crs	1.185
Modified Duration	-
FMC	2.25%
Fund Manager	Mr.Sanidhya Daga
Benchmark	Composition of Top 100 stocks by Market Capitalization

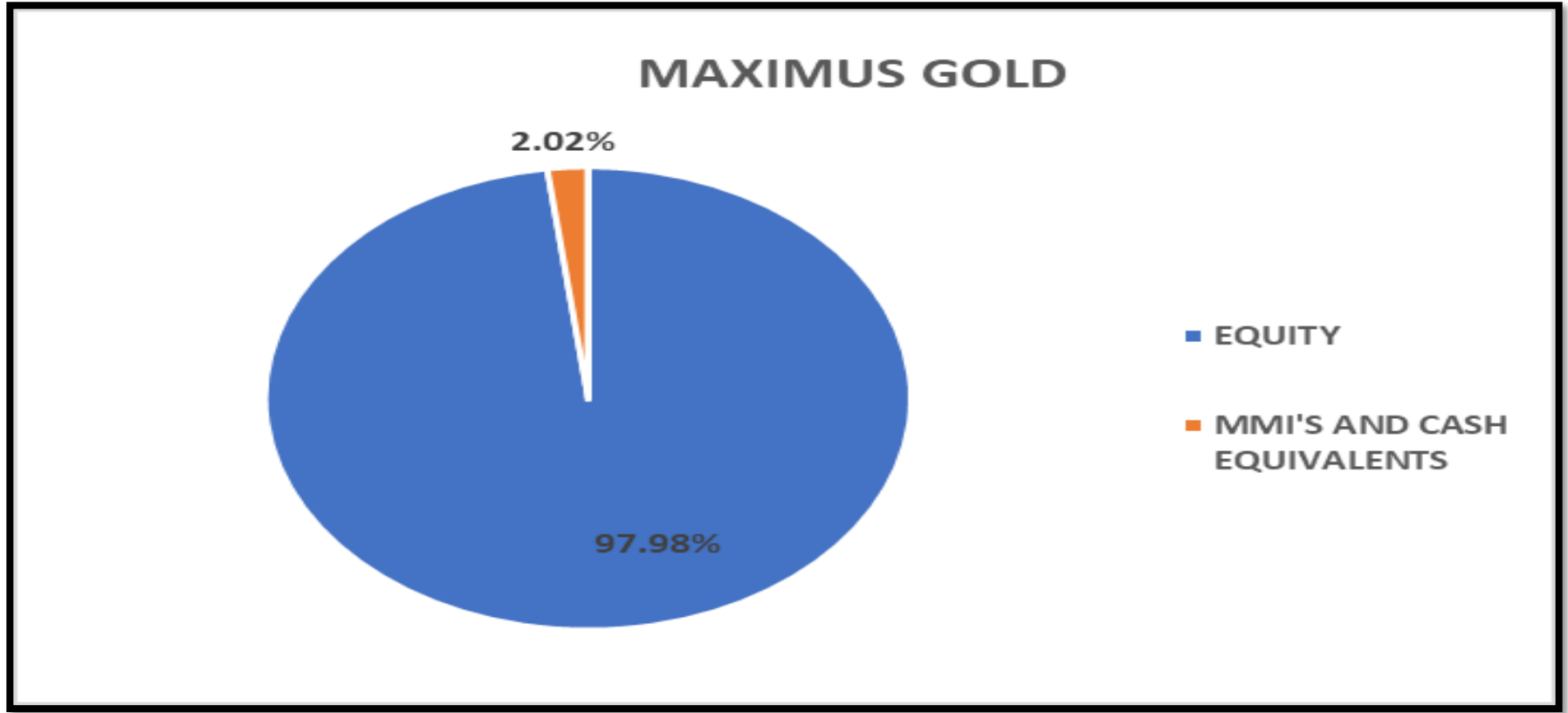
PERFORMANCE METER

PERIOD	ACTUAL %	BENCHMARK %
1 Month	6.44%	7.02%
3 Months	-3.81%	-1.79%
6 Months	-10.10%	-10.53%
1 Year	4.36%	4.96%
2 Years	15.91%	18.31%
3 Years	10.65%	10.85%
5 Years	18.21%	22.47%
Since Inception	8.38%	10.91%

*Returns less than or upto 1 year are absolute returns & greater than 1 year are CAGR

SECTOR ALLOCATION AS PER NIC-2008

INDUSTRY NAME	% to AUM
Financial and insurance activities	26.28%
Computer programming, consultancy and related activities	11.10%
Mutual Fund - Liquid	6.31%
Manufacture of coke and refined petroleum products	6.20%
Manufacture of pharmaceuticals,medicinal chemical and botanical products	5.00%
Telecommunications	4.87%
Manufacture of other transport equipment	4.55%
Electricity, gas, steam and air conditioning supply	4.27%
Infrastructure - Long Term Bonds -BFSI	3.99%
Manufacture of other non-metallic mineral products	3.42%
Others	24.01%
Grand Total	100.00%



TOP-10 HOLDINGS

ISSUER NAME	% to AUM
EQUITY	97.98%
HDFC BANK LIMITED	9.49%
ICICI BANK LIMITED	6.33%
RELIANCE INDUSTRIES LIMITED	6.20%
BHARTI AIRTEL LIMITED	4.87%
INFOSYS LIMITED	3.92%
BAJAJ FINANCE LIMITED	3.40%
KOTAK MAHINDRA AMC	3.30%
ITC LIMITED	3.01%
NIPPON LIFE INDIA AMC LTD	3.01%
SUN PHARMACEUTICAL LTD	2.90%
Others	51.55%
MMI'S AND CASH EQUIVALENTS	2.02%
CASH EQUIVALENTS-NCA	2.02%
Grand Total	100.00%

FACTSHEET

31st Mar 2025

PRESERVER



SFIN:ULIF01507/01/10PRSERVRFND128

INVESTMENT OBJECTIVE

The primary investment objective of the Fund is to generate income through investing in a range of debt and money market instruments of various maturities with a view to maximizing the optimal balance between yield, safety and liquidity.

FUND DETAILS

Fund Type	Debt Fund
Month of Inception	Jan-10
NAV	27.7645
AUM in Crs	21.314
Modified Duration	5.43
FMC	1.25%
Fund Manager	Mr.Haresh S Bhardwaj
Benchmark	CRISIL Composite Bond fund Index

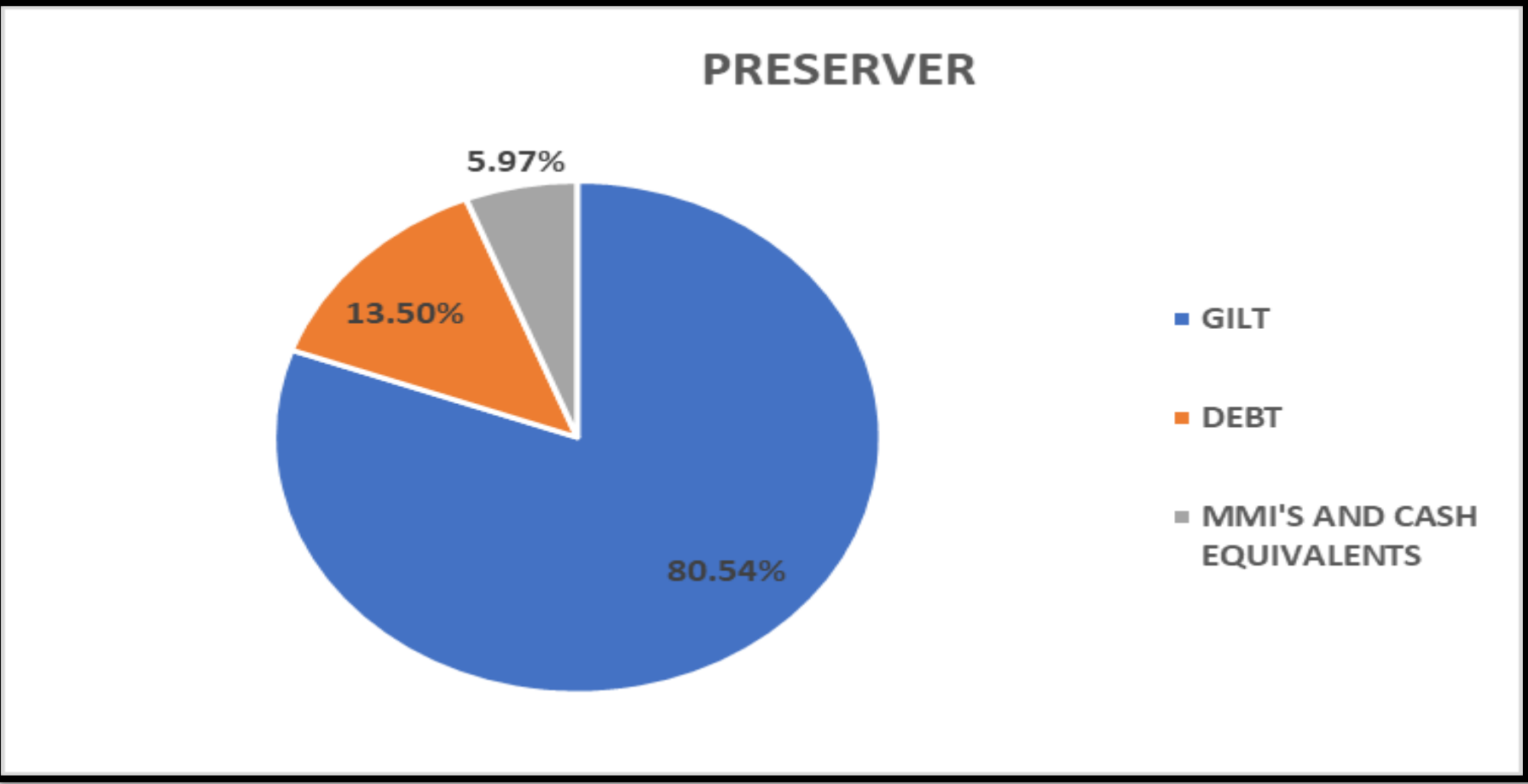
PERFORMANCE METER

PERIOD	ACTUAL %	BENCHMARK %
1 Month	1.49%	1.62%
3 Months	2.34%	2.51%
6 Months	3.30%	3.88%
1 Year	7.91%	8.79%
2 Years	7.29%	8.53%
3 Years	5.58%	6.93%
5 Years	5.30%	6.58%
Since Inception	7.00%	7.82%

*Returns less than or upto 1 year are absolute returns & greater than 1 year are CAGR

SECTOR ALLOCATION AS PER NIC-2008

INDUSTRY NAME	% to AUM
Central Government Securities	58.10%
State Government Securities	22.43%
Investments in Housing Finance	6.90%
CASH EQUIVALENTS-NCA	5.97%
Financial and insurance activities	5.64%
Infrastructure - Long Term Bonds -BFSI	0.96%
Grand Total	100.00%



RATING PROFILE

RATING	EXPOSURE%
Sovereign	85.65%
AAA	10.77%
AA+	3.58%
Total	100.00%

TOP-10 HOLDINGS

ISSUER NAME	% to AUM
BONDS	13.50%
HUDCO	6.90%
SHRIRAM FINANCE LIMITED	3.37%
M & M FINANCIAL SERVICES LTD	2.27%
PFC LTD	0.96%
GILTS	80.53%
GOI	58.10%
UTTAR PRADESH	15.22%
RAJASTHAN	7.21%
MMI'S AND CASH EQUIVALENTS	5.97%
CASH EQUIVALENTS-NCA	5.97%
Grand Total	100.00%

INVESTMENT OBJECTIVE

The primary investment objective of the Fund is to generate income through investing in a range of debt and money market instruments of various maturities with a view to maximizing the optimal balance between yield, safety and liquidity.

FUND DETAILS

Fund Type	Debt Fund
Month of Inception	Dec-07
NAV	33.3245
AUM in Crs	0.110
Modified Duration	0.38
FMC	1.00%
Fund Manager	Mr.Haresh S Bhardwaj
Benchmark	CRISIL Composite Bond fund Index

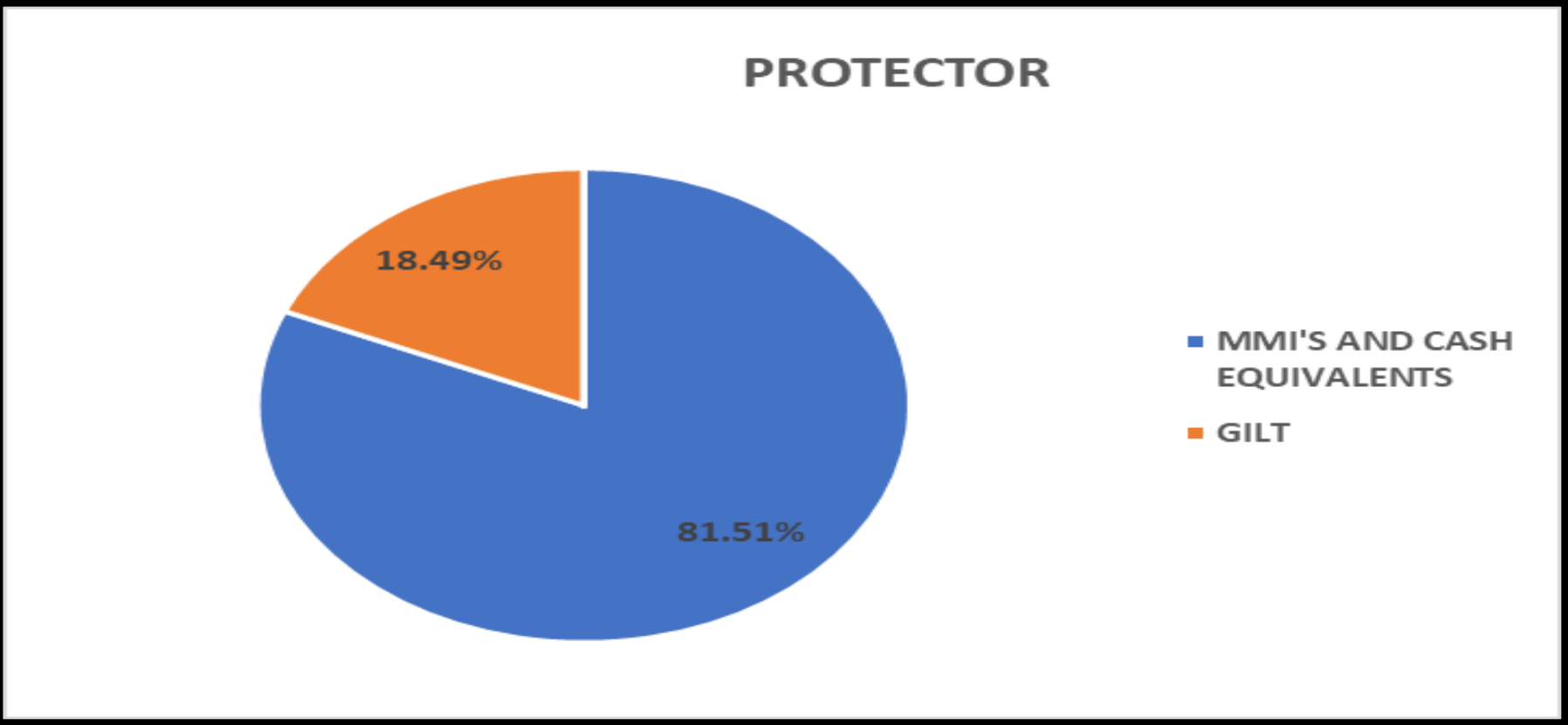
PERFORMANCE METER

PERIOD	ACTUAL %	BENCHMARK %
1 Month	0.01%	1.62%
3 Months	0.12%	2.51%
6 Months	1.22%	3.88%
1 Year	5.76%	8.79%
2 Years	6.31%	8.53%
3 Years	5.19%	6.93%
5 Years	5.12%	6.58%
Since Inception	7.26%	7.61%

*Returns less than or upto 1 year are absolute returns & greater than 1 year are CAGR

SECTOR ALLOCATION AS PER NIC-2008

INDUSTRY NAME	% to AUM
Cash Equivalents-NCA	81.51%
Central Government Securities	18.49%
Grand Total	100.00%



RATING PROFILE

RATING	EXPOSURE%
SOVEREIGN	100.00%
Total	100.00%

TOP-10 HOLDINGS

ISSUER NAME	% to AUM
GILTS	18.49%
GOI	18.49%
MMI'S AND CASH EQUIVALENTS	81.51%
CASH EQUIVALENTS-NCA	81.51%
Grand Total	100.00%

FACTSHEET

31st Mar 2025

SECURE PLUS



SFIN:ULIF01301/09/09SECUREPLUS128

INVESTMENT OBJECTIVE

The primary investment objective of the Fund is to generate income through investing in a range of debt and money market instruments of various maturities with a view to maximizing the optimal balance between yield, safety and liquidity.

FUND DETAILS

Fund Type	Debt Fund
Month of Inception	Sep-09
NAV	26.7180
AUM in Crs	0.096
Modified Duration	2.81
FMC	0.75%
Fund Manager	Mr.Haresh S Bhardwaj
Benchmark	CRISIL Composite Bond fund Index

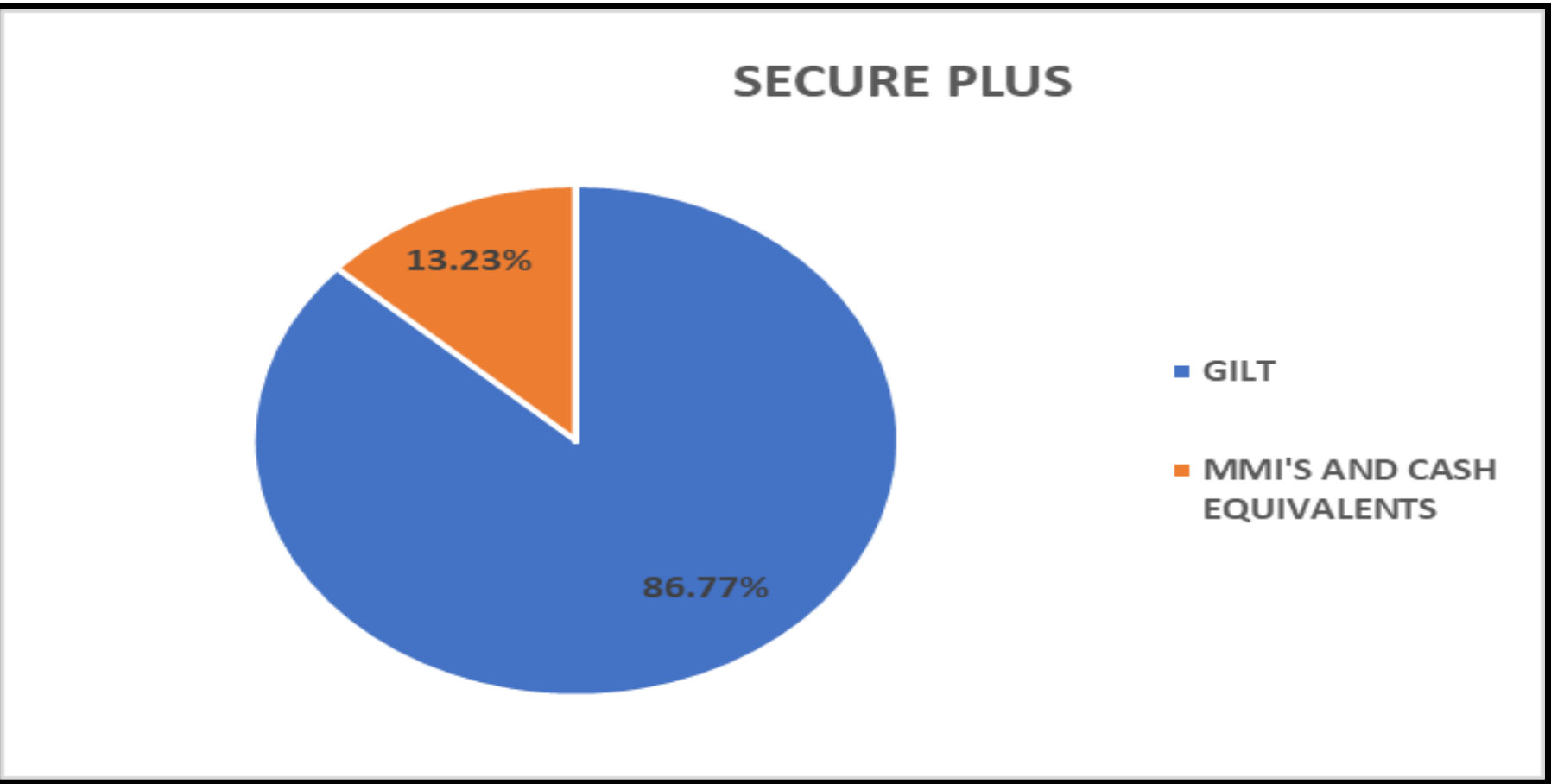
PERFORMANCE METER

PERIOD	ACTUAL %	BENCHMARK %
1 Month	0.83%	1.62%
3 Months	1.96%	2.51%
6 Months	3.09%	3.88%
1 Year	7.12%	8.79%
2 Years	7.02%	8.53%
3 Years	6.05%	6.93%
5 Years	5.03%	6.58%
Since Inception	6.55%	7.79%

*Returns less than or upto 1 year are absolute returns & greater than 1 year are CAGR

SECTOR ALLOCATION AS PER NIC-2008

INDUSTRY NAME	% to AUM
Central Government Securities	97.11%
Cash Equivalents-NCA	2.89%
Grand Total	100.00%



RATING PROFILE

RATING	EXPOSURE%
SOVEREIGN	100.00%
Total	100.00%

TOP-10 HOLDINGS

ISSUER NAME	% to AUM
GILTS	86.77%
GOI	86.77%
MMI'S AND CASH EQUIVALENTS	13.23%
GOI	10.34%
CASH EQUIVALENTS-NCA	2.89%
Grand Total	100.00%

SFIN:ULIF01401/09/09TYASEERFND128

INVESTMENT OBJECTIVE

The primary investment objective of the fund is to provide income distribution over a period of medium to long term while at all times emphasizing the importance of capital appreciation. The fund will invest significant amount in equity and equity linked instruments specifically excluding companies predominantly dealing in Gambling, Lotteries/Contests, Animal Produce, Liquor,Tobacco, Entertainment (Films, TV etc) Hotels, Banks and Financial Institutions

FUND DETAILS

Fund Type	Equity Fund
Month of Inception	Sep-09
NAV	46.5631
AUM in Crs	249.018
Modified Duration	-
FMC	1.35%
Fund Manager	Mr.Sanidhya Daga
Benchmark	Composition of Shariah compliant companies from Top 50 stocks by Market

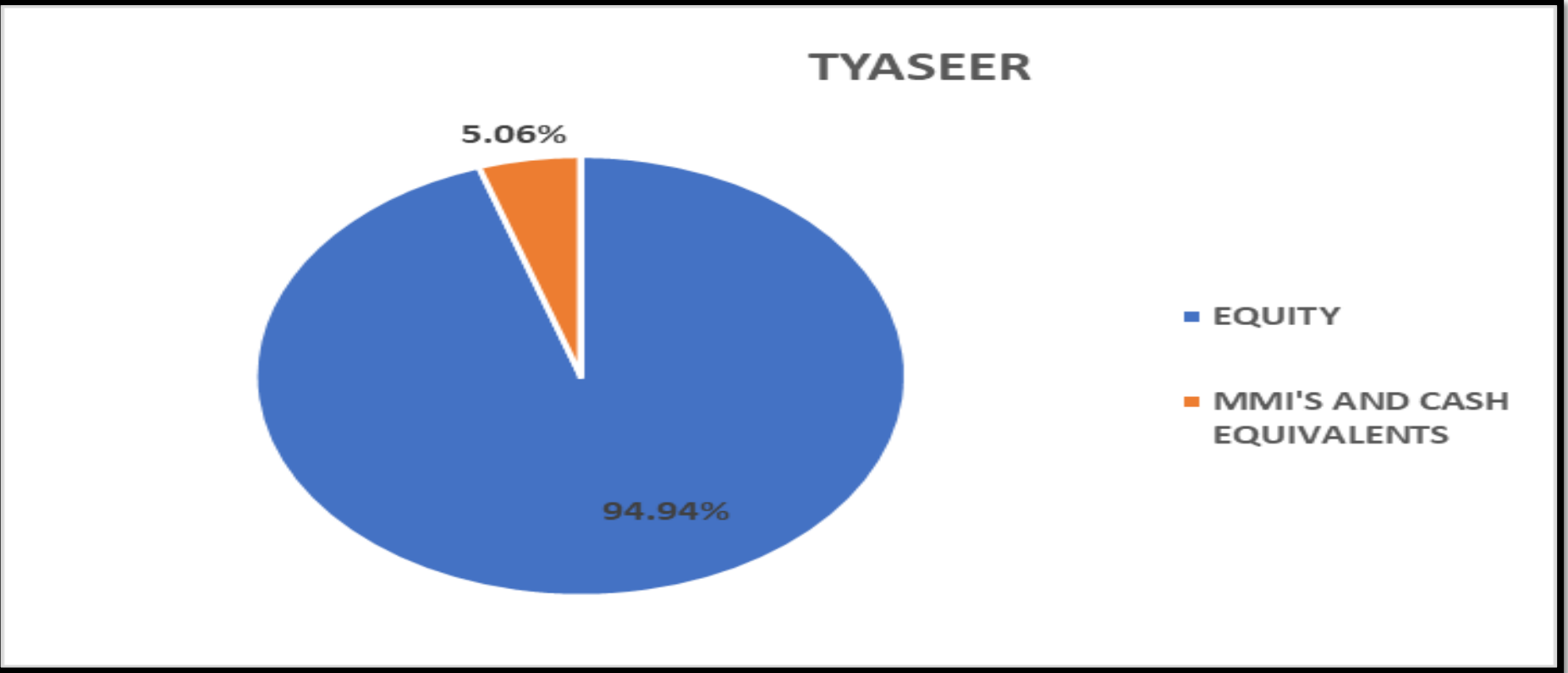
PERFORMANCE METER

PERIOD	ACTUAL %	BENCHMARK %
1 Month	5.21%	5.27%
3 Months	-9.87%	-8.00%
6 Months	-18.65%	-17.43%
1 Year	-2.77%	0.09%
2 Years	17.64%	11.28%
3 Years	12.89%	2.89%
5 Years	22.40%	16.78%
Since Inception	10.43%	9.19%

*Returns less than or upto 1 year are absolute returns & greater than 1 year are CAGR

SECTOR ALLOCATION AS PER NIC-2008

INDUSTRY NAME	% to AUM
Manufacture of food products	13.76%
Manufacture of chemicals and chemical products	13.64%
Manufacture of pharmaceuticals,medicinal chemical and botanical prod	13.57%
Computer programming, consultancy and related activities	13.47%
Manufacture of other non-metallic mineral products	9.55%
Manufacture of electrical equipment	7.20%
Manufacture of wearing apparel	5.59%
CASH EQUIVALENTS-NCA	5.06%
Sewerage	4.02%
Manufacture of other transport equipment	3.78%
Others	10.36%
Grand Total	100.00%



TOP-10 HOLDINGS

ISSUER NAME	% to AUM
EQUITY	94.94%
PAGE INDUSTRIES LIMITED	5.59%
NESTLE INDIA LIMITED	5.55%
SHREE CEMENT LIMITED	5.35%
MARICO LIMITED	4.27%
ULTRATECH CEMENT LIMITED	4.20%
SRF LIMITED	4.02%
BRITANNIA INDUSTRIES LTD	3.94%
HAVELLS INDIA LIMITED	3.80%
HERO MOTOCORP LIMITED	3.78%
CUMMINS INDIA LIMITED	3.65%
Others	50.79%
MMI'S AND CASH EQUIVALENTS	5.06%
CASH EQUIVALENTS-NCA	5.06%
Grand Total	100.00%