



Funds Fact Sheets : July 2025

Thursday, July 31, 2025

India Economic Update

Key Macro Economic Indicators

Economic Indicator	Latest	Prior	Year Ago
Consumer Price Index (CPI) %	2.1% (Jun-25)	2.8% (May-25)	5.1% (Jun-24)
Gross Domestic Product (GDP Growth) %	7.4% (Mar-25)	6.4% (Dec-24)	7.8% (Mar-24)
Wholesale Price Index (WPI) %	-0.1% (Jun-25)	0.4% (May-25)	3.4% (Jun-24)
Index of Industrial Production (IIP) %	1.5% (Jun-25)	1.9% (May-25)	4.9% (Jun-24)

Commodity Update

Commodity	Jul-2025	1 Month Ago	1 Year Ago
Brent Crude Oil (\$/bbl)	72.53	67.61	80.72
Crude WTI (\$/bbl)	69.26	65.11	77.91

Currency Update

Currency	Jul-2025	1 Month Ago	1 Year Ago
USD-INR	87.60	85.77	83.73
DEX (Dollar Index)	99.97	96.88	104.10

Debt Market Indicators

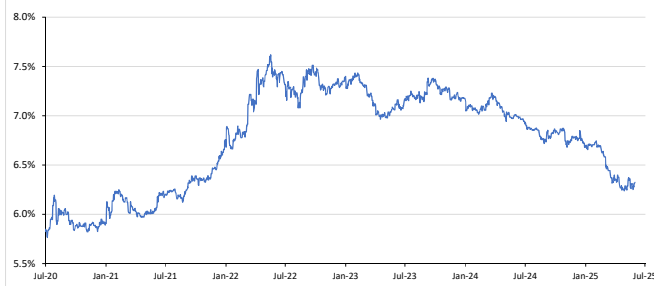
Index	Jul-2025	1 Month Ago	1 Year Ago
1 Year CP	5.98%	6.10%	7.38%
1 Year CD	6.29%	6.33%	7.57%
G-Sec 5 Yr	6.07%	6.10%	6.85%
G-Sec 10 Yr	6.37%	6.32%	6.93%
AAA Corp 5 Yr	6.75%	6.82%	7.51%
AAA Corp 10 Yr	7.15%	7.03%	7.44%
USA 10Yr	4.37%	4.23%	4.03%

Debt Market Update

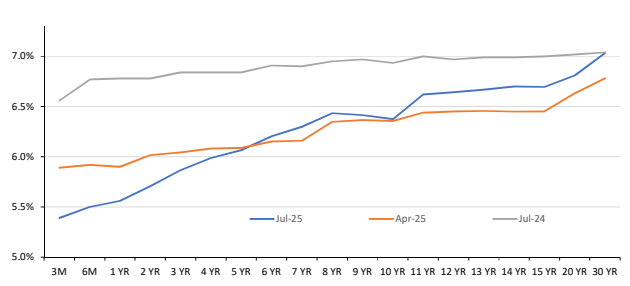
- CPI inflation eased to 2.10% in June, supported by base effects and softer food prices. Core inflation edged up 0.4% m-o-m due to higher gold and education costs. Above-normal July rainfall supports kharif sowing, and early July data shows easing vegetable price pressures. July CPI may fall below 2.0%. Q1FY26 CPI averaged 2.7%, below RBI's 2.9% forecast.
- India's Q1FY26 fiscal deficit stood at ₹4.51 lakh crore (17.9% of FY target) vs 8.4% last year, driven by lower net tax receipts, higher interest outgo, and strong capex, which was front-loaded at 24.5% of the annual target (vs 16.3% YoY).
- India's GST collection for July came in at ₹1.96 tn rising 7.5% YoY. The number is higher than ₹1.85 tn for June with gross domestic revenue at ₹1.43 tn and duties from imports at ₹527 bn.
- In the upcoming MPC on 6-Aug, MPC is widely expected to keep policy rate on hold at 5.50%, market will closely watch the central bank's forward guidance on inflation and global uncertainties. Any dovishness from the RBI could lead to some softening of yields across the curve.
- On the global front, The Fed kept rates at 4.25%-4.50% as expected, citing slower growth and uncertainty. Chair Powell signaled caution, with tariff-driven inflation risks ahead and said so long as balance between inflation and labour balance remains tilted, is best for policy to remain moderately restrictive. Will turn neutral only when both are in balance.
- The United States has announced a 25% blanket tariff on all Indian exports, effective August 7, 2025, along with an additional penalty on India's energy purchases from Russia.

India G-Sec Movement

INDIA 10 Yr G-Sec Bond Yield Movement



INDIA SOVEREIGN CURVE



Equity Market Indicators

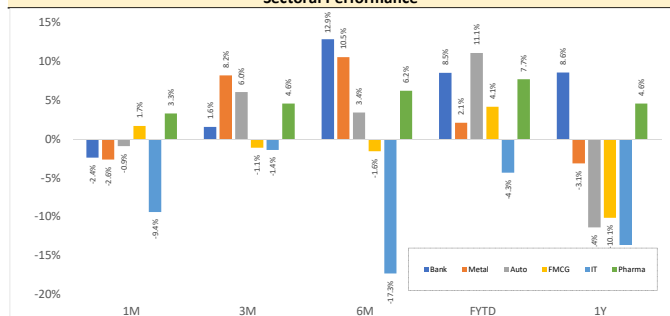
Global Equity Market Update

Index	Jul-2025	% Change 1 Month	% Change 3 Months	% Change 6 Months	% Change FYTD	% Change 1 Year
DJIA	44131.0	0.1%	8.5%	-1.7%	5.1%	8.1%
NASDAQ	21122.5	3.7%	21.1%	7.3%	22.1%	20.0%
HANG SENG	24773.3	2.9%	12.0%	22.5%	7.2%	42.8%
NIKKEI	41069.8	1.4%	13.9%	3.8%	15.3%	5.0%
NIFTY	24768.4	-2.9%	1.8%	5.4%	5.3%	-0.7%

Indian Equity Market Performance

INDEX	Jul-2025	% Change 1 Month	% Change 3 Months	% Change 6 Months	% Change FYTD	% Change 1 Year
SENSEX	81185.6	-2.9%	1.2%	4.8%	4.9%	-0.7%
NIFTY	24768.4	-2.9%	1.8%	5.4%	5.3%	-0.7%
NSE Mid Cap-100	57400.6	-3.9%	6.1%	6.9%	11.1%	-2.7%
NSE Small Cap-100	17966.9	-5.8%	9.2%	6.2%	11.6%	-6.1%
NSE 500	22915.0	-3.0%	4.0%	6.2%	7.4%	-2.6%

Sectoral Performance



Domestic Equity Market Update

- The Indian benchmark index Nifty 50 increased by 3.1% in July 2025, a 4th consecutive month of increase.
- The performance in June was mainly driven by strong domestic GDP growth, lower CPI inflation, early onset of monsoons, aggressive rate cut by RBI, Iran-Israel war and subsequent cease fire, stable rupee, increasing crude oil prices and DII/FII inflow.
- Midcap 100 index rose by 4.0% in June whereas Smallcap 100 index rose by 6.7%.
- CPI inflation declined MoM from 3.2% to 2.8% in May 2025 and was lower than market expectation. RBI expects inflation at 3.7% for FY26E.
- FII's bought equities worth ₹7k Cr in June vs. ₹12k Cr buying in the previous month. DII's bought equities worth ₹73k Cr vs. ₹68k Cr buying in the previous month.
- Brent crude price increased from \$63.9 to \$67.6 per barrel in June, due to the Iran-Israel war.
- Rupee as against dollar settled at ₹85.7, a depreciation of 18 bps MoM.
- Nifty Sectoral Indices** – Among major sectors IT and Metals outperformed Nifty index with returns of 4.8% and 3.7% respectively, while FMCG and Auto underperformed the index with returns of (0.7)% and 2.3% respectively.
- Sector updates:**
 - The IT sector continues to provide weak commentary in terms of near term demand, however deal pipeline remains strong.
 - The auto sector wholesales growth for 4W/2W/CV was weak with 4%-7% YoY fall, while that for tractors was strong at 13% growth in June. The sector is currently facing shortage of rare earth metals.
 - Banking sector credit growth declined MoM from 10.3% to 9.0% in May 2025. Banks are witnessing stress on the unsecured book and MFI loans.
 - In the FMCG sector rural-led volume growth (5.1%) outpaced urban (2.1%) as unbranded players gained share in cities; premium snacks and small packs drive e-com surge, signaling pricing power and evolving consumption.
 - Cement prices declined in the month of June due to the early onset of monsoons which impacted demand.
 - Metal prices in the international markets saw a mixed price trend with aluminium increasing and steel prices declining.

Equity Market Outlook

- The factors which could impact the markets in the upcoming months include the commentary by Central banks, any development in the geo-political situations, USA tariff implications and CPI inflation trend.
- Key events to watch out for in the coming month would be the FED FOMC meet and other macro data.
- Dollar vs. Rupee and oil price would be key monitorable.
- Overall from context of Indian economy GDP and PMI came above expectations, while IIP was below expectations. GST collections grew 6.2% in June 2025.
- IT sector companies will kick start the Q1FY26 earnings season with markets expecting low single digit QoQ growth.
- Auto sector domestic volume growth is expected to remain close to mid-single digit.
- FMCG sector CY25 volume growth is pegged at 5-5.5%, fueled by rural rebound (monsoon, better reach), premiumization, digital expansion (17% online penetration) and margin relief from easing input costs (sugar, coffee, palm oil).
- BFSI sector is expected to see NIMs under pressure in H1FY26 due to the recent RBI rate cut, while credit growth is expected to be closer to the nominal GDP growth.
- Cement sector is expected to see muted demand due to the ongoing monsoon season.
- Equity market is currently trading at a TTM valuation of 24.6x PE vs. 5-year and 10-year averages of 24.2x and 23.0x 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

FACTSHEET

31st July 2025

ACCELERATOR FUND



SFIN:ULIF00401/03/07ACCELERATOR128

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	47.7041
AUM in Crs	81.097
Modified Duration	-
FMC	1.35%
Fund Manager	Mr.Sanidhya Daga
Benchmark	Composition of Top 100 stocks by Market Capitalization

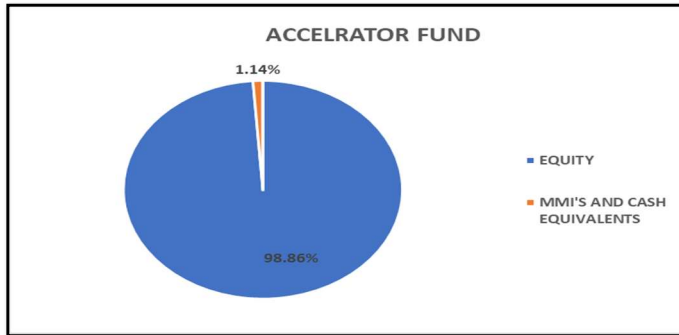
PERFORMANCE METER

PERIOD	ACTUAL %	BENCHMARK %
1 Month	-2.08%	-2.90%
3 Months	2.49%	2.16%
6 Months	4.88%	5.52%
1 Year	-4.69%	-2.48%
2 Years	14.41%	13.57%
3 Years	14.63%	13.41%
5 Years	16.89%	17.73%
Since Inception	8.93%	11.16%

*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	19.55%
Manufacture of pharmaceuticals, medicinal chemical and botanical products	10.39%
Mutual Fund - Liquid	9.50%
Manufacture of food products	9.37%
Manufacture of chemicals and chemical products	8.57%
Computer programming, consultancy and related activities	6.64%
Manufacture of motor vehicles, trailers and semi-trailers	5.26%
Infrastructure - Long Term Bonds -BFSI	5.24%
Manufacture of other transport equipment	5.03%
Manufacture of other non-metallic mineral products	4.11%
Others	16.34%
Grand Total	100.00%



TOP-10 HOLDINGS

ISSUER NAME	% to AUM
EQUITY	98.86%
HDFC BANK LIMITED	8.88%
ICICI BANK LIMITED	5.12%
RELIANCE INDUSTRIES LIMITED	4.08%
NIPPON LIFE INDIA AMC LIMITED	4.05%
LARSEN & TOUBRO LIMITED	3.33%
NESTLE INDIA LIMITED	2.82%
BRITANNIA INDUSTRIES LIMITED	2.50%
ITC LIMITED	2.47%
HINDUSTAN UNILEVER LIMITED	2.41%
TORRENT PHARMACEUTICALS LIMITED	2.36%
Others	60.83%
MMI'S AND CASH EQUIVALENTS	1.14%
CASH EQUIVALENTS-NCA	1.14%
Grand Total	100.00%

FACTSHEET

31st July 2025

BALANCER



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	34.3702
AUM in Crs	30.022
Modified Duration	4.41
FMC	1.35%
Fund Manager	Mr.Sanidhya Daga & Mr.Haresh S Bhardwaj
Benchmark	Composition of Top 100 stocks by Market Capitalization & CRISIL Composite Bond fund

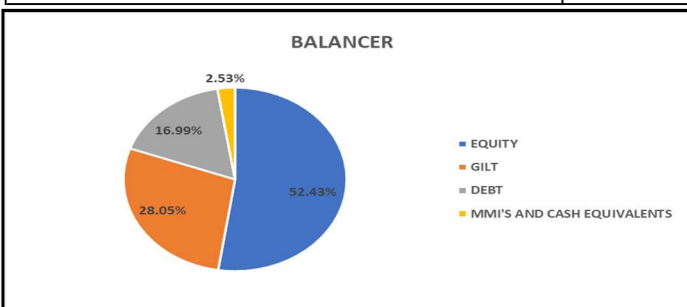
PERFORMANCE METER

PERIOD	ACTUAL %	BENCHMARK %
1 Month	-0.90%	-1.19%
3 Months	1.69%	1.60%
6 Months	4.39%	5.03%
1 Year	0.74%	3.14%
2 Years	11.67%	11.02%
3 Years	11.41%	10.81%
5 Years	11.74%	11.87%
Since Inception	8.34%	9.63%

*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	19.40%
Infrastructure - Long Term Bonds -BFSI	14.12%
Financial and insurance activities	12.46%
State Government Securities	9.62%
Manufacture of pharmaceuticals, medicinal chemical and botanical products	5.50%
Mutual Fund - Liquid	5.17%
Manufacture of food products	4.96%
Manufacture of chemicals and chemical products	4.54%
Computer programming, consultancy and related activities	3.51%
Investments in Housing Finance	3.51%
Others	17.20%
Grand Total	100.00%



RATING PROFILE

RATING	EXPOSURE%
Sovereign	63.08%
AAA	36.17%
AA+	0.75%
Total	100.00%

TOP-10 HOLDINGS

ISSUER NAME	% to AUM
BONDS	16.99%
NABARD	8.45%
HUDCO	3.51%
REC LIMITED	2.81%
HDFC BANK LIMITED	1.67%
SHRIRAM FINANCE LIMITED	0.34%
MAHINDRA MAHINDRA FINANCIAL	0.21%
EQUITY	52.43%
KOTAK MAHINDRA ASSET MANAGEMENT	4.86%
HDFC BANK LIMITED	4.77%
ICICI BANK LIMITED	2.60%
RELIANCE INDUSTRIES LIMITED	2.49%
ULTRATECH CEMENT LIMITED	1.95%
LARSEN & TOUBRO LIMITED	1.85%
NESTLE INDIA LIMITED	1.50%
BRITANNIA INDUSTRIES LIMITED	1.33%
ITC LIMITED	1.30%
HINDUSTAN UNILEVER LIMITED	1.27%
Others	28.52%
GILTS	28.05%
GOI	18.43%
UTTAR PRADESH	6.25%
TELANGANA	3.37%
MMI'S AND CASH EQUIVALENTS	2.53%
CASH EQUIVALENTS-NCA	1.56%
GOI	0.97%
Grand Total	100.00%

FACTSHEET

31st July 2025

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	22.9275
AUM in Crs	46.287
Modified Duration	0.61
FMC	0.50%
Fund Manager	Mr.Haresh S Bhardwaj
Benchmark	CRISIL Composite Bond fund Index

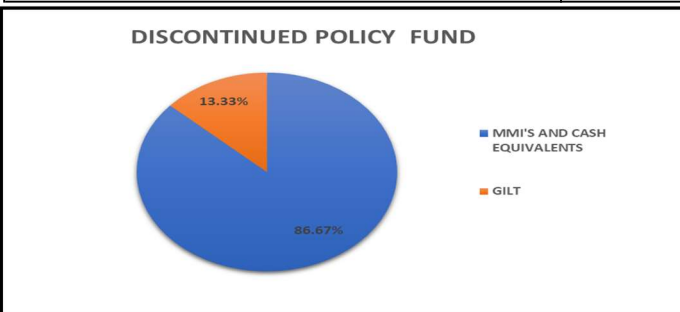
PERFORMANCE METER

PERIOD	ACTUAL %	BENCHMARK %
1 Month	0.45%	0.53%
3 Months	1.38%	1.03%
6 Months	2.81%	4.55%
1 Year	6.00%	8.76%
2 Years	6.14%	8.47%
3 Years	5.94%	8.22%
5 Years	4.98%	6.00%
Since Inception	6.30%	8.07%

*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	98.70%
Cash Equivalents-NCA	1.30%
Grand Total	100.00%



RATING PROFILE

RATING	EXPOSURE%
SOVEREIGN	100.00%
Total	100.00%

TOP-10 HOLDINGS

ISSUER NAME	% to AUM
GILTS	13.33%
GOI	13.33%
MMI'S AND CASH EQUIVALENTS	86.67%
GOI	85.37%
CASH EQUIVALENTS-NCA	1.30%
Grand Total	100.00%

FACTSHEET

31st July 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	26.1214
AUM in Crs	13.660
Modified Duration	3.12
FMC	0.40%
Fund Manager	Mr.Sanidhya Daga & Mr.Haresh S Bhardwaj
Benchmark	Composition of Top 100 stocks by Market Capitalization & CRISIL Composite Bond fund

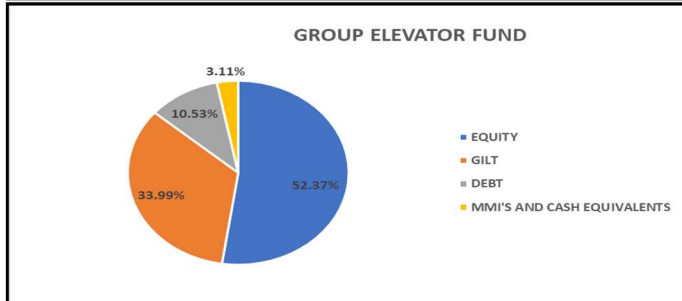
PERFORMANCE METER

PERIOD	ACTUAL %	BENCHMARK %
1 Month	-0.83%	-0.50%
3 Months	2.09%	1.37%
6 Months	4.92%	4.84%
1 Year	1.85%	5.39%
2 Years	11.81%	10.00%
3 Years	11.59%	9.78%
5 Years	11.30%	9.52%
Since Inception	8.51%	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
Central Government Securities	33.44%
Financial and insurance activities	10.82%
Infrastructure - Long Term Bonds -BFSI	7.82%
Manufacture of pharmaceuticals,medicinal chemical and botanical product	5.51%
Mutual Fund - Liquid	5.12%
Manufacture of food products	4.96%
Investments in Housing Finance	4.66%
Manufacture of chemicals and chemical products	4.54%
Computer programming, consultancy and related activities	3.51%
Manufacture of motor vehicles, trailers and semi-trailers	2.78%
Others	16.85%
Grand Total	100.00%



RATING PROFILE

RATING	EXPOSURE%
Sovereign	77.42%
AAA	20.95%
AA+	1.62%
Total	100.00%

TOP-10 HOLDINGS

ISSUER NAME	% to AUM
BONDS	10.53%
HUDCO	4.66%
POWER GRID CORPORATION OF IN	2.84%
POWER FINANCE CORPORATION LI	2.28%
SHRIRAM FINANCE LIMITED	0.76%
EQUITY	52.37%
KOTAK MAHINDRA ASSET MANAG	4.60%
HDFC BANK LIMITED	4.47%
ICICI BANK LIMITED	2.69%
RELIANCE INDUSTRIES LIMITED	2.55%
LARSEN & TOUBRO LIMITED	1.73%
NESTLE INDIA LIMITED	1.50%
BRITANNIA INDUSTRIES LIMITED	1.33%
ITC LIMITED	1.30%
HINDUSTAN UNILEVER LIMITED	1.27%
ULTRATECH CEMENT LIMITED	1.26%
Others	29.67%
GILTS	33.99%
GOI	31.30%
UTTAR PRADESH	2.32%
TELANGANA	0.37%
MMI'S AND CASH EQUIVALENTS	3.11%
GOI	2.14%
CASH EQUIVALENTS-NCA	0.98%
Grand Total	100.00%

FACTSHEET

31st July 2025

GROUP PROTECTOR FUND



SFIN:ULGF00222/03/10GRPPROTECT128

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	25.7338
AUM in Crs	12.824
Modified Duration	4.84
FMC	0.40%
Fund Manager	Mr.Sanidhya Daga & Mr.Haresh S Bhardwaj
Benchmark	Composition of Top 100 stocks by Market Capitalization & CRISIL Composite Bond fund

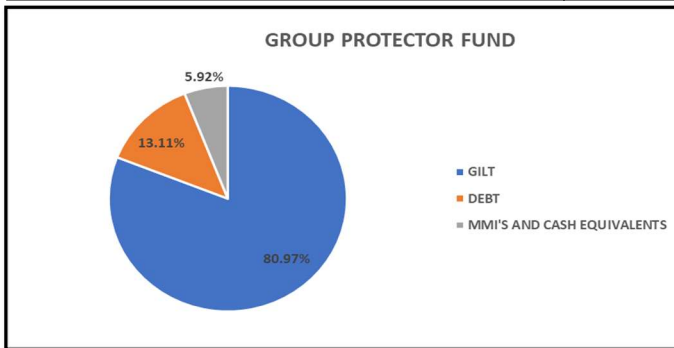
PERFORMANCE METER

PERIOD	ACTUAL %	BENCHMARK %
1 Month	0.46%	0.53%
3 Months	1.23%	1.03%
6 Months	4.34%	4.55%
1 Year	8.40%	8.76%
2 Years	8.03%	8.47%
3 Years	7.43%	8.22%
5 Years	5.89%	6.00%
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	73.21%
State Government Securities	11.90%
Infrastructure - Long Term Bonds -BFSI	5.69%
Investments in Housing Finance	4.13%
Financial and insurance activities	3.29%
Cash Equivalents-NCA	1.78%
Grand Total	100.00%



RATING PROFILE

RATING	EXPOSURE%
Sovereign	86.65%
AAA	13.35%
Total	100.00%

TOP-10 HOLDINGS

ISSUER NAME	% to AUM
BONDS	13.11%
MAHINDRA MAHINDRA FINANCIAL	3.29%
LIC HOUSING FINANCE LIMITED	2.48%
NABARD	2.45%
HUDCO	1.65%
POWER GRID CORPORATION OF IN	1.62%
POWER FINANCE CORPORATION LI	1.62%
GILTS	80.97%
GOI	69.07%
UTTAR PRADESH	7.32%
TELANGANA	2.76%
RAJASTHAN	1.82%
MMI'S AND CASH EQUIVALENTS	5.92%
GOI	4.14%
CASH EQUIVALENTS-NCA	1.78%
Grand Total	100.00%

FACTSHEET

31st July 2025

GUARDIAN



SFIN:ULIF00201/07/06GUARDANFND128

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	46.3726
AUM in Crs	5.008
Modified Duration	4.07
FMC	1.00%
Fund Manager	Mr.Sanidhya Daga & Mr.Haresh S Bhardwaj
Benchmark	Composition of Top 100 stocks by Market Capitalization & CRISIL Composite Bond fund

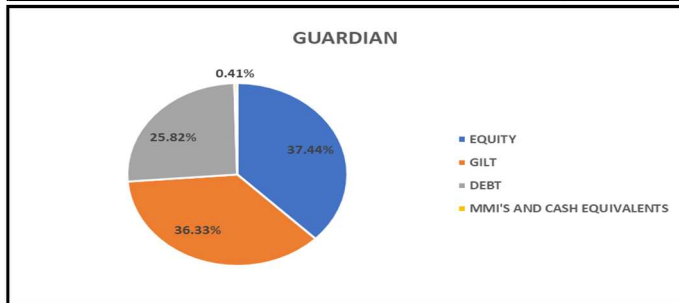
PERFORMANCE METER

PERIOD	ACTUAL %	BENCHMARK %
1 Month	-0.32%	-0.50%
3 Months	1.78%	1.37%
6 Months	5.33%	4.84%
1 Year	8.72%	5.39%
2 Years	12.31%	10.00%
3 Years	10.74%	9.78%
5 Years	9.84%	9.52%
Since Inception	8.43%	8.85%

*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	28.16%
Infrastructure - Long Term Bonds -BFSI	14.81%
Financial and insurance activities	13.23%
Investments in Housing Finance	8.48%
State Government Securities	8.18%
Manufacture of pharmaceuticals,medicinal chemical and botanical product	4.60%
Mutual Fund - Liquid	3.63%
Manufacture of food products	3.58%
Manufacture of chemicals and chemical products	3.26%
Computer programming, consultancy and related activities	2.52%
Others	9.56%
Grand Total	100.00%



RATING PROFILE

RATING	EXPOSURE%
Sovereign	58.45%
AAA	34.89%
AA+	6.65%
Total	100.00%

TOP-10 HOLDINGS

ISSUER NAME	% to AUM
GILTS	36.33%
GOI	28.16%
UTTAR PRADESH	4.14%
TELANGANA	4.04%
EQUITY	37.44%
HDFC BANK LIMITED	3.84%
KOTAK MAHINDRA ASSET MANAG	3.46%
ICICI BANK LIMITED	2.37%
LARSEN & TOUBRO LIMITED	1.46%
NESTLE INDIA LIMITED	1.08%
BRITANNIA INDUSTRIES LIMITED	0.96%
ITC LIMITED	0.94%
HINDUSTAN UNILEVER LIMITED	0.92%
TORRENT PHARMACEUTICALS LIM	0.90%
SUN PHARMACEUTICAL INDUSTRI	0.89%
Others	20.64%
BONDS	25.82%
HUDCO	8.48%
NABARD	8.38%
REC LIMITED	4.21%
SHRIRAM FINANCE LIMITED	4.13%
MAHINDRA MAHINDRA FINANCIA	0.62%
MMI'S AND CASH EQUIVALENTS	0.41%
CASH EQUIVALENTS-NCA	0.41%
Grand Total	100.00%

FACTSHEET

31st July 2025

MAXIMUS



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	54.3301
AUM in Crs	174.399
Modified Duration	2.85
FMC	1.35%
Fund Manager	Mr.Sanidhya Daga & Mr.Haresh S Bhardwaj
Benchmark	Composition of Top 100 stocks by Market Capitalization & CRISIL Composite Bond fund

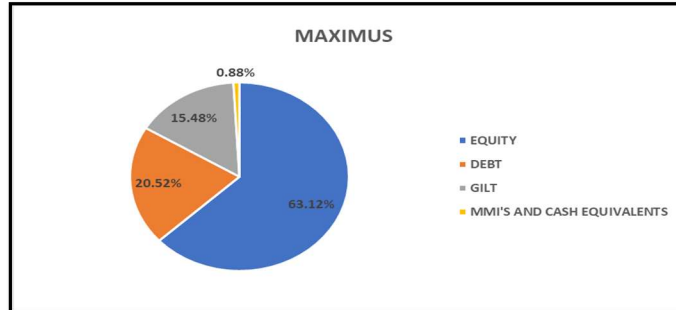
PERFORMANCE METER

PERIOD	ACTUAL %	BENCHMARK %
1 Month	-1.15%	-1.70%
3 Months	2.13%	1.76%
6 Months	4.69%	5.18%
1 Year	-0.62%	1.45%
2 Years	11.80%	11.78%
3 Years	11.70%	11.59%
5 Years	12.62%	13.62%
Since Inception	9.35%	10.36%

*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	17.23%
Central Government Securities	10.87%
Investments in Housing Finance	9.63%
Infrastructure - Long Term Bonds -BFSI	9.12%
Mutual Fund - Liquid	6.77%
Manufacture of pharmaceuticals,medicinal chemical and botanical product	6.65%
Manufacture of food products	5.99%
Manufacture of chemicals and chemical products	5.47%
State Government Securities	4.61%
Computer programming, consultancy and related activities	4.23%
Others	19.45%
Grand Total	100.00%



RATING PROFILE

RATING	EXPOSURE%
AAA	49.11%
Sovereign	43.00%
AA+	7.89%
Total	100.00%

TOP-10 HOLDINGS

ISSUER NAME	% to AUM
BONDS	20.52%
LIC HOUSING FINANCE LIMITED	5.26%
HUDCO	4.38%
NABARD	4.16%
SHRIRAM FINANCE LIMITED	2.84%
HDFC BANK LIMITED	2.29%
REC LIMITED	1.51%
POWER GRID CORPORATION OF IN	0.06%
MAHINDRA MAHINDRA FINANCIAL	0.02%
EQUITY	63.12%
HDFC BANK LIMITED	5.28%
ICICI BANK LIMITED	3.36%
RELIANCE INDUSTRIES LIMITED	2.97%
LARSEN & TOUBRO LIMITED	2.18%
NESTLE INDIA LIMITED	1.81%
BRITANNIA INDUSTRIES LIMITED	1.61%
ITC LIMITED	1.55%
HINDUSTAN UNILEVER LIMITED	1.53%
TORRENT PHARMACEUTICALS LIM	1.51%
SUN PHARMACEUTICAL INDUSTRIE	1.49%
Others	39.84%
GILTS	15.48%
GOI	10.87%
UTTAR PRADESH	3.60%
HARYANA	0.76%
GUJARAT	0.25%
MMI'S AND CASH EQUIVALENTS	0.88%
CASH EQUIVALENTS-NCA	0.88%
Grand Total	100.00%

FACTSHEET

31st July 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	40.1892
AUM in Crs	1.174
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	-3.18%	-2.90%
3 Months	0.88%	2.16%
6 Months	3.09%	5.52%
1 Year	-4.11%	-2.48%
2 Years	10.33%	13.57%
3 Years	11.69%	13.41%
5 Years	14.69%	17.73%
Since Inception	8.48%	11.04%

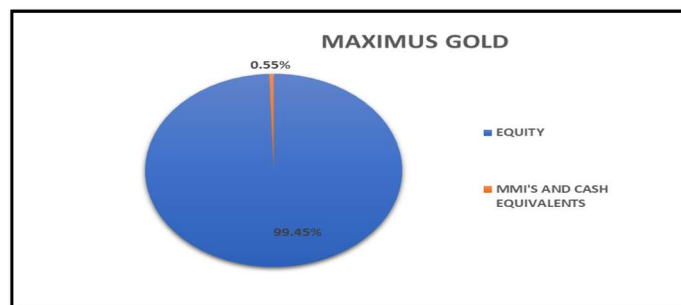
*Returns less than or upto 1 year are absolute returns & greater than 1 year are CAGR

SECTOR ALLOCATION AS PER NIC-2008

INDUSTRY NAME	% to AUM
Financial and insurance activities	27.47%
Computer programming, consultancy and related activities	9.52%
Mutual Fund - Liquid	6.94%
Manufacture of coke and refined petroleum products	6.82%
Manufacture of pharmaceuticals, medicinal chemical and botanical products	6.62%
Telecommunications	5.43%
Manufacture of other transport equipment	4.65%
Electricity, gas, steam and air conditioning supply	4.23%
Infrastructure - Long Term Bonds -BFSI	4.12%
Manufacture of other non-metallic mineral products	3.56%
Others	20.63%
Grand Total	100.00%

TOP-10 HOLDINGS

ISSUER NAME	% to AUM
EQUITY	99.45%
HDFC BANK LIMITED	9.37%
ICICI BANK LIMITED	7.02%
RELIANCE INDUSTRIES LIMITED	6.82%
BHARTI AIRTEL LIMITED	5.43%
KOTAK MAHINDRA ASSET MANAGEN	3.63%
INFOSYS LIMITED	3.46%
BAJAJ FINANCE LIMITED	3.38%
NIPPON LIFE INDIA AMC LIMITED	3.31%
FEDERAL BANK LTD	3.04%
SUN PHARMACEUTICAL INDUSTRIES	2.88%
Others	51.12%
MMI'S AND CASH EQUIVALENTS	0.55%
CASH EQUIVALENTS-NCA	0.55%
Grand Total	100.00%



FACTSHEET

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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

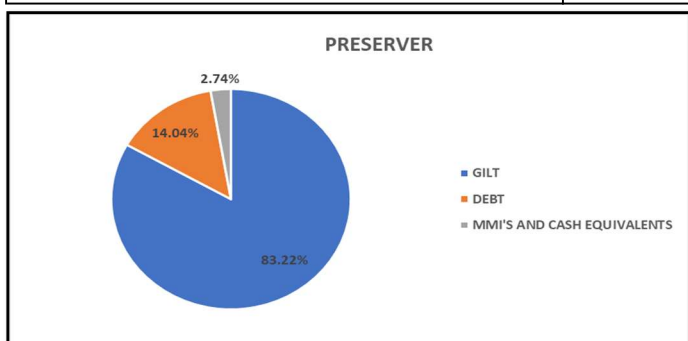
Fund Type	Debt Fund
Month of Inception	Jan-10
NAV	28.4076
AUM in Crs	20.685
Modified Duration	5.19
FMC	1.25%
Fund Manager	Mr.Haresh S Bhardwaj
Benchmark	CRISIL Composite Bond fund Index

PERFORMANCE METER

PERIOD	ACTUAL %	BENCHMARK %
1 Month	0.49%	0.53%
3 Months	0.57%	1.03%
6 Months	4.00%	4.55%
1 Year	7.70%	8.76%
2 Years	7.39%	8.47%
3 Years	6.68%	8.22%
5 Years	4.91%	6.00%
Since Inception	7.01%	7.83%

SECTOR ALLOCATION AS PER NIC-2008

INDUSTRY NAME	% to AUM
Central Government Securities	60.24%
State Government Securities	22.98%
Investments in Housing Finance	7.19%
Financial and insurance activities	5.85%
Cash Equivalents-NCA	2.74%
Infrastructure - Long Term Bonds -BFSI	1.00%
Grand Total	100.00%



RATING PROFILE

RATING	EXPOSURE%
Sovereign	85.57%
AAA	10.83%
AA+	3.60%
Total	100.00%

TOP-10 HOLDINGS

ISSUER NAME	% to AUM
BONDS	14.04%
HUDCO	7.19%
SHRIRAM FINANCE LIMITED	3.50%
MAHINDRA MAHINDRA FINANCIAL	2.34%
POWER FINANCE CORPORATION L	1.00%
GILTS	83.22%
GOI	60.24%
UTTAR PRADESH	15.55%
RAJASTHAN	7.43%
MMI'S AND CASH EQUIVALENTS	2.74%
CASH EQUIVALENTS-NCA	2.74%
Grand Total	100.00%

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

FACTSHEET

31st July 2025

PROTECTOR



SFIN:ULIF00520/12/07PROTECTFND128

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	33.8969
AUM in Crs	0.114
Modified Duration	6.33
FMC	1.00%
Fund Manager	Mr.Haresh S Bhardwaj
Benchmark	CRISIL Composite Bond fund Index

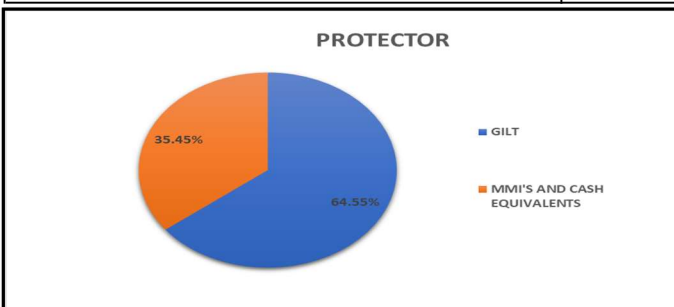
PERFORMANCE METER

PERIOD	ACTUAL %	BENCHMARK %
1 Month	0.23%	0.53%
3 Months	0.76%	1.03%
6 Months	1.73%	4.55%
1 Year	4.80%	8.76%
2 Years	6.01%	8.47%
3 Years	5.97%	8.22%
5 Years	4.52%	6.00%
Since Inception	7.22%	7.63%

*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	98.58%
Cash Equivalents-NCA	1.42%
Grand Total	100.00%



RATING PROFILE

RATING	EXPOSURE%
SOVEREIGN	100.00%
Total	100.00%

TOP-10 HOLDINGS

ISSUER NAME	% to AUM
GILTS	64.55%
GOI	64.55%
MMI'S AND CASH EQUIVALENTS	35.45%
GOI	34.03%
CASH EQUIVALENTS-NCA	1.42%
Grand Total	100.00%

FACTSHEET

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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	27.4869
AUM in Crs	0.099
Modified Duration	2.70
FMC	0.75%
Fund Manager	Mr.Haresh S Bhardwaj
Benchmark	CRISIL Composite Bond fund Index

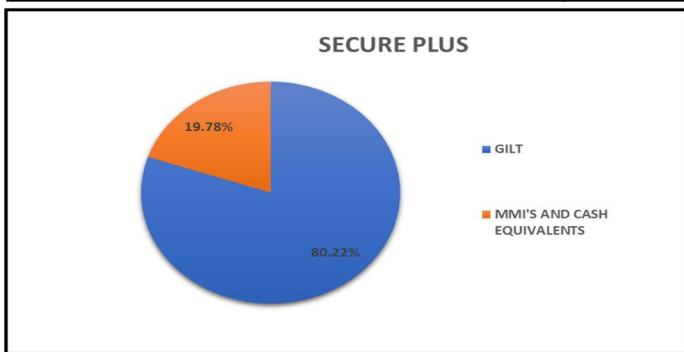
PERFORMANCE METER

PERIOD	ACTUAL %	BENCHMARK %
1 Month	0.38%	0.53%
3 Months	1.54%	1.03%
6 Months	4.25%	4.55%
1 Year	7.63%	8.76%
2 Years	7.49%	8.47%
3 Years	6.85%	8.22%
5 Years	5.39%	6.00%
Since Inception	6.59%	7.80%

*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	94.99%
Cash Equivalents-NCA	5.01%
Grand Total	100.00%



RATING PROFILE

RATING	EXPOSURE%
SOVEREIGN	100.00%
Total	100.00%

TOP-10 HOLDINGS

ISSUER NAME	% to AUM
GILTS	80.22%
GOI	80.22%
MMI'S AND CASH EQUIVALENTS	19.78%
GOI	14.77%
CASH EQUIVALENTS-NCA	5.01%
Grand Total	100.00%

FACTSHEET

31st July 2025

TYASEER



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	48.8411
AUM in Crs	305.700
Modified Duration	-
FMC	1.35%
Fund Manager	Mr.Sanidhya Daga
Benchmark	Composition of Shariah compliant companies from Top 50 stocks by Market

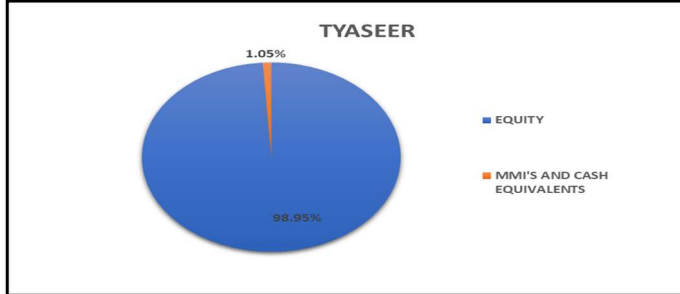
PERFORMANCE METER

PERIOD	ACTUAL %	BENCHMARK %
1 Month	-2.62%	-4.60%
3 Months	1.78%	-2.48%
6 Months	-0.70%	-6.92%
1 Year	-12.77%	-15.40%
2 Years	10.97%	6.56%
3 Years	13.30%	5.20%
5 Years	18.48%	11.02%
Since Inception	10.54%	8.93%

*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 chemicals and chemical products	14.35%
Manufacture of pharmaceuticals, medicinal chemical and botanical products	14.31%
Manufacture of food products	14.03%
Manufacture of other non-metallic mineral products	13.25%
Computer programming, consultancy and related activities	12.93%
Manufacture of wearing apparel	7.86%
Sewerage	5.20%
Manufacture of other transport equipment	4.69%
Manufacture of electrical equipment	4.23%
Mining of coal and lignite	4.15%
Others	4.99%
Grand Total	100.00%



TOP-10 HOLDINGS

ISSUER NAME	% to AUM
EQUITY	98.95%
PAGE INDUSTRIES LIMITED	7.86%
SHREE CEMENT LIMITED	7.46%
ULTRATECH CEMENT LIMITED	5.79%
SRF LIMITED	5.20%
HERO MOTOCORP LIMITED	4.69%
NESTLE INDIA LIMITED	4.64%
HAVELLS INDIA LIMITED	4.23%
COAL INDIA LIMITED	4.15%
PETRONET LNG LIMITED	3.94%
BRITANNIA INDUSTRIES LIMITED	3.53%
Others	47.46%
MMI'S AND CASH EQUIVALENTS	1.05%
CASH EQUIVALENTS-NCA	1.05%
Grand Total	100.00%