



Funds Fact Sheets : September 2025

30th Sep 2025

India Economic Update

Key Macro Economic Indicators

Economic Indicator	Latest	Prior	Year Ago
Consumer Price Index (CPI) %	2.1% (Aug-25)	1.6% (Jul-25)	3.7% (Aug-24)
Gross Domestic Product (GDP Growth) %	7.8% (Jun-25)	7.4% (Mar-25)	6.7% (Jun-24)
Wholesale Price Index (WPI) %	0.5% (Aug-25)	-0.6% (Jul-25)	1.3% (Aug-24)
Index of Industrial Production (IIP) %	3.5% (Aug-25)	3.5% (Jul-25)	0.0% (Aug-24)

Commodity Update

Commodity	Sep-2025	1 Month Ago	1 Year Ago
Brent Crude Oil (\$/bbl)	67.02	68.12	71.77
Crude WTI (\$/bbl)	62.37	64.01	68.17

Currency Update

Currency	Sep-2025	1 Month Ago	1 Year Ago
USD-INR	88.79	88.21	83.80
DXY (Dollar Index)	97.78	97.77	100.78

Debt Market Indicators

Index	Sep-2025	1 Month Ago	1 Year Ago
1 Year CP	6.20%	6.03%	7.40%
1 Year CD	6.35%	6.41%	7.56%
G-Sec 5 Yr	6.20%	6.29%	6.67%
G-Sec 10 Yr	6.58%	6.57%	6.75%
AAA Corp 5 Yr	6.93%	7.00%	7.44%
AAA Corp 10 Yr	7.23%	7.35%	7.30%
USA 10Yr	4.15%	4.23%	3.78%

Debt Market Update

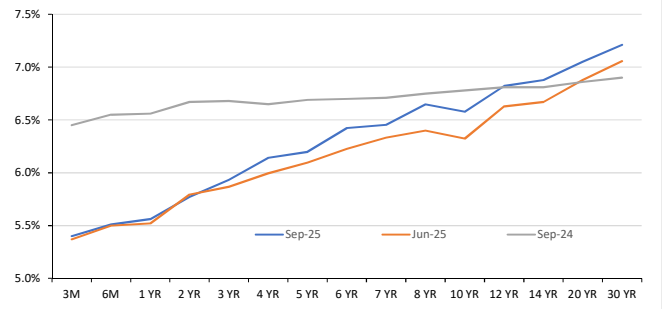
- CPI inflation rose to 2.1% y-o-y in August (vs. 1.6% in July), driven mainly by food prices, especially vegetables. A healthy Kharif harvest and favorable Rabi outlook should limit risks, although heavy rains remain a concern. Core CPI printed at 4.3%, driven by surge in bullion price.
- WPI inflation rose 0.5% YoY in August 2025, ending two months of deflation, led by non-food articles (+5.6%), minerals (+3.3%), and manufactured products (+2.55%), while food inflation fell 3.1%.
- Central government gross borrowing for H2FY26 is pegged at ₹6.77 lakh crore. With ₹7.95 lakh crore borrowed in H1FY26, total gross borrowing for FY26 is estimated at ₹14.72 lakh crore, slightly below the budgeted ₹14.82 lakh crore. Government changed the duration of bond issuance by lowering the 30-50Y segment issuance while increasing it for the 10Y, 3Y and 5Y segments.
- The RBI Monetary Policy Committee (MPC) unanimously decided to maintain the status quo in its latest policy meeting, aligning with market expectations. The monetary policy stance continues to be 'neutral.' Growth projections for FY26 have been revised upward to 6.8%, up from the previous estimate of 6.5%. Meanwhile, the inflation forecast for FY26 has been further lowered to 2.6%, down from an earlier projection of 3.1%.
- Government collected 1.89 trln rupees as GST in Sept, up 9.1% y-o-y.
- The US Federal Reserve cut rates by 25 basis points to 4.00%-4.25% (vote 11-1), citing softer labor market conditions but maintaining inflation concerns. Chair Powell signaled a cautious approach, with the dot plot showing 50 basis points of easing in 2025, followed by 25 basis points in 2026 and 2027.
- RBI's indication of potential rate cuts may provide some support to the bond market, however, we anticipate continued pressure on bond yields due to heavy supply of SDLs in the longer segment in H2FY26. We expect the 10-year yield to trade within a range of 6.40% to 6.60% in the near term.

India G-Sec Movement

INDIA 10 Yr G-Sec Bond Yield Movement



INDIA SOVEREIGN CURVE



Equity Market Indicators

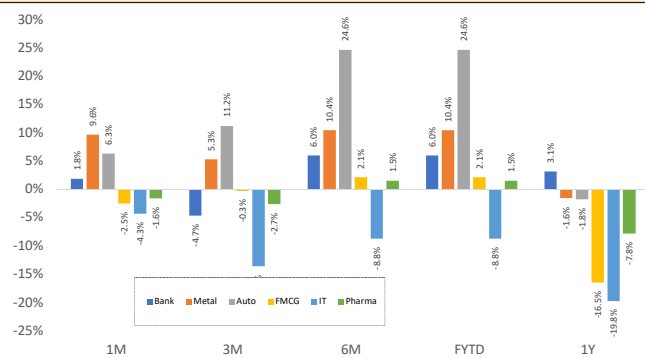
Global Equity Market Update

Index	Sep-2025	% Change 1 Month	% Change 3 Months	% Change 6 Months	% Change FYTD	% Change
DJIA	46398	1.9%	5.2%	10.5%	10.5%	9.6%
NASDAQ	22660	5.6%	11.2%	31.0%	31.0%	24.6%
HANG SENG	26856	7.1%	11.6%	16.2%	16.2%	27.1%
NIKKEI	44933	5.2%	11.0%	26.2%	26.2%	18.5%
NIFTY	24611	0.8%	-3.6%	4.6%	4.6%	-4.6%

Indian Equity Market Performance

INDEX	Sep-2025	% Change 1 Month	% Change 3 Months	% Change 6 Months	% Change FYTD	% Change
SENSEX	80268	0.6%	-4.0%	3.7%	3.7%	-4.8%
NIFTY	24611	0.8%	-3.6%	4.6%	4.6%	-4.6%
NSE Mid Cap-100	56529	1.4%	-5.4%	9.4%	9.4%	-6.0%
NSE Small Cap-100	17563	1.9%	-7.9%	9.1%	9.1%	-8.4%
NSE 500	22734	1.2%	-3.7%	6.5%	6.5%	-6.2%

Sectoral Performance



Domestic Equity Market Update

- The Indian benchmark index Nifty 50 increased by 0.8% in September 2025, post two consecutive months of decline.
- The performance in September was mainly driven by GST cut, US tariff imposition, US FED rate cut, geopolitical tensions, lower CPI inflation, above-normal monsoons, depreciating rupee, stable crude oil prices and FII outflow.
- Midcap 100 index increased by 1.4% in September whereas Smallcap 100 index increased by 1.9%.
- CPI inflation increased MoM from 1.6% to 2.1% in August 2025 and was inline with market expectation. RBI now expects inflation at 2.6% for FY26E, a downward revision from 3.1% earlier.
- FII's sold equities worth ₹35k Cr in September vs. ₹47k Cr selling in the previous month. DII's bought equities worth ₹65k Cr vs. ₹95k Cr buying in the previous month.
- Brent crude price declined from \$68.1 to \$67.0 per barrel in September.
- Rupee as against dollar settled at ₹88.8, a depreciation of 58 bps MoM.
- Nifty Sectoral Indices** – Among major sectors Metal, Auto and Banks outperformed benchmark with returns of 9.6%, 6.3% and 1.8% respectively, while IT, FMCG, and Pharma underperformed with returns of (4.3)%, (2.5)% and (1.6)% respectively.
- Sector updates:**
 - The IT sector is resorting to employee rationalisation for cost optimization amid slowing growth. Deal pipeline, however, remains strong.
 - The auto sector wholesales saw single digit growth in PV/2W, while CV/Tractors saw strong double digit growth.
 - Banking sector credit growth was stable MoM at 10.0% in August 2025 with deposit growth being marginally lower than the credit growth.
 - Within FMCG, GST Reform 2.0 lifted sentiment, with lower rates on foods and personal care aiding demand recovery.
 - Cement sector saw marginal decline in prices MoM owing to weak demand due to monsoons along with pass-through of GST cut benefits.
 - Metal prices in the international markets saw a mixed price trend with aluminium increasing and steel prices being stable.

Equity Market Outlook

- The factors which could impact the markets in the upcoming months include the impact of US trade tariffs, trade talk outcome with US, GST cut impact, commentary by Central banks, any development in the geo-political situations 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, PMI came above expectations, while IIP came below expectations. GST collections grew 9.1% in September 2025.
- IT sector companies guided for weak demand due to tariff uncertainty.
- Auto sector domestic volume growth is expected to improve compared to earlier expectations of mid single digit growth, aided by GST cut.
- For the FMCG sector, festive restocking should drive Q3 momentum led by GST-led affordability and easing inputs.
- BFSI sector is expected to see NIM improvement in H2FY26 as deposits get repriced lower with a lag, asset quality in unsecured segment like credit cards and MFI is expected to improve in H2FY26.
- Cement sector is expected to see muted demand in the near term due to the extended monsoon season, however GST cut will aid medium term demand.
- Equity market is currently trading at a TTM valuation of 22.6x PE vs. 5-year and 10-year averages of 24.5x and 23.4x 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

30th Sep 2025

ACCELATOR 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	47.4831
AUM in Crs	81.517
Modified Duration	-
FMC	1.35%
Fund Manager	Mr.Sanidhya Daga
Benchmark	Composition of Top 100 stocks by Market Capitalization

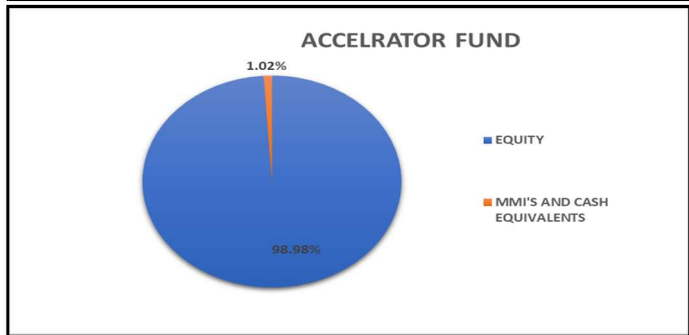
PERFORMANCE METER

PERIOD	ACTUAL %	BENCHMARK %
1 Month	-0.49%	1.17%
3 Months	-2.53%	-3.23%
6 Months	5.78%	5.15%
1 Year	-8.06%	-5.93%
2 Years	14.47%	13.67%
3 Years	14.73%	13.20%
5 Years	16.08%	17.31%
Since Inception	8.82%	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	19.15%
Manufacture of pharma, medicinal chemical and botanical products	9.85%
Manufacture of food products	9.43%
Mutual Fund - Liquid	9.42%
Manufacture of chemicals and chemical products	8.61%
Computer programming, consultancy and related activities	6.40%
Manufacture of other transport equipment	6.06%
Manufacture of motor vehicles, trailers and semi-trailers	5.78%
Infrastructure - Long Term Bonds -BFSI	5.30%
Manufacture of coke and refined petroleum products	4.03%
Others	15.97%
Grand Total	100.00%



TOP-10 HOLDINGS

ISSUER NAME	% to AUM
EQUITY	98.98%
HDFC BANK LIMITED	8.43%
ICICI BANK LIMITED	4.69%
RELIANCE INDUSTRIES LIMITED	4.03%
NIPPON LIFE INDIA AMC LTD	3.94%
LARSEN & TOUBRO LIMITED	3.38%
NESTLE INDIA LIMITED	2.91%
BRITANNIA INDUSTRIES LTD	2.62%
ITC LIMITED	2.42%
HINDUSTAN UNILEVER LIMITED	2.42%
MARUTI SUZUKI INDIA LIMITED	2.35%
OTHERS	61.80%
MMI'S AND CASH EQUIVALENTS	1.02%
CASH EQUIVALENTS-NCA	1.02%
Grand Total	100.00%

FACTSHEET

30th Sep 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	34.2159
AUM in Crs	29.958
Modified Duration	5.66
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

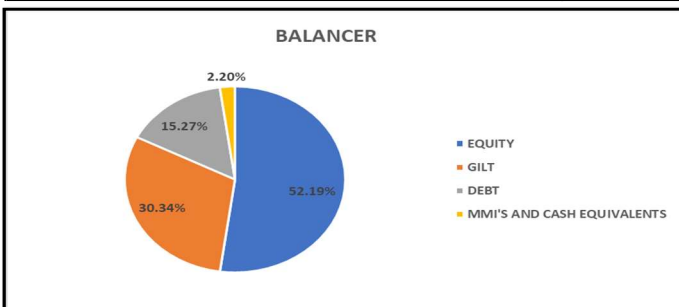
PERFORMANCE METER

PERIOD	ACTUAL %	BENCHMARK %
1 Month	0.00%	1.04%
3 Months	-1.34%	-1.27%
6 Months	4.10%	4.01%
1 Year	-2.13%	0.47%
2 Years	11.45%	10.87%
3 Years	11.41%	10.57%
5 Years	11.33%	11.71%
Since Inception	8.21%	9.52%

*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	22.43%
Infrastructure - Long Term Bonds -BFSI	14.09%
Financial and insurance activities	10.54%
State Government Securities	9.38%
Manufacture of pharmaceuticals,medicinal chemical and botanical product	5.20%
Mutual Fund - Liquid	5.10%
Manufacture of food products	4.97%
Manufacture of chemicals and chemical products	4.54%
Investments in Housing Finance	3.50%
Computer programming, consultancy and related activities	3.37%
Others	16.88%
Grand Total	100.00%



RATING PROFILE

RATING	EXPOSURE%
Sovereign	67.57%
AAA	31.70%
AA+	0.73%
Total	100.00%

TOP-10 HOLDINGS

ISSUER NAME	% to AUM
BONDS	15.27%
NABARD	8.42%
HUDCO	3.50%
REC LIMITED	2.80%
SHRIRAM FINANCE LIMITED	0.34%
M&M FINANCIAL SERVICES LTD	0.21%
EQUITY	52.19%
KOTAK MAHINDRA AMC	4.75%
HDFC BANK LIMITED	4.51%
RELIANCE INDUSTRIES LIMITED	2.44%
ICICI BANK LIMITED	2.37%
ULTRATECH CEMENT LIMITED	1.95%
LARSEN & TOUBRO LIMITED	1.86%
NESTLE INDIA LIMITED	1.54%
BRITANNIA INDUSTRIES LTD	1.38%
HINDUSTAN UNILEVER LIMITED	1.27%
ITC LIMITED	1.27%
OTHERS	28.85%
GILTS	30.34%
GOI	20.96%
UTTAR PRADESH	6.09%
TELANGANA	3.29%
MMI'S AND CASH EQUIVALENTS	2.20%
GOI	1.47%
CASH EQUIVALENTS-NCA	0.73%
Grand Total	100.00%

FACTSHEET

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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	23.1264
AUM in Crs	50.669
Modified Duration	0.54
FMC	0.50%
Fund Manager	Mr.Haresh S Bhardwaj
Benchmark	CRISIL Composite Bond fund Index

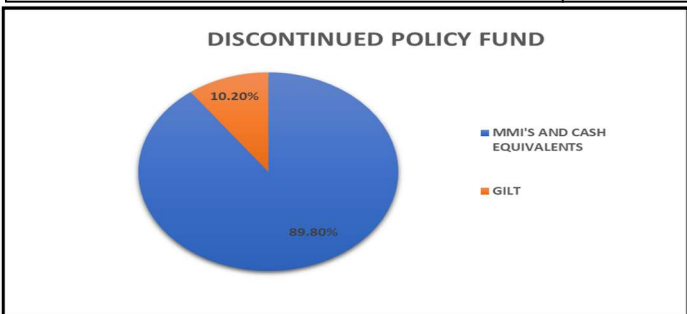
PERFORMANCE METER

PERIOD	ACTUAL %	BENCHMARK %
1 Month	0.41%	0.91%
3 Months	1.32%	0.70%
6 Months	2.74%	2.87%
1 Year	5.80%	6.86%
2 Years	6.08%	8.06%
3 Years	6.01%	7.95%
5 Years	5.10%	6.11%
Since Inception	6.29%	7.98%

*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	96.28%
Cash Equivalents-NCA	3.72%
Grand Total	100.00%



RATING PROFILE

RATING	EXPOSURE%
SOVEREIGN	100.00%
Total	100.00%

TOP-10 HOLDINGS

ISSUER NAME	% to AUM
GILTS	10.20%
GOI	10.20%
MMI'S AND CASH EQUIVALENTS	89.80%
GOI	86.08%
CASH EQUIVALENTS-NCA	3.72%
Grand Total	100.00%

FACTSHEET

30th Sep 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	26.0900
AUM in Crs	13.644
Modified Duration	5.22
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

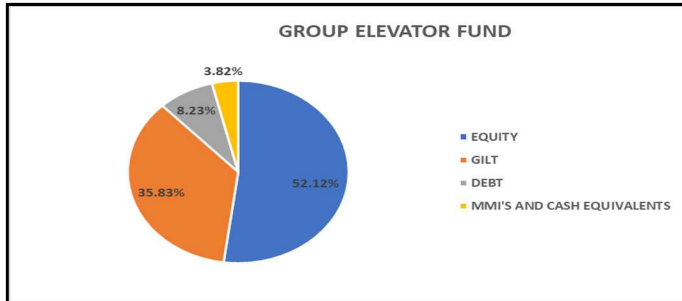
PERFORMANCE METER

PERIOD	ACTUAL %	BENCHMARK %
1 Month	0.05%	0.99%
3 Months	-0.95%	-0.48%
6 Months	4.72%	3.55%
1 Year	-0.71%	3.03%
2 Years	11.63%	9.74%
3 Years	11.63%	9.52%
5 Years	11.06%	9.47%
Since Inception	8.97%	9.04%

*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
Central Government Securities	35.52%
Financial and insurance activities	10.57%
Infrastructure - Long Term Bonds -BFSI	5.55%
Manufacture of pharma,medicinal chemical and botanical products	5.19%
Mutual Fund - Liquid	5.06%
Manufacture of food products	4.97%
Investments in Housing Finance	4.64%
Manufacture of chemicals and chemical products	4.53%
Computer programming, consultancy and related activities	3.37%
Manufacture of other transport equipment	3.21%
Others	17.39%
Grand Total	100.00%



RATING PROFILE

RATING	EXPOSURE%
Sovereign	82.26%
AAA	16.11%
AA+	1.63%
Total	100.00%

TOP-10 HOLDINGS

ISSUER NAME	% to AUM
BONDS	8.23%
HUDCO	4.64%
PGC OF INDIA LIMITED	2.83%
SHRIRAM FINANCE LIMITED	0.76%
EQUITY	52.12%
KOTAK MAHINDRA AMC	4.50%
HDFC BANK LIMITED	4.22%
RELIANCE INDUSTRIES LIMITED	2.51%
ICICI BANK LIMITED	2.45%
LARSEN & TOUBRO LIMITED	1.75%
NESTLE INDIA LIMITED	1.54%
BRITANNIA INDUSTRIES LIMITED	1.38%
HINDUSTAN UNILEVER LIMITED	1.27%
ITC LIMITED	1.27%
ULTRATECH CEMENT LIMITED	1.25%
OTHERS	29.99%
GILTS	35.83%
GOI	33.22%
UTTAR PRADESH	2.26%
TELANGANA	0.36%
MMI'S AND CASH EQUIVALENTS	3.82%
GOI	2.30%
CASH EQUIVALENTS-NCA	1.52%
Grand Total	100.00%

FACTSHEET

30th Sep 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	25.7259
AUM in Crs	12.830
Modified Duration	5.62
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

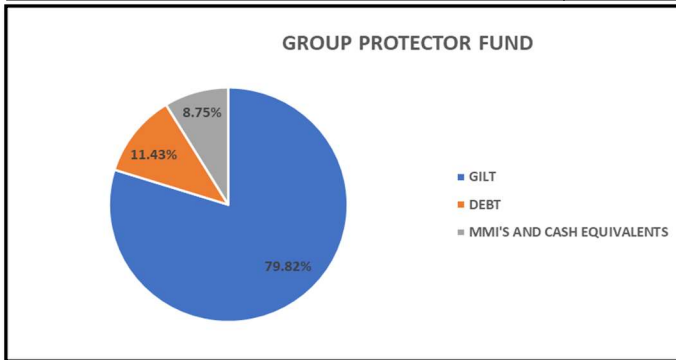
PERFORMANCE METER

PERIOD	ACTUAL %	BENCHMARK %
1 Month	0.87%	0.91%
3 Months	0.43%	0.70%
6 Months	2.70%	2.87%
1 Year	6.53%	6.86%
2 Years	7.53%	8.06%
3 Years	7.32%	7.95%
5 Years	5.92%	6.11%
Since Inception	8.31%	8.22%

*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	72.93%
State Government Securities	11.60%
Investments in Housing Finance	4.10%
Infrastructure - Long Term Bonds -BFSI	4.05%
Cash Equivalents-NCA	4.04%
Financial and insurance activities	3.28%
Grand Total	100.00%



RATING PROFILE

RATING	EXPOSURE%
Sovereign	88.09%
AAA	11.91%
Total	100.00%

TOP-10 HOLDINGS

ISSUER NAME	% to AUM
BONDS	11.43%
M&M FINANCIAL SERVICES LTD	3.28%
LIC HOUSING FINANCE LIMITED	2.46%
NABARD	2.44%
HUDCO	1.64%
PGC OF INDIA LIMITED	1.61%
GILTS	79.82%
GOI	68.22%
UTTAR PRADESH	7.12%
TELANGANA	2.69%
RAJASTHAN	1.79%
MMI'S AND CASH EQUIVALENTS	8.75%
GOI	4.70%
CASH EQUIVALENTS-NCA	4.04%
Grand Total	100.00%

FACTSHEET

30th Sep 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	46.2834
AUM in Crs	4.877
Modified Duration	5.21
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

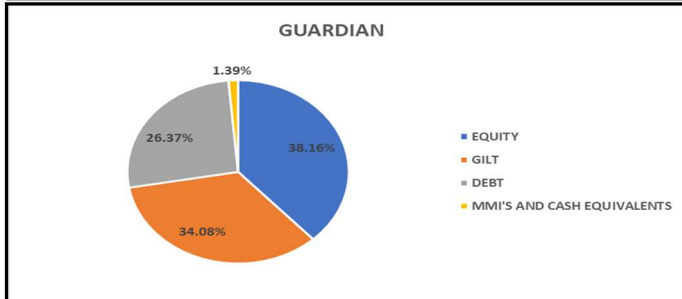
PERFORMANCE METER

PERIOD	ACTUAL %	BENCHMARK %
1 Month	0.57%	0.99%
3 Months	-0.51%	-0.48%
6 Months	3.97%	3.55%
1 Year	7.06%	3.03%
2 Years	11.99%	9.74%
3 Years	10.73%	9.52%
5 Years	9.77%	9.47%
Since Inception	8.34%	8.77%

*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	25.90%
Infrastructure - Long Term Bonds -BFSI	15.14%
Financial and insurance activities	13.30%
Investments in Housing Finance	8.66%
State Government Securities	8.18%
Manufacture of pharma,medicinal chemical and botanical products	4.48%
Manufacture of food products	3.67%
Mutual Fund - Liquid	3.66%
Manufacture of chemicals and chemical products	3.35%
Computer programming, consultancy and related activities	2.48%
Others	11.18%
Grand Total	100.00%



RATING PROFILE

RATING	EXPOSURE%
Sovereign	56.37%
AAA	36.62%
AA+	7.00%
Total	100.00%

TOP-10 HOLDINGS

ISSUER NAME	% to AUM
GILTS	34.08%
GOI	25.90%
UTTAR PRADESH	4.13%
TELANGANA	4.05%
EQUITY	38.16%
HDFC BANK LIMITED	3.72%
KOTAK MAHINDRA AMC	3.46%
ICICI BANK LIMITED	2.21%
LARSEN & TOUBRO LIMITED	1.51%
NESTLE INDIA LIMITED	1.13%
BRITANNIA INDUSTRIES LTD	1.02%
ITC LIMITED	0.94%
HINDUSTAN UNILEVER LIMITED	0.94%
MARUTI SUZUKI INDIA LIMITED	0.92%
TORRENT PHARMA LIMITED	0.89%
OTHERS	21.42%
BONDS	26.37%
HUDCO	8.66%
NABARD	8.55%
REC LIMITED	4.30%
SHRIRAM FINANCE LIMITED	4.23%
M&M FINANCIAL SERVICES LTD	0.63%
MMI'S AND CASH EQUIVALENTS	1.39%
CASH EQUIVALENTS-NCA	1.39%
Grand Total	100.00%

FACTSHEET

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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	54.1962
AUM in Crs	171.501
Modified Duration	4.13
FMC	1.35%
Fund Manager	Mr.Sanidhya Daga & Mr.Hareesh S Bhardwaj
Benchmark	Composition of Top 100 stocks by Market Capitalization & CRISIL Composite Bond fund

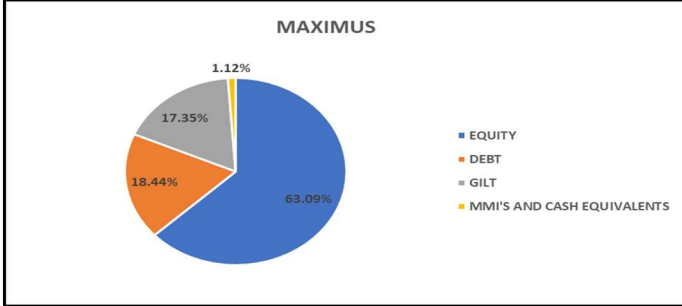
PERFORMANCE METER

PERIOD	ACTUAL %	BENCHMARK %
1 Month	-0.10%	1.08%
3 Months	-1.39%	-1.86%
6 Months	4.85%	4.35%
1 Year	-3.35%	-1.45%
2 Years	11.82%	11.71%
3 Years	11.77%	11.36%
5 Years	12.14%	13.39%
Since Inception	9.25%	10.26%

*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	14.84%
Central Government Securities	12.75%
Investments in Housing Finance	9.74%
Infrastructure - Long Term Bonds -BFSI	9.25%
Manufacture of pharma,medicinal chemical and botanical products	6.37%
Manufacture of food products	6.09%
Mutual Fund - Liquid	6.03%
Manufacture of chemicals and chemical products	5.55%
State Government Securities	4.60%
Computer programming, consultancy and related activities	4.12%
Others	20.67%
Grand Total	100.00%



RATING PROFILE

RATING	EXPOSURE%
AAA	48.48%
Sovereign	43.47%
AA+	8.04%
Total	100.00%

TOP-10 HOLDINGS

ISSUER NAME	% to AUM
BONDS	18.44%
LIC HOUSING FINANCE LIMITED	5.32%
HUDCO	4.42%
NABARD	4.21%
SHRIRAM FINANCE LIMITED	2.88%
REC LIMITED	1.53%
PGC OF INDIA LIMITED	0.06%
M&M FINANCIAL SERVICES LTD	0.02%
EQUITY	63.09%
HDFC BANK LIMITED	5.06%
ICICI BANK LIMITED	3.11%
RELIANCE INDUSTRIES LIMITED	2.96%
LARSEN & TOUBRO LIMITED	2.23%
NESTLE INDIA LIMITED	1.89%
BRITANNIA INDUSTRIES LTD	1.70%
HINDUSTAN UNILEVER LIMITED	1.55%
ITC LIMITED	1.53%
MARUTI SUZUKI INDIA LIMITED	1.53%
TORRENT PHARMA LIMITED	1.48%
OTHERS	40.05%
GILTS	17.35%
GOI	12.75%
UTTAR PRADESH	3.58%
HARYANA	0.77%
GUJARAT	0.25%
MMI'S AND CASH EQUIVALENTS	1.12%
CASH EQUIVALENTS-NCA	1.12%
Grand Total	100.00%

FACTSHEET

30th Sep 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	39.4410
AUM in Crs	1.147
Modified Duration	-
FMC	2.25%
Fund Manager	Mr.Sanidhya Daga
Benchmark	Composition of Top 100 stocks by Market Capitalization

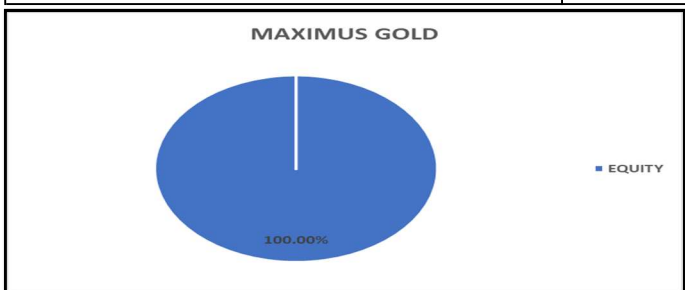
PERFORMANCE METER

PERIOD	ACTUAL %	BENCHMARK %
1 Month	-0.74%	1.17%
3 Months	-4.98%	-3.23%
6 Months	2.42%	5.15%
1 Year	-7.93%	-5.93%
2 Years	9.98%	13.67%
3 Years	11.31%	13.20%
5 Years	13.62%	17.31%
Since Inception	8.28%	10.90%

*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	27.34%
Computer programming, consultancy and related activities	9.29%
Mutual Fund - Liquid	6.94%
Manufacture of coke and refined petroleum products	6.85%
Manufacture of pharma, medicinal chemical and botanical products	6.51%
Manufacture of other transport equipment	5.58%
Telecommunications	5.45%
Electricity, gas, steam and air conditioning supply	4.32%
Infrastructure - Long Term Bonds -BFSI	4.24%
Manufacture of other non-metallic mineral products	3.53%
Others	19.94%
Grand Total	100.00%



TOP-10 HOLDINGS

ISSUER NAME	% to AUM
EQUITY	100.14%
HDFC BANK LIMITED	9.04%
RELIANCE INDUSTRIES LIMITED	6.85%
ICICI BANK LIMITED	6.53%
BHARTI AIRTEL LIMITED	5.45%
BAJAJ FINANCE LIMITED	3.92%
KOTAK MAHINDRA AMC	3.63%
INFOSYS LIMITED	3.38%
NIPPON LIFE INDIA AMC	3.31%
FEDERAL BANK LTD	2.97%
LARSEN & TOUBRO LIMITED	2.90%
OTHERS	52.16%
MMI'S AND CASH EQUIVALENTS	-0.14%
CASH EQUIVALENTS-NCA	-0.14%
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	28.3699
AUM in Crs	20.501
Modified Duration	5.51
FMC	1.25%
Fund Manager	Mr.Haresh S Bhardwaj
Benchmark	CRISIL Composite Bond fund Index

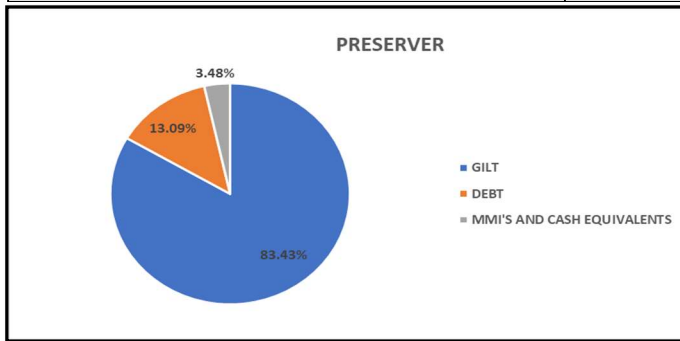
PERFORMANCE METER

PERIOD	ACTUAL %	BENCHMARK %
1 Month	1.08%	0.91%
3 Months	0.36%	0.70%
6 Months	2.18%	2.87%
1 Year	5.55%	6.86%
2 Years	6.93%	8.06%
3 Years	6.58%	7.95%
5 Years	4.97%	6.11%
Since Inception	6.92%	7.75%

*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	63.81%
State Government Securities	20.14%
Investments in Housing Finance	7.21%
Financial and insurance activities	5.88%
Cash Equivalents-NCA	2.96%
Grand Total	100.00%



RATING PROFILE

RATING	EXPOSURE%
Sovereign	86.51%
AAA	9.85%
AA+	3.63%
Total	100.00%

TOP-10 HOLDINGS

ISSUER NAME	% to AUM
BONDS	13.09%
HUDCO	7.21%
SHRIRAM FINANCE LIMITED	3.52%
M&M FINANCIAL SERVICES LTD	2.35%
GILTS	83.43%
GOI	63.29%
UTTAR PRADESH	15.27%
RAJASTHAN	4.87%
MMI'S AND CASH EQUIVALENTS	3.48%
CASH EQUIVALENTS-NCA	2.96%
GOI	0.52%
Grand Total	100.00%

FACTSHEET

30th Sep 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	33.9129
AUM in Crs	0.114
Modified Duration	6.15
FMC	1.00%
Fund Manager	Mr.Haresh S Bhardwaj
Benchmark	CRISIL Composite Bond fund Index

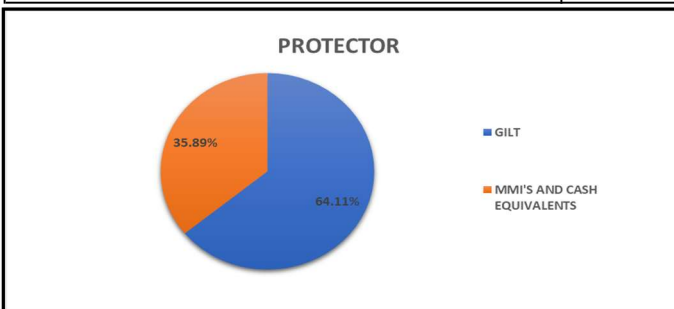
PERFORMANCE METER

PERIOD	ACTUAL %	BENCHMARK %
1 Month	0.75%	0.91%
3 Months	0.28%	0.70%
6 Months	1.77%	2.87%
1 Year	3.00%	6.86%
2 Years	5.66%	8.06%
3 Years	5.93%	7.95%
5 Years	4.60%	6.11%
Since Inception	7.16%	7.56%

*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	98.66%
Cash Equivalents-NCA	1.34%
Grand Total	100.00%



RATING PROFILE

RATING	EXPOSURE%
SOVEREIGN	100.00%
Total	100.00%

TOP-10 HOLDINGS

ISSUER NAME	% to AUM
GILTS	64.11%
GOI	64.11%
MMI'S AND CASH EQUIVALENTS	35.89%
GOI	34.54%
CASH EQUIVALENTS-NCA	1.34%
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	27.5979
AUM in Crs	0.099
Modified Duration	5.01
FMC	0.75%
Fund Manager	Mr.Haresh S Bhardwaj
Benchmark	CRISIL Composite Bond fund Index

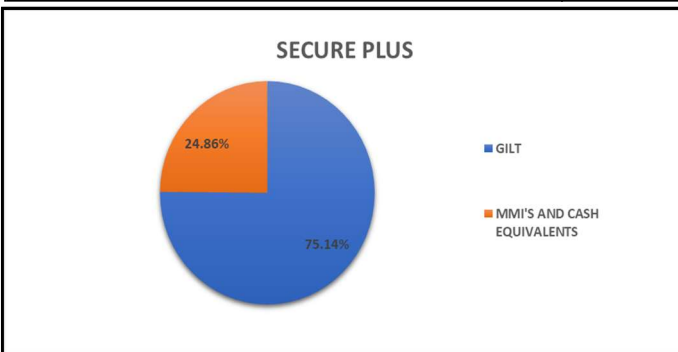
PERFORMANCE METER

PERIOD	ACTUAL %	BENCHMARK %
1 Month	1.11%	0.91%
3 Months	0.79%	0.70%
6 Months	3.29%	2.87%
1 Year	6.48%	6.86%
2 Years	7.21%	8.06%
3 Years	6.78%	7.95%
5 Years	5.27%	6.11%
Since Inception	6.55%	7.73%

*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	90.02%
Cash Equivalents-NCA	9.98%
Grand Total	100.00%



RATING PROFILE

RATING	EXPOSURE%
SOVEREIGN	100.00%
Total	100.00%

TOP-10 HOLDINGS

ISSUER NAME	% to AUM
GILTS	75.14%
GOI	75.14%
MMI'S AND CASH EQUIVALENTS	24.86%
GOI	14.88%
CASH EQUIVALENTS-NCA	9.98%
Grand Total	100.00%

FACTSHEET

30th Sep 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	47.7689
AUM in Crs	328.567
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	-3.69%	-2.81%
3 Months	-4.76%	-6.60%
6 Months	2.59%	-2.95%
1 Year	-16.55%	-19.87%
2 Years	9.70%	4.06%
3 Years	12.00%	6.05%
5 Years	16.74%	9.46%
Since Inception	10.27%	8.69%

*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	14.13%
Manufacture of food products	14.13%
Computer programming, consultancy and related activities	14.06%
Manufacture of pharma, medicinal chemical and botanical products	14.04%
Manufacture of electrical equipment	7.02%
Manufacture of other non-metallic mineral products	6.82%
Manufacture of other transport equipment	5.35%
Manufacture of wearing apparel	4.52%
Manufacture of computer, electronic and optical products	4.30%
Manufacture of machinery and equipment n.e.c.	3.90%
Others	11.72%
Grand Total	100.00%

TOP-10 HOLDINGS

ISSUER NAME	% to AUM
EQUITY	98.70%
ULTRATECH CEMENT LIMITED	6.82%
HERO MOTOCORP LIMITED	5.35%
NESTLE INDIA LIMITED	4.62%
PAGE INDUSTRIES LIMITED	4.52%
PIDILITE INDUSTRIES LIMITED	4.32%
DIXON TECHNOLOGIES LTD	4.30%
CUMMINS INDIA LIMITED	3.90%
MARICO LIMITED	3.82%
HINDUSTAN UNILEVER LTD	3.79%
POLYCAB INDIA LIMITED	3.76%
OTHERS	53.49%
MMI'S AND CASH EQUIVALENTS	1.30%
CASH EQUIVALENTS-NCA	1.30%
Grand Total	100.00%

