



Funds Fact Sheets : October 2025

October 31, 2025

India Economic Update

Key Macro Economic Indicators

Economic Indicator	Latest	Prior	Year Ago
Consumer Price Index (CPI) %	1.5% (Sep-25)	2.1% (Aug-25)	5.5% (Sep-24)
Gross Domestic Product (GDP Growth) %	7.8% (Jun-25)	7.4% (Mar-25)	6.7% (Jun-24)
Wholesale Price Index (WPI) %	0.1% (Sep-25)	0.5% (Aug-25)	1.9% (Sep-24)
Index of Industrial Production (IIP) %	4.0% (Sep-25)	4.1% (Aug-25)	3.2% (Sep-24)

Commodity Update

Commodity	Oct-2025	1 Month Ago	1 Year Ago
Brent Crude Oil (\$/bbl)	65.07	67.02	73.16
Crude WTI (\$/bbl)	60.98	62.37	69.26

Currency Update

Currency	Oct-2025	1 Month Ago	1 Year Ago
USD-INR	88.77	88.79	84.09
DXY (Dollar Index)	99.80	97.78	103.98

Debt Market Indicators

Index	Oct-2025	1 Month Ago	1 Year Ago
1 Year CP	6.10%	6.20%	7.28%
1 Year CD	6.43%	6.35%	7.46%
G-Sec 5 Yr	6.18%	6.20%	6.78%
G-Sec 10 Yr	6.53%	6.58%	6.85%
AAA Corp 5 Yr	6.94%	6.93%	7.43%
AAA Corp 10 Yr	7.17%	7.23%	7.29%
USA 10Yr	4.08%	4.15%	4.28%

Debt Market Update

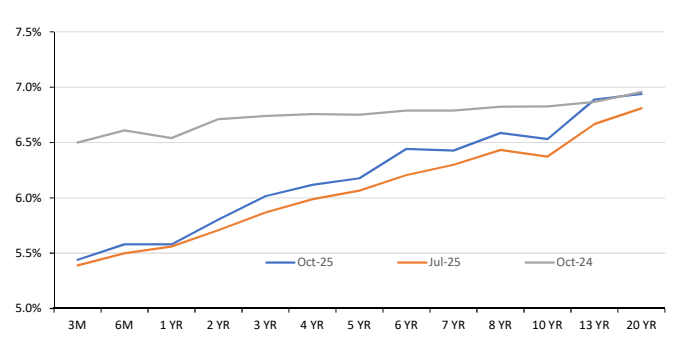
- CPI inflation eased to 1.54% y-o-y in September (vs 2.1% in August) supported by moderation in food prices and a favorable base effect. Food inflation declined by 2.3% y-o-y, led by a fall in vegetable and pulses prices. However, core inflation edged higher to 4.5% y-o-y, primarily due to an uptick in housing and gold prices.
- States are expected to borrow around ₹2.81 trillion in Q3 FY26, slightly below ₹2.86 trillion in Q2 FY26 and ~12% lower y-o-y from ₹3.20 trillion in Q3 FY25.
- The central government's gross fiscal deficit reached 36.5% of its FY26 target by September 2025, compared with 29.4% in the same period last year.
- GST collections stood at ₹1.96 trillion in October 2025, up 4.6% y-o-y and against ₹1.89 trillion last year.
- The World Bank has raised India's FY26 GDP growth forecast to 6.5% (from 6.3% earlier) but trimmed FY27 growth to 6.3% (down 20 bps) owing to higher-than-expected U.S. tariffs on Indian exports.
- The U.S. Federal Reserve cut policy rates by 25 bps to 3.75%–4.00% (10–2 vote). Chair Powell struck a hawkish tone at the press conference, noting that rates are now close to "neutral," signaling limited room for further easing.
- The U.S. government shutdown has led to delays in major economic data releases, increasing uncertainty around future Fed policy.
- The European Central Bank (ECB) kept rates unchanged for the third consecutive meeting – deposit facility at 2%, main refinancing rate at 2.15%, and marginal lending facility at 2.4%.
- Bank of Japan (BoJ) kept their policy rates unchanged at 0.5% (7-2 vote), maintaining its wait-and-watch approach.
- We expect the 10-year G-Sec yield to remain in the 6.35%–6.55% range in the near term and continue to maintain our expectation of 25 bps rate cut in the second half, which could lead to further easing in yields and a continued flattening of the yield curve.

India G-Sec Movement

INDIA 10 Yr G-Sec Bond Yield Movement



INDIA SOVEREIGN CURVE



Equity Market Indicators

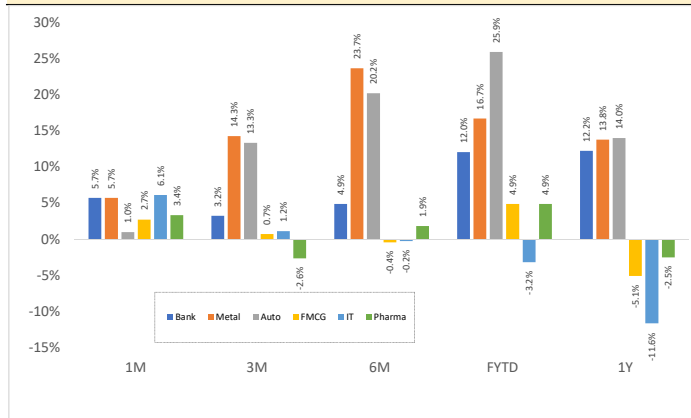
Global Equity Market Update

Index	Oct-2025	% Change 1 Month	% Change 3 Months	% Change 6 Months	% Change FYTD	% Change
DJIA	47563	2.5%	7.8%	17.0%	13.2%	13.9%
NASDAQ	23725	4.7%	12.3%	36.0%	37.1%	31.1%
HANG SENG	25907	-3.5%	4.6%	17.1%	12.1%	27.5%
NIKKEI	52411	16.6%	27.6%	45.4%	47.2%	34.1%
NIFTY	25722	4.5%	3.9%	5.7%	9.4%	6.3%

Indian Equity Market Performance

INDEX	Oct-2025	% Change 1 Month	% Change 3 Months	% Change 6 Months	% Change FYTD	% Change
SENSEX	83939	4.6%	3.4%	4.6%	8.4%	5.7%
NIFTY	25722	4.5%	3.9%	5.7%	9.4%	6.3%
NSE Mid Cap-100	59826	5.8%	4.2%	10.5%	15.8%	6.6%
NSE Small Cap-100	18381	4.7%	2.3%	11.7%	14.2%	-1.2%
NSE 500	23710	4.3%	3.5%	7.6%	11.1%	4.5%

Sectoral Performance



Domestic Equity Market Update

- The Indian benchmark index Nifty 50 increased by 4.5% in October 2025. This was a second consecutive month of positive close for the Nifty index.
- The performance in October was mainly driven by decent Q2FY26 results so far, GST cut enthusiasm, geopolitical tensions, lower CPI inflation, above-normal monsoons, stable rupee and declining crude oil prices.
- Midcap 100 index increased by 5.8% in October whereas Smallcap 100 index increased by 4.7%.
- CPI inflation declined MoM from 2.1% to 1.5% in September 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 ₹2k Cr in October vs. ₹35k Cr selling in the previous month. DII's bought equities worth ₹53k Cr vs. ₹65k Cr buying in the previous month.
- Brent crude price declined from \$67.0 to \$65.1 per barrel in October.
- Rupee as against dollar settled at ₹88.7, an appreciation of 2 bps MoM.
- Nifty Sectoral Indices** – Among major sectors IT, Banks and Metal outperformed benchmark with returns of 6.1%, 5.7% and 5.7% respectively, while Auto, FMCG, and Pharma underperformed with returns of 1.0%, 2.7% and 3.4% respectively.
- Sector updates:**
 - The IT sector reported inline Q2FY26 results with demand commentary remaining unchanged from previous quarter.
 - The auto sector wholesales saw across the board growth led by festive season and GST cuts.
 - Banking sector credit growth increased MoM from 10.0% to 10.4% in September 2025 with deposit growth being marginally lower than the credit growth.
 - FMCG demand stabilized in October as GST destocking impact waned and festive restocking lifted trade momentum.
 - Cement sector saw marginal decline in prices MoM due to extended monsoons.
 - Metal prices in the international markets saw a mixed price trend with aluminium & Copper increasing and steel prices declining.

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, actions & 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 RBI MPC meet, Bihar state elections and other macro data.
- Dollar vs. Rupee and oil price would be key monitorable.
- Overall from context of Indian economy, both IIP and PMI came above expectations. GST collections grew 4.6% in October 2025.
- IT sector companies have guided that second half would have a negative seasonality impact and further mentioned that furloughs are expected to be similar to last year.
- 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, with trade channels normalizing and festive consumption strengthening, volume recovery is expected to accelerate through Q3FY26.
- BFSI sector is expected to see NIM improvement in H2FY26, whereas, asset quality in unsecured segment like credit cards and MFI is expected to improve in H2FY26.
- Cement sector is expected to see demand return as monsoons come to an end.
- Equity market is currently trading at a TTM valuation of 23.8x PE vs. 5-year and 10-year averages of 24.6x and 23.5x 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 Oct 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	49.0738
AUM in Crs	84.452
Modified Duration	-
FMC	1.35%
Fund Manager	Mr.Sanidhya Daga
Benchmark	Composition of Top 100 stocks by Market Capitalization

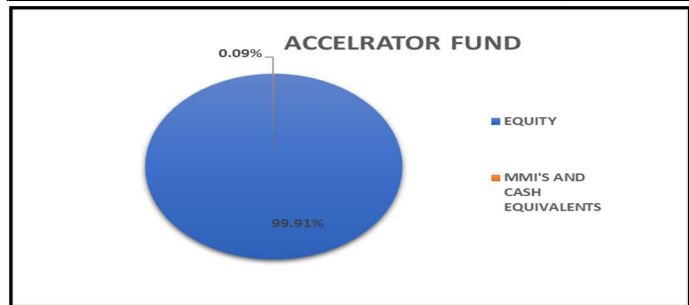
PERFORMANCE METER

PERIOD	ACTUAL %	BENCHMARK %
1 Month	3.35%	4.25%
3 Months	2.87%	3.90%
6 Months	5.43%	6.14%
1 Year	2.67%	5.23%
2 Years	17.46%	17.70%
3 Years	14.71%	13.07%
5 Years	16.09%	17.55%
Since Inception	8.97%	11.23%

*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	10.02%
Mutual Fund - Liquid	9.68%
Manufacture of food products	9.50%
Manufacture of chemicals and chemical products	8.49%
Computer programming, consultancy and related activities	6.61%
Manufacture of other transport equipment	5.93%
Manufacture of motor vehicles, trailers and semi-trailers	5.66%
Infrastructure - Long Term Bonds -BFSI	5.48%
Manufacture of coke and refined petroleum products	4.29%
Others	15.19%
Grand Total	100.00%



TOP-10 HOLDINGS

ISSUER NAME	% to AUM
EQUITY	99.91%
HDFC BANK LIMITED	8.44%
ICICI BANK LIMITED	4.58%
RELIANCE INDUSTRIES LIMITED	4.29%
NIPPON LIFE INDIA AMC LIMITED	4.03%
LARSEN & TOUBRO LIMITED	3.64%
NESTLE INDIA LIMITED	3.14%
BRITANNIA INDUSTRIES LIMITED	2.49%
ITC LIMITED	2.48%
MARUTI SUZUKI INDIA LIMITED	2.32%
HINDUSTAN UNILEVER LIMITED	2.32%
OTHERS	62.17%
MMI'S AND CASH EQUIVALENTS	0.09%
CASH EQUIVALENTS-NCA	0.09%
Grand Total	100.00%

FACTSHEET

31th Oct 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	34.9248
AUM in Crs	30.4740
Modified Duration	5.86
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

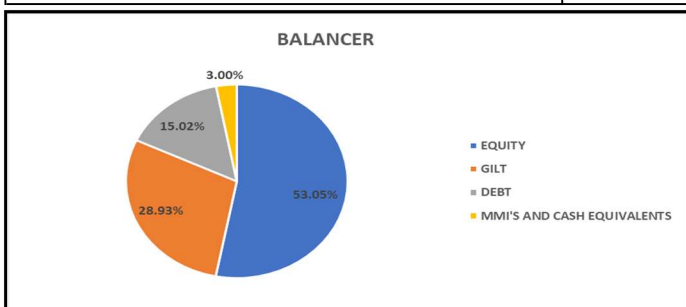
PERFORMANCE METER

PERIOD	ACTUAL %	BENCHMARK %
1 Month	2.07%	2.46%
3 Months	1.61%	2.37%
6 Months	3.33%	4.01%
1 Year	4.22%	6.26%
2 Years	13.20%	13.09%
3 Years	11.43%	10.58%
5 Years	11.19%	11.72%
Since Inception	8.31%	9.64%

*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	21.09%
Infrastructure - Long Term Bonds -BFSI	14.03%
Financial and insurance activities	10.64%
State Government Securities	9.29%
Mutual Fund - Liquid	5.33%
Manufacture of pharma,medicinal chemical and botanical products	5.31%
Manufacture of food products	5.04%
Manufacture of chemicals and chemical products	4.50%
Computer programming, consultancy and related activities	3.50%
Investments in Housing Finance	3.45%
Others	17.81%
Grand Total	100.00%



RATING PROFILE

RATING	EXPOSURE%
Sovereign	66.91%
AAA	32.35%
AA+	0.75%
Total	100.00%

TOP-10 HOLDINGS

ISSUER NAME	% to AUM
BONDS	15.02%
NABARD	8.28%
HUDCO	3.45%
REC LIMITED	2.75%
SHRIRAM FINANCE LIMITED	0.34%
M & M FINANCIAL SERVICES LTD	0.20%
EQUITY	53.05%
KOTAK MAHINDRA AMC	4.96%
HDFC BANK LIMITED	4.60%
RELIANCE INDUSTRIES LIMITED	2.62%
ICICI BANK LIMITED	2.33%
LARSEN & TOUBRO LIMITED	2.02%
ULTRATECH CEMENT LIMITED	1.87%
NESTLE INDIA LIMITED	1.67%
BRITANNIA INDUSTRIES LIMITED	1.32%
ITC LIMITED	1.31%
MARUTI SUZUKI INDIA LIMITED	1.23%
OTHERS	29.12%
GILTS	28.93%
GOI	19.64%
UTTAR PRADESH	6.03%
TELANGANA	3.26%
MMI'S AND CASH EQUIVALENTS	3.00%
CASH EQUIVALENTS-NCA	1.54%
GOI	1.45%
Grand Total	100.00%

FACTSHEET

31st Oct 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	23.2263
AUM in Crs	53.831
Modified Duration	0.44
FMC	0.50%
Fund Manager	Mr.Haresh S Bhardwaj
Benchmark	CRISIL Composite Bond fund Index

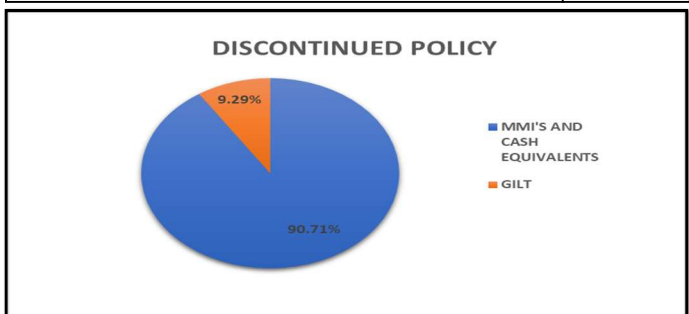
PERFORMANCE METER

PERIOD	ACTUAL %
1 Month	0.43%
3 Months	1.30%
6 Months	2.70%
1 Year	5.71%
2 Years	6.06%
3 Years	6.03%
5 Years	5.03%
Since Inception	6.28%

*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	9.29%
GOI	9.29%
MMI'S AND CASH EQUIVALENTS	90.71%
GOI	91.01%
CASH EQUIVALENTS-NCA	-0.30%
Grand Total	100.00%

FACTSHEET

31st Oct 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	26.6379
AUM in Crs	13.930
Modified Duration	6.21
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

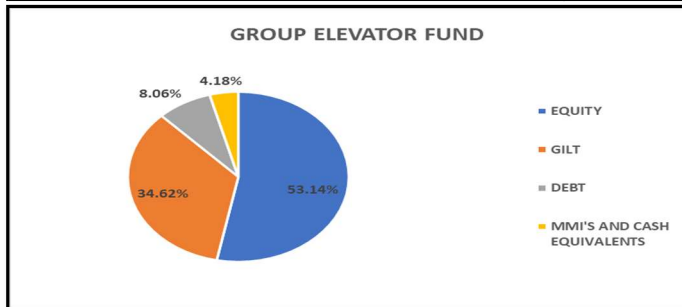
PERFORMANCE METER

PERIOD	ACTUAL %	BENCHMARK %
1 Month	2.10%	1.75%
3 Months	1.98%	1.76%
6 Months	4.10%	3.16%
1 Year	5.41%	6.68%
2 Years	13.22%	11.25%
3 Years	11.73%	9.59%
5 Years	10.96%	9.38%
Since Inception	9.10%	9.14%

*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	34.31%
Financial and insurance activities	10.62%
Infrastructure - Long Term Bonds -BFSI	5.59%
Manufacture of pharma,medicinal chemical and botanical products	5.29%
Mutual Fund - Liquid	5.28%
Manufacture of food products	5.01%
Investments in Housing Finance	4.55%
Manufacture of chemicals and chemical products	4.48%
Computer programming, consultancy and related activities	3.48%
Manufacture of other transport equipment	3.14%
Others	18.25%
Grand Total	100.00%



RATING PROFILE

RATING	EXPOSURE%
Sovereign	82.07%
AAA	16.28%
AA+	1.65%
Total	100.00%

TOP-10 HOLDINGS

ISSUER NAME	% to AUM
BONDS	8.06%
HUDCO	4.55%
PGC OF INDIA LIMITED	2.77%
SHIRAM FINANCE LIMITED	0.74%
EQUITY	53.14%
KOTAK MAHINDRA AMC	4.68%
HDFC BANK LIMITED	4.29%
RELIANCE INDUSTRIES LIMITED	2.68%
ICICI BANK LIMITED	2.39%
LARSEN & TOUBRO LIMITED	1.88%
NESTLE INDIA LIMITED	1.66%
BRITANNIA INDUSTRIES LIMITED	1.32%
ITC LIMITED	1.30%
MARUTI SUZUKI INDIA LIMITED	1.23%
HINDUSTAN UNILEVER LIMITED	1.22%
Others	30.49%
GILTS	34.62%
GOI	32.04%
UTTAR PRADESH	2.23%
TELANGANA	0.36%
MMI'S AND CASH EQUIVALENTS	4.18%
GOI	2.27%
CASH EQUIVALENTS-NCA	1.91%
Grand Total	100.00%

FACTSHEET

31st Oct 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	25.8995
AUM in Crs	12.976
Modified Duration	6.70
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

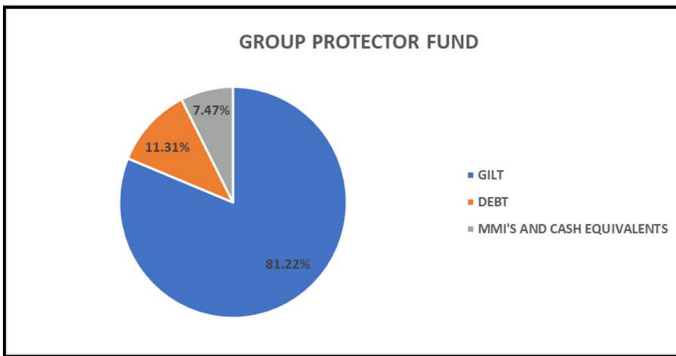
PERFORMANCE METER

PERIOD	ACTUAL %	BENCHMARK %
1 Month	0.67%	0.68%
3 Months	0.64%	0.85%
6 Months	1.88%	1.89%
1 Year	6.90%	7.30%
2 Years	7.82%	8.48%
3 Years	7.49%	8.10%
5 Years	5.73%	5.88%
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	74.34%
State Government Securities	11.55%
Investments in Housing Finance	4.06%
Infrastructure - Long Term Bonds -BFSI	4.00%
Financial and insurance activities	3.24%
Cash Equivalents-NCA	2.80%
Grand Total	100.00%



RATING PROFILE

RATING	EXPOSURE%
Sovereign	88.37%
AAA	11.63%
Total	100.00%

TOP-10 HOLDINGS

ISSUER NAME	% to AUM
BONDS	11.31%
M & M FINANCIAL SERVICES LTD	3.24%
LIC HOUSING FINANCE LIMITED	2.44%
NABARD	2.41%
HUDCO	1.62%
PGC OF INDIA LIMITED	1.59%
GILTS	81.22%
GOI	69.67%
UTTAR PRADESH	7.09%
TELANGANA	2.68%
RAJASTHAN	1.78%
MMI'S AND CASH EQUIVALENTS	7.47%
GOI	4.67%
CASH EQUIVALENTS-NCA	2.80%
Grand Total	100.00%

FACTSHEET

31st Oct 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	46.9878
AUM in Crs	4.839
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

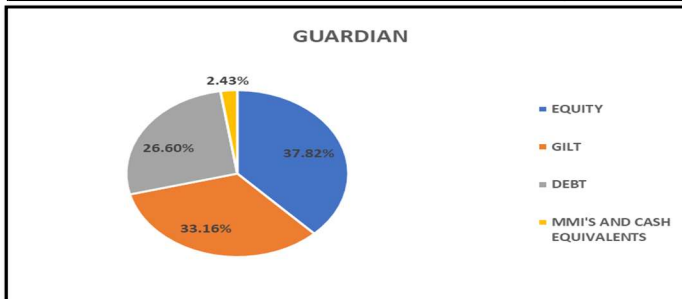
PERFORMANCE METER

PERIOD	ACTUAL %	BENCHMARK %
1 Month	1.52%	1.75%
3 Months	1.33%	1.76%
6 Months	3.14%	3.16%
1 Year	8.39%	6.68%
2 Years	13.11%	11.25%
3 Years	11.00%	9.59%
5 Years	9.65%	9.38%
Since Inception	8.39%	8.83%

*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	24.86%
Infrastructure - Long Term Bonds -BFSI	15.19%
Financial and insurance activities	12.83%
Investments in Housing Finance	8.73%
State Government Securities	8.30%
Manufacture of pharma,medicinal chemical and botanical products	4.58%
Manufacture of food products	3.71%
Manufacture of chemicals and chemical products	3.40%
Mutual Fund - Liquid	3.30%
Computer programming, consultancy and related activities	2.64%
Others	12.46%
Grand Total	100.00%



RATING PROFILE

RATING	EXPOSURE%
Sovereign	55.49%
AAA	37.37%
AA+	7.14%
Total	100.00%

TOP-10 HOLDINGS

ISSUER NAME	% to AUM
GILTS	33.16%
GOI	24.86%
UTTAR PRADESH	4.19%
TELANGANA	4.11%
EQUITY	37.82%
HDFC BANK LIMITED	3.28%
KOTAK MAHINDRA AMC	3.09%
ICICI BANK LIMITED	2.02%
LARSEN & TOUBRO LIMITED	1.46%
NESTLE INDIA LIMITED	1.16%
BRITANNIA INDUSTRIES LIMITED	1.00%
ITC LIMITED	0.99%
MARUTI SUZUKI INDIA LIMITED	0.94%
HINDUSTAN UNILEVER LIMITED	0.93%
BAJAJ FINANCE LIMITED	0.91%
OTHERS	22.05%
BONDS	26.60%
HUDCO	8.73%
NABARD	8.63%
REC LIMITED	4.33%
SHRIRAM FINANCE LIMITED	4.27%
M & M FINANCIAL SERVICES LTD	0.64%
MMI'S AND CASH EQUIVALENTS	2.43%
CASH EQUIVALENTS-NCA	2.43%
Grand Total	100.00%

FACTSHEET

31st Oct 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	55.5079
AUM in Crs	172.230
Modified Duration	4.10
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

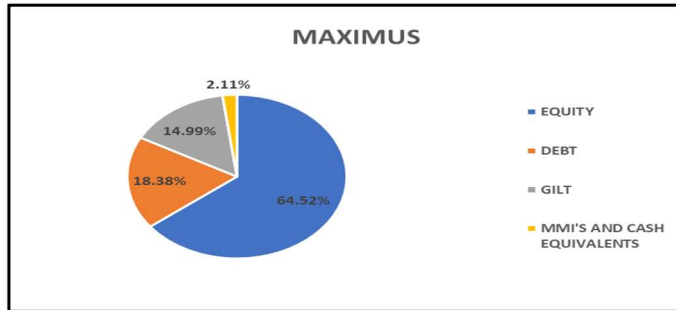
PERFORMANCE METER

PERIOD	ACTUAL %	BENCHMARK %
1 Month	2.42%	3.00%
3 Months	2.17%	2.83%
6 Months	4.34%	4.65%
1 Year	4.15%	5.95%
2 Years	13.82%	14.47%
3 Years	11.80%	11.33%
5 Years	12.06%	13.47%
Since Inception	9.34%	10.38%

*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	14.62%
Central Government Securities	11.31%
Investments in Housing Finance	9.71%
Infrastructure - Long Term Bonds -BFSI	9.42%
Manufacture of pharmaceuticals,medicinal chemical and botanical	6.60%
Mutual Fund - Liquid	6.37%
Manufacture of food products	6.25%
Manufacture of chemicals and chemical products	5.57%
State Government Securities	4.60%
Computer programming, consultancy and related activities	4.33%
Others	21.21%
Grand Total	100.00%



RATING PROFILE

RATING	EXPOSURE%
AAA	46.49%
Sovereign	44.92%
AA+	8.59%
Total	100.00%

TOP-10 HOLDINGS

ISSUER NAME	% to AUM
BONDS	18.38%
LIC HOUSING FINANCE LIMITED	5.30%
HUDCO	4.41%
NABARD	4.19%
SHRIRAM FINANCE LIMITED	2.87%
REC LIMITED	1.52%
PGC OF INDIA LIMITED	0.06%
M&M FINANCIAL SERVICES LTD	0.02%
EQUITY	64.52%
HDFC BANK LIMITED	4.74%
ICICI BANK LIMITED	3.22%
RELIANCE INDUSTRIES LIMITED	3.09%
LARSEN & TOUBRO LIMITED	2.45%
NESTLE INDIA LIMITED	2.07%
BRITANNIA INDUSTRIES LTD	1.64%
HINDUSTAN UNILEVER LIMITED	1.60%
ITC LIMITED	1.53%
MARUTI SUZUKI INDIA LIMITED	1.51%
TORRENT PHARMA LIMITED	1.49%
OTHERS	41.18%
GILTS	14.99%
GOI	10.38%
UTTAR PRADESH	3.59%
HARYANA	0.77%
GUJARAT	0.25%
MMI'S AND CASH EQUIVALENTS	2.11%
CASH EQUIVALENTS-NCA	1.18%
GOI	0.93%
Grand Total	100.00%

FACTSHEET

31st Oct 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	41.3257
AUM in Crs	1.204
Modified Duration	-
FMC	2.25%
Fund Manager	Mr.Sanidhya Daga
Benchmark	Composition of Top 100 stocks by Market Capitalization

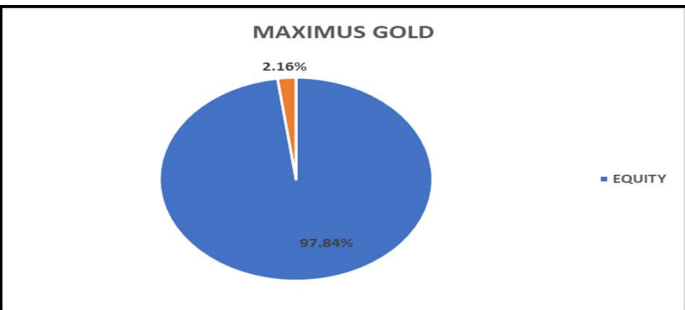
PERFORMANCE METER

PERIOD	ACTUAL %	BENCHMARK %
1 Month	4.78%	4.25%
3 Months	2.83%	3.90%
6 Months	3.74%	6.14%
1 Year	2.39%	5.23%
2 Years	14.41%	17.70%
3 Years	11.81%	13.07%
5 Years	13.92%	17.55%
Since Inception	8.53%	11.11%

*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	26.34%
Computer programming, consultancy and related activities	9.26%
Manufacture of coke and refined petroleum products	7.11%
Mutual Fund - Liquid	7.01%
Manufacture of pharma, medicinal chemical and botanical products	6.41%
Telecommunications	5.68%
Manufacture of other transport equipment	5.38%
Infrastructure - Long Term Bonds -BFSI	4.30%
Electricity, gas, steam and air conditioning supply	4.20%
Manufacture of other non-metallic mineral products	3.27%
Others	21.03%
Grand Total	100.00%



TOP-10 HOLDINGS

ISSUER NAME	% to AUM
EQUITY	97.84%
HDFC BANK LIMITED	8.94%
RELIANCE INDUSTRIES LIMITED	7.11%
ICICI BANK LIMITED	6.21%
BHARTI AIRTEL LIMITED	5.68%
BAJAJ FINANCE LIMITED	3.90%
KOTAK MAHINDRA ASSET MANAGEN	3.67%
FEDERAL BANK LTD	3.47%
NIPPON LIFE INDIA AMC LIMITED	3.34%
INFOSYS LIMITED	3.31%
LARSEN & TOUBRO LIMITED	3.05%
OTHERS	49.15%
MMI'S AND CASH EQUIVALENTS	2.16%
CASH EQUIVALENTS-NCA	2.16%
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	28.4996
AUM in Crs	21.90
Modified Duration	6.17
FMC	1.25%
Fund Manager	Mr.Haresh S Bhardwaj
Benchmark	CRISIL Composite Bond fund Index

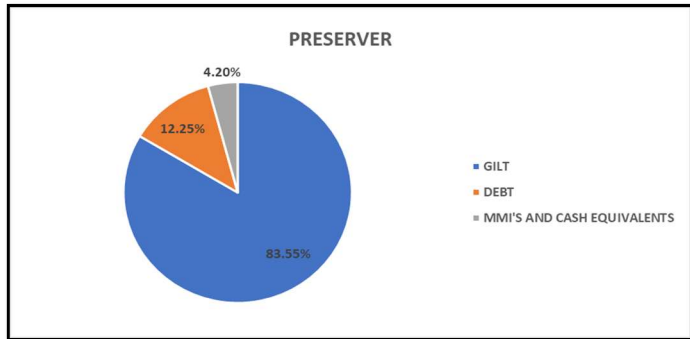
PERFORMANCE METER

PERIOD	ACTUAL %	BENCHMARK %
1 Month	0.46%	0.68%
3 Months	0.32%	0.85%
6 Months	0.89%	1.89%
1 Year	5.96%	7.30%
2 Years	7.15%	8.48%
3 Years	6.68%	8.10%
5 Years	4.76%	5.88%
Since Inception	6.91%	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	65.10%
State Government Securities	18.95%
Investments in Housing Finance	6.75%
Financial and insurance activities	5.50%
Cash Equivalents-NCA	3.71%
Grand Total	100.00%



RATING PROFILE

RATING	EXPOSURE%
Sovereign	87.28%
AAA	9.30%
AA+	3.43%
Total	100.00%

TOP-10 HOLDINGS

ISSUER NAME	% to AUM
BONDS	12.25%
HUDCO	6.75%
SHRIRAM FINANCE LIMITED	3.30%
M&M FINANCIAL SERVICES LTD	2.20%
GILTS	83.55%
GOI	64.60%
RAJASTHAN	14.40%
UTTAR PRADESH	4.55%
MMI'S AND CASH EQUIVALENTS	4.20%
CASH EQUIVALENTS-NCA	3.71%
GOI	0.49%
Grand Total	100.00%

FACTSHEET

31st Oct 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	34.1252
AUM in Crs	0.114
Modified Duration	6.28
FMC	1.00%
Fund Manager	Mr.Haresh S Bhardwaj
Benchmark	CRISIL Composite Bond fund Index

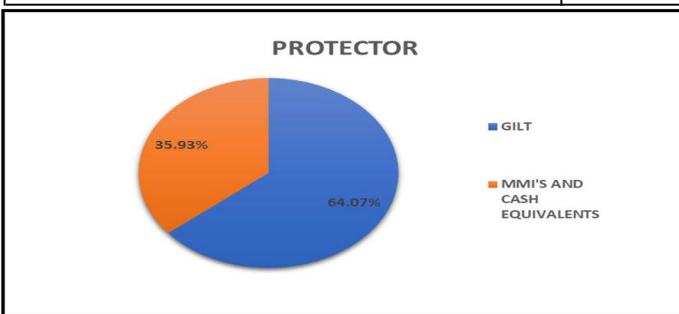
PERFORMANCE METER

PERIOD	ACTUAL %	BENCHMARK %
1 Month	0.63%	0.68%
3 Months	0.67%	0.85%
6 Months	1.44%	1.89%
1 Year	3.53%	7.30%
2 Years	6.01%	8.48%
3 Years	6.11%	8.10%
5 Years	4.39%	5.88%
Since Inception	7.16%	7.57%

*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	98.65%
Cash Equivalents-NCA	1.35%
Grand Total	100.00%



RATING PROFILE

RATING	EXPOSURE%
SOVEREIGN	100.00%
Total	100.00%

TOP-10 HOLDINGS

ISSUER NAME	% to AUM
GILTS	64.07%
GOI	64.07%
MMI'S AND CASH EQUIVALENTS	35.93%
GOI	34.58%
CASH EQUIVALENTS-NCA	1.35%
Grand Total	100.00%

FACTSHEET

31st Oct 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	27.6531
AUM in Crs	0.099
Modified Duration	7.07
FMC	0.75%
Fund Manager	Mr.Haresh S Bhardwaj
Benchmark	CRISIL Composite Bond fund Index

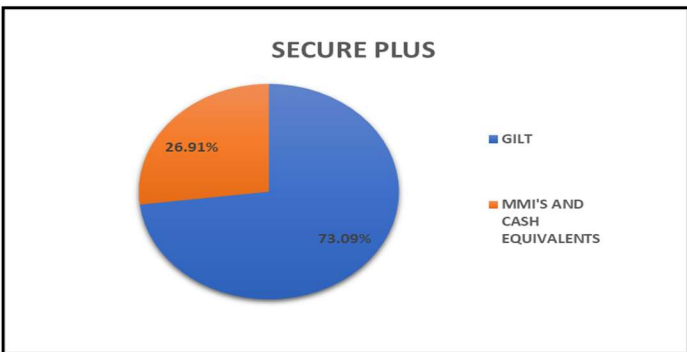
PERFORMANCE METER

PERIOD	ACTUAL %	BENCHMARK %
1 Month	0.20%	0.68%
3 Months	0.60%	0.85%
6 Months	2.16%	1.89%
1 Year	6.46%	7.30%
2 Years	7.11%	8.48%
3 Years	6.74%	8.10%
5 Years	5.18%	5.88%
Since Inception	6.53%	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	88.02%
Cash Equivalents-NCA	11.98%
Grand Total	100.00%



RATING PROFILE

RATING	EXPOSURE%
SOVEREIGN	100.00%
Total	100.00%

TOP-10 HOLDINGS

ISSUER NAME	% to AUM
GILTS	73.09%
GOI	73.09%
MMI'S AND CASH EQUIVALENTS	26.91%
GOI	14.93%
CASH EQUIVALENTS-NCA	11.98%
Grand Total	100.00%

FACTSHEET

31st Oct 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	48.9837
AUM in Crs	354.917
Modified Duration	-
FMC	1.35%
Fund Manager	Mr.Sanidhya Daga
Benchmark	Composition of Shariah compliant companies from Top 50 stocks by Market

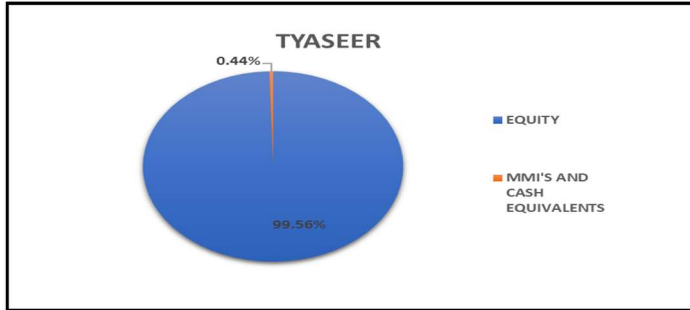
PERFORMANCE METER

PERIOD	ACTUAL %	BENCHMARK %
1 Month	2.54%	3.48%
3 Months	0.29%	1.31%
6 Months	2.08%	-1.20%
1 Year	-6.65%	-9.62%
2 Years	12.13%	7.34%
3 Years	11.81%	6.00%
5 Years	17.11%	9.64%
Since Inception	10.38%	8.87%

*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
Computer programming, consultancy and related activities	14.42%
Manufacture of food products	14.24%
Manufacture of chemicals and chemical products	14.17%
Manufacture of pharma, medicinal chemical and botanical products	14.04%
Manufacture of electrical equipment	7.19%
Manufacture of other non-metallic mineral products	6.64%
Manufacture of other transport equipment	5.39%
Manufacture of wearing apparel	4.56%
Manufacture of machinery and equipment n.e.c.	4.30%
Manufacture of computer, electronic and optical products	4.07%
Others	10.96%
Grand Total	100.00%



TOP-10 HOLDINGS

ISSUER NAME	% to AUM
EQUITY	99.56%
ULTRATECH CEMENT LIMITED	6.64%
HERO MOTOCORP LIMITED	5.39%
NESTLE INDIA LIMITED	4.94%
PAGE INDUSTRIES LIMITED	4.56%
CUMMINS LIMITED	4.30%
PIDILITE INDUSTRIES LIMITED	4.23%
DIXON TECHNOLOGIES LTD	4.07%
POLYCAB INDIA LIMITED	3.96%
APL Apollo Tubes Ltd	3.96%
MARICO LIMITED	3.82%
OTHERS	53.69%
MMI'S AND CASH EQUIVALENTS	0.44%
CASH EQUIVALENTS-NCA	0.44%
Grand Total	100.00%