

BOND OPTIMISER FUND (SFIN – ULIF032290618BONDOPTFND111) as on 30 April 2026

INVESTMENT OBJECTIVE: The objective of this fund is to earn returns higher than pure fixed income fund by investing in a mix of Government securities, Corporate Bonds, Money market instrument & upto 25% in Equity instruments.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	0	25	18.60	600.90
Debt	75	100	78.74	2,544.20
Money Market	0	25	2.66	85.95
Total			100	3,231.05

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Bond Optimiser Fund	2.10%	-1.12%	1.14%	5.51%	7.84%	11.66%
Benchmark	2.17%	-0.60%	2.07%	6.10%	7.47%	8.26%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	1.69%
ICICI Bank Ltd	1.56%
Reliance Industries Ltd.	1.39%
Larsen & Toubro Ltd.	0.88%
Bharti Airtel Ltd.	0.77%
Infosys Limited	0.73%
Axis Bank Ltd.	0.66%
Mahindra & Mahindra Ltd.	0.58%
Hitachi Energy India Ltd.	0.45%
NTPCLimited	0.44%
Others	9.43%
Total	18.60%

Corporate Debt	% of AUM
7.44% PFC B & D 15-01-2030 247 A	3.16%
7.65% Tata Steel B & D 21-02-2030	2.61%
7.66% Lic Housing Fin B & D 11-12-2029 451	2.31%
7.26% Ntpc Limited B & D 20-03-2040 82-2040	1.95%
8.80% REC Limited B & D 22-01-2029 GOI-VI	1.60%
7.68% BOB B & D 01-12-2033 XX-II	1.56%
7.92% Tata Capital Housing Finance Limited B & D 07-07-2034	1.55%
8.78% MUTHOOT FINANCE LIMITED B & D 04-10-2029 38-A OPT I	1.40%
7.93% Tata Power Renewable Energy Limited B & D 26-06-2034 li	1.26%
7.75% HDFC Bank B & D 13-06-2033 Us-006	1.08%
Others	26.16%
Total	44.64%

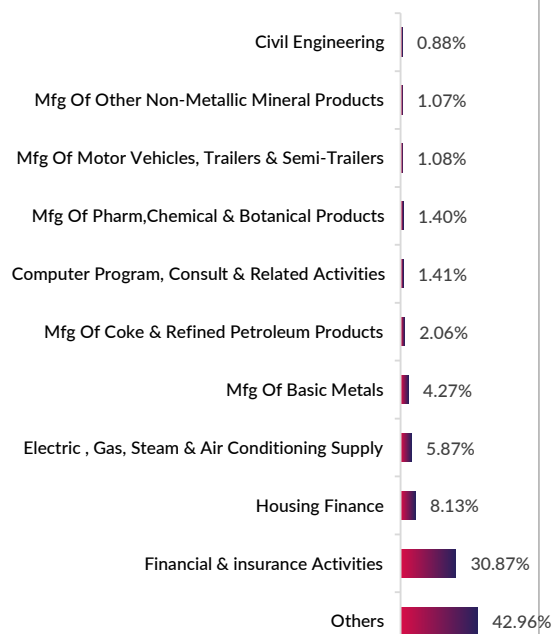
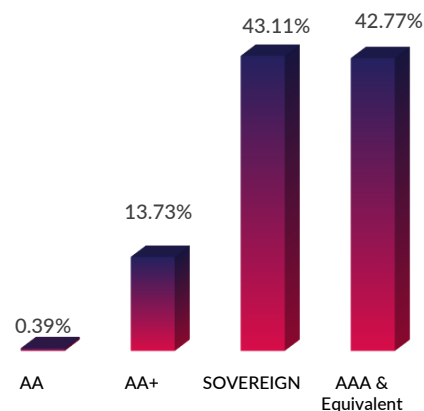
Government Securities	% of AUM
6.68% Goi Cg 07-07-2040	6.37%
7.24% Goi Cg 18-08-2055	4.31%
6.90% Goi Cg 15-04-2065	2.95%
6.48% Goi Cg 06-10-2035	2.92%
7.10% GOI CG 08-04-2034	2.87%
7.09% GOICg 05-08-2054	1.89%
7.34% GOI CG 22-04-2064	1.78%
7.18% Maharashtra Sdl 10-09-2033 Sgs	1.51%
7.19% Gujrat Sdl 10-12-2033 Sgs	1.51%
7.06% Gujrat Sdl 08-10-2033 Sgs	1.50%
Others	6.48%
Total	34.10%

Money Market	2.66%
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Grand Total	100%
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FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Tarang Hora	2	3	1
Mr. Divesh Kumar	2	1	0
Launch Date	31-Jan-19		
Benchmark	Nifty50 (20%) CompBEX(80%)		
Risk Profile	Low to Medium		
NAV as on 30-Apr-26	22.2585		
Modified Duration	5.56		

TOP 10 INDUSTRY SECTOR

DEBT RATING PROFILE


* Debt fund manager, managing debt portion of Equity, Debt and Balanced oriented fund.
 * Equity fund manager, managing equity portion of Equity, Debt and Balanced oriented fund.

*i) Returns less than or equal to one year are absolute returns. Returns greater than a year are in terms of Compound Annual Growth Rate (CAGR) is expressed as a percentage rounded to the nearest 0.1%.
 ii) Past performance of any of the funds is not indicative of their future performance.