

BOND OPTIMISER FUND (SFIN - ULIF032290618BONDOPTFND111) as on 30 June 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	19.26	628.57
Debt	75	100	77.96	2,544.37
Money Market	0	25	2.78	90.76
Total			100	3,263.70

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Bond Optimiser Fund	2.51%	0.88%	2.27%	5.21%	7.83%	11.76%
Benchmark	2.16%	0.56%	2.68%	5.66%	7.43%	8.36%

ASSET CATEGORY

Equity	% of AUM
ICICI Bank Ltd	1.83%
HDFC Bank Ltd.	1.78%
Reliance Industries Ltd.	1.25%
Larsen & Toubro Ltd.	0.90%
Bharti Airtel Ltd.	0.75%
Axis Bank Ltd.	0.74%
Infosys Limited	0.62%
Mahindra & Mahindra Ltd.	0.57%
Hitachi Energy India Ltd.	0.46%
NTPCLimited	0.39%
Others	9.98%
Total	19.26%

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	2.62%
7.66% Lic Housing Fin B & D 11-12-2029 451	2.32%
7.26% Ntpc Limited B & D 20-03-2040 82-2040	2.00%
8.80% REC Limited B & D 22-01-2029 GOI-Vi	1.59%
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	1.41%
7.93% Tata Power Renewable Energy Limited B & D 26-06-2034 li	1.27%
7.75% HDFC Bank B & D 13-06-2033 Us-006	1.09%
Others	27.45%
Total	46.03%

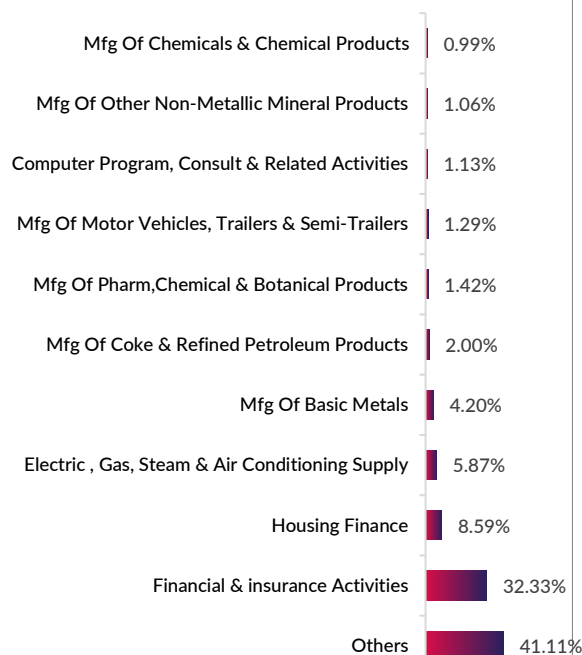
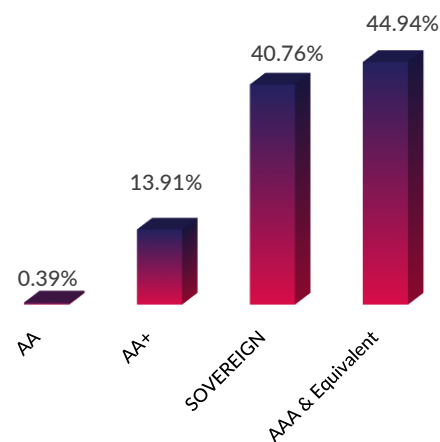
Government Securities	% of AUM
6.68% GoI Cg 07-07-2040	7.79%
6.90% GoI Cg 15-04-2065	4.84%
7.10% GOI CG 08-04-2034	2.90%
7.24% GoI Cg 18-08-2055	2.74%
7.09% GOICg 05-08-2054	1.94%
7.19% Gujrat Sdl 10-12-2033 Sgs	1.52%
7.18% Maharashtra Sdl 10-09-2033 Sgs	1.52%
7.06% Gujrat Sdl 08-10-2033 Sgs	1.51%
6.62% GOI CG 28-11-2051	1.26%
7.71% GOI CG 18-05-2066	0.80%
Others	5.11%
Total	31.93%

Money Market	2.78%
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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-Jun-26	22.8202		
Modified Duration	5.44		

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.