SBI Life
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BOND OPTIMISER FUND (SFIN – ULIF032290618BONDOPTFND111) as on 31 October 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	19.82	618.19
Debt	75	100	77.13	2,405.61
Money Market	0	25	3.05	95.14
Total			**100**	**3,118.94**

FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Tarang Hora	2	3	1
Mr. Divesh Kumar	3	1	0
Launch Date	31-Jan-19		
Benchmark	Nifty50 (20%) CompBEX(80%)		
Risk Profile	Low to Medium		
NAV as on 31-Oct-26	22.3513		
Modified Duration	4.68		

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Bond Optimiser Fund	-0.52%	0.42%	-0.71%	2.52%	6.43%	10.93%
Benchmark	-0.17%	0.44%	-0.17%	3.46%	6.57%	7.77%

ASSET CATEGORY

Equity	% of AUM
ICICI Bank Ltd	1.94%
HDFC Bank Ltd.	1.62%
Reliance Industries Ltd.	1.17%
Bharti Airtel Ltd.	0.94%
Larsen & Toubro Ltd.	0.88%
Axis Bank Ltd.	0.70%
Eternal Limited	0.58%
Mahindra & Mahindra Ltd.	0.55%
Infosys Limited	0.53%
Kotak Mahindra Bank Ltd. Fv-1	0.43%
Others	10.48%
Total	**19.82%**

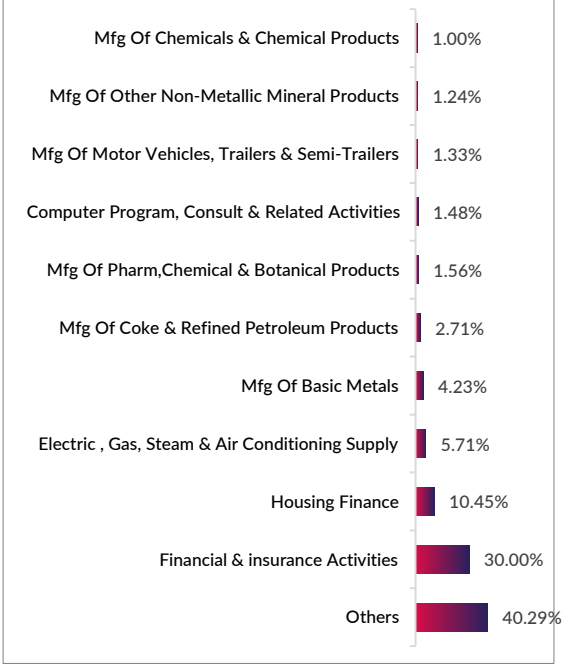
Corporate Debt	% of AUM
7.44% PFC B & D 15-01-2030 247 A	3.21%
7.65% Tata Steel B & D 21-02-2030	2.65%
7.66% Lic Housing Fin B & D 11-12-2029 451	2.35%
7.57% Bajaj Finance Limited B & D 03-04-2030 289 Opt Ii	2.02%
7.26% Ntpc Limited B & D 20-03-2040 82-2040	1.95%
8.80% REC Limited B & D 22-01-2029 GOI-Vi	1.62%
7.68% BOB B & D 01-12-2033 XX-II	1.56%
7.92% Tata Capital Housing Finance Limited B & D 07-07-2034	1.53%
8.78% MUTHOOT FINANCE LIMITED B & D 04-10-2029 38-A OPT I	1.43%
7.79% RIL B & D 10-11-2033 P	1.42%
Others	26.92%
Total	**46.66%**

Government Securities	% of AUM
6.94% Goi Cg 11-05-2036	9.69%
7.06% GOI CG 27-07-2041	3.82%
6.90% Goi Cg 15-04-2065	3.10%
7.10% GOI CG 08-04-2034	2.91%
7.19% Gujrat Sdl 10-12-2033 Sgs	1.53%
6.57% GOI CG 17-08-2033	1.53%
6.62% GOI CG 28-11-2051	1.25%
7.24% Goi Cg 18-08-2055	0.89%
6.53% GOI CG 07-09-2031	0.78%
7.06% Gujrat Sdl 08-10-2033 Sgs	0.76%
Others	4.21%
Total	**30.47%**

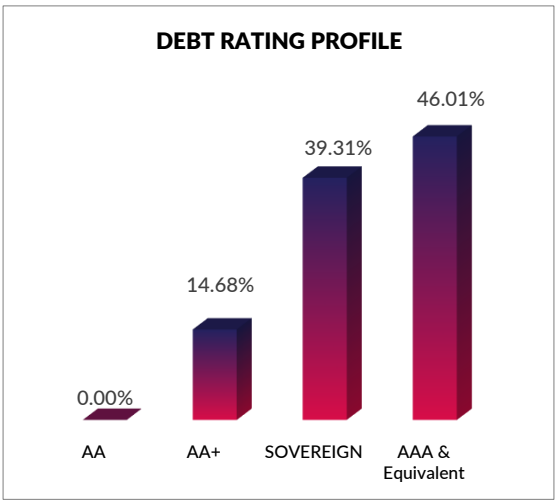
Money Market	3.05%

Grand Total	100%

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.