SBI Life
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EQUITY OPTIMISER FUND (SFIN – ULIF010210108EQTYOPTFND111) as on 31 October 2026

INVESTMENT OBJECTIVE: To provide equity exposure targeting higher returns through long term capital gains.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	60	100	84.49	2,097.07
Debt	0	40	11.28	279.88
Money Market	0	40	4.24	105.19
Total			**100**	**2,482.13**

FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Dharmesh Gandhi	2	0	0
Mr. Gopal Nawandhar	4	0	0
Launch Date	21-Jan-08		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
Risk Profile	High		
NAV as on 31-Oct-26	52.6957		
Modified Duration	0.39		

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Equity Optimiser Fund	0.35%	-0.74%	-6.14%	-0.09%	7.85%	9.25%
Benchmark	1.63%	-2.54%	-7.17%	-0.59%	6.69%	7.46%

ASSET CATEGORY

Equity	% of AUM
ICICI Bank Ltd	6.67%
HDFC Bank Ltd.	5.87%
Reliance Industries Ltd.	5.40%
Bharti Airtel Ltd.	4.27%
Axis Bank Ltd.	3.04%
Infosys Limited	2.60%
Eternal Limited	2.43%
Kotak Psu Bank Etf	2.43%
ICICI Prudential Private Banks ETF	2.32%
Larsen & Toubro Ltd.	2.29%
Others	47.17%
Total	**84.49%**

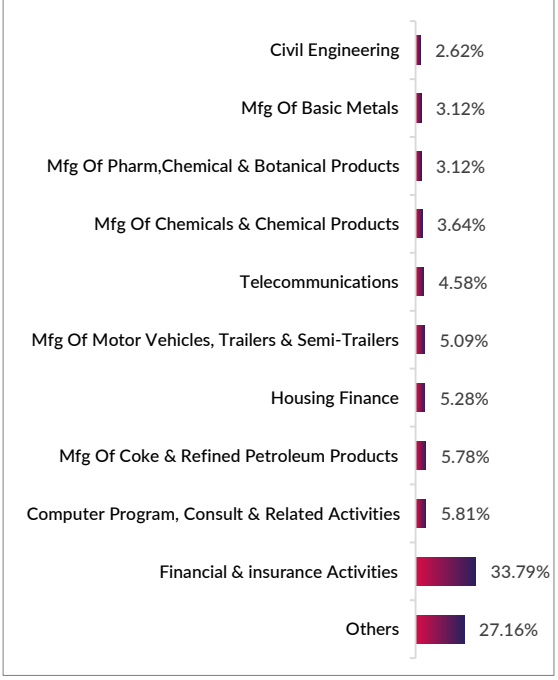
Corporate Debt	% of AUM
7.90% LIC Housing Fin B & D 23-06-2027 421	2.02%
7.83% IRFC B & D 21-03-2027 118	2.02%
7.8350% LIC Housing Fin B & D 11-05-2027	2.01%
7.27% IRFC B & D 15-06-2027	1.21%
7.64% Rec Limited B & D 30-04-2027 231-A	1.01%
7.59% REC LIMITED B & D 31-05-2027 232-A	1.01%
6.99% Sundaram Fin B & D 28-05-2027 Z 3	1.00%
7.1230% Tata Capital Housing Finance Limited B & D 21-07-2027 B-Opt I	1.00%
Others	0.00%
Total	**11.28%**

Government Securities	% of AUM
Total	**0.00%**

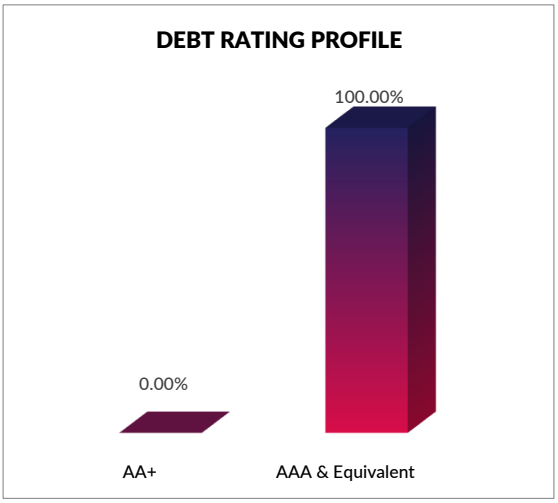
Money Market	4.24%

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.