SBI Life
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## EQUITY OPTIMISER PENSION FUND (SFIN – ULIF011210108PEEQOPTFND111) 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 | 79.97 | 887.30 |
| Debt | 0 | 40 | 17.58 | 195.03 |
| Money Market | 0 | 40 | 2.46 | 27.26 |
| **Total** | | | **100** | **1,109.58** |

### FUND DESCRIPTION

| Fund Manager Name | No of Funds Managed | | |
|---|---|---|---|
| | Equity | Debt | Balanced |
| Mr. Raghavan Mj | 11 | 10 | 8 |
| Mr. Naresh Suthar | 1 | 0 | 6 |
| Launch Date | 21-Jan-08 | | |
| Benchmark | Nifty 50 (80%) LiquiFEX (20%) | | |
| Risk Profile | High | | |
| NAV as on 31-Oct-26 | 57.2499 | | |
| Modified Duration | 0.40 | | |

### FUND PERFORMANCE*

| Returns | 1 Mth | 6 Mths | 1 yr | 2 yrs | 3 yrs | Inception |
|---|---|---|---|---|---|---|
| Equity Optimiser Pension Fund | 0.93% | 0.84% | -6.01% | 0.35% | 8.35% | 9.73% |
| Benchmark | 1.63% | -2.54% | -7.17% | -0.59% | 6.69% | 7.46% |

### ASSET CATEGORY

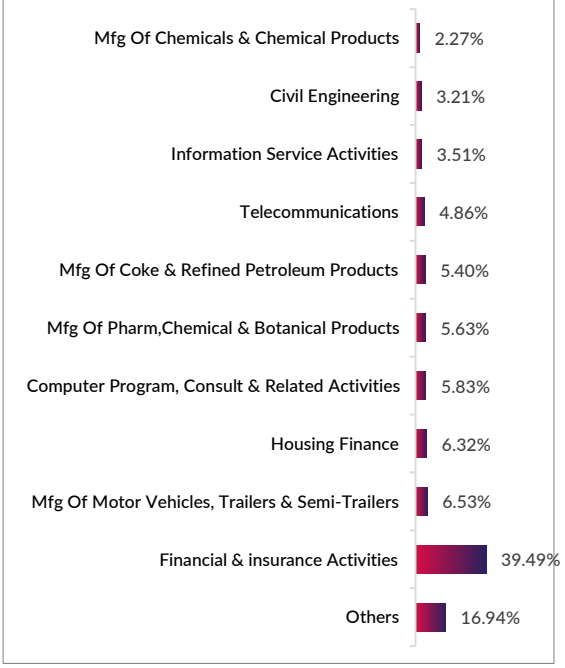
| Equity | % of AUM |
|---|---|
| ICICI Bank Ltd | 7.30% |
| HDFC Bank Ltd. | 5.69% |
| Reliance Industries Ltd. | 5.40% |
| Bharti Airtel Ltd. | 4.86% |
| DHOOT Transmission Limited | 3.83% |
| Axis Bank Ltd. | 3.80% |
| Larsen & Toubro Ltd. | 3.21% |
| Eternal Limited | 2.63% |
| Kotak Mahindra Bank Ltd. Fv-1 | 2.55% |
| ICICI Prudential Private Banks ETF | 2.22% |
| Others | 38.47% |
| **Total** | **79.97%** |

| Corporate Debt | % of AUM |
|---|---|
| 8.10% Bajaj Housing Finance Limited B & D 08-07-2027 | 2.26% |
| 7.69% LIC Housing Fin B & D 11-12-2026 | 2.26% |
| 7.83% IRFC B & D 21-03-2027 118 | 2.25% |
| 7.64% Rec Limited B & D 30-04-2027 231-A | 2.25% |
| 7.44% PFC B & D 11-06-2027 168 B | 2.25% |
| 7.80% Tata Capital Housing Finance Limited B & D 05-08-2027 D | 1.80% |
| 7.18% PFC B & D 20-01-2027 158 | 1.80% |
| 7.27% IRFC B & D 15-06-2027 | 1.80% |
| 8.85% Muthoot Finance Limited B & D 07-12-2026 29-A Opt I | 0.90% |
| **Total** | **17.58%** |

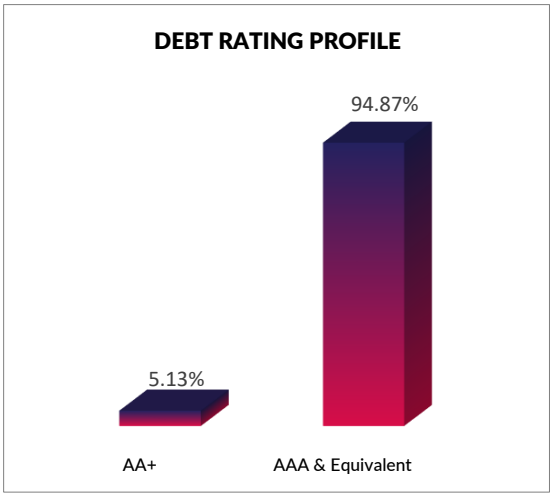
| Money Market | 2.46% |
|---|---|

| 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.