

BOND OPTIMISER FUND (SFIN – ULIF032290618BONDOPTFND111) as on 30 June 2025

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	19.15	623.22
Debt	75	100	78.60	2,557.46
Money Market	0	25	2.24	72.89
Total			100	3,253.57

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Bond Optimiser Fund	0.05%	4.66%	8.25%	10.72%	10.49%	13.32%
Benchmark	0.26%	5.44%	8.73%	9.88%	10.28%	9.27%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	2.38%
ICICI Bank Ltd	2.03%
Reliance Industries Ltd.	1.40%
Infosys Limited	1.03%
Larsen & Toubro Ltd.	0.75%

Bharti Airtel Ltd.	0.72%
Trent Ltd.	0.54%
ITC Ltd.	0.53%
Axis Bank Ltd.	0.38%
Others	9.38%
Total	19.15%

Corporate Debt	% of AUM
7.40% NABARD B & D 29-04-2030 25 D-R1	2.88%
7.65% TATA STEEL B & D 21-02-2030	2.66%
7.44% PFC B & D 15-01-2030 247 A	2.43%
7.66% LIC HOUSING FIN B & D 11-12-2029 451	2.35%
7.26% NTPC LIMITED B & D 20-03-2040 82-2040	2.03%
7.68% BOB B & D 01-12-2033 XX-II	1.61%
7.92% Tata Capital Housing Finance Limited B & D 07-07-2034	1.58%
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	1.10%
Others	22.94%
Total	42.27%

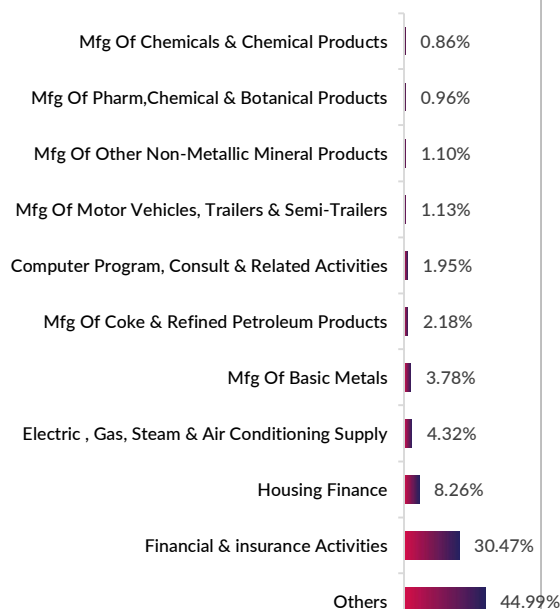
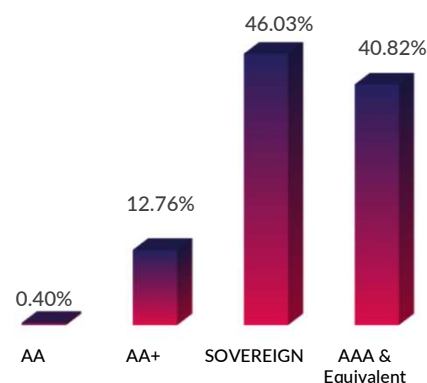
Government Securities	% of AUM
7.10% GOI CG 08-04-2034	7.63%
6.79% GOI CG 07-10-2034	7.19%
7.34% GOI CG 22-04-2064	5.67%
7.18% GOI CG 14-08-2033	4.52%
7.30% GOI CG 19-06-2053	2.69%
6.62% GOI CG 28-11-2051	1.32%
6.90% GOI CG 15-04-2065	1.05%
7.18% GOI CG 24-07-2037	0.80%
6.64% GOI CG 16-06-2035	0.78%
7.09% GOICg 05-08-2054	0.77%
Others	3.91%
Total	36.34%

Money Market	2.24%
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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-25	22.3145		
Modified Duration	6.03		

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.

*1) 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.