

## About The Fund

Date of Inception: 22-Mar-01

**OBJECTIVE:** To build your capital and generate better returns at moderate level of risk, over a medium or long-term period through a balance of investment in equity and debt.

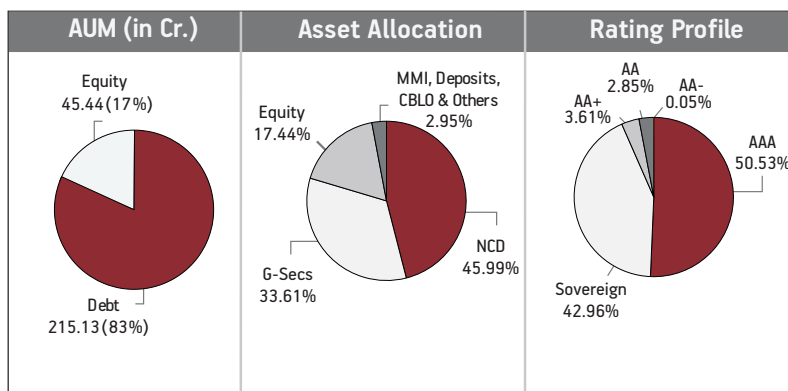
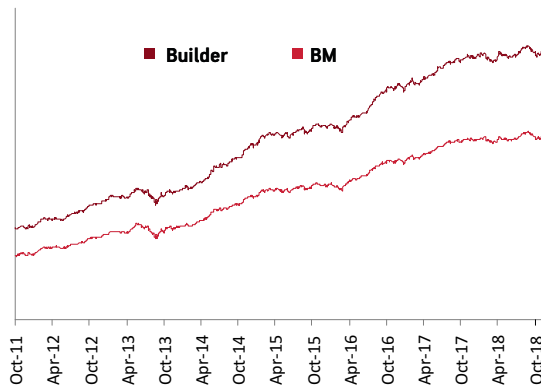
**STRATEGY:** To generate better return with moderate level of risk through active management of fixed income portfolio and focus on creating long term equity portfolio, which will enhance yield of composite portfolio with low level of risk appetite.

NAV as on 31st October 2018: ₹ 53.3716

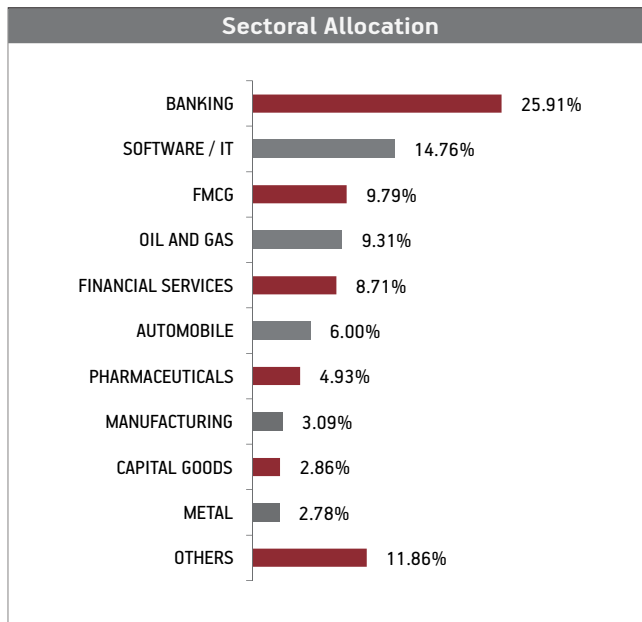
BENCHMARK: BSE 100, Crisil Composite Bond Fund Index & Crisil Liquid Fund Index

Asset held as on 31st October 2018: ₹ 260.57 Cr

FUND MANAGER: Mr. Sandeep Jain (Equity), Ms. Richa Sharma (Debt)



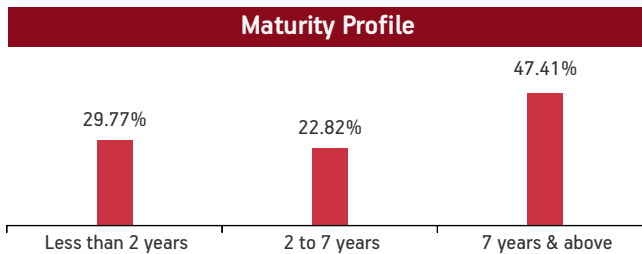
SECURITIES	Holding
<b>GOVERNMENT SECURITIES</b>	<b>33.61%</b>
8.28% GOI 2027 (MD 21/09/2027)	6.37%
7.59% GOI 2026 (MD 11/01/2026)	5.66%
6.97% GOI 2026 (MD 06/09/2026)	5.09%
8.17% GOI 2044 (MD 01/12/2044)	3.83%
7.88% GOI 2030 (MD 19/03/2030)	3.81%
8.32% GOI (MD 02/08/2032)	3.03%
8.79% GOI 2021 (MD 08/11/2021)	1.78%
7.95% GOI 2032 (MD 28/08/2032)	1.62%
8.30% GOI 2040 (MD 02/07/2040)	1.35%
8.08% GOI (MD 02/08/2022)	0.97%
Other Government Securities	0.11%
<b>CORPORATE DEBT</b>	<b>45.99%</b>
Housing Development Finance Corp ZCB SR-Q 013 (MD 09/03/2020)	4.32%
8.65% RECL Ltd NCD (MD 15/01/2019)	3.15%
9.25% Power Grid Corporation Ltd NCD (MD 09/03/2027)	3.14%
9.475% Aditya Birla Finance Ltd NCD G-8 (MD 18/03/2022)	3.13%
7.99% Tata Motors Fin Ltd NCD. Zero Coupon (7.99% XIRR) NCD	2.15%
8.50% IRFC NCD (MD 22/06/2020)	2.03%
8.85% Axis Bank NCD (MD 05/12/2024)	1.92%
8.65% India Infradebt Ltd NCD (MD 21/08/2020)	1.91%
8.50% NHPC Ltd NCD SR-T STRRP D (MD 14/07/2022)	1.90%
8.042% Bajaj Finance Limited NCD (Option I) (MD 10/05/2021)	1.89%
Other Corporate Debt	20.46%
<b>EQUITY</b>	<b>17.44%</b>
HDFC Bank Limited	1.73%
Reliance Industries Limited	1.46%
ICICI Bank Limited	1.10%
Housing Development Finance Corporation	1.05%
Infosys Limited	1.01%
ITC Limited	0.87%
Tata Consultancy Services Limited	0.76%
Kotak Mahindra Bank Limited	0.50%
Larsen & Toubro Limited	0.50%
Mahindra & Mahindra Limited	0.49%
Other Equity	7.96%
<b>MMI, Deposits, CBLO &amp; Others</b>	<b>2.95%</b>



**Maturity (in years)** 6.79

**Yield to Maturity** 8.36%

**Modified Duration** 4.24



**Fund Update:**  
 Exposure to NCD has increased to 45.99% from 41.41% and MMI has decreased to 2.95% from 6.66% on a MOM basis.  
 Builder fund continues to be predominantly invested in highest rated fixed income instruments.

Refer annexure for complete portfolio details.