

About The Fund

Date of Inception: 23-Feb-04

OBJECTIVE: To achieve optimum balance between growth and stability to provide long-term capital appreciation with balanced level of risk by investing in fixed income securities and high quality equity security. This fund option is for those who are willing to take average to high level of risk to earn attractive returns over a long period of time.

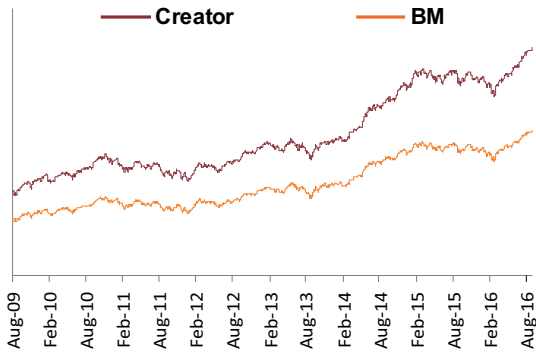
STRATEGY: To invest into fixed income securities & maintaining diversified equity portfolio along with active fund management of the policyholder's wealth in long run.

NAV as on 31st August 2016: ₹ 44.28

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

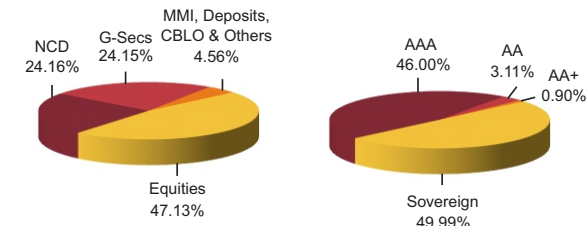
Asset held as on 31st August 2016: ₹ 461.42 Cr

FUND MANAGER: Mr. Sunil Kumar (Equity), Mr. Ajit Kumar PPB (Debt)



Asset Allocation

Rating Profile



SECURITIES

GOVERNMENT SECURITIES

7.88%	Government Of India	2030
9.23%	Government Of India	2043
8.28%	Government Of India	2027
8.83%	Government Of India	2023
8.6%	Government Of India	2028
8.2%	Government Of India	2025
7.59%	Government Of India	2026
8.24%	Government Of India	2027
8.13%	Government Of India	2022
8.28%	Government Of India	2032
	Other Government Securities	

Holding

24.15%

5.76%
5.34%
2.93%
1.72%
1.20%
1.16%
1.01%
0.96%
0.73%
0.71%
2.63%

CORPORATE DEBT

9.4%	Rural Electrification Corpn. Ltd.	2021
8.75%	HDFC Ltd.	2021
8.51%	India Infradebt Ltd	2021
11%	Power Finance Corpn. Ltd.	2018
8.85%	Axis Bank Ltd.	2024
8.5%	NHPC Ltd.	2023
8.12%	Export Import Bank Of India	2031
8.72%	Kotak Mahindra Bank Ltd.	2022
8.85%	Bajaj Finance Ltd.	2021
8.45%	Indian Railway Finance Corpn. Ltd.	2018
	Other Corporate Debt	

24.16%

4.19%
2.23%
1.54%
1.27%
1.15%
1.14%
1.13%
1.13%
1.11%
1.11%
8.16%

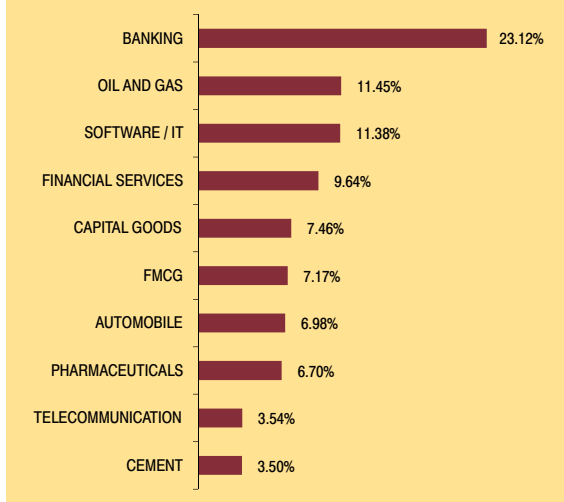
EQUITY

HDFC Bank Ltd.
Infosys Ltd.
ITC Ltd.
Larsen & Toubro Ltd.
ICICI Bank Ltd.
HDFC Ltd.
Reliance Industries Ltd.
Sun Pharmaceutical Inds. Ltd.
State Bank Of India
Mahindra And Mahindra Ltd.
Other Equity

47.13%

3.99%
2.77%
2.51%
2.36%
2.19%
2.08%
1.84%
1.36%
1.25%
1.25%
25.54%

Top 10 Sectoral Allocation



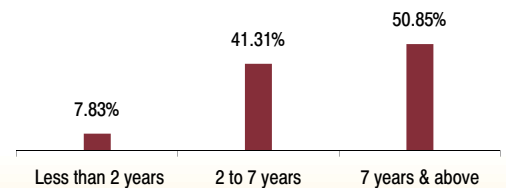
Maturity (in years)

10.08

Yield to Maturity

7.47%

Maturity Profile



Fund Update:

Exposure to equities has slightly decreased to 47.13% from 47.33% and MMI has slightly increased to 4.56% from 4.27% on a MOM basis.

Creator fund continues to be predominantly invested in large cap stocks and maintains a well diversified portfolio with investments made across various sectors.

MMI, Deposits, CBLO & Others

4.56%