

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.

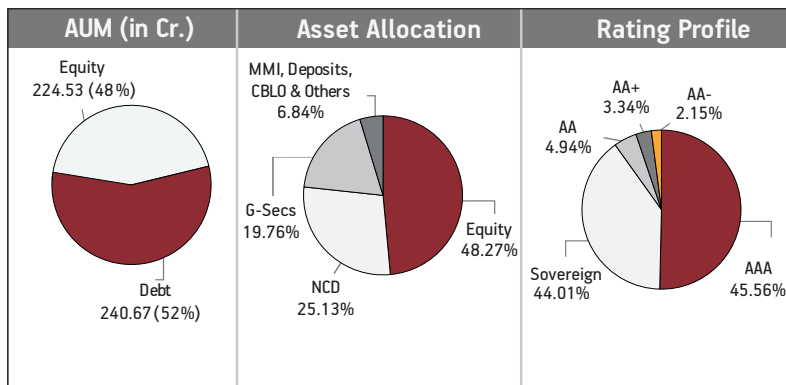
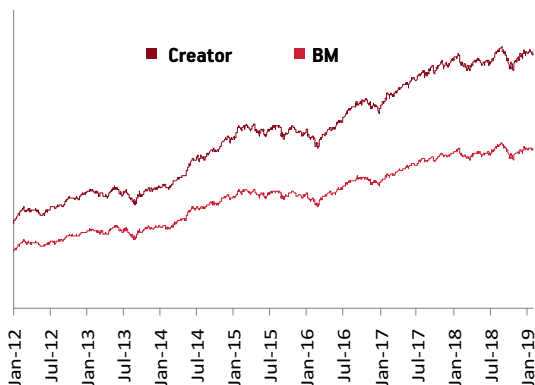
STRATEGY: To invest into fixed income securities & maintaining diversified equity portfolio along with active fund management of the policyholder's wealth in long run.

NAV as on 31st January 2019: ₹ 52.9461

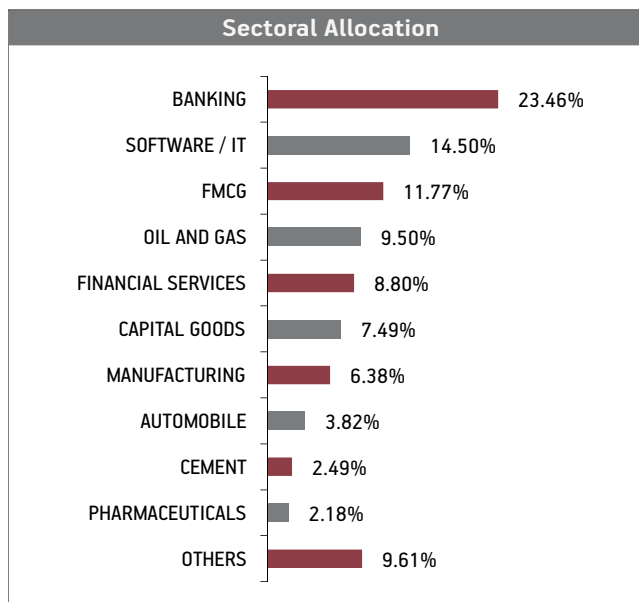
BENCHMARK: BSE 100, Crisil Composite Bond Fund Index & Crisil Liquid Fund Index

Asset held as on 31st January 2019: ₹ 465.19 Cr

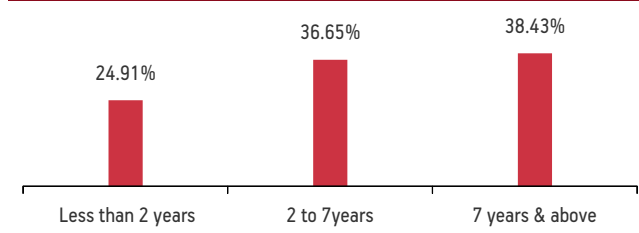
FUND MANAGER: Mr. Trilok Agarwal (Equity), Ms. Richa Sharma (Debt)



SECURITIES	Holding
GOVERNMENT SECURITIES	19.76%
9.23% GOI 2043 (MD 23/12/2043)	3.96%
8.28% GOI 2027 (MD 21/09/2027)	2.81%
8.33% GOI 2026 (MD 09/07/2026)	2.25%
6.97% GOI 2026 (MD 06/09/2026)	2.09%
8.24% GOI (MD 15/02/2027)	2.04%
8.60% GOI 2028 (MD 02/06/2028)	1.15%
7.88% GOI 2030 (MD 19/03/2030)	1.10%
7.59% GOI 2026 (MD 11/01/2026)	0.98%
8.13% GOI (MD 21/09/2022)	0.72%
8.28% GOI (MD 15/02/2032)	0.68%
Other Government Securities	2.00%
CORPORATE DEBT	25.13%
9.40% REC. Ltd. NCD (MD 17/07/2021)	3.97%
8.29% MTNL NCD (MD 28/11/2024) Series IV-D 2014	2.15%
9.475% Aditya Birla Finance Ltd NCD G-8 (MD 18/03/2022)	1.56%
8.51% India Infradebt Ltd NCD (MD 10/05/2021) SR I	1.52%
8.50% Repco Home Finance Ltd NCD (MD 04/10/2019)	1.29%
7.69% BPCL Ltd NCD (MD 16/01/2023)-2018-Series I	1.27%
8.85% Axis Bank NCD (MD 05/12/2024)	1.09%
8.72% Kotak Mahindra Bank Ltd NCD (MD 14/01/2022)	1.09%
8.85% Bajaj Finance Limited NCD (MD 23/03/2021) (Series 159-)	1.09%
8.50% NHPC Ltd NCD SR-T STRRP E (MD 14/07/2023)	1.08%
Other Corporate Debt	9.03%
EQUITY	48.27%
HDFC Bank Limited	4.77%
Reliance Industries Limited	4.03%
ITC Limited	2.85%
Infosys Limited	2.59%
Housing Development Finance Corporation	2.49%
ICICI Bank Limited	2.42%
Tata Consultancy Services Limited	2.11%
Larsen & Toubro Limited	1.80%
Axis Bank Limited	1.55%
State Bank of India	1.34%
Other Equity	22.33%
MMI, Deposits, CBLO & Others	6.84%



Maturity (in years)	7.24
Yield to Maturity	7.94%
Modified Duration	4.40
Maturity Profile	



Fund Update:
Exposure to equities has slightly decreased to 48.27% from 48.78% and MMI has increased to 6.84% from 5.36% 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.

Refer annexure for complete portfolio details.