

About The Fund

Date of Inception: 12-Mar-03

OBJECTIVE: This Investment Fund Option helps build your capital and generate better returns at moderate level of risk, over a medium or long-term period through a proper balance of investment in equity and debt.

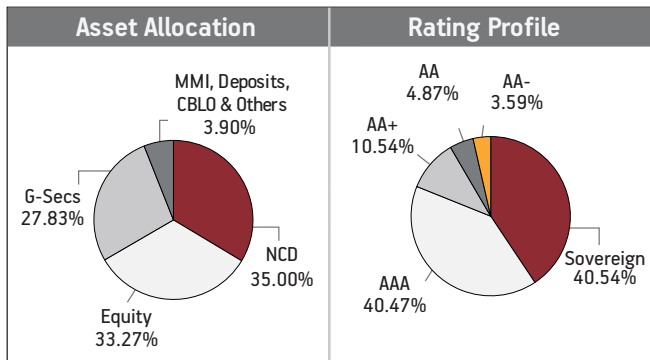
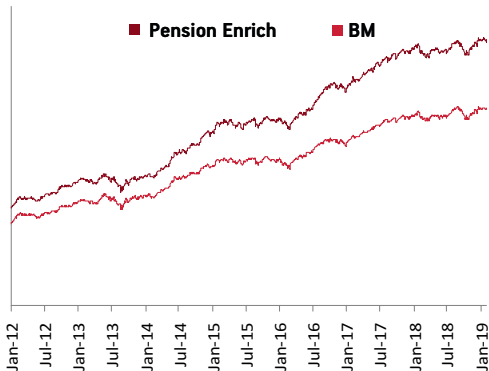
STRATEGY: To generate better return with moderate level of risk through active management of fixed income portfolio and focus on creating a long-term equity portfolio, which will enhance yield of the composite portfolio with low level of risk.

NAV as on 31st January 2019: ₹ 54.4976

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

Asset held as on 31st January 2019: ₹ 132.96 Cr

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



SECURITIES	Holding
GOVERNMENT SECURITIES	27.83%

8.28% GOI 2027 (MD 21/09/2027)	9.83%
7.59% GOI 2026 (MD 11/01/2026)	7.58%
8.30% GOI 2042 (MD 31/12/2042)	4.82%
9.95% Food Corporation Of India NCD (MD 07/03/2022)	2.36%
9.15% GOI 2024 (MD 14/11/2024)	1.63%
8.60% GOI 2028 (MD 02/06/2028)	1.61%

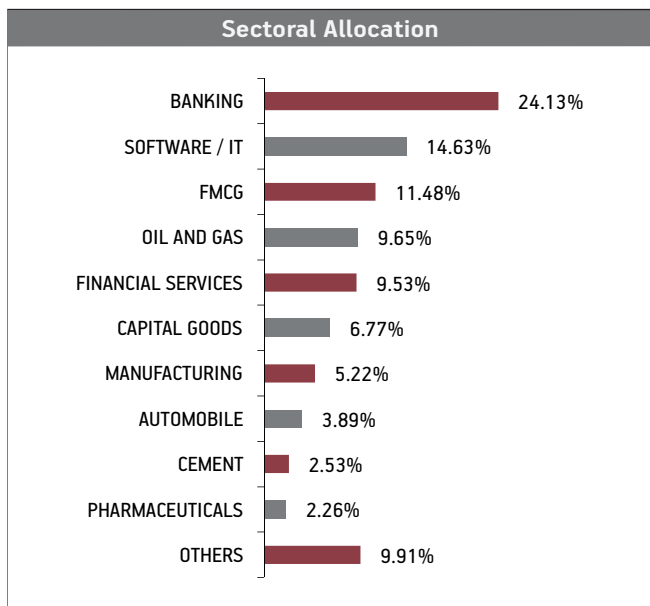
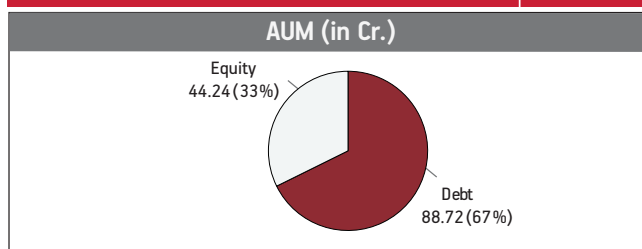
CORPORATE DEBT	35.00%
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9.25% Power Grid Corporation Ltd NCD (MD 09/03/2027)	7.86%
9.20% Cholamandalam Invnt And Fin Co Ltd NCD (MD 29/03/2019)	4.74%
8.12% Export Import Bank Of India NCD (MD 25/04/2031) SR-T02	3.52%
9.55% Hindalco Industries Ltd. NCD (MD 25/04/2022)	2.31%
8.90% Steel Authority Of India (MD 01/05/2019)	2.25%
Call FR 01/05	2.25%
8.74% Mahindra Rural Housing Finance NCD (MD 05/08/2019)	1.88%
9.37% Power Finance Corporation Ltd NCD (MD 19/08/2024)	1.56%
8.40% Larsen & Toubro Ltd NCD (MD 24/09/2020)	1.51%
8.51% NABARD NCD (MD 19/12/2033) Series LTIF 3C	1.50%
8.05% NTPC Ltd NCD (MD 05/05/2026)-Series 60	1.47%
Other Corporate Debt	6.40%

EQUITY	33.27%
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HDFC Bank Limited	3.34%
Reliance Industries Limited	2.82%
ITC Limited	1.98%
Housing Development Finance Corporation	1.94%
Infosys Limited	1.81%
ICICI Bank Limited	1.69%
Tata Consultancy Services Limited	1.49%
Larsen & Toubro Limited	1.24%
Axis Bank Limited	1.10%
Kotak Mahindra Bank Limited	0.96%
Other Equity	14.88%

MMI, Deposits, CBLO & Others	3.90%
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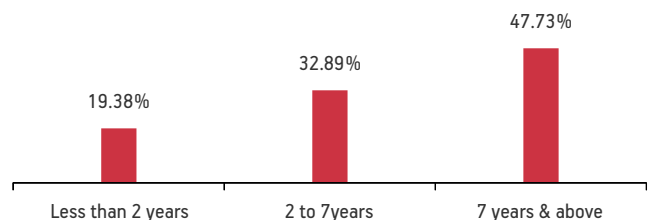


Maturity (in years)	7.48
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Yield to Maturity	8.05%
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Modified Duration	4.67
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Maturity Profile



Fund Update:
 Exposure to equities has slightly decreased to 33.27% from 33.59% and MMI has decreased to 3.90% from 4.00% on a MOM basis.
 Pension enrich fund continues to be predominantly invested in large cap stocks and highest rated fixed income instruments.

Refer annexure for complete portfolio details.