# Pension Enrich Fund

SFIN No.ULIF00404/03/03BSLIENRICH109

## 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.

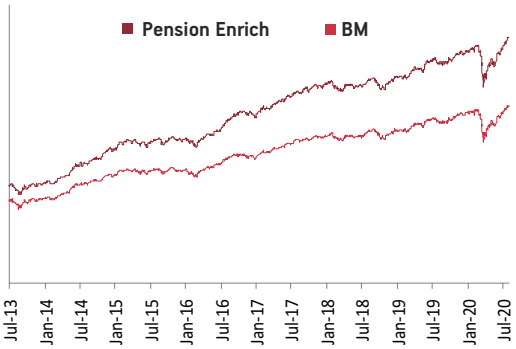
**STRATEGY:** To generate better return with moderate level of risk through active management of fixed income portfolio and focus on creating a long-term equity portfolio, which will enhance yield of the composite portfolio with low level of risk.

**NAV as on 31st July 2020: ₹63.0049**

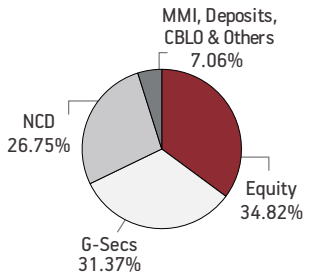
**BENCHMARK:** BSE 100, Crisil Composite Bond Fund Index & Crisil Liquid Fund Index

**Asset held as on 31st July 2020: ₹128.14 Cr**

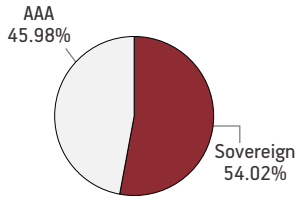
**FUND MANAGER:** Mr. Bhaumik Bhatia (Equity), Ms. Richa Sharma (Debt)




### Asset Allocation

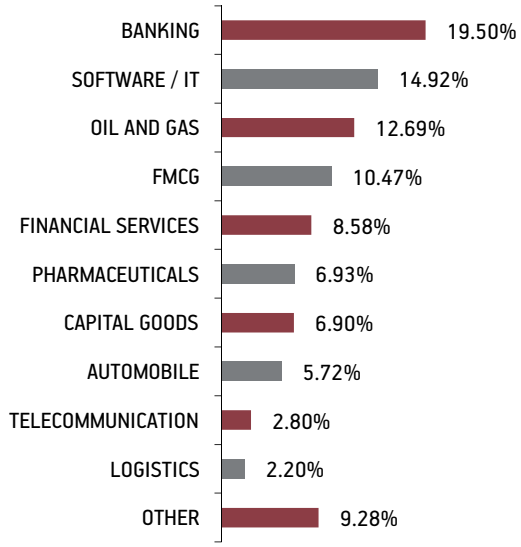



### Rating Profile



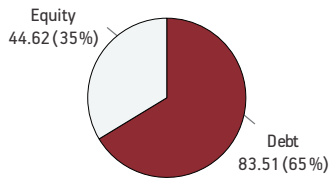

| SECURITIES | Holding |
|---|---|
| **GOVERNMENT SECURITIES** | **31.37%** |
| 8.28% GOI 2027 (MD 21/09/2027) | 11.16% |
| 7.59% GOI 2026 (MD 11/01/2026) | 5.16% |
| 8.30% GOI 2042 (MD 31/12/2042) | 4.76% |
| 6.17% GOI (MD 15/07/2021) | 3.19% |
| 9.95% Food Corporation Of India NCD (MD 07/03/2022) | 2.53% |
| 8.60% GOI 2028 (MD 02/06/2028) | 1.82% |
| 9.15% GOI 2024 (MD 14/11/2024) | 1.80% |
| 8.17% GOI 2044 (MD 01/12/2044) | 0.94% |
| **CORPORATE DEBT** | **26.75%** |
| 9.25% Power Grid Corporation Ltd NCD (MD 09/03/2027) | 9.15% |
| 8.12% Export Import Bank Of India NCD (MD 25/04/2031) SR-T02 | 4.23% |
| 8.51% NABARD NCD (MD 19/12/2033) Series LTIF 3C | 1.83% |
| 9.37% Power Finance Corporation Ltd NCD (MD 19/08/2024) | 1.78% |
| 8.05% NTPC Ltd NCD (MD 05/05/2026)-Series 60 | 1.72% |
| 10.70% IRFC NCD (MD 11/09/2023) | 1.37% |
| 9.02% Rural Electrification Corpn. Ltd. NCD (MD 19/11/2022) | 1.02% |
| 8.55% HDFC Ltd NCD (MD 27/03/2029) | 0.89% |
| 8.49% L&T Infra Debt Fund Ltd NCD (MD 28/01/2025) | 0.87% |
| 8.25% Indian Railway Fin Corp NCD (MD 28/02/2024) | 0.86% |
| Other Corporate Debt | 3.02% |
| **EQUITY** | **34.82%** |
| Reliance Industries Limited | 4.13% |
| HDFC Bank Limited | 2.57% |
| Infosys Limited | 2.16% |
| ICICI Bank Limited | 1.75% |
| Housing Development Finance Corporation | 1.72% |
| Hindustan Unilever Limited | 1.56% |
| Tata Consultancy Services Limited | 1.42% |
| Kotak Mahindra Bank Limited | 1.05% |
| ITC Limited | 0.98% |
| Bharti Airtel Limited | 0.97% |
| Other Equity | 16.50% |
| **MMI, Deposits, CBLO & Others** | **7.06%** |

### Sectoral Allocation

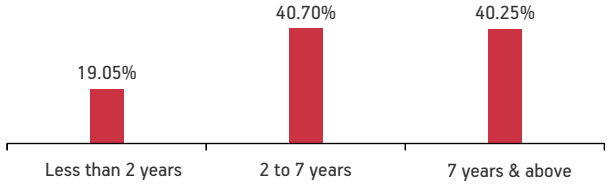



| | |
|---|---|
| **Maturity (in years)** | **6.97** |
| **Yield to Maturity** | **5.42%** |
| **Modified Duration** | **4.67** |

### AUM (in Cr.)




### Maturity Profile




**Fund Update:**

Exposure to equities has slightly increased to 34.82% from 34.49% and MMI has increased to 7.06% from 5.94% 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.***