

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.

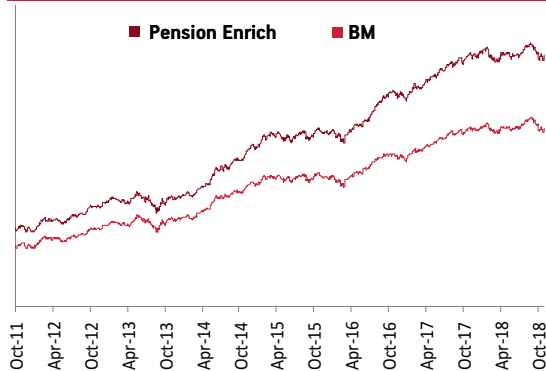
STRATEGY: To generate better return with moderate level of risk through active management of fixed income portfolio and focus on creating a long-term equity portfolio, which will enhance yield of the composite portfolio with low level of risk.

NAV as on 31st October 2018: ₹ 52.6029

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

Asset held as on 31st October 2018: ₹ 131.11 Cr

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



SECURITIES Holding

GOVERNMENT SECURITIES 27.42%

8.28% GOI 2027 (MD 21/09/2027)	9.75%
7.59% GOI 2026 (MD 11/01/2026)	7.50%
8.30% GOI 2042 (MD 31/12/2042)	4.61%
9.95% Food Corporation Of India NCD (MD 07/03/2022)	2.36%
9.15% GOI 2024 (MD 14/11/2024)	1.62%
8.60% GOI 2028 (MD 02/06/2028)	1.59%

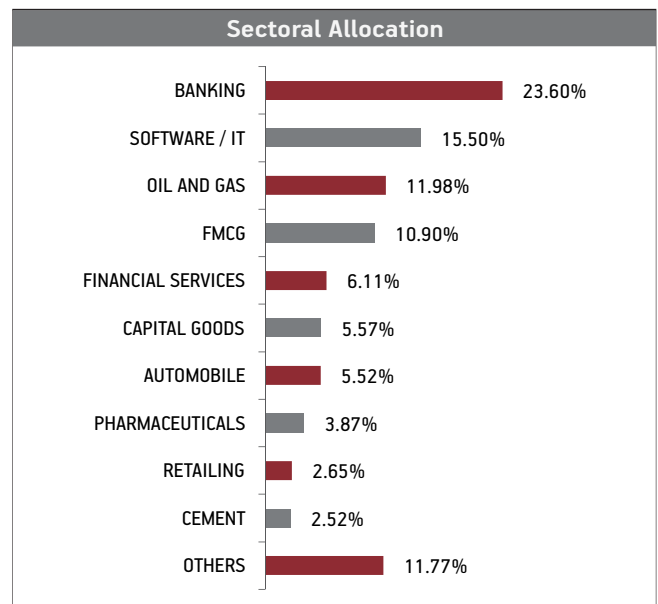
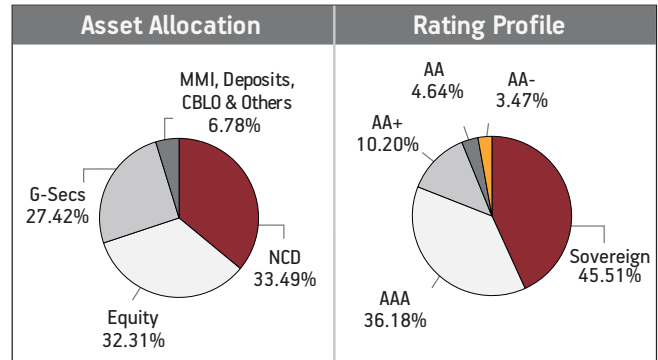
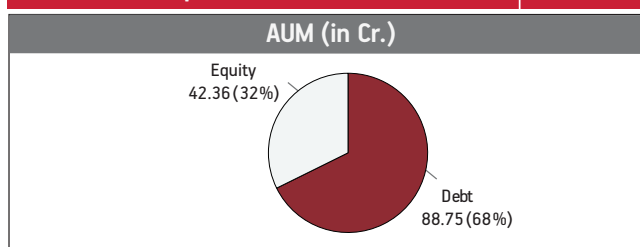
CORPORATE DEBT 33.49%

9.25% Power Grid Corporation Ltd NCD (MD 09/03/2027)	7.80%
9.20% Cholamandalam Invt And Fin Co Ltd NCD (MD 29/03/2019)	4.81%
8.12% Export Import Bank Of India NCD (MD 25/04/2031) SR-T02	3.49%
9.55% Hindalco Industries Ltd. NCD (MD 25/04/2022)	2.30%
8.90% Steel Authority Of India (MD 01/05/2019) Call FR 01/05	2.28%
8.74% Mahindra Rural Housing Finance NCD (MD 05/08/2019)	1.90%
9.37% Power Finance Corporation Ltd NCD (MD 19/08/2024)	1.56%
8.40% Larsen & Toubro Ltd NCD (MD 24/09/2020)	1.52%
8.05% NTPC Ltd NCD (MD 05/05/2026)-Series 60	1.46%
10.70% IRFC NCD (MD 11/09/2023)	1.24%
Other Corporate Debt	5.14%

EQUITY 32.31%

HDFC Bank Limited	2.86%
Reliance Industries Limited	2.48%
ICICI Bank Limited	1.98%
Housing Development Finance Corporation	1.97%
Infosys Limited	1.97%
ITC Limited	1.85%
Tata Consultancy Services Limited	1.46%
Larsen & Toubro Limited	1.24%
Kotak Mahindra Bank Limited	1.08%
Mahindra & Mahindra Limited	1.04%
Other Equity	14.37%

MMI, Deposits, CBLO & Others 6.78%

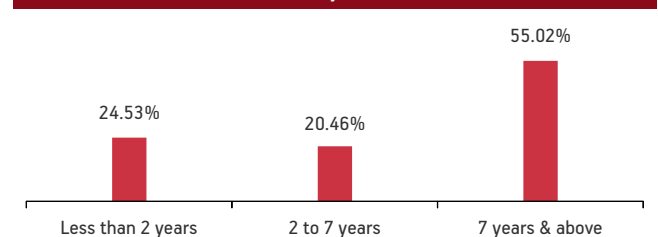


Maturity (in years) 6.92

Yield to Maturity 8.34%

Modified Duration 4.30

Maturity Profile



Fund Update:

Exposure to equities has slightly decreased to 32.31% from 32.76% and MMI has increased to 6.78% from 5.39% 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.