

About The Fund

Date of Inception: 18-Mar-03

**OBJECTIVE:** This Investment Fund Option helps you grow your capital through enhanced returns over a medium to long term period through investments in equity and debt instruments, thereby providing a good balance between risk and return. This Investment Fund Option is suitable for those who want to earn a higher return on investment through balanced exposure to equity and debt securities.

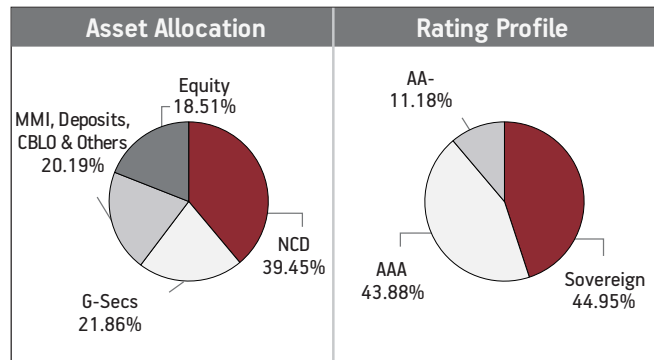
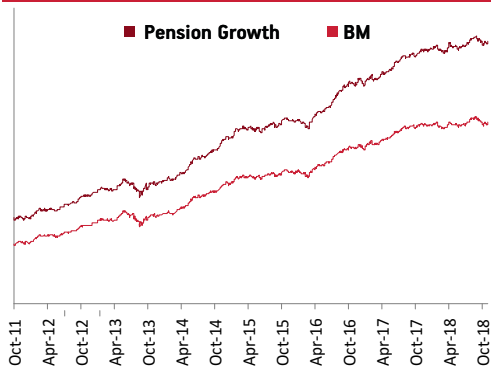
**STRATEGY:** To earn capital appreciation by maintaining diversified equity portfolio and seek to earn regular return on the fixed income portfolio by active management resulting in wealth creation for policyholders.

NAV as on 31st October 2018: ₹ 44.0997

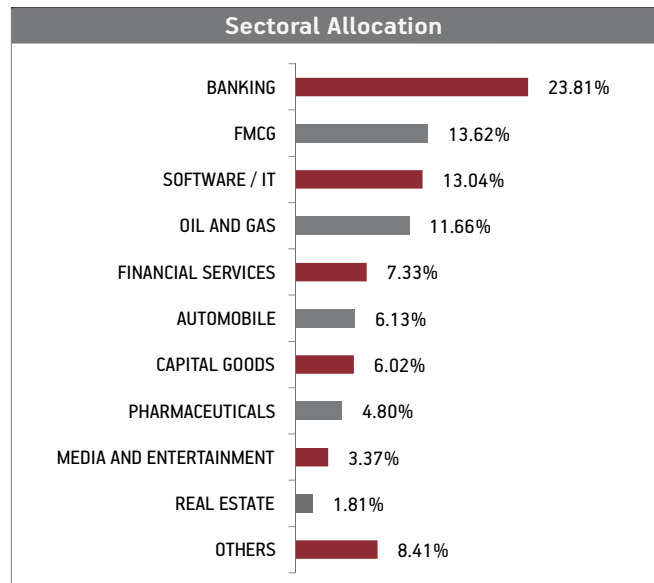
BENCHMARK: BSE 100, Crisil Composite Bond Fund Index & Crisil Liquid Fund Index

Asset held as on 31st October 2018: ₹ 24.89 Cr

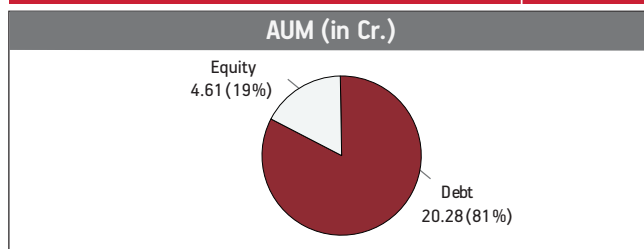
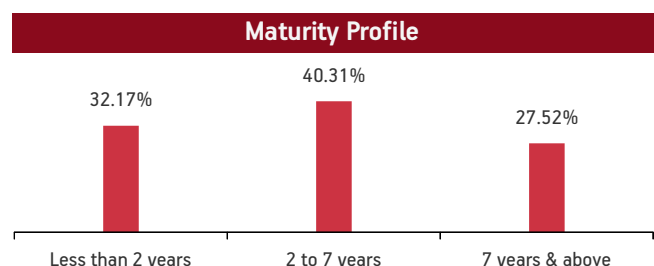
FUND MANAGER: Mr. Deven Sangoi (Equity), Ms. Richa Sharma (Debt)



SECURITIES	Holding
<b>GOVERNMENT SECURITIES</b>	<b>21.86%</b>
7.59% GOI 2029 (MD 20/03/2029)	8.79%
8.83% GOI 2041 (MD 12/12/2041)	4.06%
7.50% GOI 2034 (10/08/2034)	3.10%
8.24% GOI 2033 (MD 10/11/2033)	2.03%
8.28% GOI 2027 (MD 21/09/2027)	1.10%
8.83% GOI 2023 (MD 25/11/2023)	1.04%
8.30% GOI 2042 (MD 31/12/2042)	1.01%
6.01% GOI 2028 (MD 25/03/2028)	0.72%
<b>CORPORATE DEBT</b>	<b>39.45%</b>
9.37% Power Finance Corporation Ltd NCD (MD 19/08/2024)	8.21%
8.90% Steel Authority Of India (MD 01/05/2019)	
Call FR 01/05	8.01%
7.52% NHPC Ltd NCD SR-V2 STRRP A (MD 06/06/2023)	5.35%
HDFC Ltd. ZCB (MD 10/05/2021)Series P-010	4.86%
9.24% LIC Housing Finance Ltd NCD (MD 30/09/2024)	4.09%
8.30% REC. Ltd. NCD (MD 10/04/2025)	2.35%
7.89% Can Fin Homes Ltd. NCD MD (18/05/2022) Series 6	2.34%
7.79% HDB Fin.Ser.Ltd NCD SR-A/1/104 Op 1 (MD 14/06/2019)	2.00%
8.70% Power Finance Corporation Ltd. NCD (MD 14/05/2025)	1.20%
9.70% L&T Infra Debt Fund Ltd NCD (MD 10/06/2024) Option	1.04%
<b>EQUITY</b>	<b>18.51%</b>
Reliance Industries Limited	1.67%
HDFC Bank Limited	1.64%
Infosys Limited	1.24%
Housing Development Finance Corporation	1.18%
Larsen & Toubro Limited	0.89%
Tata Consultancy Services Limited	0.83%
ITC Limited	0.79%
Kotak Mahindra Bank Limited	0.71%
ICICI Bank Limited	0.66%
Mahindra & Mahindra Limited	0.66%
Other Equity	8.23%
<b>MMI, Deposits, CBLO &amp; Others</b>	<b>20.19%</b>



<b>Maturity (in years)</b>	<b>6.14</b>
<b>Yield to Maturity</b>	<b>8.36%</b>
<b>Modified Duration</b>	<b>3.80</b>



**Fund Update:**  
 Exposure to equities has slightly decreased to 18.51% from 18.63% and MMI has slightly decreased to 20.19% from 20.73% on a MOM basis.  
 Pension growth fund continues to be predominantly invested in highest rated fixed income instruments.

Refer annexure for complete portfolio details.