

About The Fund

Date of Inception: 12-Mar-03

OBJECTIVE: The objective of this Investment Fund Option is to generate consistent returns through active management of fixed income portfolio and focus on creating long-term equity portfolio, which will enhance yield of composite portfolio with minimum risk.

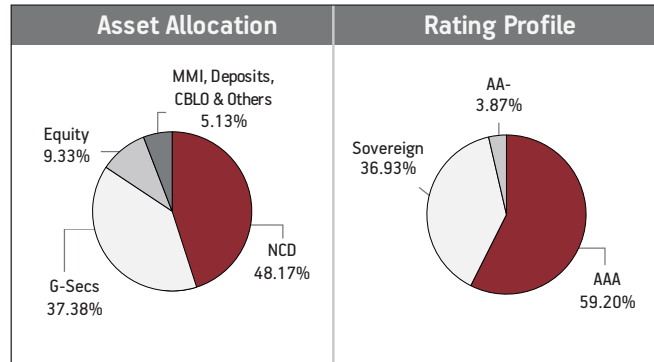
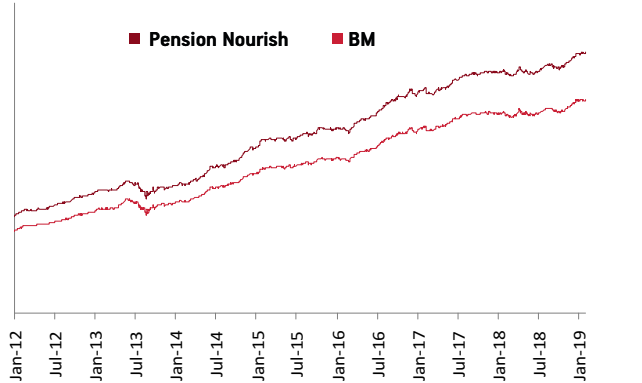
STRATEGY: To invest in fixed income securities with marginal exposure to equity up to 10% at low level of risk. This product is suitable for those who want to preserve their capital and earn steady return on investment through higher exposure to debt securities.

NAV as on 31st January 2019: ₹ 35.2425

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

Asset held as on 31st January 2019: ₹ 9.06 Cr

FUND MANAGER: Mr. Sandeep Jain (Equity), Ms. Richa Sharma (Debt)



SECURITIES Holding

GOVERNMENT SECURITIES 37.38%

8.33% GOI 2026 (MD 09/07/2026)	17.36%
8.28% GOI 2027 (MD 21/09/2027)	6.93%
9.95% Food Corporation Of India NCD (MD 07/03/2022)	5.78%
7.59% GOI 2026 (MD 11/01/2026)	4.95%
8.30% GOI 2040 (MD 02/07/2040)	2.35%

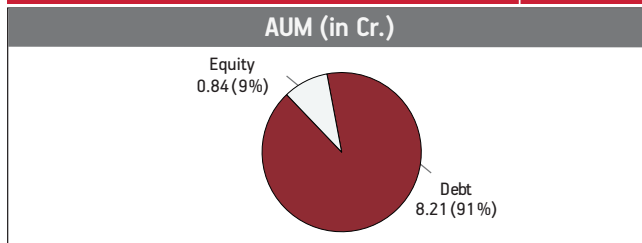
CORPORATE DEBT 48.17%

8.40% NPC Of India Ltd (D) (MD 28/11/2028) SE	10.01%
9.04% REC Ltd. NCD (MD 12/10/2019)	8.88%
8.12% ONGC Mangalore Petrochemicals Limited NCD (MD 10/06/2)	7.73%
8.00% Reliance Jio Infocomm Limited NCD (MD 16/04/2023)	5.47%
9.37% Power Finance Corporation Ltd NCD (MD 19/08/2024)	4.59%
10.70% IRFC NCD (MD 11/09/2023)	3.64%
8.90% Steel Authority Of India (MD 01/05/2019) Call FR 01/05	3.31%
9.15% Export Import Bank Of India NCD (MD 05/09/2022)	2.27%
9.36% Power Finance Corpn. Ltd. NCD (MD 01/08/2021)	2.26%
8.49% NTPC Ltd Bonus NCD Part Redemption MD (25/03/2025) (Fv)	0.01%

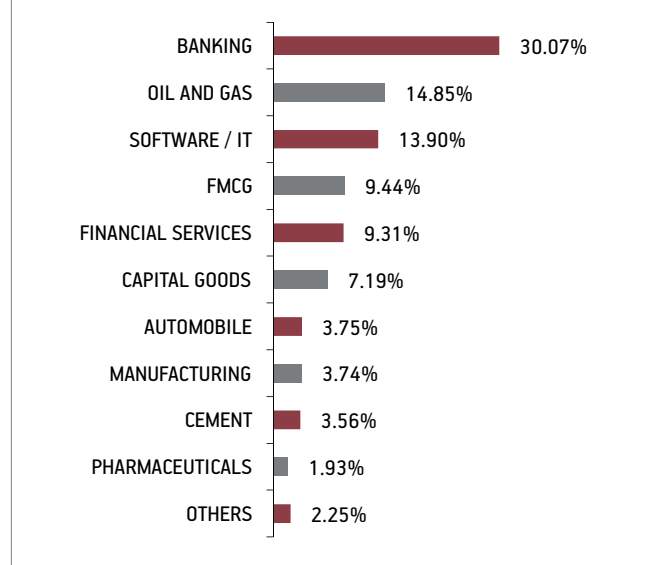
EQUITY 9.33%

HDFC Bank Limited	0.98%
Reliance Industries Limited	0.94%
Housing Development Finance Corporation	0.73%
ITC Limited	0.60%
ICICI Bank Limited	0.56%
Infosys Limited	0.52%
Larsen & Toubro Limited	0.43%
Tata Consultancy Services Limited	0.42%
Kotak Mahindra Bank Limited	0.42%
Axis Bank Limited	0.32%
Other Equity	3.42%

MMI, Deposits, CBLO & Others 5.13%



Sectoral Allocation

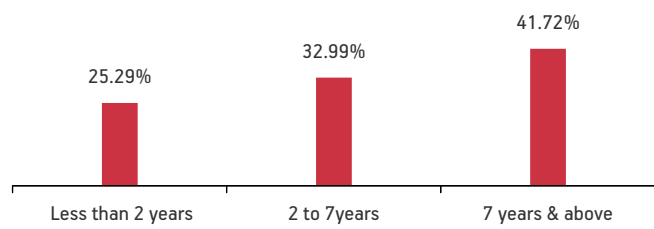


Maturity (in years) 5.60

Yield to Maturity 7.93%

Modified Duration 3.89

Maturity Profile



Fund Update:
Exposure to equities has slightly increased to 9.33% from 9.32% and MMI has slightly decreased to 5.13% from 5.50% on a MOM basis.
Pension nourish fund continues to be predominantly invested in highest rated fixed income instruments.

Refer annexure for complete portfolio details.