

About The Fund

Date of Inception: 18-Jul-05

OBJECTIVE: The objective of this investment fund is to achieve value creation of the policyholder at an average risk level over medium to long-term period.

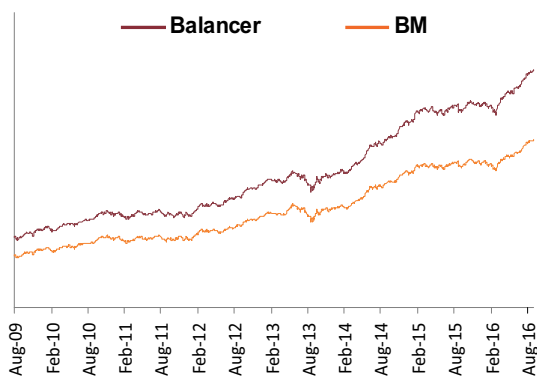
STRATEGY: The strategy is to invest predominantly in debt securities with an additional exposure to equity, maintaining medium term duration profile of the portfolio.

NAV as on 31st August 2016: ₹ 30.21

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

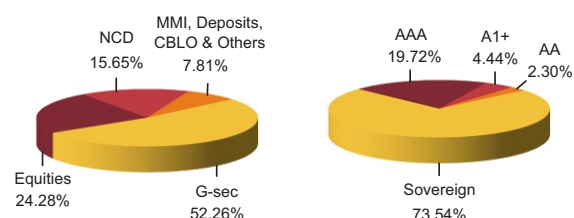
Asset held as on 31st August 2016: ₹ 30.55 Cr

FUND MANAGER: Mr. Sumit Poddar (Equity), Mr. Deven Sangoi (Debt)



Asset Allocation

Rating Profile



SECURITIES

GOVERNMENT SECURITIES

8.17%	Government Of India	2044
8.33%	Government Of India	2026
8.2%	Government Of India	2022
8.6%	Government Of India	2028
7.95%	Government Of India	2032
5.64%	Government Of India	2019
7.46%	Government Of India	2017
8.32%	Government Of India	2032
8.3%	Government Of India	2042
8.79%	Government Of India	2021
	Other Government Securities	

Holding

52.26%

11.42%
7.06%
5.84%
5.43%
3.14%
3.03%
2.47%
2.16%
1.83%
1.76%
8.12%

CORPORATE DEBT

9%	Export Import Bank Of India	2019
9.39%	Power Finance Corpn. Ltd.	2019
9.47%	Power Grid Corpn. Of India Ltd.	2022
9.35%	Power Grid Corpn. Of India Ltd.	2021
8.9%	Steel Authority Of India Ltd.	2019
10.85%	Rural Electrification Corpn. Ltd.	2018
9.36%	Power Finance Corpn. Ltd.	2021

15.65%

4.41%
3.43%
2.66%
1.76%
1.64%
1.04%
0.70%

Equity

HDFC Bank Ltd.
ITC Ltd.
Infosys Ltd.
HDFC Ltd.
ICICI Bank Ltd.
Tata Communications Ltd.
Larsen & Toubro Ltd.
Reliance Industries Ltd.
Hindustan Unilever Ltd.
Mahindra And Mahindra Ltd.
Other Equity

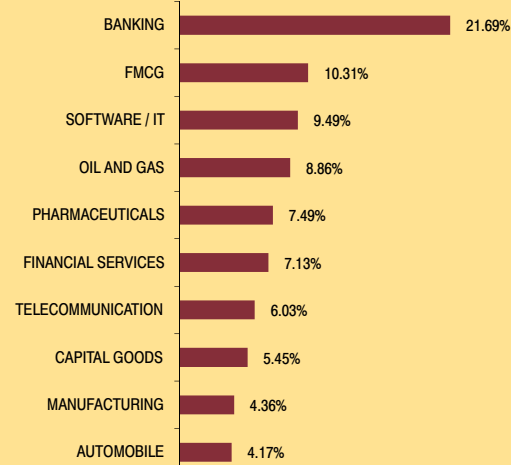
24.28%

1.89%
1.31%
1.31%
1.26%
1.14%
1.03%
1.02%
0.91%
0.88%
0.77%
12.75%

MMI, Deposits, CBLO & Others

7.81%

Top 10 Sectoral Allocation



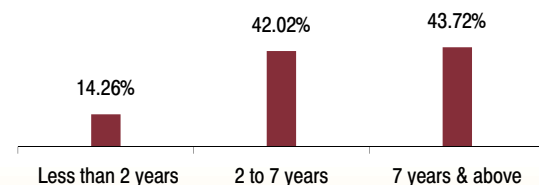
Maturity (in years)

10.53

Yield to Maturity

7.25%

Maturity Profile



Fund Update:

Exposure to equities has increased to 24.28% from 23.07% and MMI has decreased to 7.81% from 8.45% on a MOM basis.

Balancer fund continues to be predominantly invested in highest rated fixed income instruments.