

About The Fund

Date of Inception: 23-Feb-04

OBJECTIVE: To achieve optimum balance between growth and stability to provide long-term capital appreciation with balanced level of risk by investing in fixed income securities and high quality equity security. This fund option is for those who are willing to take average to high level of risk to earn attractive returns over a long period of time.

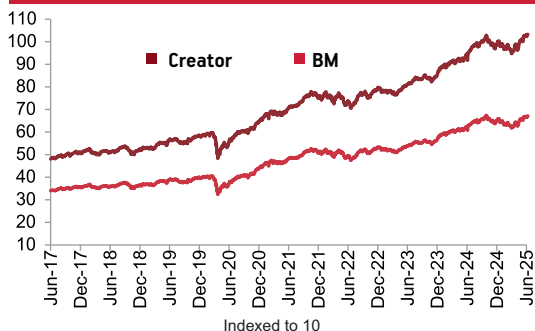
STRATEGY: To invest into fixed income securities & maintaining diversified equity portfolio along with active fund management of the policyholder's wealth in long run.

NAV as on 30th June 2025: ₹ 103.8828

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

Asset held as on 30th June 2025: ₹ 503.23 Cr

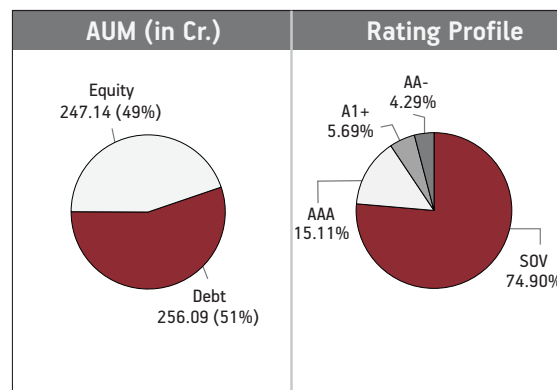
FUND MANAGER: Mr. Shivraj Gupta (Equity), Ms. Richa Sharma (Debt)



Asset Allocation		
Asset Type	Actual (%)	Define Asset Range
EQUITY	49.11%	30%-50%
DEBT INSTRUMENTS & MMI	50.89%	50%-70%
GOVERNMENT SECURITIES	26.06%	
CORPORATE DEBT	9.69%	
MMI	15.14%	
TOTAL	100.00%	

MMI - ₹76.18 in Crores

SECURITIES	Holding
GOVERNMENT SECURITIES	26.06%
7.10% GOI 2034 (MD 08/04/2034)	4.78%
7.54% GOI 2036 (MD 23/05/2036)	3.21%
7.32% GOI 2030 (MD 13/11/2030)	3.14%
6.92% GOI 2039 (MD 18/11/2039)	3.05%
7.69% GOI 2043 (MD 17/06/2043)	2.27%
7.26% GOI 2032 (MD 22/08/2032)	2.09%
7.23% GOI 2039 (MD 15/04/2039)	2.08%
0% Strips GOI 2051(MD 15/06/2029)	1.65%
7.88% GOI 2030 (MD 19/03/2030)	1.06%
0% Strips GOI 2040(MD 02/07/2029)	0.85%
Other Government Securities	1.88%
CORPORATE DEBT	9.69%
9.60% Equitas Small Finance Bank Limited (MD 05/12/2030)	2.14%
7.85% LIC Housing Finance Ltd NCD (MD 18/08/2032)	2.08%
6.90% Rural Electrification Corpn.Ltd.NCD (MD 31/01/2031)204A	1.59%
7.79% Power Finance Corpn. Ltd. NCD (MD 22/07/2030)	1.24%
6.67% HDFC Life Insurance Co Ltd Call(29/07/25) MD(29/07/30)	0.89%
8.05% NTPC Ltd NCD (MD 05/05/2026)-Series 60	0.60%
9.39% Power Finance Corporation Ltd NCD (MD 27/08/2029)	0.54%
7.99% LIC Housing Finance Ltd.NCD (MD 12/07/2029) [Put120721]	0.43%
7.15% Bajaj Finance Limited NCD (MD 02/12/2031)	0.14%
8.12% Export Import Bank Of India NCD (MD 25/04/2031) Sr-T02	0.02%
Other Corporate Debt	0.02%
EQUITY	49.11%
HDFC Bank Ltd	5.15%
Reliance Industries Ltd	4.91%
ICICI Bank Ltd	3.57%
Infosys Ltd	2.44%
Larsen And Toubro Ltd	2.25%
Bharti Airtel Limited	1.83%
Tata Consultancy Services Limited	1.75%
Adani Ports And Special Economic Zone Limited	1.46%
ITC Limited	1.32%
Cipla Ltd	1.24%
Other Equity	23.19%
MMI, Deposits, TREPS & Others	15.14%



Sectoral Allocation	
Central Government Securities	26.06%
Financial service activities, except insurance and pension funding	23.63%
TREPS & Other Money Market Securities	11.34%
Mfg of coke and refined petroleum products	4.91%
Computer programming, consultancy and related activities	4.60%
Housing Industry	2.51%
Mfg of pharmaceuticals, medicinal chemical and botanical products	2.30%
Civil engineering	2.25%
Mfg of motor vehicles, trailers and semi-trailers	2.06%
Electricity, gas, steam and air conditioning supply	1.88%
Others	18.45%

Maturity (in years)	6.07
Yield to Maturity	6.44%
Modified Duration	4.17

Refer annexure for complete portfolio details.