

**Group Capital Guarantee Debt Fund**
**ULGF 007 28/10/05 GCGDebt1 105**

<b>Fund Objective:</b> To provide accumulation of income through investment in various fixed income securities. The fund seeks to provide capital appreciation while maintaining a suitable balance between return, safety and liquidity.	<b>Inception Date</b>	October 28, 2005
	<b>Assets Invested</b>	₹ 44.9 Million
	<b>Fund Manager(s)</b>	Vidya Iyer Funds Managed: 35 (21 Debt, 14 Balanced)
	<b>Benchmark</b>	CRISIL Composite Bond Fund Index
	<b>NAV</b>	₹ 48.4013 as on April 30, 2024

Top 10 Sectors *	% of Invested Assets
Financial and insurance activities	14.76%
Housing Industry	6.77%
Manufacture of coke and refined petroleum products	4.53%
Construction of buildings	2.24%
Manufacture of motor vehicles, trailers and semi-trailers	2.23%
Real estate activities	2.20%
OTHERS	67.26%

\*As per IRDAI NIC industry classification

Rating Profile	Allocation as a %
<b>Government Securities / T Bills</b>	<b>45.2%</b>
<b>Corporate Securities</b>	<b>37.02%</b>
AA & Below	0.00%
AAA & Eq	26.89%
AA+ & Eq	10.13%
<b>Corporate Money Market Securities</b>	<b>0.00%</b>
A1 & Eq	0.00%
A1+ & Eq	0.00%
<b>Fixed Deposits With Banks</b>	<b>0.00%</b>
<b>Other Current Assets &amp; Eq</b>	<b>17.78%</b>
<b>TOTAL</b>	<b>100.00%</b>

Debt Portfolio by Maturity	Allocation as a %
< 1	16.63%
1-5 years	19.38%
5-7 years	5.79%
7-10 years	34.09%
> 10 years	24.11%
<b>TOTAL</b>	<b>100%</b>
Average maturity of debt portfolio (Months)	118.30

Details are as per IRDAI Product Filing. Returns greater than 1 year are annualized. Past performance is not indicative of future performance.

**Debt Holdings (As on April 30, 2024 )**

Debt Portfolio by Maturity	Allocation as a %
Yield To Maturity Of Debt Portfolio	7.32%
Modified Duration Of Debt Portfolio(Years)	5.55

Corporate Securities	Rating	% of Invested Assets	Corporate Securities	Rating	% of Invested Assets
7.97% HDFC Bank Limited 2033	AAA	6.87%	8.10% Samvardhana Motherson International Ltd 2028	AA+	2.23%
7.79% Reliance Industries Limited 2033	AAA	4.53%	7.75% LIC Housing Finance Limited 2027	AAA	2.22%
8.80% LIC Housing Finance Limited 2029	AAA	2.32%	7.05% Embassy Office Parks REIT 2026	AAA	2.20%
8.40% Muthoot Finance Limited 2028	AA+	2.25%	7.09% Food Corporation Of India 2031	AAA	2.17%
8.80% Bharti Telecom Limited 2025	AA+	2.25%	6.65% FOOD CORPORATION OF INDIA 2030	AAA	2.12%
8.25% Godrej Properties Ltd 2028	AA+	2.24%	9.15% Shriram Finance Limited 2029	AA+	1.16%
7.65% HDFC Bank Limited 2033	AAA	2.24%	<b>TOTAL</b>		<b>37.02%</b>
7.63% Kotak Mahindra Bank Limited 2029	AAA	2.23%			

**Equity Holdings (As on April 30, 2024 )**

Government securities / T Bills	Rating	% of Invested Assets	Government securities / T Bills	Rating	% of Invested Assets
7.18% Government Of India 2033	SOV	12.58%	7.76% Government of Kerala 2035	SOV	0.38%
7.30% Government Of India 2053	SOV	5.25%	7.48% Government of Uttar Pradesh 2040	SOV	0.34%
7.18% Government Of India 2037	SOV	4.53%	7.46% Government of Uttarakhand 2034	SOV	0.31%
7.25% Government Of India 2063	SOV	2.51%	7.36% Government of Tamil Nadu 2054	SOV	0.28%
7.10% Government Of India 2034	SOV	2.22%	7.38% Government of Tamil Nadu 2054	SOV	0.22%
7.46% Government Of India 2073	SOV	1.19%	7.73% State Government of Uttar Pradesh 2033	SOV	0.20%
7.75% Government of Rajasthan 2036	SOV	1.14%	7.78% Government of Puducherry 2036	SOV	0.17%
7.48% Government of Uttar Pradesh 2044	SOV	0.91%	7.72% Government of Rajasthan 2033	SOV	0.16%
7.44% Government of Tamil Nadu 2044	SOV	0.89%	8.83% Government Of India 2029	SOV	0.08%
8.25% Government of India 2033	SOV	0.84%	6.95% Government Of India 2029	SOV	0.08%
7.17% Government Of India 2030	SOV	0.77%	8.83% Government Of India 2029	SOV	0.07%
7.54% Government of Assam 2034	SOV	0.76%	6.95% Government Of India 2029	SOV	0.07%
7.78% Government of Assam 2034	SOV	0.70%	8.83% Government Of India 2030	SOV	0.07%
7.74% Government of Rajasthan 2033	SOV	0.68%	6.95% Government Of India 2030	SOV	0.07%

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Government securities / T Bills	Rating	% of Invested Assets	Government securities / T Bills	Rating	% of Invested Assets
7.75% Government of Uttar Pradesh 2033	SOV	0.68%	8.83% Government Of India 2030	SOV	0.07%
7.74% Government of Assam 2033	SOV	0.68%	6.95% Government Of India 2030	SOV	0.07%
7.52% Government of West Bengal 2039	SOV	0.67%	8.83% Government Of India 2031	SOV	0.07%
7.52% Government of Rajasthan 2044	SOV	0.67%	6.95% Government Of India 2031	SOV	0.07%
7.54% Government of Kerala 2055	SOV	0.67%	8.83% Government Of India 2031	SOV	0.06%
7.52% Government of Himachal Pradesh 2039	SOV	0.67%	6.95% Government Of India 2031	SOV	0.06%
7.48% Government of Uttar Pradesh 2042	SOV	0.55%	8.83% Government Of India 2032	SOV	0.06%
7.40% Government of Rajasthan 2042	SOV	0.55%	6.95% Government Of India 2032	SOV	0.06%
7.43% Government of Rajasthan 2044	SOV	0.53%	8.83% Government Of India 2032	SOV	0.06%
7.42% Government of Assam 2034	SOV	0.51%	6.95% Government Of India 2032	SOV	0.06%
7.77% Government of Andhra Pradesh 2035	SOV	0.45%	<b>TOTAL</b>		<b>45.20%</b>
7.38% Government of Telengana 2049	SOV	0.44%			
Fixed deposits with banks					-
Other investments and Net current assets					17.78%
<b>GRAND TOTAL</b>					<b>100.00%</b>

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