

**Group Debt Fund**  
**ULGF 002 03/04/03 GDebt 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>	April 04, 2003
	<b>Assets Invested</b>	₹ 2,107.6 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>	₹ 47.0367 as on April 30, 2024

Top 10 Sectors *	% of Invested Assets
Financial and insurance activities	25.39%
Infrastructure	10.75%
Housing Industry	4.30%
Manufacture of coke and refined petroleum products	2.33%
Real estate activities	2.21%
Manufacture of motor vehicles, trailers and semi-trailers	2.09%
Construction of buildings	1.48%
Manufacture of Basic Metals	0.66%
OTHERS	50.78%

\*As per IRDAI NIC industry classification

Rating Profile	Allocation as a %
<b>Government Securities / T Bills</b>	<b>43.55%</b>
<b>Corporate Securities</b>	<b>52.34%</b>
AA & Below	3.92%
AAA & Eq	37.73%
AA+ & Eq	10.69%
<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>4.11%</b>
<b>TOTAL</b>	<b>100.00%</b>

Debt Portfolio by Maturity	Allocation as a %
< 1	5.44%
1-5 years	30.59%
5-7 years	12.68%
7-10 years	27.73%
> 10 years	23.56%
<b>TOTAL</b>	<b>100%</b>
Average maturity of debt portfolio (Months)	120.42

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	7.49%
Modified Duration Of Debt Portfolio(Years)	5.77

Corporate Securities	Rating	% of Invested Assets	Corporate Securities	Rating	% of Invested Assets
7.02% Bajaj Finance Limited 2031	AAA	8.43%	10.08% IOT Utkal Energy Services Limited 2026	AAA	0.92%
7.97% HDFC Bank Limited 2033	AAA	5.51%	6.44% HDFC Bank Limited 2028	AAA	0.90%
9.99% Jhajjar Power Limited 2026	AA	3.92%	7.35% Embassy Office Parks REIT 2027	AAA	0.85%
7.88% Axis Bank Limited 2032	AAA	2.90%	10.08% IOT Utkal Energy Services Limited 2027	AAA	0.84%
8.10% Samvardhana Motherson International Ltd 2028	AA+	2.09%	7.63% Kotak Mahindra Bank Limited 2029	AAA	0.81%
7.96% Pipeline Infrastructure Limited 2029	AAA	1.88%	8.03% Tata Steel Limited 2028	AA+	0.66%
8.80% LIC Housing Finance Limited 2029	AAA	1.73%	7.80% HDFC Bank Limited 2032	AAA	0.62%
7.59% Pune Municipal Corporation Limited 2027	AA+	1.60%	8.55% HDFC Bank Limited 2029	AAA	0.54%
8.25% Godrej Properties Ltd 2028	AA+	1.48%	8.22% National Bank For Agriculture & Rural Development 2028	AAA	0.53%
9% Bharti Telecom Limited 2028	AA+	1.37%	7.64% Food Corporation of India 2029	AAA	0.52%
7.05% Embassy Office Parks REIT 2026	AAA	1.36%	7.75% LIC Housing Finance Limited 2027	AAA	0.52%
7.79% Reliance Industries Limited 2033	AAA	1.25%	8.37% Rural Electrification Corpn. Limited 2028	AAA	0.49%
8.40% Muthoot Finance Limited 2028	AA+	1.25%	7.77% Rural Electrification Corpn. Limited 2028	AAA	0.43%
8.40% Cholamandalam Investment and Finance Com 2028	AA+	1.15%	8.7% LIC Housing Finance Limited 2029	AAA	0.34%
9% HDFC Bank Limited 2028	AAA	1.14%	7.65% HDFC Bank Limited 2033	AAA	0.33%
8.5% National Bank For Agriculture & Rural De 2029	AAA	1.13%	6.80% Rural Electrification Corpn. Limited 2030	AAA	0.32%
9.15% Shriram Finance Limited 2029	AA+	1.09%	8.18% National Bank For Agriculture & Rural Development 2028	AAA	0.29%
8.65% Reliance Industries Limited 2028	AAA	1.08%	<b>TOTAL</b>		<b>52.34%</b>
7.90% Mahindra & Mahindra Financial Services 2027	AAA	1.05%			
6.65% FOOD CORPORATION OF INDIA 2030	AAA	0.99%			

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

Government securities / T Bills	Rating	% of Invested Assets	Government securities / T Bills	Rating	% of Invested Assets
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Government securities / T Bills	Rating	% of Invested Assets	Government securities / T Bills	Rating	% of Invested Assets
7.18% Government Of India 2033	SOV	10.08%	7.38% Government of Telengana 2049	SOV	0.42%
7.30% Government Of India 2053	SOV	5.23%	7.36% Government of Tamil Nadu 2054	SOV	0.42%
7.18% Government Of India 2037	SOV	4.65%	7.76% Government of Kerala 2035	SOV	0.35%
7.25% Government Of India 2063	SOV	2.19%	7.48% Government of Uttar Pradesh 2040	SOV	0.33%
7.10% Government Of India 2034	SOV	1.89%	7.73% State Government of Uttar Pradesh 2033	SOV	0.30%
7.75% Government of Rajasthan 2036	SOV	1.51%	7.38% Government of Tamil Nadu 2054	SOV	0.21%
8.25% Government of India 2033	SOV	1.15%	7.78% Government of Puducherry 2036	SOV	0.16%
7.46% Government Of India 2073	SOV	1.07%	7.72% Government of Rajasthan 2033	SOV	0.15%
7.17% Government Of India 2030	SOV	0.95%	8.83% Government Of India 2029	SOV	0.11%
7.48% Government of Uttar Pradesh 2044	SOV	0.91%	6.95% Government Of India 2029	SOV	0.11%
7.44% Government of Tamil Nadu 2044	SOV	0.91%	8.83% Government Of India 2029	SOV	0.11%
7.43% Government of Rajasthan 2044	SOV	0.76%	6.95% Government Of India 2029	SOV	0.11%
7.52% Government of Himachal Pradesh 2039	SOV	0.74%	8.83% Government Of India 2030	SOV	0.10%
7.54% Government of Assam 2034	SOV	0.66%	6.95% Government Of India 2030	SOV	0.10%
7.74% Government of Rajasthan 2033	SOV	0.65%	8.83% Government Of India 2030	SOV	0.10%
7.75% Government of Uttar Pradesh 2033	SOV	0.65%	6.95% Government Of India 2030	SOV	0.10%
7.74% Government of Assam 2033	SOV	0.65%	8.83% Government Of India 2031	SOV	0.10%
7.78% Government of Assam 2034	SOV	0.64%	6.95% Government Of India 2031	SOV	0.10%
7.52% Government of West Bengal 2039	SOV	0.63%	8.83% Government Of India 2031	SOV	0.09%
7.52% Government of Rajasthan 2044	SOV	0.63%	6.95% Government Of India 2031	SOV	0.09%
7.54% Government of Kerala 2055	SOV	0.63%	8.83% Government Of India 2032	SOV	0.09%
7.48% Government of Uttar Pradesh 2042	SOV	0.53%	6.95% Government Of India 2032	SOV	0.09%
7.40% Government of Rajasthan 2042	SOV	0.53%	8.83% Government Of India 2032	SOV	0.09%
7.42% Government of Assam 2034	SOV	0.49%	6.95% Government Of India 2032	SOV	0.09%
7.46% Government of Uttarakhand 2034	SOV	0.44%	7.42% Government of Andhra Pradesh 2026	SOV	0.04%
7.77% Government of Andhra Pradesh 2035	SOV	0.44%	<b>TOTAL</b>		<b>43.55%</b>
Fixed deposits with banks			-		

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Other investments and Net current assets	4.11%
GRAND TOTAL	100.00%