

Group Capital Guarantee Debt fund III
ULGF 048 27/08/13 GCGDebt3 105

| | | |
|--|------------------------|--|
| Fund Objective: 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. | Inception Date | December 03, 2013 |
| | Assets Invested | ₹ 2,980.4 Million |
| | Fund Manager(s) | Vidya Iyer Funds Managed: 35 (21 Debt, 14 Balanced) |
| | Benchmark | CRISIL Composite Bond Fund Index |
| | NAV | ₹ 21.2164 as on April 30, 2024 |

| Top 10 Sectors * | % of Invested Assets |
|---|----------------------|
| Financial and insurance activities | 17.57% |
| Infrastructure | 5.05% |
| Housing Industry | 5.02% |
| Manufacture of coke and refined petroleum products | 2.54% |
| Manufacture of motor vehicles, trailers and semi-trailers | 1.75% |
| Construction of buildings | 1.32% |
| Real estate activities | 1.20% |
| Manufacture of Basic Metals | 0.54% |
| Warehousing and support activities for transportation | 0.43% |
| OTHERS | 64.59% |

*As per IRDAI NIC industry classification

| Rating Profile | Allocation as a % |
|--|-------------------|
| Government Securities / T Bills | 43.78% |
| Corporate Securities | 38.10% |
| AA & Below | 0.00% |
| AAA & Eq | 28.08% |
| AA+ & Eq | 10.02% |
| Corporate Money Market Securities | 0.00% |
| A1 & Eq | 0.00% |
| A1+ & Eq | 0.00% |
| Fixed Deposits With Banks | 0.00% |
| Other Current Assets & Eq | 18.12% |
| TOTAL | 100.00% |

| Debt Portfolio by Maturity | Allocation as a % |
|---|-------------------|
| < 1 | 18.08% |
| 1-5 years | 25.92% |
| 5-7 years | 2.85% |
| 7-10 years | 29.45% |
| > 10 years | 23.70% |
| TOTAL | 100% |
| | |
| Average maturity of debt portfolio (Months) | 113.81 |

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 | 7.36% |
| Modified Duration Of Debt Portfolio(Years) | 5.24 |

| Corporate Securities | Rating | % of Invested Assets | Corporate Securities | Rating | % of Invested Assets |
|---|--------|----------------------|--|--------|----------------------|
| 7.97% HDFC Bank Limited 2033 | AAA | 2.66% | 7.92% Cholamandalam Investment and Finance Com 2025 | AA+ | 0.57% |
| 8.55% HDFC Bank Limited 2029 | AAA | 2.39% | 8.03% Tata Steel Limited 2028 | AA+ | 0.54% |
| 8% HDFC Bank Limited 2032 | AAA | 2.06% | 6.65% FOOD CORPORATION OF INDIA 2030 | AAA | 0.51% |
| 7.88% Axis Bank Limited 2032 | AAA | 2.05% | 7.35% Embassy Office Parks REIT 2027 | AAA | 0.47% |
| 7.79% Reliance Industries Limited 2033 | AAA | 1.84% | 7.77% Rural Electrification Corpn. Limited 2028 | AAA | 0.37% |
| 8.10% Samvardhana Motherson International Ltd 2028 | AA+ | 1.75% | 7.80% National Bank For Agriculture & Rural De 2027 | AAA | 0.34% |
| 7.96% Pipeline Infrastructure Limited 2029 | AAA | 1.64% | 7.64% Food Corporation of India 2029 | AAA | 0.30% |
| 7.09% Food Corporation Of India 2031 | AAA | 1.57% | 7.59% Pune Municipal Corporation Limited 2027 | AA+ | 0.30% |
| 8.80% LIC Housing Finance Limited 2029 | AAA | 1.54% | 6.75% Sikka Ports & Terminals Limited 2026 | AAA | 0.26% |
| 8.80% Bharti Telecom Limited 2025 | AA+ | 1.39% | 8.5% National Bank For Agriculture & Rural De 2029 | AAA | 0.24% |
| 8.25% Godrej Properties Ltd 2028 | AA+ | 1.32% | 8.37% Rural Electrification Corpn. Limited 2028 | AAA | 0.24% |
| 9% Bharti Telecom Limited 2028 | AA+ | 1.18% | 6.80% Rural Electrification Corpn. Limited 2030 | AAA | 0.23% |
| 7.3% Tata Capital Limited 2024 | AAA | 1.14% | 9% HDFC Bank Limited 2028 | AAA | 0.21% |
| 7.58% National Bank For Agriculture & Rural De 2026 | AAA | 1.13% | 7.80% HDFC Bank Limited 2032 | AAA | 0.14% |
| 8.40% Muthoot Finance Limited 2028 | AA+ | 1.05% | 7.65% HDFC Bank Limited 2033 | AAA | 0.13% |
| 7.75% LIC Housing Finance Limited 2027 | AAA | 1.04% | 7.95% Sikka Ports & Terminals Limited 2026 | AAA | 0.13% |
| 7.7201% LIC Housing Finance Limited 2026 | AAA | 1.04% | 8.22% National Bank For Agriculture & Rural Development 2028 | AAA | 0.10% |
| 8.40% Cholamandalam Investment and Finance Com 2028 | AA+ | 0.98% | 8.8% Rural Electrification Corpn. Limited 2029 | AAA | 0.07% |
| 9.15% Shriram Finance Limited 2029 | AA+ | 0.94% | 8.7% LIC Housing Finance Limited 2029 | AAA | 0.07% |
| 7.05% Embassy Office Parks REIT 2026 | AAA | 0.73% | 8.18% National Bank For Agriculture & Rural Development 2028 | AAA | 0.07% |
| 6.44% HDFC Bank Limited 2028 | AAA | 0.70% | | | |
| 8.65% Reliance Industries Limited 2028 | AAA | 0.69% | | | |
| 7.90% Mahindra & Mahindra Financial Services 2027 | AAA | 0.67% | | | |
| 8.54% Rural Electrification Corpn. Limited 2028 | AAA | 0.63% | | | |

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

| Corporate Securities | Rating | % of Invested Assets | Corporate Securities | Rating | % of Invested Assets |
|--|--------|----------------------|---|--------|----------------------|
| 7.63% Kotak Mahindra Bank Limited 2029 | AAA | 0.60% | 7.9% Sikka Ports & Terminals Limited 2026 | AAA | 0.03% |
| | | | 7.65% Axis Bank Limited 2027 | AAA | 0.03% |
| | | | TOTAL | | 38.10% |

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 | 12.47% | 7.38% Government of Telengana 2049 | SOV | 0.36% |
| 7.30% Government Of India 2053 | SOV | 5.99% | 7.17% Government Of India 2030 | SOV | 0.36% |
| 7.18% Government Of India 2037 | SOV | 4.45% | 7.76% Government of Kerala 2035 | SOV | 0.31% |
| 7.25% Government Of India 2063 | SOV | 2.28% | 7.48% Government of Uttar Pradesh 2040 | SOV | 0.29% |
| 7.10% Government Of India 2034 | SOV | 1.87% | 8.25% Government of India 2033 | SOV | 0.27% |
| 7.75% Government of Rajasthan 2036 | SOV | 1.31% | 7.73% State Government of Uttar Pradesh 2033 | SOV | 0.25% |
| 7.46% Government Of India 2073 | SOV | 1.02% | 7.38% Government of Tamil Nadu 2054 | SOV | 0.18% |
| 7.48% Government of Uttar Pradesh 2044 | SOV | 0.81% | 7.78% Government of Puducherry 2036 | SOV | 0.14% |
| 7.44% Government of Tamil Nadu 2044 | SOV | 0.81% | 7.72% Government of Rajasthan 2033 | SOV | 0.13% |
| 7.43% Government of Rajasthan 2044 | SOV | 0.71% | 8.83% Government Of India 2029 | SOV | 0.10% |
| 7.52% Government of Himachal Pradesh 2039 | SOV | 0.66% | 6.95% Government Of India 2029 | SOV | 0.10% |
| 7.54% Government of Assam 2034 | SOV | 0.65% | 8.83% Government Of India 2029 | SOV | 0.09% |
| 7.06% Government Of India 2028 | SOV | 0.62% | 6.95% Government Of India 2029 | SOV | 0.09% |
| 7.78% Government of Assam 2034 | SOV | 0.57% | 8.83% Government Of India 2030 | SOV | 0.09% |
| 7.52% Government of West Bengal 2039 | SOV | 0.57% | 6.95% Government Of India 2030 | SOV | 0.09% |
| 7.52% Government of Rajasthan 2044 | SOV | 0.57% | 8.83% Government Of India 2030 | SOV | 0.09% |
| 7.54% Government of Kerala 2055 | SOV | 0.56% | 6.95% Government Of India 2030 | SOV | 0.09% |
| 7.74% Government of Rajasthan 2033 | SOV | 0.56% | 8.83% Government Of India 2031 | SOV | 0.08% |
| 7.75% Government of Uttar Pradesh 2033 | SOV | 0.56% | 6.95% Government Of India 2031 | SOV | 0.08% |
| 7.74% Government of Assam 2033 | SOV | 0.55% | 8.83% Government Of India 2031 | SOV | 0.08% |
| 7.48% Government of Uttar Pradesh 2042 | SOV | 0.47% | 6.95% Government Of India 2031 | SOV | 0.08% |
| | | | 8.83% Government Of India 2032 | SOV | 0.08% |

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

| Government securities / T Bills | Rating | % of Invested Assets | Government securities / T Bills | Rating | % of Invested Assets |
|--|--------|----------------------|---------------------------------|--------|----------------------|
| 7.40% Government of Rajasthan 2042 | SOV | 0.46% | 6.95% Government Of India 2032 | SOV | 0.08% |
| 7.42% Government of Assam 2034 | SOV | 0.42% | 8.83% Government Of India 2032 | SOV | 0.08% |
| 7.46% Government of Uttarakhand 2034 | SOV | 0.42% | 6.95% Government Of India 2032 | SOV | 0.08% |
| 7.36% Government of Tamil Nadu 2054 | SOV | 0.38% | TOTAL | | 43.78% |
| 7.77% Government of Andhra Pradesh 2035 | SOV | 0.38% | | | |
| | | | | | |
| Fixed deposits with banks | | | | | - |
| Other investments and Net current assets | | | | | 18.12% |
| GRAND TOTAL | | | | | 100.00% |