

**Group Leave Encashment Balance Fund**
**ULGF 013 02/04/08 GLEBaI 105**

<b>Fund Objective:</b> To provide a balance between long-term capital appreciation and current income through investment in equity as well as fixed income instruments in appropriate proportions depending on market conditions prevalent from time to time.	<b>Inception Date</b>	April 02, 2008
	<b>Assets Invested</b>	₹ 25.9 Million
	<b>Fund Manager(s)</b>	Prateek Pareek Funds Managed: 35 (7 Equity, 28 Balanced)
		Vidya Iyer Funds Managed: 35 (21 Debt, 14 Balanced)
	<b>Benchmark</b>	85% CRISIL Composite Bond Fund Index & 15% S&P BSE 100
	<b>NAV</b>	₹ 35.8254 as on April 30, 2024

Top 10 Sectors *	% of Invested Assets	Rating Profile	Allocation as a %
Financial and insurance activities	3.48%	<b>Government Securities / T Bills</b>	<b>54.53%</b>
Infrastructure	1.59%	<b>Corporate Securities</b>	<b>0.03%</b>
Computer programming, consultancy and related activities	1.42%	AA & Below	0.00%
Manufacture of coke and refined petroleum products	1.22%	AAA & Eq	0.03%
Manufacture of motor vehicles, trailers and semi-trailers	1.08%	AA+ & Eq	0.00%
Manufacture of chemicals and chemical products	0.72%	<b>Corporate Money Market Securities</b>	<b>0.00%</b>
Manufacture of pharmaceuticals, medicinal chemical and botanical products	0.56%	A1 & Eq	0.00%
Manufacture of Basic Metals	0.55%	A1+ & Eq	0.00%
Manufacture of tobacco products	0.43%	<b>Fixed Deposits With Banks</b>	<b>0.00%</b>
Manufacture of other non-metallic mineral products	0.31%	<b>Other Current Assets &amp; Eq</b>	<b>29.63%</b>
OTHERS	88.64%	<b>TOTAL</b>	<b>84.19%</b>

\*As per IRDAI NIC industry classification

Debt Portfolio by Maturity	Allocation as a %
< 1	34.51%
1-5 years	-
5-7 years	-
7-10 years	51.95%
> 10 years	13.54%
<b>TOTAL</b>	<b>100%</b>

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 %
Average maturity of debt portfolio (Months)	85.50
Yield To Maturity Of Debt Portfolio	6.99%
Modified Duration Of Debt Portfolio(Years)	4.63

Corporate Securities	Rating	% of Invested Assets	Corporate Securities	Rating	% of Invested Assets
5.5% Britannia Industries Limited 2024	AAA	0.03%	<b>TOTAL</b>		<b>0.03%</b>
0.1% Sundram Clayton DCD Limited 2024	AAA	-			

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

Equity	% of Invested Assets	Equity	% of Invested Assets
HDFC Bank Limited	1.27%	KPIT Technologies Limited	0.10%
UTI Bank ETF	1.18%	Bharti Airtel Limited- Partly paid	0.10%
Reliance Industries Limited	1.11%	Dr. Reddys Laboratories Limited	0.10%
Infosys Limited	0.73%	Motherson Sumi Systems Limited	0.09%
Larsen & Turbo Limited	0.64%	Indusind Bank Limited	0.09%
ICICI Prudential Bank ETF	0.49%	L&T Finance Holdings Ltd	0.09%
Bharti Airtel Limited	0.47%	Grasim Industries Limited	0.09%
ITC Limited	0.43%	Apollo Hospitals	0.09%
Axis Bank Limited	0.43%	Shriram Transport Finance Co. Limited	0.09%
Bajaj Finance Limited	0.37%	Nestle India Limited	0.09%
Tata Consultancy Services Limited	0.32%	Jindal Steel & Power Limited	0.09%
Mahindra & Mahindra Limited	0.30%	FSN E-Commerce Ventures Ltd	0.09%
Hindustan Unilever Limited	0.27%	Sona BLW Precision Forgings Ltd	0.08%
Sun Pharmaceutical Inds. Limited	0.25%	Bajaj Finserv Limited	0.08%
State Bank of India	0.25%	Godrej Consumer Products Limited	0.08%
HCL Technologies Limited	0.23%	HDFC Life Insurance Company Limited	0.08%
Tata Motors Limited	0.23%	Cholamandalam Investment and Finance Com	0.08%
Titan Company Limited.	0.22%	Quess Corp Limited	0.08%
NTPC Limited	0.21%	Gail (India) Limited	0.07%
Kotak Mahindra Bank Limited	0.21%		

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Equity	% of Invested Assets	Equity	% of Invested Assets
Maruti Suzuki India Limited	0.20%	Trent Limited	0.07%
Ultratech Cement Limited	0.19%	The Indian Hotels Company Limited	0.07%
Zomato Limited	0.18%	Asian Paints Limited	0.07%
Hindalco Industries Limited	0.16%	Dixon Technologies (India) Limited	0.06%
Tata Steel Limited	0.16%	Endurance Technologies Limited	0.06%
Bharti Hexacom Limited	0.15%	APL Apollo Tubes Limited	0.06%
Oil & Natural Gas Corporation Limited	0.14%	Restaurant Brand Asia	0.06%
Bharat Electronics Limited	0.14%	SBI Cards SBI Cards & Payment Services L	0.06%
SBI Life Insurance Co. Limited	0.13%	Max Healthcare Institute Limited	0.06%
Avenue Supermarts Limited	0.12%	Bank Of India	0.05%
Adani Ports & Special Economic Zone	0.12%	ASHOK LEYLAND LTD	0.05%
Ambuja Cements Limited	0.11%	Sapphire Foods India Ltd	0.04%
DLF Limited	0.11%	Tata Consumer Product limited	0.04%
Cipla Limited	0.11%	SRF Ltd.	0.04%
Sansera Engineering limited	0.11%	Aurobindo Pharma Limited	0.04%
Bharat Petroleum Corp Limited	0.11%	Havells India Limited	0.04%
Interglobe Aviation (Indigo)	0.11%	Britannia Industries Limited	0.04%
Hero Motocorp Limited	0.11%	Larsen & Toubro Infotech Limited	0.04%
Vedant Fashions Limited	0.10%	Pidilite Industries Limited	0.04%
Pi Industries Limited	0.10%	PB Fintech	0.03%
		Sundaram Clayton Limited	0.03%

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Equity	% of Invested Assets	Equity	% of Invested Assets
Chalet Hotels Limited	0.03%	Siemens Limited	0.02%
Star Health & Allied Insurance Co Ltd	0.03%	Crompton Greaves Consumer Elect.	0.02%
Angel One Limited	0.03%	Dabur India Limited	0.02%
Marico Limited	0.03%	Indian Bank	0.02%
Lupin Limited	0.03%	Torrent Pharmaceuticals Limited	0.02%
Krishna Institute of Medical Sciences Limited	0.03%	Honasa Consumer Limited	0.02%
Bajaj Holdings & Investment Limited	0.03%	Coforge Limited	0.02%
KAYNES TECHNOLOGY INDIA LIMITED	0.03%	Sonata Software Limited	0.02%
Power Finance Corpn. Limited	0.03%	Mankind Pharma Limited	0.02%
Tube Investments of India Limited	0.03%	UNO Minda Limited	0.02%
Max Financial Services Limited	0.03%	Go Fashion (India) Limited	0.02%
AU Small Finance Bank Limited	0.03%	TVS Motor Co. Limited	0.02%
Bikaji Foods International Limited	0.03%	Amber Enterprises India Limited	0.01%
Persistent System Limited	0.03%	Ramkrishna Forgings Limited	0.01%
Affle India Ltd	0.03%	UPL Limited	0.01%
Sundram Clayton DCD Limited	0.03%	K-Fin Technologies Limited	0.01%
Jio Financial Services Limited	0.02%	Narayana Hrudayalaya	0.01%
Coal India Limited	0.02%	Bandhan Bank Limited	0.01%
Blue Dart Express Limited	0.02%	<b>TOTAL</b>	<b>15.81%</b>

Government securities / T Bills	Rating	% of Invested Assets	Government securities / T Bills	Rating	% of Invested Assets
7.18% Government Of India 2033	SOV	43.26%	7.44% Government of Tamil Nadu 2044	SOV	0.77%
7.18% Government Of India 2037	SOV	8.96%	7.25% Government Of India 2063	SOV	0.40%
7.30% Government Of India 2053	SOV	1.14%	<b>TOTAL</b>		<b>54.53%</b>

Fixed deposits with banks	-
Other investments and Net current assets	29.63%
<b>GRAND TOTAL</b>	<b>100.00%</b>

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