

Group Superannuation Debt Fund
ULGF 052 03/04/03 GSDBT 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	April 04, 2003
	Assets Invested	₹ 3,281.0 Million
	Fund Manager(s)	Vidya Iyer Funds Managed: 35 (21 Debt, 14 Balanced)
	Benchmark	CRISIL Composite Bond Fund Index
	NAV	₹ 46.2943 as on April 30, 2024

Top 10 Sectors *	% of Invested Assets
Financial and insurance activities	19.75%
Infrastructure	11.94%
Manufacture of coke and refined petroleum products	3.84%
Housing Industry	3.31%
Manufacture of motor vehicles, trailers and semi-trailers	1.83%
Real estate activities	1.36%
Construction of buildings	1.29%
Manufacture of Basic Metals	0.55%
Warehousing and support activities for transportation	0.18%
OTHERS	55.95%

*As per IRDAI NIC industry classification

Rating Profile	Allocation as a %
Government Securities / T Bills	38.22%
Corporate Securities	46.56%
AA & Below	4.37%
AAA & Eq	29.25%
AA+ & Eq	12.94%
Corporate Money Market Securities	0.00%
A1 & Eq	0.00%
A1+ & Eq	0.00%
Fixed Deposits With Banks	0.00%
Other Current Assets & Eq	15.22%
TOTAL	100.00%

Debt Portfolio by Maturity	Allocation as a %
< 1	14.34%
1-5 years	33.45%
5-7 years	2.28%
7-10 years	26.27%
> 10 years	23.66%
TOTAL	100%
Average maturity of debt portfolio (Months)	111.45

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	7.44%
Modified Duration Of Debt Portfolio(Years)	5.17

Corporate Securities	Rating	% of Invested Assets	Corporate Securities	Rating	% of Invested Assets
7.97% HDFC Bank Limited 2033	AAA	4.70%	8.5% National Bank For Agriculture & Rural De 2029	AAA	0.76%
7.92% Cholamandalam Investment and Finance Com 2025	AA+	2.43%	7.90% Mahindra & Mahindra Financial Services 2027	AAA	0.70%
9.99% Jhajjar Power Limited 2026	AA	2.20%	7.09% Food Corporation Of India 2031	AAA	0.65%
8.54% Rural Electrification Corpn. Limited 2028	AAA	2.18%	9% HDFC Bank Limited 2028	AAA	0.64%
7.88% Axis Bank Limited 2032	AAA	2.17%	7.63% Kotak Mahindra Bank Limited 2029	AAA	0.61%
9.99% Jhajjar Power Limited 2025	AA	2.17%	10.08% IOT Utkal Energy Services Limited 2026	AAA	0.59%
7.79% Reliance Industries Limited 2033	AAA	1.92%	8.03% Tata Steel Limited 2028	AA+	0.55%
8.65% Reliance Industries Limited 2028	AAA	1.92%	10.08% IOT Utkal Energy Services Limited 2027	AAA	0.54%
8% HDFC Bank Limited 2032	AAA	1.87%	7.35% Embassy Office Parks REIT 2027	AAA	0.52%
8.10% Samvardhana Motherson International Ltd 2028	AA+	1.83%	8.22% National Bank For Agriculture & Rural Development 2028	AAA	0.47%
7.96% Pipeline Infrastructure Limited 2029	AAA	1.61%	6.65% FOOD CORPORATION OF INDIA 2030	AAA	0.44%
8.80% LIC Housing Finance Limited 2029	AAA	1.59%	7.80% HDFC Bank Limited 2032	AAA	0.43%
8.80% Bharti Telecom Limited 2025	AA+	1.41%	10.08% IOT Utkal Energy Services Limited 2025	AAA	0.41%
8.25% Godrej Properties Ltd 2028	AA+	1.29%	8.37% Rural Electrification Corpn. Limited 2028	AAA	0.35%
9% Bharti Telecom Limited 2028	AA+	1.20%	7.64% Food Corporation of India 2029	AAA	0.34%
8.40% Muthoot Finance Limited 2028	AA+	1.11%	7.77% Rural Electrification Corpn. Limited 2028	AAA	0.34%
7.59% Pune Municipal Corporation Limited 2027	AA+	1.09%	8.18% National Bank For Agriculture & Rural Development 2028	AAA	0.25%
8.40% Cholamandalam Investment and Finance Com 2028	AA+	1.05%	6.44% HDFC Bank Limited 2028	AAA	0.23%
7.65% HDFC Bank Limited 2033	AAA	1.04%	7.9% Sikka Ports & Terminals Limited 2026	AAA	0.18%
9.15% Shriram Finance Limited 2029	AA+	0.98%	7.65% Axis Bank Limited 2027	AAA	0.12%
7.05% Embassy Office Parks REIT 2026	AAA	0.84%	6.80% Rural Electrification Corpn. Limited 2030	AAA	0.09%
8.7% LIC Housing Finance Limited 2029	AAA	0.76%	TOTAL		46.56%

Equity Holdings (As on April 30, 2024)

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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	7.13%	7.38% Government of Telengana 2049	SOV	0.37%
7.30% Government Of India 2053	SOV	5.71%	7.76% Government of Kerala 2035	SOV	0.32%
7.18% Government Of India 2037	SOV	4.56%	7.48% Government of Uttar Pradesh 2040	SOV	0.29%
7.25% Government Of India 2063	SOV	2.34%	7.73% State Government of Uttar Pradesh 2033	SOV	0.26%
7.10% Government Of India 2034	SOV	1.88%	7.38% Government of Tamil Nadu 2054	SOV	0.19%
7.75% Government of Rajasthan 2036	SOV	1.32%	7.78% Government of Puducherry 2036	SOV	0.15%
7.46% Government Of India 2073	SOV	1.03%	7.72% Government of Rajasthan 2033	SOV	0.13%
8.25% Government of India 2033	SOV	0.90%	8.83% Government Of India 2029	SOV	0.10%
7.44% Government of Tamil Nadu 2044	SOV	0.81%	6.95% Government Of India 2029	SOV	0.10%
7.48% Government of Uttar Pradesh 2044	SOV	0.80%	8.83% Government Of India 2029	SOV	0.10%
7.43% Government of Rajasthan 2044	SOV	0.73%	6.95% Government Of India 2029	SOV	0.10%
7.52% Government of Himachal Pradesh 2039	SOV	0.66%	8.83% Government Of India 2030	SOV	0.09%
7.54% Government of Assam 2034	SOV	0.64%	6.95% Government Of India 2030	SOV	0.09%
7.78% Government of Assam 2034	SOV	0.59%	8.83% Government Of India 2030	SOV	0.09%
7.74% Government of Rajasthan 2033	SOV	0.57%	6.95% Government Of India 2030	SOV	0.09%
7.75% Government of Uttar Pradesh 2033	SOV	0.57%	8.83% Government Of India 2031	SOV	0.09%
7.74% Government of Assam 2033	SOV	0.57%	6.95% Government Of India 2031	SOV	0.09%
7.52% Government of West Bengal 2039	SOV	0.56%	8.83% Government Of India 2031	SOV	0.09%
7.52% Government of Rajasthan 2044	SOV	0.56%	6.95% Government Of India 2031	SOV	0.09%
7.54% Government of Kerala 2055	SOV	0.56%	8.83% Government Of India 2032	SOV	0.08%
7.40% Government of Rajasthan 2042	SOV	0.47%	6.95% Government Of India 2032	SOV	0.08%
7.48% Government of Uttar Pradesh 2042	SOV	0.46%	8.83% Government Of India 2032	SOV	0.08%
7.42% Government of Assam 2034	SOV	0.43%	6.95% Government Of India 2032	SOV	0.08%
7.46% Government of Uttarakhand 2034	SOV	0.43%	7.42% Government of Andhra Pradesh 2026	SOV	0.02%
7.36% Government of Tamil Nadu 2054	SOV	0.39%	TOTAL		38.22%
7.77% Government of Andhra Pradesh 2035	SOV	0.38%			

Fixed deposits with banks	-
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Other investments and Net current assets	15.22%
GRAND TOTAL	100.00%