

Group Superannuation Growth Fund
ULGF 054 30/10/03 GSGF 105

| | | |
|--|------------------------|---|
| Fund Objective: The objective of the fund is to provide long-term capital appreciation through investments primarily in equity and equity-related instruments. | Inception Date | November 07, 2003 |
| | Assets Invested | ₹ 5,389.0 Million |
| | Fund Manager(s) | Vidya Iyer Funds Managed: 35 (21 Debt, 14 Balanced) |
| | | Prateek Pareek Funds Managed: 35 (7 Equity, 28 Balanced) |
| | Benchmark | 55% S&P BSE 100 & 45% CRISIL Composite Bond Fund Index |
| | NAV | ₹ 117.1197 as on April 30, 2024 |

| Top 10 Sectors * | % of Invested Assets |
|---|----------------------|
| Financial and insurance activities | 17.68% |
| Infrastructure | 8.46% |
| Manufacture of coke and refined petroleum products | 5.15% |
| Computer programming, consultancy and related activities | 5.11% |
| Manufacture of motor vehicles, trailers and semi-trailers | 4.66% |
| Manufacture of chemicals and chemical products | 2.61% |
| Housing Industry | 2.08% |
| Manufacture of Basic Metals | 2.08% |
| Manufacture of pharmaceuticals, medicinal chemical and botanical products | 2.03% |
| Manufacture of tobacco products | 1.56% |
| OTHERS | 48.58% |

*As per IRDAI NIC industry classification

| Rating Profile | Allocation as a % |
|--|-------------------|
| Government Securities / T Bills | 22.05% |
| Corporate Securities | 16.42% |
| AA & Below | 0.00% |
| AAA & Eq | 11.05% |
| AA+ & Eq | 5.37% |
| Corporate Money Market Securities | 0.00% |
| A1 & Eq | 0.00% |
| A1+ & Eq | 0.00% |
| Fixed Deposits With Banks | 0.00% |
| Other Current Assets & Eq | 4.54% |
| TOTAL | 43.01% |

| Debt Portfolio by Maturity | Allocation as a % |
|----------------------------|-------------------|
| < 1 | 9.52% |
| 1-5 years | 32.72% |
| 5-7 years | 1.04% |
| 7-10 years | 27.01% |
| > 10 years | 29.71% |
| TOTAL | 100% |

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) | 118.71 |
| Yield To Maturity Of Debt Portfolio | 7.40% |
| Modified Duration Of Debt Portfolio(Years) | 5.67 |

| Corporate Securities | Rating | % of Invested Assets | Corporate Securities | Rating | % of Invested Assets |
|---|--------|----------------------|--|--------|----------------------|
| 7.59% Pune Municipal Corporation Limited 2027 | AA+ | 1.78% | 8.5% National Bank For Agriculture & Rural De 2029 | AAA | 0.31% |
| 7.88% Axis Bank Limited 2032 | AAA | 0.95% | 7.90% Mahindra & Mahindra Financial Services 2027 | AAA | 0.30% |
| 7.09% Food Corporation Of India 2031 | AAA | 0.90% | 8.44% HDFC Bank Limited 2028 | AAA | 0.27% |
| 8.10% Samvardhana Motherson International Ltd 2028 | AA+ | 0.80% | 6.00% HDFC Bank Limited 2026 | AAA | 0.23% |
| 7.05% Embassy Office Parks REIT 2026 | AAA | 0.79% | 8.03% Tata Steel Limited 2028 | AA+ | 0.22% |
| 7.65% HDFC Bank Limited 2033 | AAA | 0.76% | 7.35% Embassy Office Parks REIT 2027 | AAA | 0.22% |
| 7.96% Pipeline Infrastructure Limited 2029 | AAA | 0.70% | 7.80% HDFC Bank Limited 2032 | AAA | 0.19% |
| 8.80% Bharti Telecom Limited 2025 | AA+ | 0.64% | 7.78% HDFC Bank Limited 2027 | AAA | 0.19% |
| 8.25% Godrej Properties Ltd 2028 | AA+ | 0.56% | 7.5% HDFC Bank Limited 2025 | AAA | 0.18% |
| 8.54% Rural Electrification Corpn. Limited 2028 | AAA | 0.56% | 6.65% FOOD CORPORATION OF INDIA 2030 | AAA | 0.16% |
| 7.58% National Bank For Agriculture & Rural De 2026 | AAA | 0.50% | 7.64% Food Corporation of India 2029 | AAA | 0.15% |
| 8.40% Muthoot Finance Limited 2028 | AA+ | 0.49% | 7.77% Rural Electrification Corpn. Limited 2028 | AAA | 0.15% |
| 7.75% LIC Housing Finance Limited 2027 | AAA | 0.46% | 8.55% HDFC Bank Limited 2029 | AAA | 0.11% |
| 7.7201% LIC Housing Finance Limited 2026 | AAA | 0.46% | 8.37% Rural Electrification Corpn. Limited 2028 | AAA | 0.10% |
| 8.40% Cholamandalam Investment and Finance Com 2028 | AA+ | 0.45% | 8.43% LIC Housing Finance Limited 2026 | AAA | 0.09% |
| 9.15% Shriram Finance Limited 2029 | AA+ | 0.43% | 6.43% HDFC Bank Limited 2025 | AAA | 0.07% |
| 8.70% Rural Electrification Corpn. Limited 2028 | AAA | 0.39% | 7.65% Axis Bank Limited 2027 | AAA | 0.06% |
| 8.7% LIC Housing Finance Limited 2029 | AAA | 0.39% | 7.9% Sikka Ports & Terminals Limited 2026 | AAA | 0.04% |
| 7.79% Reliance Industries Limited 2033 | AAA | 0.36% | 6.80% Rural Electrification Corpn. Limited 2030 | AAA | 0.02% |
| 6.44% HDFC Bank Limited 2028 | AAA | 0.35% | 5.5% Britannia Industries Limited 2024 | AAA | - |
| 8.65% Reliance Industries Limited 2028 | AAA | 0.35% | 0.1% Sundram Clayton DCD Limited 2024 | AAA | - |
| 6.75% Sikka Ports & Terminals Limited 2026 | AAA | 0.31% | TOTAL | | 16.42% |

Equity Holdings (As on April 30, 2024)

| Equity | % of Invested Assets | Equity | % of Invested Assets |
|-------------------|----------------------|--------|----------------------|
| HDFC Bank Limited | 4.57% | | |

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

| Equity | % of Invested Assets | Equity | % of Invested Assets |
|---------------------------------------|----------------------|--|----------------------|
| UTI Bank ETF | 4.41% | Indusind Bank Limited | 0.34% |
| Reliance Industries Limited | 4.04% | L&T Finance Holdings Ltd | 0.34% |
| Infosys Limited | 2.64% | Bharti Airtel Limited- Partly paid | 0.34% |
| Larsen & Turbo Limited | 2.30% | Motherson Sumi Systems Limited | 0.34% |
| Bharti Airtel Limited | 1.71% | Hero Motocorp Limited | 0.34% |
| Nippon India Banking ETF | 1.68% | Pi Industries Limited | 0.33% |
| ITC Limited | 1.56% | Shriram Transport Finance Co. Limited | 0.33% |
| Axis Bank Limited | 1.56% | Nestle India Limited | 0.32% |
| Bajaj Finance Limited | 1.41% | Jindal Steel & Power Limited | 0.32% |
| Tata Consultancy Services Limited | 1.18% | Interglobe Aviation (Indigo) | 0.31% |
| Mahindra & Mahindra Limited | 1.08% | FSN E-Commerce Ventures Ltd | 0.31% |
| Hindustan Unilever Limited | 0.96% | Sona BLW Precision Forgings Ltd | 0.31% |
| Sun Pharmaceutical Inds. Limited | 0.92% | Apollo Hospitals | 0.30% |
| State Bank of India | 0.89% | Bajaj Finserv Limited | 0.29% |
| Tata Motors Limited | 0.84% | Godrej Consumer Products Limited | 0.29% |
| HCL Technologies Limited | 0.84% | HDFC Life Insurance Company Limited | 0.28% |
| Titan Company Limited. | 0.80% | Cholamandalam Investment and Finance Com | 0.28% |
| NTPC Limited | 0.77% | Quess Corp Limited | 0.28% |
| Kotak Mahindra Bank Limited | 0.74% | Gail (India) Limited | 0.27% |
| Ultratech Cement Limited | 0.67% | Asian Paints Limited | 0.26% |
| Zomato Limited | 0.66% | The Indian Hotels Company Limited | 0.24% |
| Maruti Suzuki India Limited | 0.64% | Endurance Technologies Limited | 0.22% |
| Hindalco Industries Limited | 0.59% | Restaurant Brand Asia | 0.22% |
| Tata Steel Limited | 0.57% | SBI Cards SBI Cards & Payment Services L | 0.21% |
| Bharti Hexacom Limited | 0.52% | Max Healthcare Institute Limited | 0.21% |
| Oil & Natural Gas Corporation Limited | 0.51% | Bank Of India | 0.19% |
| Bharat Electronics Limited | 0.51% | ASHOK LEYLAND LTD | 0.18% |
| SBI Life Insurance Co. Limited | 0.46% | Dixon Technologies (India) Limited | 0.18% |
| Avenue Supermarts Limited | 0.43% | Tata Consumer Product limited | 0.16% |
| Ambuja Cements Limited | 0.43% | | |
| Adani Ports & Special Economic Zone | 0.42% | | |

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

| Equity | % of Invested Assets | Equity | % of Invested Assets |
|---------------------------------|----------------------|----------------------------------|----------------------|
| Sansera Engineering limited | 0.42% | Sapphire Foods India Ltd | 0.16% |
| Cipla Limited | 0.41% | Pidilite Industries Limited | 0.15% |
| DLF Limited | 0.41% | SRF Ltd. | 0.14% |
| Bharat Petroleum Corp Limited | 0.40% | Aurobindo Pharma Limited | 0.14% |
| KPIT Technologies Limited | 0.36% | Sundaram Clayton Limited | 0.14% |
| Vedant Fashions Limited | 0.35% | Angel One Limited | 0.14% |
| Grasim Industries Limited | 0.35% | Havells India Limited | 0.14% |
| Dr. Reddys Laboratories Limited | 0.34% | Britannia Industries Limited | 0.14% |
| | | Larsen & Toubro Infotech Limited | 0.14% |
| | | APL Apollo Tubes Limited | 0.13% |
| | | Trent Limited | 0.13% |

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| Equity | % of Invested Assets | Equity | % of Invested Assets |
|---|----------------------|---------------------------------|----------------------|
| Lupin Limited | 0.12% | Indian Bank | 0.07% |
| Siemens Limited | 0.12% | Honasa Consumer Limited | 0.07% |
| Star Health & Allied Insurance Co Ltd | 0.12% | Mankind Pharma Limited | 0.07% |
| Marico Limited | 0.12% | Persistent System Limited | 0.06% |
| PB Fintech | 0.11% | Go Fashion (India) Limited | 0.06% |
| KAYNES TECHNOLOGY INDIA LIMITED | 0.11% | Coforge Limited | 0.06% |
| Krishna Institute of Medical Sciences Limited | 0.11% | UNO Minda Limited | 0.06% |
| Bosch Limited | 0.11% | Sonata Software Limited | 0.06% |
| Max Financial Services Limited | 0.11% | Ramkrishna Forgings Limited | 0.05% |
| Page Industries Limited | 0.11% | Narayana Hrudayalaya | 0.05% |
| Power Finance Corpn. Limited | 0.10% | UPL Limited | 0.05% |
| AU Small Finance Bank Limited | 0.10% | TVS Motor Co. Limited | 0.05% |
| Tube Investments of India Limited | 0.10% | Blue Dart Express Limited | 0.05% |
| Affle India Ltd | 0.10% | Shree Cement Limited | 0.04% |
| Bajaj Holdings & Investment Limited | 0.10% | K-Fin Technologies Limited | 0.04% |
| Jio Financial Services Limited | 0.09% | Amber Enterprises India Limited | 0.04% |
| Coal India Limited | 0.09% | Bandhan Bank Limited | 0.04% |
| Torrent Pharmaceuticals Limited | 0.08% | Sundaram Finance Limited | 0.01% |
| Crompton Greaves Consumer Elect. | 0.08% | Sundram Clayton DCD Limited | 0.01% |
| Bikaji Foods International Limited | 0.08% | TOTAL | 56.99% |
| Dabur India Limited | 0.08% | | |

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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 | 6.43% | 7.52% Government of Rajasthan 2044 | SOV | 0.24% |
| 7.18% Government Of India 2037 | SOV | 5.78% | 7.54% Government of Kerala 2055 | SOV | 0.24% |
| 7.30% Government Of India 2053 | SOV | 1.81% | 7.40% Government of Rajasthan 2042 | SOV | 0.21% |
| 7.25% Government Of India 2063 | SOV | 1.26% | 7.48% Government of Uttar Pradesh 2042 | SOV | 0.20% |
| 7.10% Government Of India 2034 | SOV | 0.81% | 7.42% Government of Assam 2034 | SOV | 0.19% |
| 8.25% Government of India 2033 | SOV | 0.55% | 7.75% Government of Rajasthan 2036 | SOV | 0.18% |
| 7.46% Government Of India 2073 | SOV | 0.41% | 7.38% Government of Telengana 2049 | SOV | 0.16% |
| 7.44% Government of Tamil Nadu 2044 | SOV | 0.35% | 7.77% Government of Andhra Pradesh 2035 | SOV | 0.16% |
| 7.48% Government of Uttar Pradesh 2044 | SOV | 0.34% | 7.76% Government of Kerala 2035 | SOV | 0.14% |
| 7.06% Government Of India 2028 | SOV | 0.33% | 7.48% Government of Uttar Pradesh 2040 | SOV | 0.12% |
| 7.52% Government of Himachal Pradesh 2039 | SOV | 0.28% | 7.17% Government Of India 2030 | SOV | 0.11% |
| 7.54% Government of Assam 2034 | SOV | 0.28% | 7.38% Government of Tamil Nadu 2054 | SOV | 0.08% |
| 7.78% Government of Assam 2034 | SOV | 0.26% | 7.78% Government of Puducherry 2036 | SOV | 0.07% |
| 7.74% Government of Rajasthan 2033 | SOV | 0.24% | 7.72% Government of Rajasthan 2033 | SOV | 0.06% |
| 7.75% Government of Uttar Pradesh 2033 | SOV | 0.24% | TOTAL | | 22.05% |
| 7.74% Government of Assam 2033 | SOV | 0.24% | | | |
| 7.52% Government of West Bengal 2039 | SOV | 0.24% | | | |
| | | | | | |
| Fixed deposits with banks | | | | | - |
| Other investments and Net current assets | | | | | 4.54% |
| GRAND TOTAL | | | | | 100.00% |

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