

Group Capital Guarantee Balanced Fund
ULGF 006 03/10/05 GCGBal1 105
Fund Objective:

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.

Inception Date	October 04, 2005
Assets Invested	₹ 127.7 Million
Fund Manager(s)	Prateek Pareek Funds Managed: 35 (7 Equity, 28 Balanced)
	Vidya Iyer Funds Managed: 35 (21 Debt, 14 Balanced)
Benchmark	85% CRISIL Composite Bond Fund Index & 15% BSE 100
NAV	₹ 40.5787 as on August 31, 2024

Top 10 Sectors *	% of Invested Assets
Financial and insurance activities	13.03%
Infrastructure	4.04%
Housing Industry	3.20%
Manufacture of Basic Metals	2.89%
Manufacture of motor vehicles, trailers and semi-trailers	2.78%
Manufacture of coke and refined petroleum products	2.69%
Computer programming, consultancy and related activities	1.81%
Real estate activities	1.69%
Manufacture of chemicals and chemical products	0.82%
Manufacture of pharmaceuticals, medicinal chemical and botanical products	0.81%
OTHERS	66.24%

*As per IRDAI NIC industry classification

Rating Profile	Allocation as a %
Government Securities / T Bills	50.4%
Corporate Securities	26.18%
AA & Below	1.58%
AAA & Eq	17.42%
AA+ & Eq	7.18%
Corporate Money Market Securities	0.00%
A1 & Eq	0.00%
A1+ & Eq	0.00%
Fixed Deposits With Banks	0.00%
Other Current Assets & Eq	6.20%
TOTAL	82.78%

Debt Portfolio by Maturity	Allocation as a %
< 1	5.62%
1-5 years	27.49%
5-7 years	3.10%
7-10 years	28.56%
> 10 years	35.23%
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 August 31, 2024)

Debt Portfolio by Maturity	Allocation as a %
Average maturity of debt portfolio (Months)	159.39
Yield To Maturity Of Debt Portfolio	7.14%
Modified Duration Of Debt Portfolio(Years)	6.67

Corporate Securities	Rating	% of Invested Assets	Corporate Securities	Rating	% of Invested Assets
7.96% Pipeline Infrastructure Limited 2029	AAA	1.60%	8.40% Cholamandalam Investment and Finance Com 2028	AA+	0.80%
8.10% Samvardhana Motherson International Limited 2028	AAA	1.60%	8.40% Muthoot Finance Limited 2028	AA+	0.80%
7.79% Reliance Industries Limited 2033	AAA	1.60%	8.25% Godrej Properties Limited 2028	AA+	0.79%
7.65% HDFC Bank Limited 2033	AAA	1.59%	7.90% Mahindra & Mahindra Financial Services 2027	AAA	0.79%
8.35% JSW Steel Limited 2029	AA	1.58%	7.75% LIC Housing Finance Limited 2027	AAA	0.79%
8.80% Bharti Telecom Limited 2025	AA+	1.58%	8.03% Tata Steel Limited 2028	AA+	0.78%
7.09% Food Corporation Of India 2031	AAA	1.53%	7.7201% LIC Housing Finance Limited 2026	AAA	0.78%
9.20% Shriram Finance Limited 2029	AA+	0.82%	7.35% Embassy Office Parks REIT 2027	AAA	0.78%
9% HDFC Bank Limited 2028	AAA	0.82%	7.59% Pune Municipal Corporation Limited 2027	AA+	0.78%
9.15% Shriram Finance Limited 2029	AA+	0.82%	7.05% Embassy Office Parks REIT 2026	AAA	0.78%
8.70% Rural Electrification Corp'n. Limited 2028	AAA	0.82%	6.00% HDFC Bank Limited 2026	AAA	0.76%
8.7% LIC Housing Finance Limited 2029	AAA	0.82%	6.65% FOOD CORPORATION OF INDIA 2030	AAA	0.75%
8.44% HDFC Bank Limited 2028	AAA	0.81%			
7.82% Bajaj Finance Limited 2034	AAA	0.80%	TOTAL		26.18%

Equity Holdings (As on August 31, 2024)

Equity	% of Invested Assets	Equity	% of Invested Assets
HDFC Bank Limited	1.34%	Grasim Industries Limited	0.11%
UTI Bank ETF	1.14%	Vedant Fashions Limited	0.10%
Reliance Industries Limited	1.00%	Dr. Reddys Laboratories Limited	0.10%
Infosys Limited	0.95%	DLF Limited	0.10%
Larsen & Turbo Limited	0.62%	Apollo Hospitals Limited	0.10%
ICICI Prudential Bank ETF	0.60%	HDFC Life Insurance Company Limited	0.10%
Bharti Airtel Limited	0.55%	Godrej Consumer Products Limited	0.09%

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Equity	% of Invested Assets	Equity	% of Invested Assets
ITC Limited	0.47%	Interglobe Aviation (Indigo) Limited	0.09%
Axis Bank Limited	0.40%	Quess Corp Limited	0.09%
Bajaj Finance Limited	0.38%	Jindal Steel & Power Limited	0.09%
Tata Consultancy Services Limited	0.37%	Cholamandalam Investment and Finance Company Limited	0.09%
Mahindra & Mahindra Limited	0.35%	Bharat Petroleum Corp Limited	0.09%
Hindustan Unilever Limited	0.31%	Samvardhana Motherson International Limited	0.08%
Sun Pharmaceutical Inds. Limited	0.30%	Indusind Bank Limited	0.08%
HCL Technologies Limited	0.28%	Nestle India Limited	0.08%
Tata Motors Limited	0.24%	Gail (India) Limited	0.08%
State Bank of India Limited	0.23%	Akums Drugs & Pharmaceuticals Limited	0.08%
Zomato Limited	0.23%	Persistent System Limited	0.08%
Kotak Mahindra Bank Limited	0.21%	The Indian Hotels Company Limited	0.07%
NTPC Limited	0.21%	Asian Paints Limited	0.07%
Ultratech Cement Limited	0.20%	Dixon Technologies (India) Limited	0.07%
Trent Limited	0.20%	L&T Finance Holdings Limited	0.07%
Titan Company Limited.	0.18%	Varun Beverages Limited	0.07%
Bharat Electronics Limited	0.17%	Ceigall India Limited	0.07%
Hindalco Industries Limited	0.17%	Bajaj Finserv Limited	0.06%
FSN E-Commerce Ventures Limited	0.17%	Emcure Pharmaceuticals Limited	0.06%
Maruti Suzuki India Limited	0.17%	Hindustan Foods Limited	0.06%
Oil & Natural Gas Corporation Limited	0.16%	ASHOK LEYLAND Limited	0.06%
Sansera Engineering limited	0.16%	Havells India Limited	0.06%
SBI Life Insurance Co. Limited	0.15%	Restaurant Brand Asia Limited	0.06%
Ambuja Cements Limited	0.15%	Sona BLW Precision Forgings Limited	0.06%
Tata Steel Limited	0.14%	Lupin Limited	0.06%
Cipla Limited	0.13%	Star Health & Allied Insurance Co Limited	0.06%
Adani Ports & Special Economic Zone Limited	0.12%	Max Healthcare Institute Limited	0.06%
Avenue Supermarts Limited	0.12%	Sundaram Clayton Limited	0.05%
Bharti Airtel Limited Partly Paid	0.11%	Endurance Technologies Limited	0.05%
KPIT Technologies Limited	0.11%	Coal India Limited	0.05%
Pi Industries Limited	0.11%		

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
Shriram Finance Limited	0.11%	Aurobindo Pharma Limited	0.05%
Hero Motocorp Limited	0.11%	AU Small Finance Bank Limited	0.05%
		Tata Consumer Product limited	0.05%

Equity	% of Invested Assets	Equity	% of Invested Assets
Britannia Industries Limited	0.05%	UNO Minda Limited	0.02%
Pidilite Industries Limited	0.04%	Bikaji Foods International Limited	0.02%
Larsen & Toubro Infotech Limited	0.04%	Poly Medicure Limited	0.02%
PB Fintech Limited	0.04%	Sapphire Foods India Limited	0.02%
PNB Housing Finance Limited	0.04%	Honasa Consumer Limited	0.02%
Marico Limited	0.04%	KAYNES TECHNOLOGY INDIA LIMITED	0.02%
Affle India Limited	0.04%	Crompton Greaves Consumer Electricals Limited	0.02%
SRF Limited.	0.04%	Shree Cement Limited	0.02%
Siemens Limited	0.04%	Coforge Limited	0.02%
SBI Cards & Payment Services Limited	0.04%	Ramkrishna Forgings Limited	0.02%
Tube Investments of India Limited	0.03%	Krishna Institute of Medical Sciences Limited	0.02%
Keystone Realtors Limited	0.03%	Go Fashion (India) Limited	0.02%
Page Industries Limited	0.03%	TVS Motor Co. Limited	0.02%
APL Apollo Tubes Limited	0.03%	Sonata Software Limited	0.02%
Power Finance Corpn. Limited	0.03%	UPL Limited	0.02%
Craftsman Automation Limited	0.03%	Cello World Limited	0.02%
Bajaj Holdings & Investment Limited	0.03%	K-Fin Technologies Limited	0.02%
Chalet Hotels Limited	0.03%	Blue Dart Express Limited	0.01%
Bharti Hexacom Limited	0.03%	Amber Enterprises India Limited	0.01%
Torrent Pharmaceuticals Limited	0.03%	TOTAL	17.22%
Dabur India Limited	0.03%		

Government securities / T Bills	Rating	% of Invested Assets	Government securities / T Bills	Rating	% of Invested Assets
7.18% Government Of India 2033	SOV	13.15%	7.75% Government of Uttar Pradesh 2033	SOV	0.49%
7.18% Government Of India 2037	SOV	10.52%	7.74% Government of Rajasthan 2033	SOV	0.49%
7.10% Government Of India 2034	SOV	7.05%	8.25% Government of India 2033	SOV	0.30%
7.34% Government Of India 2064	SOV	6.42%	7.17% Government Of India 2030	SOV	0.23%
7.30% Government Of India 2053	SOV	5.01%	7.78% Government of Puducherry 2036	SOV	0.12%
7.46% Government Of India 2073	SOV	3.15%	7.72% Government of Rajasthan 2033	SOV	0.11%
7.23% Government Of India 2039	SOV	2.02%	TOTAL		50.40%
7.09% Government of India 2054	SOV	1.35%			
Fixed deposits with banks					-
Other investments and Net current assets					6.20%
GRAND TOTAL					100.00%