

Group Debt Fund
ULGF 002 03/04/03 GDebt 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	₹ 2,030.9 Million
	Fund Manager(s)	Vidya Iyer Funds Managed: 35 (21 Debt, 14 Balanced)
	Benchmark	CRISIL Composite Bond Fund Index
	NAV	₹ 48.6979 as on August 31, 2024

Top 10 Sectors *	% of Invested Assets
Financial and insurance activities	24.21%
Infrastructure	8.17%
Housing Industry	3.96%
Real estate activities	2.30%
Manufacture of motor vehicles, trailers and semi-trailers	2.21%
Manufacture of Basic Metals	2.19%
Construction of buildings	1.55%
Manufacture of coke and refined petroleum products	1.31%
OTHERS	54.10%

*As per IRDAI NIC industry classification

Rating Profile	Allocation as a %
Government Securities / T Bills	46.97%
Corporate Securities	48.65%
AA & Below	5.55%
AAA & Eq	33.57%
AA+ & Eq	9.53%
Corporate Money Market Securities	0.00%
A1 & Eq	0.00%
A1+ & Eq	0.00%
Fixed Deposits With Banks	0.00%
Other Current Assets & Eq	4.38%
TOTAL	100.00%

Debt Portfolio by Maturity	Allocation as a %
< 1	1.88%
1-5 years	28.93%
5-7 years	13.78%
7-10 years	23.88%
> 10 years	31.53%
TOTAL	100%
Average maturity of debt portfolio (Months)	168.71

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 %
Yield To Maturity Of Debt Portfolio	7.27%
Modified Duration Of Debt Portfolio(Years)	6.61

Corporate Securities	Rating	% of Invested Assets	Corporate Securities	Rating	% of Invested Assets
7.02% Bajaj Finance Limited 2031	AAA	8.79%	6.65% FOOD CORPORATION OF INDIA 2030	AAA	1.04%
7.97% HDFC Bank Limited 2033	AAA	4.21%	9.20% Shriram Finance Limited 2029	AA+	1.04%
9.99% Jhajjar Power Limited 2026	AA	4.05%	10.08% IOT Utkal Energy Services Limited 2026	AAA	0.95%
7.88% Axis Bank Limited 2032	AAA	3.02%	6.44% HDFC Bank Limited 2028	AAA	0.95%
8.10% Samvardhana Motherson International Limited 2028	AAA	2.21%	7.35% Embassy Office Parks REIT 2027	AAA	0.88%
7.96% Pipeline Infrastructure Limited 2029	AAA	1.97%	10.08% IOT Utkal Energy Services Limited 2027	AAA	0.87%
8.80% LIC Housing Finance Limited 2029	AAA	1.80%	7.63% Kotak Mahindra Bank Limited 2029	AAA	0.84%
8.25% Godrej Properties Limited 2028	AA+	1.55%	8.03% Tata Steel Limited 2028	AA+	0.69%
8.35% JSW Steel Limited 2029	AA	1.49%	7.80% HDFC Bank Limited 2032	AAA	0.65%
9% Bharti Telecom Limited 2028	AA+	1.44%	8.55% HDFC Bank Limited 2029	AAA	0.56%
7.05% Embassy Office Parks REIT 2026	AAA	1.42%	7.64% Food Corporation of India 2029	AAA	0.54%
8.40% Muthoot Finance Limited 2028	AA+	1.31%	7.82% Bajaj Finance Limited 2034	AAA	0.51%
7.79% Reliance Industries Limited 2033	AAA	1.31%	8.7% LIC Housing Finance Limited 2029	AAA	0.36%
8.40% Chola mandalam Investment and Finance Com 2028	AA+	1.21%	7.65% HDFC Bank Limited 2033	AAA	0.35%
7.59% Pune Municipal Corporation Limited 2027	AA+	1.18%	6.80% Rural Electrification Corp n. Limited 2030	AAA	0.33%
9.15% Shriram Finance Limited 2029	AA+	1.14%	TOTAL		48.65%

Equity Holdings (As on August 31, 2024)

Government securities / T Bills	Rating	% of Invested Assets	Government securities / T Bills	Rating	% of Invested Assets
7.34% Government Of India 2064	SOV	9.32%	6.95% Government Of India 2029	SOV	0.12%
7.30% Government Of India 2053	SOV	7.22%	8.83% Government Of India 2029	SOV	0.12%
7.18% Government Of India 2033	SOV	4.96%	6.95% Government Of India 2029	SOV	0.12%
7.10% Government Of India 2034	SOV	4.49%	8.83% Government Of India 2030	SOV	0.11%
7.46% Government Of India 2073	SOV	4.33%	6.95% Government Of India 2030	SOV	0.11%
7.23% Government Of India 2039	SOV	4.09%	8.83% Government Of India 2030	SOV	0.11%
7.18% Government Of India 2037	SOV	3.21%	6.95% Government Of India 2030	SOV	0.11%
7.09% Government of India 2054	SOV	2.40%	8.83% Government Of India 2031	SOV	0.10%
8.25% Government of India 2033	SOV	1.20%	6.95% Government Of India 2031	SOV	0.10%
7.17% Government Of India 2030	SOV	1.00%	8.83% Government Of India 2031	SOV	0.10%
7.75% Government of Uttar Pradesh 2033	SOV	0.69%	6.95% Government Of India 2031	SOV	0.10%
7.74% Government of Rajasthan 2033	SOV	0.69%	8.83% Government Of India 2032	SOV	0.10%
7.34% Government of Rajasthan 2034	SOV	0.53%	6.95% Government Of India 2032	SOV	0.10%
7.46% Government of Uttarakhand 2034	SOV	0.47%	8.83% Government Of India 2032	SOV	0.09%
7.73% State Government of Uttar Pradesh 2033	SOV	0.32%	6.95% Government Of India 2032	SOV	0.09%
7.78% Government of Puducherry 2036	SOV	0.17%	7.42% Government of Andhra Pradesh 2026	SOV	0.04%
7.72% Government of Rajasthan 2033	SOV	0.16%	TOTAL		46.97%
8.83% Government Of India 2029	SOV	0.12%			
Fixed deposits with banks					-
Other investments and Net current assets					4.38%
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.