

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



Performance Summary August 31, 2024

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 Assets Assets Corporate Securities Rating Assets Invested Assets 7.02% Bajaj Finance Limited 2031 AAA 8.79% 6.65% FOOD CORPORATION OF INDIA 2030 AAA 1.04% 2030 7.97% HDFC Bank Limited 2032 AAA 4.21% 2030 9.20% Shriram Finance Limited 2029 AA + 1.04% 2030 7.88% Axis Bank Limited 2032 AAA 3.02% 21% 21% 21% 21% 21% 21% 22% 10.08% IOT Utkal Energy Services Limited 2028 AAA 0.95% 21% 21% 21% 22% 22% 8.10% Samvardhana Motherson International Limited 2028 AAA 1.97% 21% 22% 22% 22% 6.44% HDFC Bank Limited 2028 AAA 0.95% 23% 22% 22% 22% 22% 22% 22% 22% 22% 22				, ,		
7.97% HDFC Bank Limited 2033	Corporate Securities	Rating	Invested	Corporate Securities	Rating	% of Invested Assets
7.97% HDFC Bank Limited 2033 AAA 4.21% 9.99% Jhajjar Power Limited 2026 AA 4.05% 7.88% Axis Bank Limited 2032 AAA 3.02% 8.10% Samvardhana Motherson International Limited 2028 AAA 2.21% 7.96% Pipeline Infrastructure Limited 2029 AAA 1.97% 8.80% LIC Housing Finance Limited 2029 AAA 1.80% 8.25% Godrej Properties Limited 2029 AA 1.56% 8.35% JSW Steel Limited 2029 AA 1.49% 9% Bharti Telecom Limited 2028 AA+ 1.44% 7.05% Embassy Office Parks REIT 2026 AAA 1.42% 8.40% Muthoot Finance Limited 2028 AA+ 1.31% 7.79% Reliance Industries Limited 2033 AAA 1.31% 7.79% Reliance Industries Limited 2033 AAA 1.21% 8.40% Cholamandalam Investment and Finance Com 2028 AA+ 1.21% 7.59% Pune Municipal Corporation Limited 2029 AA+ 1.18% 8.6% Shriram Finance Limited 2033 AAA 0.36% 7.59% Pune Municipal Corporation Limited 2029 AA+ 1.18% 8.1% Shriram	7.02% Bajaj Finance Limited 2031	AAA	8.79%		AAA	1.04%
9.99% Jhajjar Power Limited 2026 AA 4.05% 7.88% Axis Bank Limited 2032 AAA 3.02% 10.08% IOT Utkal Energy Services Limited 2028 AAA 0.95% 10.08% IOT Utkal Energy Services Limited 2028 AAA 0.95% 10.08% IOT Utkal Energy Services AAA 0.95% 10.08% IOT Utkal Energy Services AAA 0.95% 10.08% IOT Utkal Energy Services AAA 0.88% 10.08% IOT Utkal Energy Services Limited 2029 AAA 1.80% 10.08% IOT Utkal Energy Services Limited 2027 AAA 0.88% 10.08% IOT Utkal Energy Services Limited 2027 AAA 0.88% 10.08% IOT Utkal Energy Services Limited 2027 AAA 0.88% 10.08% Kotak Mahindra Bank Limited 2027 AAA 0.84% 10.08% IOT Utkal Energy Services Limited 2027 AAA 0.86% 10.08% IOT Utkal Energy Services Limited 2027 AAA 0.86% 10.08% IOT Utkal Energy Services Limited 2027 AAA 0.86% 10.08% IOT Utkal Energy Services Limited 2027 AAA 0.86% 10.08% IOT Utkal Energy Services Limited 2027 AAA 0.86% 10.08% IOT Utkal Energy Services Limited 2027 AAA 0.86% 10.08% IOT Utkal Energy Services Limited 2027 AAA 0.86% 10.08% IOT Utkal Energy Services Limited 2027 AAA 0.86% 10.08% IOT Utkal Energy Services Limited 2027 AAA 0.86% 10.08% IOT Utkal Energy Services Limited 2027 AAA 0.86% 10.08% IOT Utkal Energy Services Limited 2027 AAA 0.86% 10.08% IOT Utkal Energy Services Limited 2027 AAA 0.86% 10.08% IOT Utkal Energy Services Limited 2027 AAA 0.86% 10.08% IOT Utkal Energy Services Limited 2027 AAA 0.86% 10.08% IOT Utkal Energy Services Limited 2027 AAA 0.86% 10.08% IOT Utkal Energy Services Limited 2027 AAA 0.86% 10.08% IOT Utkal Energy Services Limited 2027 AAA 0.86% 10.08% IOT Utkal Energy Services Limited 2027 AAA 0.86% 10.08% IOT Utkal Energy Services Limited 2027 AAA 0.86% 10.08% IOT Utkal Energy Services Limited 2028 AAA 0.86% 10.08% IOT Utkal Energy Services Limited 2028 AAA 0.86% 10.08% IOT Utkal Energy Services Limited 2028 AAA 0.86% 10.08% IOT Utkal Energy Services Limited 2028 AAA 0.86% 10.08% IOT Utkal Energy Services Limited 2028 AAA 0.86% 10.08% IOT Utkal Energy Services Limited 2028 AAA 0.86% 10.08% IOT Utkal Energy Services Limited 2028 AAA	7.97% HDFC Bank Limited 2033	AAA	4.21%		A A 1	1.049/
7.88% Axis Bank Limited 2032 AAA 3.02% Limited 2026 AAA 0.99% 8.10% Samvardhana Motherson International Limited 2028 AAA 2.21% 6.44% HDFC Bank Limited 2028 AAA 0.95% 7.96% Pipeline Infrastructure Limited 2029 AAA 1.97% 10.08% IOT Utkal Energy Services Limited 2027 AAA 0.88% 8.80% LIC Housing Finance Limited 2029 AAA 1.55% 7.63% Kotak Mahindra Bank Limited 2029 AAA 0.84% 8.25% Godrej Properties Limited 2029 AA 1.49% 8.03% Tata Steel Limited 2028 AA+ 0.69% 8.35% JSW Steel Limited 2029 AA 1.44% 7.80% HDFC Bank Limited 2028 AA+ 0.69% 9% Bharti Telecom Limited 2028 AA+ 1.44% 8.55% HDFC Bank Limited 2032 AAA 0.65% 7.05% Embassy Office Parks REIT 2026 AAA 1.42% 8.55% HDFC Bank Limited 2032 AAA 0.56% 8.40% Muthoot Finance Limited 2028 AA+ 1.31% 7.64% Food Corporation of India 2029 AAA 0.51% 8.40% Cholamandalam Investment and Finance Com 2028 AA+ 1.21% 8.7% LIC Housing Finance Li	9.99% Jhajjar Power Limited 2026	AA	4.05%		AA+	1.04%
International Limited 2028	7.88% Axis Bank Limited 2032	AAA	3.02%		AAA	0.95%
7.96% Pipeline Infrastructure Limited 2029 AAA 1.97% 8.80% LIC Housing Finance Limited 2029 AAA 1.80% 8.25% Godrej Properties Limited 2028 AA+ 1.55% 8.35% JSW Steel Limited 2029 AA 1.49% 8.35% JSW Steel Limited 2029 AA 1.49% 8.03% Tata Steel Limited 2028 AA+ 0.69% 9% Bharti Telecom Limited 2028 AA+ 1.44% 7.80% HDFC Bank Limited 2032 AAA 0.65% 7.05% Embassy Office Parks REIT 2026 AAA 1.42% 8.40% Muthoot Finance Limited 2028 AA+ 1.31% 7.64% Food Corporation of India 2029 AAA 0.56% 7.79% Reliance Industries Limited 2033 AAA 1.31% 7.82% Bajaj Finance Limited 2034 AAA 0.51% 8.7% LIC Housing Finance Limited 2029 AAA 0.36% 7.65% HDFC Bank Limited 2034 AAA 0.51% 8.7% LIC Housing Finance Limited 2029 AAA 0.36% 7.65% HDFC Bank Limited 2033 AAA 0.35% 7.65% HDFC Bank Limited 2034 AAA 0.36% 7.65% HDFC Bank Limited 2033 AAA 0.35%	8.10% Samvardhana Motherson International Limited 2028	AAA	2.21%	6.44% HDFC Bank Limited 2028	AAA	0.95%
2029 8.80% LIC Housing Finance Limited 2029 AAA 1.80% 8.25% Godrej Properties Limited 2028 AA+ 1.55% 8.35% JSW Steel Limited 2029 AA 1.49% 8.03% Tata Steel Limited 2028 AA+ 0.65% 7.65% Embassy Office Parks REIT 2026 AAA 1.42% 8.40% Muthoot Finance Limited 2028 AA+ 1.31% 7.68% Kotak Mahindra Bank Limited 2028 AA+ 0.669% 8.40% Muthoot Finance Limited 2028 AA+ 1.31% 7.68% Food Corporation of India 2029 AAA 0.51% 8.40% Cholamandalam Investment and Finance Com 2028 7.59% Pune Municipal Corporation AA+ 1.18% 9.15% Shriram Finance Limited 2029 AA+ 1.14% 1.14% 1.14% 1.14% 1.14% 1.14% 1.14% 1.14% 1.14% 1.14% 1.14% 1.14% 1.14% 1.18% 1.14% 1.14% 1.18% 1.18% 1.14% 1.14% 1.14% 1.18% 1.14% 1.14% 1.14% 1.18% 1.14% 1.1				7.35% Embassy Office Parks REIT 2027	AAA	0.88%
8.80% LIC Housing Finance Limited 2029 AAA 1.80% 8.25% Godrej Properties Limited 2028 AA+ 1.55% 8.35% JSW Steel Limited 2029 AA 1.49% 8.03% Tata Steel Limited 2028 AA+ 0.69% 9% Bharti Telecom Limited 2028 AA+ 1.44% 7.80% HDFC Bank Limited 2032 AAA 0.65% 7.05% Embassy Office Parks REIT 2026 AAA 1.42% 8.55% HDFC Bank Limited 2029 AAA 0.56% 8.40% Muthoot Finance Limited 2028 AA+ 1.31% 7.64% Food Corporation of India 2029 AAA 0.54% 7.79% Reliance Industries Limited 2033 AAA 1.31% 7.82% Bajaj Finance Limited 2034 AAA 0.51% 8.40% Cholamandalam Investment and Finance Com 2028 AA+ 1.21% 8.7% LIC Housing Finance Limited 2029 AAA 0.36% 7.59% Pune Municipal Corporation Limited 2027 AA+ 1.18% 6.80% Rural Electrification Corpn. Limited 2030 AAA 0.33% 9.15% Shriram Finance Limited 2029 AA+ 1.14%	•	AAA	1.97%	9,	AAA	0.87%
8.25% Godrej Properties Limited 2028 AA+ 1.55% 2029 AAA 0.84% 8.35% JSW Steel Limited 2029 AA 1.49% 8.03% Tata Steel Limited 2028 AA+ 0.69% 9% Bharti Telecom Limited 2028 AA+ 1.44% 7.80% HDFC Bank Limited 2032 AAA 0.65% 7.05% Embassy Office Parks REIT 2026 AAA 1.42% 8.55% HDFC Bank Limited 2029 AAA 0.56% 8.40% Muthoot Finance Limited 2028 AA+ 1.31% 7.64% Food Corporation of India 2029 AAA 0.54% 7.79% Reliance Industries Limited 2033 AAA 1.31% 7.82% Bajaj Finance Limited 2034 AAA 0.51% 8.40% Cholamandalam Investment and Finance Com 2028 AA+ 1.21% 8.7% LIC Housing Finance Limited 2029 AAA 0.36% 7.59% Pune Municipal Corporation Limited 2027 AA+ 1.18% 6.80% Rural Electrification Corpn. Limited 2030 AAA 0.33% 9.15% Shriram Finance Limited 2029 AA+ 1.14%	8.80% LIC Housing Finance Limited 2029	AAA	1.80%			
9% Bharti Telecom Limited 2028	8.25% Godrej Properties Limited 2028	AA+	1.55%		AAA	0.84%
7.05% Embassy Office Parks REIT 2026 AAA 1.42% 8.55% HDFC Bank Limited 2029 AAA 0.56% 8.40% Muthoot Finance Limited 2028 AA+ 1.31% 7.64% Food Corporation of India 2029 AAA 0.54% 7.79% Reliance Industries Limited 2033 AAA 1.31% 7.82% Bajaj Finance Limited 2034 AAA 0.51% 8.40% Cholamandalam Investment and Finance Com 2028 AA+ 1.21% 8.7% LIC Housing Finance Limited 2029 AAA 0.36% 7.59% Pune Municipal Corporation Limited 2027 AA+ 1.18% 6.80% Rural Electrification Corpn. Limited 2030 AAA 0.33% 0.33%	8.35% JSW Steel Limited 2029	AA	1.49%	8.03% Tata Steel Limited 2028	AA+	0.69%
8.40% Muthoot Finance Limited 2028	9% Bharti Telecom Limited 2028	AA+	1.44%	7.80% HDFC Bank Limited 2032	AAA	0.65%
7.79% Reliance Industries Limited 2033 AAA 1.31% 7.82% Bajaj Finance Limited 2034 AAA 0.51% 8.40% Cholamandalam Investment and Finance Com 2028 AAA 1.21% 8.7% LIC Housing Finance Limited 2029 AAA 0.36% 7.65% HDFC Bank Limited 2033 AAA 0.35% AAA 1.18% 6.80% Rural Electrification Corpn. Limited 2030 AAA 0.33% AAA 0.3	7.05% Embassy Office Parks REIT 2026	AAA	1.42%	8.55% HDFC Bank Limited 2029	AAA	0.56%
8.40% Cholamandalam Investment and Finance Com 2028 7.59% Pune Municipal Corporation Limited 2027 AA+ 1.21% 8.7% LIC Housing Finance Limited 2029 AAA 0.36% 7.65% HDFC Bank Limited 2033 AAA 0.35% 6.80% Rural Electrification Corpn. Limited 2030 AAA 0.33%	8.40% Muthoot Finance Limited 2028	AA+	1.31%	7.64% Food Corporation of India 2029	AAA	0.54%
Finance Com 2028 7.65% HDFC Bank Limited 2033 AAA 0.35% AAA 0.35% AAA 0.35% AAA 0.35% AAA 0.35% 6.80% Rural Electrification Corpn. Limited 2030 AAA 0.33%	7.79% Reliance Industries Limited 2033	AAA	1.31%	7.82% Bajaj Finance Limited 2034	AAA	0.51%
7.65% HDFC Bank Limited 2033 AAA 0.35% 7.59% Pune Municipal Corporation Limited 2027 AA+ 1.18% 6.80% Rural Electrification Corpn. Limited 2030 AAA 0.35% 6.80% Rural Electrification Corpn. Limited 2030	8.40% Cholamandalam Investment and	AA+	1.21%	8.7% LIC Housing Finance Limited 2029	AAA	0.36%
Limited 2027 6.80% Rural Electrification Corpn. Limited 2030 9.15% Shriram Finance Limited 2029 AA+ 1.14%				7.65% HDFC Bank Limited 2033	AAA	0.35%
9.15% Shriram Finance Limited 2029 AA+ 1.14%	7.59% Pune Municipal Corporation Limited 2027	AA+	1.18%		AAA	0.33%
101AL 40.03%	9.15% Shriram Finance Limited 2029	AA+	1.14%	TOTAL		48.65%

Equity Holdings (As on August 31, 2024)



4.38%

100.00%



Fixed deposits with banks

GRAND TOTAL

Other investments and Net current assets

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%
7.700/ (Clate Care and a filling			6.95% Government Of India 2032	SOV	0.09%
7.73% State Government of Uttar Pradesh 2033	SOV	0.32%	7.42% Government of Andhra Pradesh	SOV	0.04%
7.78% Government of Puducherry 2036	SOV	0.17%	2026 TOTAL		46 070/
7.72% Government of Rajasthan 2033	sov	0.16%	IUIAL		46.97%
8.83% Government Of India 2029	SOV	0.12%			