

Group Capital Guarantee Debt fund III
ULGF 048 27/08/13 GCGDebt3 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	December 03, 2013
	Assets Invested	₹ 3,229.7 Million
	Fund Manager(s)	Vidya Iyer Funds Managed: 35 (21 Debt, 14 Balanced)
	Benchmark	CRISIL Composite Bond Fund Index
	NAV	₹ 21.9326 as on August 31, 2024

Top 10 Sectors *	% of Invested Assets
Financial and insurance activities	17.23%
Housing Industry	4.66%
Infrastructure	2.59%
Manufacture of Basic Metals	1.97%
Manufacture of coke and refined petroleum products	1.70%
Manufacture of motor vehicles, trailers and semi-trailers	1.64%
Construction of buildings	1.22%
Real estate activities	1.11%
Warehousing and support activities for transportation	0.16%
OTHERS	67.72%

*As per IRDAI NIC industry classification

Rating Profile	Allocation as a %
Government Securities / T Bills	58.44%
Corporate Securities	34.77%
AA & Below	1.47%
AAA & Eq	24.62%
AA+ & Eq	8.68%
Corporate Money Market Securities	0.00%
A1 & Eq	0.00%
A1+ & Eq	0.00%
Fixed Deposits With Banks	0.00%
Other Current Assets & Eq	6.79%
TOTAL	100.00%

Debt Portfolio by Maturity	Allocation as a %
< 1	5.29%
1-5 years	23.83%
5-7 years	4.12%
7-10 years	30.99%
> 10 years	35.77%
TOTAL	100%
Average maturity of debt portfolio (Months)	172.58

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	7.16%
Modified Duration Of Debt Portfolio(Years)	6.93

Corporate Securities	Rating	% of Invested Assets	Corporate Securities	Rating	% of Invested Assets
7.97% HDFC Bank Limited 2033	AAA	2.45%	7.90% Mahindra & Mahindra Financial Services 2027	AAA	0.62%
8.55% HDFC Bank Limited 2029	AAA	2.22%	7.63% Kotak Mahindra Bank Limited 2029	AAA	0.56%
8% HDFC Bank Limited 2032	AAA	1.91%	7.92% Cholamandalam Investment and Finance Com 2025	AA+	0.53%
7.88% Axis Bank Limited 2032	AAA	1.90%	8.03% Tata Steel Limited 2028	AA+	0.50%
7.79% Reliance Industries Limited 2033	AAA	1.70%	6.65% FOOD CORPORATION OF INDIA 2030	AAA	0.48%
8.10% Samvardhana Motherson International Limited 2028	AAA	1.64%	7.35% Embassy Office Parks REIT 2027	AAA	0.43%
7.96% Pipeline Infrastructure Limited 2029	AAA	1.52%	8.54% Rural Electrification Corpn. Limited 2028	AAA	0.32%
8.35% JSW Steel Limited 2029	AA	1.47%	7.80% National Bank For Agriculture & Rural Development 2027	AAA	0.31%
7.09% Food Corporation Of India 2031	AAA	1.46%	7.64% Food Corporation of India 2029	AAA	0.28%
8.80% LIC Housing Finance Limited 2029	AAA	1.43%	7.59% Pune Municipal Corporation Limited 2027	AA+	0.28%
8.80% Bharti Telecom Limited 2025	AA+	1.28%	6.80% Rural Electrification Corpn. Limited 2030	AAA	0.21%
8.25% Godrej Properties Limited 2028	AA+	1.22%	9% HDFC Bank Limited 2028	AAA	0.20%
9% Bharti Telecom Limited 2028	AA+	1.10%	7.80% HDFC Bank Limited 2032	AAA	0.13%
9.20% Shriram Finance Limited 2029	AA+	1.01%	7.65% HDFC Bank Limited 2033	AAA	0.13%
7.82% Bajaj Finance Limited 2034	AAA	0.99%	7.68% National Bank For Agriculture & Rural Development 2029	AAA	0.12%
8.40% Muthoot Finance Limited 2028	AA+	0.98%	7.95% Sikka Ports & Terminals Limited 2026	AAA	0.12%
7.75% LIC Housing Finance Limited 2027	AAA	0.96%	8.8% Rural Electrification Corpn. Limited 2029	AAA	0.07%
7.7201% LIC Housing Finance Limited 2026	AAA	0.96%	8.7% LIC Housing Finance Limited 2029	AAA	0.06%
8.40% Cholamandalam Investment and Finance Com 2028	AA+	0.92%	7.64% National Bank For Agriculture & Rural Development 2029	AAA	0.03%
9.15% Shriram Finance Limited 2029	AA+	0.88%	7.9% Sikka Ports & Terminals Limited 2026	AAA	0.03%
7.05% Embassy Office Parks REIT 2026	AAA	0.68%	7.65% Axis Bank Limited 2027	AAA	0.03%
6.44% HDFC Bank Limited 2028	AAA	0.66%	TOTAL		34.77%

Equity Holdings (As on August 31, 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	11.76%	8.83% Government Of India 2029	SOV	0.09%
7.34% Government Of India 2064	SOV	8.96%	6.95% Government Of India 2029	SOV	0.09%
7.18% Government Of India 2037	SOV	8.10%	8.83% Government Of India 2029	SOV	0.09%
7.10% Government Of India 2034	SOV	7.43%	6.95% Government Of India 2029	SOV	0.09%
7.30% Government Of India 2053	SOV	7.32%	8.83% Government Of India 2030	SOV	0.09%
7.46% Government Of India 2073	SOV	4.11%	6.95% Government Of India 2030	SOV	0.09%
7.23% Government Of India 2039	SOV	3.88%	8.83% Government Of India 2030	SOV	0.08%
7.09% Government of India 2054	SOV	2.51%	6.95% Government Of India 2030	SOV	0.08%
7.75% Government of Uttar Pradesh 2033	SOV	0.53%	8.83% Government Of India 2031	SOV	0.08%
7.34% Government of Rajasthan 2034	SOV	0.53%	6.95% Government Of India 2031	SOV	0.08%
7.74% Government of Rajasthan 2033	SOV	0.53%	8.83% Government Of India 2031	SOV	0.08%
7.46% Government of Uttarakhand 2034	SOV	0.39%	6.95% Government Of India 2031	SOV	0.08%
7.17% Government Of India 2030	SOV	0.34%	8.83% Government Of India 2032	SOV	0.08%
8.25% Government of India 2033	SOV	0.25%	6.95% Government Of India 2032	SOV	0.08%
7.73% State Government of Uttar Pradesh 2033	SOV	0.23%	8.83% Government Of India 2032	SOV	0.07%
7.78% Government of Puducherry 2036	SOV	0.13%	6.95% Government Of India 2032	SOV	0.07%
7.72% Government of Rajasthan 2033	SOV	0.12%	TOTAL		58.44%
Fixed deposits with banks					-
Other investments and Net current assets					6.79%
GRAND TOTAL					100.00%

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