

**Group Leave Encashment Income Fund**
**ULGF 014 02/04/08 GLEIncome 105**

<b>Fund Objective:</b> 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.	<b>Inception Date</b>	March 31, 2008
	<b>Assets Invested</b>	₹ 40.8 Million
	<b>Fund Manager(s)</b>	Vidya Iyer Funds Managed: 35 (21 Debt, 14 Balanced)
	<b>Benchmark</b>	CRISIL Composite Bond Fund Index
	<b>NAV</b>	₹ 32.6568 as on August 31, 2024

Top 10 Sectors *	% of Invested Assets
Financial and insurance activities	15.14%
Manufacture of coke and refined petroleum products	5.00%
Manufacture of Basic Metals	4.94%
Manufacture of motor vehicles, trailers and semi-trailers	2.50%
Construction of buildings	2.49%
Infrastructure	2.47%
Real estate activities	2.45%
OTHERS	65.02%

\*As per IRDAI NIC industry classification

Rating Profile	Allocation as a %
<b>Government Securities / T Bills</b>	<b>57.57%</b>
<b>Corporate Securities</b>	<b>39.69%</b>
AA & Below	2.48%
AAA & Eq	23.43%
AA+ & Eq	13.78%
<b>Corporate Money Market Securities</b>	<b>0.00%</b>
A1 & Eq	0.00%
A1+ & Eq	0.00%
<b>Fixed Deposits With Banks</b>	<b>0.00%</b>
<b>Other Current Assets &amp; Eq</b>	<b>2.74%</b>
<b>TOTAL</b>	<b>100.00%</b>

Debt Portfolio by Maturity	Allocation as a %
< 1	0.28%
1-5 years	25.75%
5-7 years	5.50%
7-10 years	32.96%
> 10 years	35.51%
<b>TOTAL</b>	<b>100%</b>
Average maturity of debt portfolio (Months)	184.95

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	7.24%
Modified Duration Of Debt Portfolio(Years)	7.28

Corporate Securities	Rating	% of Invested Assets	Corporate Securities	Rating	% of Invested Assets
7.97% HDFC Bank Limited 2033	AAA	5.05%	8.80% Bharti Telecom Limited 2025	AA+	2.47%
7.79% Reliance Industries Limited 2033	AAA	5.00%	7.68% National Bank For Agriculture & Rural Development 2029	AAA	2.47%
6.65% FOOD CORPORATION OF INDIA 2030	AAA	4.71%	8.03% Tata Steel Limited 2028	AA+	2.46%
9.20% Shriram Finance Limited 2029	AA+	2.58%	7.35% Embassy Office Parks REIT 2027	AAA	2.45%
8.10% Samvardhana Motherson International Limited 2028	AAA	2.50%	9.15% Shriram Finance Limited 2029	AA+	1.28%
8.40% Muthoot Finance Limited 2028	AA+	2.50%	7.82% Bajaj Finance Limited 2034	AAA	1.26%
8.25% Godrej Properties Limited 2028	AA+	2.49%	<b>TOTAL</b>		<b>39.69%</b>
8.35% JSW Steel Limited 2029	AA	2.48%			

**Equity Holdings (As on August 31, 2024 )**

Government securities / T Bills	Rating	% of Invested Assets	Government securities / T Bills	Rating	% of Invested Assets
7.18% Government Of India 2033	SOV	12.20%	8.83% Government Of India 2029	SOV	0.09%
7.34% Government Of India 2064	SOV	10.02%	6.95% Government Of India 2029	SOV	0.09%
7.30% Government Of India 2053	SOV	7.71%	8.83% Government Of India 2030	SOV	0.08%
7.10% Government Of India 2034	SOV	7.02%	6.95% Government Of India 2030	SOV	0.08%
7.18% Government Of India 2037	SOV	5.52%	8.83% Government Of India 2030	SOV	0.08%
7.46% Government Of India 2073	SOV	5.00%	6.95% Government Of India 2030	SOV	0.08%
7.23% Government Of India 2039	SOV	3.48%	8.83% Government Of India 2031	SOV	0.08%
7.09% Government of India 2054	SOV	2.72%	6.95% Government Of India 2031	SOV	0.08%
7.75% Government of Uttar Pradesh 2033	SOV	0.76%	8.83% Government Of India 2031	SOV	0.08%
7.74% Government of Rajasthan 2033	SOV	0.76%	6.95% Government Of India 2031	SOV	0.07%
7.34% Government of Rajasthan 2034	SOV	0.39%	8.83% Government Of India 2032	SOV	0.07%
7.46% Government of Uttarakhand 2034	SOV	0.35%	6.95% Government Of India 2032	SOV	0.07%
7.78% Government of Puducherry 2036	SOV	0.19%	8.83% Government Of India 2032	SOV	0.07%
7.72% Government of Rajasthan 2033	SOV	0.18%	6.95% Government Of India 2032	SOV	0.07%
8.83% Government Of India 2029	SOV	0.09%	<b>TOTAL</b>		<b>57.57%</b>
6.95% Government Of India 2029	SOV	0.09%			

Fixed deposits with banks	-
Other investments and Net current assets	2.74%
<b>GRAND TOTAL</b>	<b>100.00%</b>