

Group Capital Guarantee Debt Fund
ULGF 007 28/10/05 GCGDebt1 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	October 28, 2005
	Assets Invested	₹ 43.2 Million
	Fund Manager(s)	Vidya Iyer Funds Managed: 35 (21 Debt, 14 Balanced)
	Benchmark	CRISIL Composite Bond Fund Index
	NAV	₹ 49.7281 as on July 31, 2024

Top 10 Sectors *	% of Invested Assets
Financial and insurance activities	16.62%
Housing Industry	4.74%
Manufacture of coke and refined petroleum products	4.71%
Manufacture of motor vehicles, trailers and semi-trailers	2.36%
Construction of buildings	2.34%
Real estate activities	2.30%
Infrastructure	0.70%
OTHERS	66.23%

*As per IRDAI NIC industry classification

Rating Profile	Allocation as a %
Government Securities / T Bills	56.88%
Corporate Securities	38.25%
AA & Below	0.00%
AAA & Eq	27.57%
AA+ & Eq	10.68%
Corporate Money Market Securities	0.00%
A1 & Eq	0.00%
A1+ & Eq	0.00%
Fixed Deposits With Banks	0.00%
Other Current Assets & Eq	4.87%
TOTAL	100.00%

Debt Portfolio by Maturity	Allocation as a %
< 1	2.38%
1-5 years	22.72%
5-7 years	6.12%
7-10 years	36.26%
> 10 years	32.52%
TOTAL	100%
Average maturity of debt portfolio (Months)	161.68

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 July 31, 2024)

Debt Portfolio by Maturity	Allocation as a %
Yield To Maturity Of Debt Portfolio	7.23%
Modified Duration Of Debt Portfolio(Years)	6.90

Corporate Securities	Rating	% of Invested Assets	Corporate Securities	Rating	% of Invested Assets
7.97% HDFC Bank Limited 2033	AAA	4.76%	7.63% Kotak Mahindra Bank Limited 2029	AAA	2.32%
7.79% Reliance Industries Limited 2033	AAA	4.71%	7.05% Embassy Office Parks REIT 2026	AAA	2.30%
9.20% Shriram Finance Limited 2029	AA+	2.43%	7.09% Food Corporation Of India 2031	AAA	2.26%
8.80% LIC Housing Finance Limited 2029	AAA	2.42%	6.65% FOOD CORPORATION OF INDIA 2030	AAA	2.22%
8.10% Samvardhana Motherson International Ltd 2028	AAA	2.36%	9.15% Shriram Finance Limited 2029	AA+	1.21%
8.40% Muthoot Finance Limited 2028	AA+	2.36%	7.82% Bajaj Finance Limited 2034	AAA	1.18%
8.25% Godrej Properties Ltd 2028	AA+	2.34%	7.62% National Bank For Agriculture & Rural Development 2029	AAA	0.70%
7.65% HDFC Bank Limited 2033	AAA	2.34%	TOTAL		38.25%
8.80% Bharti Telecom Limited 2025	AA+	2.33%			

Equity Holdings (As on July 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	12.17%	7.46% Government of Uttarakhand 2034	SOV	0.33%
7.34% Government Of India 2064	SOV	9.67%	7.73% State Government of Uttar Pradesh 2033	SOV	0.21%
7.30% Government Of India 2053	SOV	6.95%	7.78% Government of Puducherry 2036	SOV	0.18%
7.10% Government Of India 2034	SOV	6.92%	7.72% Government of Rajasthan 2033	SOV	0.17%
7.18% Government Of India 2037	SOV	5.25%	8.83% Government Of India 2029	SOV	0.08%
7.23% Government Of India 2039	SOV	3.25%	6.95% Government Of India 2029	SOV	0.08%
7.46% Government Of India 2073	SOV	1.27%	8.83% Government Of India 2029	SOV	0.08%
7.48% Government of Uttar Pradesh 2044	SOV	0.97%	6.95% Government Of India 2029	SOV	0.08%
7.44% Government of Tamil Nadu 2044	SOV	0.94%	8.83% Government Of India 2030	SOV	0.08%
8.25% Government of India 2033	SOV	0.88%	6.95% Government Of India 2030	SOV	0.08%
7.17% Government Of India 2030	SOV	0.81%	8.83% Government Of India 2030	SOV	0.08%
7.74% Government of Rajasthan 2033	SOV	0.72%	6.95% Government Of India 2030	SOV	0.08%
7.75% Government of Uttar Pradesh 2033	SOV	0.72%	8.83% Government Of India 2031	SOV	0.07%
7.74% Government of Assam 2033	SOV	0.71%	6.95% Government Of India 2031	SOV	0.07%
7.52% Government of Rajasthan 2044	SOV	0.71%	8.83% Government Of India 2031	SOV	0.07%
7.48% Government of Uttar Pradesh 2042	SOV	0.59%	6.95% Government Of India 2031	SOV	0.07%
7.40% Government of Rajasthan 2042	SOV	0.58%	8.83% Government Of India 2032	SOV	0.07%
7.43% Government of Rajasthan 2044	SOV	0.56%	6.95% Government Of India 2032	SOV	0.07%
7.25% Government Of India 2063	SOV	0.41%	8.83% Government Of India 2032	SOV	0.07%
7.34% Government of Rajasthan 2034	SOV	0.37%	6.95% Government Of India 2032	SOV	0.07%
7.48% Government of Uttar Pradesh 2040	SOV	0.36%	TOTAL		56.88%

Fixed deposits with banks	-
Other investments and Net current assets	4.87%
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.