

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	₹ 1,988.7 Million
	Fund Manager(s)	Vidya Iyer Funds Managed: 35 (21 Debt, 14 Balanced)
	Benchmark	CRISIL Composite Bond Fund Index
	NAV	₹ 48.3026 as on July 31, 2024

Top 10 Sectors *	% of Invested Assets
Financial and insurance activities	24.70%
Infrastructure	9.19%
Housing Industry	4.03%
Real estate activities	2.35%
Manufacture of motor vehicles, trailers and semi-trailers	2.26%
Construction of buildings	1.58%
Manufacture of coke and refined petroleum products	1.33%
Manufacture of Basic Metals	0.71%
OTHERS	53.85%

*As per IRDAI NIC industry classification

Rating Profile	Allocation as a %
Government Securities / T Bills	46.79%
Corporate Securities	49.47%
AA & Below	4.15%
AAA & Eq	35.09%
AA+ & Eq	10.23%
Corporate Money Market Securities	0.00%
A1 & Eq	0.00%
A1+ & Eq	0.00%
Fixed Deposits With Banks	0.00%
Other Current Assets & Eq	3.74%
TOTAL	100.00%

Debt Portfolio by Maturity	Allocation as a %
< 1	1.29%
1-5 years	29.32%
5-7 years	14.04%
7-10 years	24.12%
> 10 years	31.23%
TOTAL	100%
Average maturity of debt portfolio (Months)	156.16

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	7.32%
Modified Duration Of Debt Portfolio(Years)	6.49

Corporate Securities	Rating	% of Invested Assets	Corporate Securities	Rating	% of Invested Assets
7.02% Bajaj Finance Limited 2031	AAA	8.97%	10.08% IOT Utkal Energy Services Limited 2026	AAA	0.98%
7.97% HDFC Bank Limited 2033	AAA	4.29%	6.44% HDFC Bank Limited 2028	AAA	0.97%
9.99% Jhajjar Power Limited 2026	AA	4.15%	7.35% Embassy Office Parks REIT 2027	AAA	0.90%
7.88% Axis Bank Limited 2032	AAA	3.08%	10.08% IOT Utkal Energy Services Limited 2027	AAA	0.89%
8.10% Samvardhana Motherson International Ltd 2028	AAA	2.26%	7.63% Kotak Mahindra Bank Limited 2029	AAA	0.86%
7.96% Pipeline Infrastructure Limited 2029	AAA	2.01%	8.03% Tata Steel Limited 2028	AA+	0.71%
8.80% LIC Housing Finance Limited 2029	AAA	1.84%	7.80% HDFC Bank Limited 2032	AAA	0.67%
7.59% Pune Municipal Corporation Limited 2027	AA+	1.70%	8.55% HDFC Bank Limited 2029	AAA	0.57%
8.25% Godrej Properties Ltd 2028	AA+	1.58%	7.64% Food Corporation of India 2029	AAA	0.56%
9% Bharti Telecom Limited 2028	AA+	1.47%	8.37% Rural Electrification Corpn. Limited 2028	AAA	0.52%
7.05% Embassy Office Parks REIT 2026	AAA	1.45%	7.82% Bajaj Finance Limited 2034	AAA	0.51%
7.79% Reliance Industries Limited 2033	AAA	1.33%	8.7% LIC Housing Finance Limited 2029	AAA	0.37%
8.40% Muthoot Finance Limited 2028	AA+	1.33%	7.65% HDFC Bank Limited 2033	AAA	0.36%
8.40% Cholamandalam Investment and Finance Com 2028	AA+	1.23%	6.80% Rural Electrification Corpn. Limited 2030	AAA	0.34%
9.15% Shriram Finance Limited 2029	AA+	1.16%	8.18% National Bank For Agriculture & Rural Development 2028	AAA	0.31%
6.65% FOOD CORPORATION OF INDIA 2030	AAA	1.06%	TOTAL		49.47%
9.20% Shriram Finance Limited 2029	AA+	1.06%			

Equity Holdings (As on July 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	9.83%	7.73% State Government of Uttar Pradesh 2033	SOV	0.33%
7.30% Government Of India 2053	SOV	6.90%	7.78% Government of Puducherry 2036	SOV	0.17%
7.18% Government Of India 2033	SOV	5.81%	7.72% Government of Rajasthan 2033	SOV	0.16%
7.23% Government Of India 2039	SOV	4.14%	8.83% Government Of India 2029	SOV	0.12%
7.10% Government Of India 2034	SOV	2.91%	6.95% Government Of India 2029	SOV	0.12%
7.18% Government Of India 2037	SOV	2.89%	8.83% Government Of India 2029	SOV	0.12%
8.25% Government of India 2033	SOV	1.23%	6.95% Government Of India 2029	SOV	0.12%
7.46% Government Of India 2073	SOV	1.17%	8.83% Government Of India 2030	SOV	0.11%
7.17% Government Of India 2030	SOV	1.02%	6.95% Government Of India 2030	SOV	0.11%
7.48% Government of Uttar Pradesh 2044	SOV	0.98%	8.83% Government Of India 2030	SOV	0.11%
7.44% Government of Tamil Nadu 2044	SOV	0.98%	6.95% Government Of India 2030	SOV	0.11%
7.43% Government of Rajasthan 2044	SOV	0.82%	8.83% Government Of India 2031	SOV	0.11%
7.74% Government of Rajasthan 2033	SOV	0.70%	6.95% Government Of India 2031	SOV	0.11%
7.75% Government of Uttar Pradesh 2033	SOV	0.70%	8.83% Government Of India 2031	SOV	0.10%
7.74% Government of Assam 2033	SOV	0.70%	6.95% Government Of India 2031	SOV	0.10%
7.52% Government of Rajasthan 2044	SOV	0.68%	8.83% Government Of India 2032	SOV	0.10%
7.48% Government of Uttar Pradesh 2042	SOV	0.57%	6.95% Government Of India 2032	SOV	0.10%
7.40% Government of Rajasthan 2042	SOV	0.57%	8.83% Government Of India 2032	SOV	0.09%
7.34% Government of Rajasthan 2034	SOV	0.54%	6.95% Government Of India 2032	SOV	0.09%
7.46% Government of Uttarakhand 2034	SOV	0.48%	7.42% Government of Andhra Pradesh 2026	SOV	0.04%
7.25% Government Of India 2063	SOV	0.38%	TOTAL		46.79%
7.48% Government of Uttar Pradesh 2040	SOV	0.36%			
Fixed deposits with banks					-
Other investments and Net current assets					3.74%
GRAND TOTAL					100.00%

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