

Group Balanced Fund II
ULGF 041 30/04/13 GBalancer2 105

Fund Objective: To provide a balance between long-term capital appreciation and current income through investment in equity as well as fixed income instruments in appropriate proportions depending on market conditions prevalent from time to time	Inception Date	February 24, 2014
	Assets Invested	₹ 43,322.6 Million
	Fund Manager(s)	Prateek Pareek Funds Managed: 35 (7 Equity, 28 Balanced)
		Vidya Iyer Funds Managed: 35 (21 Debt, 14 Balanced)
	Benchmark	85% Crisil Composite Bond Fund Index and 15% BSE 100
	NAV	₹ 22.9657 as on July 31, 2024

Top 10 Sectors *	% of Invested Assets
Financial and insurance activities	16.94%
Infrastructure	8.55%
Housing Industry	4.41%
Manufacture of motor vehicles, trailers and semi-trailers	2.56%
Manufacture of coke and refined petroleum products	2.51%
Computer programming, consultancy and related activities	1.72%
Manufacture of Basic Metals	1.08%
Warehousing and support activities for transportation	1.04%
Real estate activities	0.91%
Construction of buildings	0.82%
OTHERS	59.46%

*As per IRDAI NIC industry classification

Rating Profile	Allocation as a %
Government Securities / T Bills	42.62%
Corporate Securities	33.47%
AA & Below	0.14%
AAA & Eq	27.52%
AA+ & Eq	5.81%
Corporate Money Market Securities	0.00%
A1 & Eq	0.00%
A1+ & Eq	0.00%
Fixed Deposits With Banks	0.00%
Other Current Assets & Eq	7.29%
TOTAL	83.38%

Debt Portfolio by Maturity	Allocation as a %
< 1	3.28%
1-5 years	29.48%
5-7 years	8.31%
7-10 years	28.56%
> 10 years	30.37%
TOTAL	100%

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 %
Average maturity of debt portfolio (Months)	138.66
Yield To Maturity Of Debt Portfolio	7.26%
Modified Duration Of Debt Portfolio(Years)	6.23

Corporate Securities	Rating	% of Invested Assets	Corporate Securities	Rating	% of Invested Assets
7.89% Rural Electrification Corpn. Limited 2030	AAA	2.82%	8.03% Tata Steel Limited 2028	AA+	0.33%
7.60 Food Corporation of India 2030	AAA	1.74%	6.75% Sikka Ports & Terminals Limited 2026	AAA	0.32%
7.7201% LIC Housing Finance Limited 2026	AAA	1.53%	8.7% LIC Housing Finance Limited 2029	AAA	0.31%
7.75% LIC Housing Finance Limited 2027	AAA	1.47%	7.80% HDFC Bank Limited 2032	AAA	0.30%
7.88% Axis Bank Limited 2032	AAA	1.44%	7.35% Embassy Office Parks REIT 2027	AAA	0.27%
7.79% Reliance Industries Limited 2033	AAA	1.35%	8.8% Rural Electrification Corpn. Limited 2029	AAA	0.24%
8.10% Samvardhana Motherson International Ltd 2028	AAA	1.31%	8.54% Rural Electrification Corpn. Limited 2028	AAA	0.24%
7.65% HDFC Bank Limited 2033	AAA	1.14%	8.15% Tata Steel Limited 2026	AA+	0.23%
8.80% Bharti Telecom Limited 2025	AA+	1.14%	8% HDFC Bank Limited 2032	AAA	0.22%
7.02% Bajaj Finance Limited 2031	AAA	1.13%	8.44% HDFC Bank Limited 2028	AAA	0.21%
6.43% HDFC Bank Limited 2025	AAA	0.91%	7.92% Cholamandalam Investment and Finance Com 2025	AA+	0.21%
8.25% Godrej Properties Ltd 2028	AA+	0.82%	8.70% Rural Electrification Corpn. Limited 2028	AAA	0.18%
6.00% HDFC Bank Limited 2026	AAA	0.81%	7.64% Food Corporation of India 2029	AAA	0.17%
9.20% Shriram Finance Limited 2029	AA+	0.81%	9.99% Jhajjar Power Limited 2025	AA	0.14%
7.82% Bajaj Finance Limited 2034	AAA	0.80%	7.59% Pune Municipal Corporation Limited 2027	AA+	0.11%
6.44% HDFC Bank Limited 2028	AAA	0.74%	6.65% FOOD CORPORATION OF INDIA 2030	AAA	0.10%
8.40% Cholamandalam Investment and Finance Com 2028	AA+	0.74%	7.80% National Bank For Agriculture & Rural Development 2027	AAA	0.10%
7.96% Pipeline Infrastructure Limited 2029	AAA	0.73%	7.95% Sikka Ports & Terminals Limited 2026	AAA	0.09%
9.15% Shriram Finance Limited 2029	AA+	0.72%	8.54% NHPC Limited 2025	AAA	0.08%
8.40% Muthoot Finance Limited 2028	AA+	0.71%	10.08% IOT Utkal Energy Services Limited 2026	AAA	0.07%
7.09% Food Corporation Of India 2031	AAA	0.69%	7.65% Axis Bank Limited 2027	AAA	0.07%
7.62% National Bank For Agriculture & Rural Development 2029	AAA	0.62%			
8.55% HDFC Bank Limited 2029	AAA	0.59%			

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Corporate Securities	Rating	% of Invested Assets	Corporate Securities	Rating	% of Invested Assets
7.78% HDFC Bank Limited 2027	AAA	0.56%	8.37% Rural Electrification Corpn. Limited 2028	AAA	0.06%
7.54% National Bank For Agriculture & Rural Development 2032	AAA	0.51%	8.43% LIC Housing Finance Limited 2026	AAA	0.06%
7.90% Mahindra & Mahindra Financial Services 2027	AAA	0.50%	7.74% Power Finance Corpn. Limited 2028	AAA	0.03%
7.9% Sikka Ports & Terminals Limited 2026	AAA	0.50%	8.80% LIC Housing Finance Limited 2029	AAA	0.02%
7.05% Embassy Office Parks REIT 2026	AAA	0.49%	7.80% HDFC Bank Limited 2033	AAA	0.02%
9% HDFC Bank Limited 2028	AAA	0.48%	10.08% IOT Utkal Energy Services Limited 2025	AAA	0.02%
6.48% Sundaram Finance Limited 2026	AAA	0.37%	6.80% Rural Electrification Corpn. Limited 2030	AAA	0.01%
8.56% REC Limited 2028	AAA	0.36%	7.98% National Highways Authority Of India 2049	AAA	-
8.3% Rural Electrification Corpn. Limited 2029	AAA	0.36%	7.97% HDFC Bank Limited 2033	AAA	-
7.10% National Bank For Agriculture & Rural Development 2030	AAA	0.34%	0.1% Sundram Clayton DCD Limited 2024	AAA	-
			TOTAL		33.47%

Equity Holdings (As on July 31, 2024)

Equity	% of Invested Assets	Equity	% of Invested Assets
HDFC Bank Limited	1.28%	Bharti Hexacom Limited	0.10%
UTI Bank ETF	1.14%	Bharti Airtel Limited Partly Paid	0.10%
Reliance Industries Limited	1.08%	Dr. Reddys Laboratories Limited	0.10%
Infosys Limited	0.91%	Shriram Transport Finance Co. Limited	0.10%
Larsen & Turbo Limited	0.64%	Vedant Fashions Limited	0.10%
ICICI Prudential Bank ETF	0.53%	HDFC Life Insurance Company Limited	0.09%
Bharti Airtel Limited	0.51%	Godrej Consumer Products Limited	0.09%
ITC Limited	0.46%	Jindal Steel & Power Limited	0.09%
Axis Bank Limited	0.41%	Apollo Hospitals Limited	0.09%
Bajaj Finance Limited	0.36%	Cholamandalam Investment and Finance Company Limited	0.09%
Mahindra & Mahindra Limited	0.36%	Bharat Petroleum Corp Limited	0.08%
Tata Consultancy Services Limited	0.35%	Sona BLW Precision Forgings Limited	0.08%
Hindustan Unilever Limited	0.30%	Indusind Bank Limited	0.08%

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Equity	% of Invested Assets	Equity	% of Invested Assets
Sun Pharmaceutical Inds. Limited	0.28%	Quess Corp Limited	0.08%
HCL Technologies Limited	0.26%	Nestle India Limited	0.08%
Tata Motors Limited	0.25%	Gail (India) Limited	0.08%
State Bank of India Limited	0.24%	Hindustan Foods Limited	0.08%
Kotak Mahindra Bank Limited	0.22%	Interglobe Aviation (Indigo) Limited	0.08%
NTPC Limited	0.21%	Asian Paints Limited	0.07%
Ultratech Cement Limited	0.21%	Persistent System Limited	0.07%
Zomato Limited	0.19%	L&T Finance Holdings Limited	0.07%
Bharat Electronics Limited	0.18%	The Indian Hotels Company Limited	0.07%
Titan Company Limited.	0.18%	Dixon Technologies (India) Limited	0.07%
Maruti Suzuki India Limited	0.17%	ASHOK LEYLAND Limited	0.06%
FSN E-Commerce Ventures Limited	0.16%	Akums Drugs & Pharmaceuticals Ltd	0.06%
Oil & Natural Gas Corporation Limited	0.16%	Restaurant Brand Asia Limited	0.06%
Hindalco Industries Limited	0.15%	Emcure Pharmaceuticals Limited	0.06%
Tata Steel Limited	0.15%	Max Healthcare Institute Limited	0.06%
SBI Life Insurance Co. Limited	0.15%	Bajaj Finserv Limited	0.06%
Sansera Engineering limited	0.14%	Sundaram Clayton Limited	0.06%
Adani Ports & Special Economic Zone Limited	0.13%	Endurance Technologies Limited	0.06%
Ambuja Cements Limited	0.12%	Star Health & Allied Insurance Co Limited	0.05%
Samvardhana Motherson International Limited	0.12%	Lupin Limited	0.05%
Cipla Limited	0.12%	Aurobindo Pharma Limited	0.05%
Avenue Supermarts Limited	0.12%	Tata Consumer Product limited	0.05%
KPIT Technologies Limited	0.11%	AU Small Finance Bank Limited	0.05%
Hero Motocorp Limited	0.11%	Britannia Industries Limited	0.05%
DLF Limited	0.11%	Trent Limited	0.04%
Grasim Industries Limited	0.11%	Larsen & Toubro Infotech Limited	0.04%
Pi Industries Limited	0.10%	Havells India Limited	0.04%

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Equity	% of Invested Assets	Equity	% of Invested Assets
Pidilite Industries Limited	0.04%	PNB Housing Finance Limited	0.03%
Marico Limited	0.04%	Sapphire Foods India Limited	0.02%
Siemens Limited	0.04%	KAYNES TECHNOLOGY INDIA LIMITED	0.02%
SRF Limited.	0.04%	UNO Minda Limited	0.02%
SBI Cards & Payment Services Limited	0.04%	Bikaji Foods International Limited	0.02%
PB Fintech Limited	0.03%	Honasa Consumer Limited	0.02%
Affle India Limited	0.03%	Crompton Greaves Consumer Electricals Limited	0.02%
Tube Investments of India Limited	0.03%	Coforge Limited	0.02%
Power Finance Corpn. Limited	0.03%	Sonata Software Limited	0.02%
Bosch Limited	0.03%	Cello World Limited	0.02%
Page Industries Limited	0.03%	Go Fashion (India) Limited	0.02%
Keystone Realtors Limited	0.03%	Ramkrishna Forgings Limited	0.02%
Varun Beverages Limited	0.03%	Blue Dart Express Limited	0.02%
APL Apollo Tubes Limited	0.03%	TVS Motor Co. Limited	0.02%
Craftsman Automation Limited	0.03%	UPL Limited	0.02%
Chalet Hotels Limited	0.03%	Krishna Institute of Medical Sciences Limited	0.01%
Bajaj Holdings & Investment Limited	0.03%	Shree Cement Limited	0.01%
Coal India Limited	0.03%	K-Fin Technologies Limited	0.01%
Dabur India Limited	0.03%	Amber Enterprises India Limited	0.01%
Torrent Pharmaceuticals Limited	0.03%	Tata Consumer Product limited	-
INDUS TOWERS LIMITED	0.03%	TOTAL	16.62%

Government securities / T Bills	Rating	% of Invested Assets	Government securities / T Bills	Rating	% of Invested Assets
7.18% Government Of India 2033	SOV	10.31%	7.48% Government of Uttar Pradesh 2042	SOV	0.36%
7.18% Government Of India 2037	SOV	8.26%	7.65% Government of TAMIL NADU 2027	SOV	0.35%
7.34% Government Of India 2064	SOV	5.30%	7.40% Government of Rajasthan 2042	SOV	0.35%
7.30% Government Of India 2053	SOV	4.23%	7.48% Government of Uttar Pradesh 2040	SOV	0.22%
7.10% Government Of India 2034	SOV	4.15%	8.25% Government of India 2033	SOV	0.21%
7.23% Government Of India 2039	SOV	1.98%	7.17% Government Of India 2030	SOV	0.16%
7.77% Government Of Rajasthan 2033	SOV	1.79%	7.78% Government of Puducherry 2036	SOV	0.11%
7.46% Government Of India 2073	SOV	0.76%	7.72% Government of Rajasthan 2033	SOV	0.10%
7.25% Government Of India 2063	SOV	0.71%	5.85% Government of India 2030	SOV	0.03%
7.44% Government of Tamil Nadu 2044	SOV	0.62%	7.94% Government of Himachal Pradesh 2030	SOV	0.01%
7.69% Government of Gujarat 2027	SOV	0.47%	5.77% Government of India 2030	SOV	0.01%
7.52% Government of Rajasthan 2044	SOV	0.44%	8.33% Government Of India 2026	SOV	0.00%
7.48% Government of Uttar Pradesh 2044	SOV	0.43%	7.06% Government Of India 2028	SOV	0.00%
7.74% Government of Assam 2033	SOV	0.43%	6.79% Government Of India 2029	SOV	0.00%
7.74% Government of Rajasthan 2033	SOV	0.41%	TOTAL		42.62%
7.75% Government of Uttar Pradesh 2033	SOV	0.41%			
Fixed deposits with banks					-
Other investments and Net current assets					7.29%
GRAND TOTAL					100.00%

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