

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	₹ 3,297.2 Million
	Fund Manager(s)	Vidya Iyer Funds Managed: 35 (21 Debt, 14 Balanced)
	Benchmark	CRISIL Composite Bond Fund Index
	NAV	₹ 21.7569 as on July 31, 2024

Top 10 Sectors *	% of Invested Assets
Financial and insurance activities	16.86%
Housing Industry	4.56%
Infrastructure	3.48%
Manufacture of coke and refined petroleum products	1.67%
Manufacture of motor vehicles, trailers and semi-trailers	1.61%
Construction of buildings	1.20%
Real estate activities	1.09%
Manufacture of Basic Metals	0.49%
Warehousing and support activities for transportation	0.39%
OTHERS	68.66%

*As per IRDAI NIC industry classification

Rating Profile	Allocation as a %
Government Securities / T Bills	50.86%
Corporate Securities	33.77%
AA & Below	0.00%
AAA & Eq	25.27%
AA+ & Eq	8.50%
Corporate Money Market Securities	0.00%
A1 & Eq	0.00%
A1+ & Eq	0.00%
Fixed Deposits With Banks	0.00%
Other Current Assets & Eq	15.37%
TOTAL	100.00%

Debt Portfolio by Maturity	Allocation as a %
< 1	13.96%
1-5 years	23.11%
5-7 years	2.54%
7-10 years	30.57%
> 10 years	29.82%
TOTAL	100%
Average maturity of debt portfolio (Months)	144.63

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	7.15%
Modified Duration Of Debt Portfolio(Years)	6.08

Corporate Securities	Rating	% of Invested Assets	Corporate Securities	Rating	% of Invested Assets
7.97% HDFC Bank Limited 2033	AAA	2.40%	7.92% Cholamandalam Investment and Finance Com 2025	AA+	0.52%
8.55% HDFC Bank Limited 2029	AAA	2.17%	8.03% Tata Steel Limited 2028	AA+	0.49%
8% HDFC Bank Limited 2032	AAA	1.87%	6.65% FOOD CORPORATION OF INDIA 2030	AAA	0.47%
7.88% Axis Bank Limited 2032	AAA	1.86%	7.35% Embassy Office Parks REIT 2027	AAA	0.42%
7.79% Reliance Industries Limited 2033	AAA	1.67%	8.54% Rural Electrification Corpn. Limited 2028	AAA	0.32%
8.10% Samvardhana Motherson International Ltd 2028	AAA	1.61%	7.80% National Bank For Agriculture & Rural Development 2027	AAA	0.30%
7.96% Pipeline Infrastructure Limited 2029	AAA	1.49%	7.64% Food Corporation of India 2029	AAA	0.27%
7.09% Food Corporation Of India 2031	AAA	1.42%	7.59% Pune Municipal Corporation Limited 2027	AA+	0.27%
8.80% LIC Housing Finance Limited 2029	AAA	1.40%	6.75% Sikka Ports & Terminals Limited 2026	AAA	0.24%
8.80% Bharti Telecom Limited 2025	AA+	1.25%	8.37% Rural Electrification Corpn. Limited 2028	AAA	0.22%
8.25% Godrej Properties Ltd 2028	AA+	1.20%	6.80% Rural Electrification Corpn. Limited 2030	AAA	0.20%
9% Bharti Telecom Limited 2028	AA+	1.07%	9% HDFC Bank Limited 2028	AAA	0.19%
9.20% Shriram Finance Limited 2029	AA+	0.99%	7.80% HDFC Bank Limited 2032	AAA	0.12%
7.82% Bajaj Finance Limited 2034	AAA	0.96%	7.65% HDFC Bank Limited 2033	AAA	0.12%
8.40% Muthoot Finance Limited 2028	AA+	0.96%	7.95% Sikka Ports & Terminals Limited 2026	AAA	0.12%
7.75% LIC Housing Finance Limited 2027	AAA	0.94%	8.22% National Bank For Agriculture & Rural Development 2028	AAA	0.09%
7.7201% LIC Housing Finance Limited 2026	AAA	0.94%	8.8% Rural Electrification Corpn. Limited 2029	AAA	0.06%
8.40% Cholamandalam Investment and Finance Com 2028	AA+	0.90%	8.7% LIC Housing Finance Limited 2029	AAA	0.06%
9.15% Shriram Finance Limited 2029	AA+	0.86%	8.18% National Bank For Agriculture & Rural Development 2028	AAA	0.06%
7.62% National Bank For Agriculture & Rural Development 2029	AAA	0.72%	7.9% Sikka Ports & Terminals Limited 2026	AAA	0.03%
7.05% Embassy Office Parks REIT 2026	AAA	0.66%	7.65% Axis Bank Limited 2027	AAA	0.03%
6.44% HDFC Bank Limited 2028	AAA	0.64%			
7.90% Mahindra & Mahindra Financial Services 2027	AAA	0.61%			
7.63% Kotak Mahindra Bank Limited 2029	AAA	0.55%			
			TOTAL		33.77%

Equity Holdings (As on July 31, 2024)

Details are as per IRDAI Product Filing. Returns greater than 1 year are annualized. Past performance is not indicative of future performance.

Government securities / T Bills	Rating	% of Invested Assets	Government securities / T Bills	Rating	% of Invested Assets
7.18% Government Of India 2033	SOV	11.47%	8.25% Government of India 2033	SOV	0.24%
7.34% Government Of India 2064	SOV	8.98%	7.73% State Government of Uttar Pradesh 2033	SOV	0.23%
7.30% Government Of India 2053	SOV	6.70%	7.78% Government of Puducherry 2036	SOV	0.13%
7.10% Government Of India 2034	SOV	5.60%	7.72% Government of Rajasthan 2033	SOV	0.12%
7.18% Government Of India 2037	SOV	4.50%	8.83% Government Of India 2029	SOV	0.09%
7.23% Government Of India 2039	SOV	3.77%	6.95% Government Of India 2029	SOV	0.09%
7.46% Government Of India 2073	SOV	0.95%	8.83% Government Of India 2029	SOV	0.09%
7.44% Government of Tamil Nadu 2044	SOV	0.74%	6.95% Government Of India 2029	SOV	0.09%
7.48% Government of Uttar Pradesh 2044	SOV	0.74%	8.83% Government Of India 2030	SOV	0.08%
7.43% Government of Rajasthan 2044	SOV	0.66%	6.95% Government Of India 2030	SOV	0.08%
7.52% Government of Rajasthan 2044	SOV	0.52%	8.83% Government Of India 2030	SOV	0.08%
7.74% Government of Rajasthan 2033	SOV	0.52%	6.95% Government Of India 2030	SOV	0.08%
7.75% Government of Uttar Pradesh 2033	SOV	0.52%	8.83% Government Of India 2031	SOV	0.08%
7.34% Government of Rajasthan 2034	SOV	0.52%	6.95% Government Of India 2031	SOV	0.08%
7.74% Government of Assam 2033	SOV	0.51%	8.83% Government Of India 2031	SOV	0.08%
7.48% Government of Uttar Pradesh 2042	SOV	0.43%	6.95% Government Of India 2031	SOV	0.08%
7.40% Government of Rajasthan 2042	SOV	0.42%	8.83% Government Of India 2032	SOV	0.07%
7.46% Government of Uttarakhand 2034	SOV	0.38%	6.95% Government Of India 2032	SOV	0.07%
7.25% Government Of India 2063	SOV	0.34%	8.83% Government Of India 2032	SOV	0.07%
7.17% Government Of India 2030	SOV	0.33%	6.95% Government Of India 2032	SOV	0.07%
7.48% Government of Uttar Pradesh 2040	SOV	0.27%	TOTAL		50.86%

Fixed deposits with banks	-
Other investments and Net current assets	15.37%
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.