

Group Leave Encashment Balance Fund
ULGF 013 02/04/08 GLEBaI 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	April 02, 2008
	Assets Invested	₹ 27.0 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 & 15% BSE 100
	NAV	₹ 37.2872 as on July 31, 2024

Top 10 Sectors *	% of Invested Assets
Financial and insurance activities	3.37%
Infrastructure	2.75%
Computer programming, consultancy and related activities	1.78%
Manufacture of motor vehicles, trailers and semi-trailers	1.27%
Manufacture of coke and refined petroleum products	1.18%
Manufacture of chemicals and chemical products	0.80%
Manufacture of pharmaceuticals, medicinal chemical and botanical products	0.74%
Manufacture of Basic Metals	0.54%
Manufacture of tobacco products	0.47%
Retail trade, except of motor vehicles and motorcycles	0.39%
OTHERS	86.71%

*As per IRDAI NIC industry classification

Rating Profile	Allocation as a %
Government Securities / T Bills	59.51%
Corporate Securities	1.11%
AA & Below	0.00%
AAA & Eq	1.11%
AA+ & Eq	0.00%
Corporate Money Market Securities	0.00%
A1 & Eq	0.00%
A1+ & Eq	0.00%
Fixed Deposits With Banks	0.00%
Other Current Assets & Eq	22.46%
TOTAL	83.08%

Debt Portfolio by Maturity	Allocation as a %
< 1	25.52%
1-5 years	1.37%
5-7 years	-
7-10 years	55.76%
> 10 years	17.35%
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)	103.13
Yield To Maturity Of Debt Portfolio	6.83%
Modified Duration Of Debt Portfolio(Years)	5.30

Corporate Securities	Rating	% of Invested Assets	Corporate Securities	Rating	% of Invested Assets
7.62% National Bank For Agriculture & Rural Development 2029	AAA	1.11%	TOTAL		1.11%
0.1% Sundram Clayton DCD Limited 2024	AAA	-			

Equity Holdings (As on July 31, 2024)

Equity	% of Invested Assets	Equity	% of Invested Assets
HDFC Bank Limited	1.29%	Persistent System Limited	0.11%
UTI Bank ETF	1.20%	Grasim Industries Limited	0.10%
Reliance Industries Limited	1.09%	Dr. Reddys Laboratories Limited	0.10%
Infosys Limited	0.92%	Vedant Fashions Limited	0.10%
Larsen & Turbo Limited	0.65%	Apollo Hospitals Limited	0.10%
Bharti Airtel Limited	0.51%	Shriram Transport Finance Co. Limited	0.10%
ICICI Prudential Bank ETF	0.49%	HDFC Life Insurance Company Limited	0.09%
ITC Limited	0.47%	Bharti Hexacom Limited	0.09%
Axis Bank Limited	0.41%	Godrej Consumer Products Limited	0.09%
Mahindra & Mahindra Limited	0.37%	Dixon Technologies (India) Limited	0.09%
Tata Consultancy Services Limited	0.36%	Cholamandalam Investment and Finance Company Limited	0.09%
Bajaj Finance Limited	0.35%	Sona BLW Precision Forgings Limited	0.09%
Hindustan Unilever Limited	0.31%	Jindal Steel & Power Limited	0.09%
Sun Pharmaceutical Inds. Limited	0.28%	Trent Limited	0.09%
HCL Technologies Limited	0.27%	Bharat Petroleum Corp Limited	0.09%
Tata Motors Limited	0.25%	Quess Corp Limited	0.08%
State Bank of India Limited	0.25%	Indusind Bank Limited	0.08%
Kotak Mahindra Bank Limited	0.22%	Interglobe Aviation (Indigo) Limited	0.08%
Ultratech Cement Limited	0.22%	Hindustan Foods Limited	0.08%
NTPC Limited	0.21%		

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Equity	% of Invested Assets	Equity	% of Invested Assets
Maruti Suzuki India Limited	0.19%	Gail (India) Limited	0.08%
Zomato Limited	0.19%	Nestle India Limited	0.08%
Titan Company Limited.	0.18%	L&T Finance Holdings Limited	0.08%
Bharat Electronics Limited	0.18%	The Indian Hotels Company Limited	0.07%
Hindalco Industries Limited	0.16%	Asian Paints Limited	0.07%
FSN E-Commerce Ventures Limited	0.16%	ASHOK LEYLAND Limited	0.06%
Oil & Natural Gas Corporation Limited	0.16%	Akums Drugs & Pharmaceuticals Ltd	0.06%
Tata Steel Limited	0.15%	Restaurant Brand Asia Limited	0.06%
SBI Life Insurance Co. Limited	0.15%	Max Healthcare Institute Limited	0.06%
Sansera Engineering limited	0.14%	Bajaj Finserv Limited	0.06%
Adani Ports & Special Economic Zone Limited	0.13%	Emcure Pharmaceuticals Limited	0.06%
Avenue Supermarts Limited	0.13%	Endurance Technologies Limited	0.06%
Samvardhana Motherson International Limited	0.12%	APL Apollo Tubes Limited	0.06%
Hero Motocorp Limited	0.12%	Star Health & Allied Insurance Co Limited	0.05%
Ambuja Cements Limited	0.12%	Sundaram Clayton Limited	0.05%
Cipla Limited	0.12%	Lupin Limited	0.05%
KPIT Technologies Limited	0.12%	Aurobindo Pharma Limited	0.05%
Pi Industries Limited	0.11%	AU Small Finance Bank Limited	0.05%
DLF Limited	0.11%	Tata Consumer Product limited	0.04%
Bharti Airtel Limited Partly Paid	0.11%	Britannia Industries Limited	0.04%
		Larsen & Toubro Infotech Limited	0.04%

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Equity	% of Invested Assets	Equity	% of Invested Assets
Havells India Limited	0.04%	PNB Housing Finance Limited	0.02%
Marico Limited	0.04%	Torrent Pharmaceuticals Limited	0.02%
SRF Limited.	0.04%	Coforge Limited	0.02%
SBI Cards & Payment Services Limited	0.04%	UNO Minda Limited	0.02%
PB Fintech Limited	0.04%	Craftsman Automation Limited	0.02%
Bajaj Holdings & Investment Limited	0.04%	Honasa Consumer Limited	0.02%
Pidilite Industries Limited	0.04%	Crompton Greaves Consumer Electricals Limited	0.02%
Power Finance Corpn. Limited	0.04%	Sonata Software Limited	0.02%
Varun Beverages Limited	0.04%	TVS Motor Co. Limited	0.02%
Affle India Limited	0.03%	Go Fashion (India) Limited	0.02%
Keystone Realtors Limited	0.03%	KAYNES TECHNOLOGY INDIA LIMITED	0.02%
Chalet Hotels Limited	0.03%	Amber Enterprises India Limited	0.02%
Tube Investments of India Limited	0.03%	Krishna Institute of Medical Sciences Limited	0.02%
Blue Dart Express Limited	0.03%	Ramkrishna Forgings Limited	0.02%
Coal India Limited	0.03%	UPL Limited	0.01%
Bikaji Foods International Limited	0.03%	Cello World Limited	0.01%
Siemens Limited	0.03%	K-Fin Technologies Limited	0.01%
Dabur India Limited	0.03%	Tata Consumer Product limited	-
INDUS TOWERS LIMITED	0.03%		
Sapphire Foods India Limited	0.02%	TOTAL	16.92%

Government securities / T Bills	Rating	% of Invested Assets	Government securities / T Bills	Rating	% of Invested Assets
7.18% Government Of India 2033	SOV	41.20%	7.23% Government Of India 2039	SOV	1.05%
7.18% Government Of India 2037	SOV	8.66%	7.44% Government of Tamil Nadu 2044	SOV	0.75%
7.10% Government Of India 2034	SOV	4.19%	7.25% Government Of India 2063	SOV	0.22%
7.34% Government Of India 2064	SOV	1.90%	TOTAL		59.51%
7.30% Government Of India 2053	SOV	1.54%			

Fixed deposits with banks	-
Other investments and Net current assets	22.46%
GRAND TOTAL	100.00%

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