

Group Leave Encashment Income Fund
ULGF 014 02/04/08 GLEIncome 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	March 31, 2008
	Assets Invested	₹ 40.4 Million
	Fund Manager(s)	Vidya Iyer Funds Managed: 35 (21 Debt, 14 Balanced)
	Benchmark	CRISIL Composite Bond Fund Index
	NAV	₹ 32.3791 as on July 31, 2024

Top 10 Sectors *	% of Invested Assets
Financial and insurance activities	15.26%
Manufacture of coke and refined petroleum products	5.04%
Housing Industry	2.59%
Manufacture of motor vehicles, trailers and semi-trailers	2.52%
Construction of buildings	2.51%
Manufacture of Basic Metals	2.48%
Real estate activities	2.47%
Warehousing and support activities for transportation	2.44%
Infrastructure	0.74%
OTHERS	63.95%

*As per IRDAI NIC industry classification

Rating Profile	Allocation as a %
Government Securities / T Bills	54.97%
Corporate Securities	40.79%
AA & Below	0.00%
AAA & Eq	26.89%
AA+ & Eq	13.90%
Corporate Money Market Securities	0.00%
A1 & Eq	0.00%
A1+ & Eq	0.00%
Fixed Deposits With Banks	0.00%
Other Current Assets & Eq	4.24%
TOTAL	100.00%

Debt Portfolio by Maturity	Allocation as a %
< 1	1.76%
1-5 years	26.78%
5-7 years	5.53%
7-10 years	32.07%
> 10 years	33.86%
TOTAL	100%
Average maturity of debt portfolio (Months)	164.09

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	7.29%
Modified Duration Of Debt Portfolio(Years)	6.87

Corporate Securities	Rating	% of Invested Assets	Corporate Securities	Rating	% of Invested Assets
7.97% HDFC Bank Limited 2033	AAA	5.09%	8.80% Bharti Telecom Limited 2025	AA+	2.50%
7.79% Reliance Industries Limited 2033	AAA	5.04%	8.03% Tata Steel Limited 2028	AA+	2.48%
6.65% FOOD CORPORATION OF INDIA 2030	AAA	4.74%	7.35% Embassy Office Parks REIT 2027	AAA	2.47%
9.20% Shriram Finance Limited 2029	AA+	2.60%	6.75% Sikka Ports & Terminals Limited 2026	AAA	2.44%
8.80% LIC Housing Finance Limited 2029	AAA	2.59%	9.15% Shriram Finance Limited 2029	AA+	1.30%
8.10% Samvardhana Motherson International Ltd 2028	AAA	2.52%	7.82% Bajaj Finance Limited 2034	AAA	1.27%
8.40% Muthoot Finance Limited 2028	AA+	2.52%	7.62% National Bank For Agriculture & Rural Development 2029	AAA	0.74%
8.25% Godrej Properties Ltd 2028	AA+	2.51%	TOTAL		40.79%

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	12.25%	7.78% Government of Puducherry 2036	SOV	0.20%
7.34% Government Of India 2064	SOV	10.15%	7.72% Government of Rajasthan 2033	SOV	0.18%
7.30% Government Of India 2053	SOV	7.25%	8.83% Government Of India 2029	SOV	0.09%
7.10% Government Of India 2034	SOV	5.22%	6.95% Government Of India 2029	SOV	0.09%
7.18% Government Of India 2037	SOV	5.16%	8.83% Government Of India 2029	SOV	0.09%
7.23% Government Of India 2039	SOV	3.48%	6.95% Government Of India 2029	SOV	0.09%
7.46% Government Of India 2073	SOV	1.35%	8.83% Government Of India 2030	SOV	0.08%
7.48% Government of Uttar Pradesh 2044	SOV	1.03%	6.95% Government Of India 2030	SOV	0.08%
7.44% Government of Tamil Nadu 2044	SOV	1.00%	8.83% Government Of India 2030	SOV	0.08%
7.74% Government of Rajasthan 2033	SOV	0.77%	6.95% Government Of India 2030	SOV	0.08%
7.75% Government of Uttar Pradesh 2033	SOV	0.76%	8.83% Government Of India 2031	SOV	0.08%
7.74% Government of Assam 2033	SOV	0.76%	6.95% Government Of India 2031	SOV	0.08%
7.52% Government of Rajasthan 2044	SOV	0.76%	8.83% Government Of India 2031	SOV	0.07%
7.48% Government of Uttar Pradesh 2042	SOV	0.63%	6.95% Government Of India 2031	SOV	0.07%
7.40% Government of Rajasthan 2042	SOV	0.62%	8.83% Government Of India 2032	SOV	0.07%
7.43% Government of Rajasthan 2044	SOV	0.60%	6.95% Government Of India 2032	SOV	0.07%
7.34% Government of Rajasthan 2034	SOV	0.40%	8.83% Government Of India 2032	SOV	0.07%
7.25% Government Of India 2063	SOV	0.39%	6.95% Government Of India 2032	SOV	0.07%
7.48% Government of Uttar Pradesh 2040	SOV	0.39%	TOTAL		54.97%
7.46% Government of Uttarakhand 2034	SOV	0.35%			
Fixed deposits with banks					-
Other investments and Net current assets					4.24%
GRAND TOTAL					100.00%

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