

Group Superannuation Debt Fund
ULGF 052 03/04/03 GSDBT 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	₹ 2,944.5 Million
	Fund Manager(s)	Vidya Iyer Funds Managed: 35 (21 Debt, 14 Balanced)
	Benchmark	CRISIL Composite Bond Fund Index
	NAV	₹ 47.5530 as on July 31, 2024

Top 10 Sectors *	% of Invested Assets
Financial and insurance activities	22.43%
Infrastructure	10.26%
Housing Industry	3.45%
Manufacture of coke and refined petroleum products	2.15%
Manufacture of motor vehicles, trailers and semi-trailers	2.08%
Real estate activities	1.52%
Construction of buildings	1.45%
Manufacture of Basic Metals	0.61%
Warehousing and support activities for transportation	0.20%
OTHERS	55.87%

*As per IRDAI NIC industry classification

Rating Profile	Allocation as a %
Government Securities / T Bills	49.72%
Corporate Securities	46.94%
AA & Below	4.86%
AAA & Eq	30.31%
AA+ & Eq	11.77%
Corporate Money Market Securities	0.00%
A1 & Eq	0.00%
A1+ & Eq	0.00%
Fixed Deposits With Banks	0.00%
Other Current Assets & Eq	3.34%
TOTAL	100.00%

Debt Portfolio by Maturity	Allocation as a %
< 1	4.77%
1-5 years	29.42%
5-7 years	2.57%
7-10 years	29.84%
> 10 years	33.40%
TOTAL	100%
Average maturity of debt portfolio (Months)	
	158.82

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	7.33%
Modified Duration Of Debt Portfolio(Years)	6.59

Corporate Securities	Rating	% of Invested Assets	Corporate Securities	Rating	% of Invested Assets
7.97% HDFC Bank Limited 2033	AAA	5.24%	8.7% LIC Housing Finance Limited 2029	AAA	0.85%
9.99% Jhajjar Power Limited 2026	AA	2.45%	7.90% Mahindra & Mahindra Financial Services 2027	AAA	0.79%
7.88% Axis Bank Limited 2032	AAA	2.43%	7.62% National Bank For Agriculture & Rural Development 2029	AAA	0.75%
9.99% Jhajjar Power Limited 2025	AA	2.41%	7.09% Food Corporation Of India 2031	AAA	0.73%
7.79% Reliance Industries Limited 2033	AAA	2.15%	9% HDFC Bank Limited 2028	AAA	0.71%
8% HDFC Bank Limited 2032	AAA	2.10%	7.63% Kotak Mahindra Bank Limited 2029	AAA	0.68%
8.10% Samvardhana Motherson International Ltd 2028	AAA	2.08%	10.08% IOT Utkal Energy Services Limited 2026	AAA	0.66%
7.96% Pipeline Infrastructure Limited 2029	AAA	1.81%	8.03% Tata Steel Limited 2028	AA+	0.61%
8.80% LIC Housing Finance Limited 2029	AAA	1.78%	10.08% IOT Utkal Energy Services Limited 2027	AAA	0.60%
8.80% Bharti Telecom Limited 2025	AA+	1.58%	7.35% Embassy Office Parks REIT 2027	AAA	0.58%
8.25% Godrej Properties Ltd 2028	AA+	1.45%	8.22% National Bank For Agriculture & Rural Development 2028	AAA	0.52%
9% Bharti Telecom Limited 2028	AA+	1.34%	6.65% FOOD CORPORATION OF INDIA 2030	AAA	0.49%
8.40% Muthoot Finance Limited 2028	AA+	1.25%	7.80% HDFC Bank Limited 2032	AAA	0.48%
7.59% Pune Municipal Corporation Limited 2027	AA+	1.22%	8.37% Rural Electrification Corpn. Limited 2028	AAA	0.39%
8.40% Chola mandalam Investment and Finance Com 2028	AA+	1.18%	7.64% Food Corporation of India 2029	AAA	0.38%
7.65% HDFC Bank Limited 2033	AAA	1.17%	10.08% IOT Utkal Energy Services Limited 2025	AAA	0.30%
9.15% Shriram Finance Limited 2029	AA+	1.10%	8.18% National Bank For Agriculture & Rural Development 2028	AAA	0.28%
9.20% Shriram Finance Limited 2029	AA+	1.04%	7.9% Sikka Ports & Terminals Limited 2026	AAA	0.20%
7.92% Chola mandalam Investment and Finance Com 2025	AA+	1.02%	7.65% Axis Bank Limited 2027	AAA	0.14%
7.82% Bajaj Finance Limited 2034	AAA	1.01%	6.80% Rural Electrification Corpn. Limited 2030	AAA	0.10%
7.05% Embassy Office Parks REIT 2026	AAA	0.94%	TOTAL		46.94%

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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	9.97%	7.73% State Government of Uttar Pradesh 2033	SOV	0.29%
7.30% Government Of India 2053	SOV	7.73%	7.78% Government of Puducherry 2036	SOV	0.17%
7.10% Government Of India 2034	SOV	6.27%	7.72% Government of Rajasthan 2033	SOV	0.15%
7.18% Government Of India 2037	SOV	5.59%	8.83% Government Of India 2029	SOV	0.12%
7.18% Government Of India 2033	SOV	4.77%	6.95% Government Of India 2029	SOV	0.12%
7.23% Government Of India 2039	SOV	2.85%	8.83% Government Of India 2029	SOV	0.11%
7.46% Government Of India 2073	SOV	1.18%	6.95% Government Of India 2029	SOV	0.11%
8.25% Government of India 2033	SOV	1.01%	8.83% Government Of India 2030	SOV	0.11%
7.44% Government of Tamil Nadu 2044	SOV	0.92%	6.95% Government Of India 2030	SOV	0.11%
7.48% Government of Uttar Pradesh 2044	SOV	0.91%	8.83% Government Of India 2030	SOV	0.11%
7.43% Government of Rajasthan 2044	SOV	0.83%	6.95% Government Of India 2030	SOV	0.11%
7.74% Government of Rajasthan 2033	SOV	0.64%	8.83% Government Of India 2031	SOV	0.10%
7.75% Government of Uttar Pradesh 2033	SOV	0.64%	6.95% Government Of India 2031	SOV	0.10%
7.74% Government of Assam 2033	SOV	0.64%	8.83% Government Of India 2031	SOV	0.10%
7.52% Government of Rajasthan 2044	SOV	0.63%	6.95% Government Of India 2031	SOV	0.10%
7.34% Government of Rajasthan 2034	SOV	0.53%	8.83% Government Of India 2032	SOV	0.10%
7.40% Government of Rajasthan 2042	SOV	0.53%	6.95% Government Of India 2032	SOV	0.10%
7.48% Government of Uttar Pradesh 2042	SOV	0.53%	8.83% Government Of India 2032	SOV	0.09%
7.46% Government of Uttarakhand 2034	SOV	0.49%	6.95% Government Of India 2032	SOV	0.09%
7.25% Government Of India 2063	SOV	0.43%	7.42% Government of Andhra Pradesh 2026	SOV	0.03%
7.48% Government of Uttar Pradesh 2040	SOV	0.33%	TOTAL		49.72%
Fixed deposits with banks			-		
Other investments and Net current assets			3.34%		
GRAND TOTAL			100.00%		

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