

Group Superannuation Growth Fund
ULGF 054 30/10/03 GSGF 105

Fund Objective: The objective of the fund is to provide long-term capital appreciation through investments primarily in equity and equity-related instruments.	Inception Date	November 07, 2003
	Assets Invested	₹ 5,846.6 Million
	Fund Manager(s)	Prateek Pareek Funds Managed: 35 (7 Equity, 28 Balanced)
		Vidya Iyer Funds Managed: 35 (21 Debt, 14 Balanced)
	Benchmark	55% BSE 100 & 45% CRISIL Composite Bond Fund Index
	NAV	₹ 126.8080 as on July 31, 2024

Top 10 Sectors *	% of Invested Assets
Financial and insurance activities	16.96%
Infrastructure	7.35%
Computer programming, consultancy and related activities	6.07%
Manufacture of motor vehicles, trailers and semi-trailers	5.17%
Manufacture of coke and refined petroleum products	4.46%
Manufacture of chemicals and chemical products	2.81%
Manufacture of pharmaceuticals, medicinal chemical and botanical products	2.60%
Manufacture of Basic Metals	2.05%
Housing Industry	1.93%
Manufacture of tobacco products	1.64%
OTHERS	48.96%

*As per IRDAI NIC industry classification

Rating Profile	Allocation as a %
Government Securities / T Bills	23.94%
Corporate Securities	14.64%
AA & Below	0.00%
AAA & Eq	9.99%
AA+ & Eq	4.65%
Corporate Money Market Securities	0.00%
A1 & Eq	0.00%
A1+ & Eq	0.00%
Fixed Deposits With Banks	0.00%
Other Current Assets & Eq	2.78%
TOTAL	41.36%

Debt Portfolio by Maturity	Allocation as a %
< 1	3.93%
1-5 years	30.20%
5-7 years	1.02%
7-10 years	30.63%
> 10 years	34.22%
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)	145.57
Yield To Maturity Of Debt Portfolio	7.20%
Modified Duration Of Debt Portfolio(Years)	6.41

Corporate Securities	Rating	% of Invested Assets	Corporate Securities	Rating	% of Invested Assets
7.59% Pune Municipal Corporation Limited 2027	AA+	1.65%	7.62% National Bank For Agriculture & Rural Development 2029	AAA	0.30%
7.88% Axis Bank Limited 2032	AAA	0.87%	6.75% Sikka Ports & Terminals Limited 2026	AAA	0.29%
7.09% Food Corporation Of India 2031	AAA	0.84%	8.54% Rural Electrification Corpn. Limited 2028	AAA	0.28%
8.10% Samvardhana Motherson International Ltd 2028	AAA	0.75%	7.90% Mahindra & Mahindra Financial Services 2027	AAA	0.28%
7.05% Embassy Office Parks REIT 2026	AAA	0.73%	8.44% HDFC Bank Limited 2028	AAA	0.25%
7.65% HDFC Bank Limited 2033	AAA	0.71%	6.00% HDFC Bank Limited 2026	AAA	0.22%
7.96% Pipeline Infrastructure Limited 2029	AAA	0.65%	8.03% Tata Steel Limited 2028	AA+	0.21%
8.80% Bharti Telecom Limited 2025	AA+	0.59%	7.35% Embassy Office Parks REIT 2027	AAA	0.20%
8.25% Godrej Properties Ltd 2028	AA+	0.52%	7.80% HDFC Bank Limited 2032	AAA	0.17%
8.40% Muthoot Finance Limited 2028	AA+	0.45%	7.78% HDFC Bank Limited 2027	AAA	0.17%
7.75% LIC Housing Finance Limited 2027	AAA	0.43%	6.65% FOOD CORPORATION OF INDIA 2030	AAA	0.15%
7.7201% LIC Housing Finance Limited 2026	AAA	0.43%	7.64% Food Corporation of India 2029	AAA	0.14%
8.40% Cholamandalam Investment and Finance Com 2028	AA+	0.42%	8.55% HDFC Bank Limited 2029	AAA	0.11%
9.20% Shriram Finance Limited 2029	AA+	0.41%	8.37% Rural Electrification Corpn. Limited 2028	AAA	0.09%
9.15% Shriram Finance Limited 2029	AA+	0.40%	8.43% LIC Housing Finance Limited 2026	AAA	0.09%
7.82% Bajaj Finance Limited 2034	AAA	0.39%	7.65% Axis Bank Limited 2027	AAA	0.05%
8.70% Rural Electrification Corpn. Limited 2028	AAA	0.36%	7.9% Sikka Ports & Terminals Limited 2026	AAA	0.03%
8.7% LIC Housing Finance Limited 2029	AAA	0.36%	6.80% Rural Electrification Corpn. Limited 2030	AAA	0.02%
7.79% Reliance Industries Limited 2033	AAA	0.33%	0.1% Sundram Clayton DCD Limited 2024	AAA	-
6.44% HDFC Bank Limited 2028	AAA	0.33%	TOTAL		14.64%

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.

Equity	% of Invested Assets	Equity	% of Invested Assets
HDFC Bank Limited	4.48%	Bharti Airtel Limited Partly Paid	0.36%
UTI Bank ETF	4.28%	Shriram Transport Finance Co. Limited	0.35%
Reliance Industries Limited	3.83%	Dr. Reddys Laboratories Limited	0.34%
Infosys Limited	3.20%	Vedant Fashions Limited	0.33%
Larsen & Turbo Limited	2.25%	HDFC Life Insurance Company Limited	0.32%
Bharti Airtel Limited	1.78%	Bharti Hexacom Limited	0.32%
ITC Limited	1.64%	Godrej Consumer Products Limited	0.32%
Nippon India Banking ETF	1.63%	Jindal Steel & Power Limited	0.31%
Axis Bank Limited	1.44%	Sona BLW Precision Forgings Limited	0.31%
Mahindra & Mahindra Limited	1.28%	Cholamandalam Investment and Finance Company Limited	0.31%
Bajaj Finance Limited	1.27%	Apollo Hospitals Limited	0.30%
Tata Consultancy Services Limited	1.24%	Bharat Petroleum Corp Limited	0.30%
Hindustan Unilever Limited	1.07%	Indusind Bank Limited	0.30%
Sun Pharmaceutical Inds. Limited	0.97%	Quess Corp Limited	0.29%
HCL Technologies Limited	0.93%	Nestle India Limited	0.29%
Tata Motors Limited	0.89%	Hindustan Foods Limited	0.29%
State Bank of India Limited	0.87%	Gail (India) Limited	0.29%
Kotak Mahindra Bank Limited	0.76%	L&T Finance Holdings Limited	0.27%
Ultratech Cement Limited	0.73%	Interglobe Aviation (Indigo) Limited	0.27%
NTPC Limited	0.73%	Asian Paints Limited	0.26%
Zomato Limited	0.65%	Persistent System Limited	0.25%
Bharat Electronics Limited	0.63%	The Indian Hotels Company Limited	0.25%
Titan Company Limited.	0.63%	Dixon Technologies (India) Limited	0.24%
Maruti Suzuki India Limited	0.60%	ASHOK LEYLAND Limited	0.22%
Hindalco Industries Limited	0.56%	Akums Drugs & Pharmaceuticals Ltd	0.22%
FSN E-Commerce Ventures Limited	0.56%	Restaurant Brand Asia Limited	0.22%
Oil & Natural Gas Corporation Limited	0.56%	Emcure Pharmaceuticals Limited	0.21%
Tata Steel Limited	0.53%	Max Healthcare Institute Limited	0.21%
Sansera Engineering limited	0.52%	Sundaram Clayton Limited	0.21%
SBI Life Insurance Co. Limited	0.52%	Bajaj Finserv Limited	0.20%
Adani Ports & Special Economic Zone Limited	0.46%	Endurance Technologies Limited	0.20%

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

Equity	% of Invested Assets	Equity	% of Invested Assets
Ambuja Cements Limited	0.43%	Star Health & Allied Insurance Co Limited	0.19%
Avenue Supermarts Limited	0.42%	Lupin Limited	0.17%
Cipla Limited	0.42%	AU Small Finance Bank Limited	0.16%
Samvardhana Motherson International Limited	0.42%	Aurobindo Pharma Limited	0.16%
KPIT Technologies Limited	0.40%	Tata Consumer Product limited	0.16%
DLF Limited	0.38%	Britannia Industries Limited	0.16%
Hero Motocorp Limited	0.38%	Trent Limited	0.16%
Grasim Industries Limited	0.37%	Larsen & Toubro Infotech Limited	0.15%
Pi Industries Limited	0.37%	Havells India Limited	0.14%

Equity	% of Invested Assets	Equity	% of Invested Assets
Marico Limited	0.14%	KAYNES TECHNOLOGY INDIA LIMITED	0.09%
Pidilite Industries Limited	0.14%	Sapphire Foods India Limited	0.09%
Siemens Limited	0.14%	UNO Minda Limited	0.08%
SRF Limited.	0.13%	Bikaji Foods International Limited	0.07%
SBI Cards & Payment Services Limited	0.13%	Honasa Consumer Limited	0.07%
Keystone Realtors Limited	0.12%	Crompton Greaves Consumer Electricals Limited	0.07%
Affle India Limited	0.12%	Coforge Limited	0.07%
PB Fintech Limited	0.12%	Go Fashion (India) Limited	0.06%
Tube Investments of India Limited	0.12%	Cello World Limited	0.06%
Power Finance Corpn. Limited	0.12%	Ramkrishna Forgings Limited	0.06%
Page Industries Limited	0.12%	Blue Dart Express Limited	0.06%
Bosch Limited	0.12%	TVS Motor Co. Limited	0.05%
Varun Beverages Limited	0.12%	Sonata Software Limited	0.05%
APL Apollo Tubes Limited	0.12%	UPL Limited	0.05%
Craftsman Automation Limited	0.11%	Krishna Institute of Medical Sciences Limited	0.05%
Bajaj Holdings & Investment Limited	0.10%	Shree Cement Limited	0.05%
Coal India Limited	0.09%	K-Fin Technologies Limited	0.04%
INDUS TOWERS LIMITED	0.09%	Amber Enterprises India Limited	0.04%
Dabur India Limited	0.09%	Tata Consumer Product limited	-
Torrent Pharmaceuticals Limited	0.09%		
PNB Housing Finance Limited	0.09%		
		TOTAL	58.64%

Government securities / T Bills	Rating	% of Invested Assets	Government securities / T Bills	Rating	% of Invested Assets
7.18% Government Of India 2033	SOV	5.99%	7.74% Government of Rajasthan 2033	SOV	0.23%
7.18% Government Of India 2037	SOV	5.23%	7.75% Government of Uttar Pradesh 2033	SOV	0.23%
7.34% Government Of India 2064	SOV	2.91%	7.74% Government of Assam 2033	SOV	0.23%
7.10% Government Of India 2034	SOV	2.85%	7.52% Government of Rajasthan 2044	SOV	0.23%
7.30% Government Of India 2053	SOV	2.34%	7.40% Government of Rajasthan 2042	SOV	0.19%
7.23% Government Of India 2039	SOV	1.02%	7.48% Government of Uttar Pradesh 2042	SOV	0.19%
8.25% Government of India 2033	SOV	0.51%	7.48% Government of Uttar Pradesh 2040	SOV	0.12%
7.25% Government Of India 2063	SOV	0.42%	7.17% Government Of India 2030	SOV	0.11%
7.46% Government Of India 2073	SOV	0.39%	7.78% Government of Puducherry 2036	SOV	0.06%
7.44% Government of Tamil Nadu 2044	SOV	0.33%	7.72% Government of Rajasthan 2033	SOV	0.05%
7.48% Government of Uttar Pradesh 2044	SOV	0.32%			
			TOTAL		23.94%
Fixed deposits with banks					-
Other investments and Net current assets					2.78%
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.