

Group Balanced Fund
ULGF 001 03/04/03 GBalancer 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 04, 2003
Assets Invested	₹ 6,242.4 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	₹ 65.3157 as on June 30, 2024

Top 10 Sectors *	% of Invested Assets
Financial and insurance activities	17.55%
Infrastructure	7.00%
Housing Industry	3.77%
Manufacture of coke and refined petroleum products	3.24%
Manufacture of motor vehicles, trailers and semi-trailers	3.02%
Real estate activities	2.07%
Computer programming, consultancy and related activities	1.50%
Construction of buildings	1.26%
Manufacture of Basic Metals	1.09%
Manufacture of chemicals and chemical products	0.78%
OTHERS	58.72%

*As per IRDAI NIC industry classification

Rating Profile	Allocation as a %
Government Securities / T Bills	46.96%
Corporate Securities	33.42%
AA & Below	0.00%
AAA & Eq	23.91%
AA+ & Eq	9.51%
Corporate Money Market Securities	0.00%
A1 & Eq	0.00%
A1+ & Eq	0.00%
Fixed Deposits With Banks	0.00%
Other Current Assets & Eq	3.14%
TOTAL	83.52%

Debt Portfolio by Maturity	Allocation as a %
< 1	1.02%
1-5 years	34.75%
5-7 years	1.60%
7-10 years	27.26%
> 10 years	35.37%
TOTAL	100%

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Debt Holdings (As on June 30, 2024)

Debt Portfolio by Maturity	Allocation as a %
Average maturity of debt portfolio (Months)	150.36
Yield To Maturity Of Debt Portfolio	7.32%
Modified Duration Of Debt Portfolio(Years)	6.59

Corporate Securities	Rating	% of Invested Assets	Corporate Securities	Rating	% of Invested Assets
8.70% Rural Electrification Corpn. Limited 2028	AAA	2.40%	7.09% Food Corporation Of India 2031	AAA	0.69%
8.10% Samvardhana Motherson International Ltd 2028	AA+	1.80%	7.35% Embassy Office Parks REIT 2027	AAA	0.64%
7.79% Reliance Industries Limited 2033	AAA	1.76%	8.8% Food Corporation Of India 2028	AAA	0.63%
7.65% HDFC Bank Limited 2033	AAA	1.73%	7.80% HDFC Bank Limited 2032	AAA	0.55%
8.80% Bharti Telecom Limited 2025	AA+	1.71%	8.03% Tata Steel Limited 2028	AA+	0.53%
7.88% Axis Bank Limited 2032	AAA	1.47%	8.43% LIC Housing Finance Limited 2026	AAA	0.52%
7.96% Pipeline Infrastructure Limited 2029	AAA	1.39%	6.48% Sundaram Finance Limited 2026	AAA	0.50%
7.05% Embassy Office Parks REIT 2026	AAA	1.30%	8.55% HDFC Bank Limited 2029	AAA	0.41%
8.25% Godrej Properties Ltd 2028	AA+	1.26%	8.37% Rural Electrification Corpn. Limited 2028	AAA	0.41%
9% HDFC Bank Limited 2028	AAA	1.11%	6.65% FOOD CORPORATION OF INDIA 2030	AAA	0.40%
8.40% Muthoot Finance Limited 2028	AA+	1.11%	7.64% Food Corporation of India 2029	AAA	0.38%
6.44% HDFC Bank Limited 2028	AAA	1.06%	7.59% Pune Municipal Corporation Limited 2027	AA+	0.37%
8.40% Cholamandalam Investment and Finance Com 2028	AA+	1.06%	7.78% HDFC Bank Limited 2027	AAA	0.32%
8.54% Rural Electrification Corpn. Limited 2028	AAA	1.05%	8.44% HDFC Bank Limited 2028	AAA	0.30%
8.7% LIC Housing Finance Limited 2029	AAA	1.00%	8.65% Reliance Industries Limited 2028	AAA	0.27%
7.90% Mahindra & Mahindra Financial Services 2027	AAA	0.85%	8.3% Rural Electrification Corpn. Limited 2029	AAA	0.16%
9.20% Shriram Finance Limited 2029	AA+	0.84%	7.9% Sikka Ports & Terminals Limited 2026	AAA	0.16%
9.15% Shriram Finance Limited 2029	AA+	0.84%	7.65% Axis Bank Limited 2027	AAA	0.11%
7.82% Bajaj Finance Limited 2034	AAA	0.81%	6.80% Rural Electrification Corpn. Limited 2030	AAA	0.03%
7.75% LIC Housing Finance Limited 2027	AAA	0.79%	0.1% Sundram Clayton DCD Limited 2024	AAA	-
6.00% HDFC Bank Limited 2026	AAA	0.71%	TOTAL		33.42%

Equity Holdings (As on June 30, 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	1.35%	Jindal Steel & Power Limited	0.10%
UTI Bank ETF	1.23%	Shriram Transport Finance Co. Limited	0.10%
Reliance Industries Limited	1.14%	Bharti Airtel Limited- Partly paid	0.10%
Infosys Limited	0.77%	DLF Limited	0.10%
Larsen & Turbo Limited	0.60%	L&T Finance Holdings Limited	0.10%
Bharti Airtel Limited	0.50%	Pi Industries Limited	0.10%
ICICI Prudential Bank ETF	0.48%	Bharti Hexacom Limited	0.10%
Axis Bank Limited	0.45%	Dr. Reddys Laboratories Limited	0.09%
ITC Limited	0.40%	Godrej Consumer Products Limited	0.09%
Bajaj Finance Limited	0.38%	Cholamandalam Investment and Finance Company Limited	0.09%
Mahindra & Mahindra Limited	0.36%	Indusind Bank Limited	0.09%
Tata Consultancy Services Limited	0.32%	Nestle India Limited	0.09%
Hindustan Unilever Limited	0.28%	Apollo Hospitals Limited	0.08%
Sun Pharmaceutical Inds. Limited	0.25%	Sona BLW Precision Forgings Limited	0.08%
State Bank of India Limited	0.24%	HDFC Life Insurance Company Limited	0.08%
HCL Technologies Limited	0.24%	The Indian Hotels Company Limited	0.08%
Kotak Mahindra Bank Limited	0.22%	Bajaj Finserv Limited	0.08%
Tata Motors Limited	0.22%	Gail (India) Limited	0.07%
Ultratech Cement Limited	0.21%	Bharat Petroleum Corp Limited	0.07%
Bharat Electronics Limited	0.19%	Interglobe Aviation (Indigo) Limited	0.07%
NTPC Limited	0.18%	Quess Corp Limited	0.07%
Titan Company Limited.	0.18%	Asian Paints Limited	0.07%
Hindalco Industries Limited	0.18%	Dixon Technologies (India) Limited	0.07%
Zomato Limited	0.16%	Persistent System Limited	0.06%
FSN E-Commerce Ventures Limited	0.16%	Max Healthcare Institute Limited	0.06%
Maruti Suzuki India Limited	0.16%	ASHOK LEYLAND Limited	0.06%
Tata Steel Limited	0.16%	Endurance Technologies Limited	0.06%
Hindustan Foods Limited	0.16%	Restaurant Brand Asia Limited	0.06%
Sansera Engineering limited	0.15%	Sundaram Clayton Limited	0.06%
Oil & Natural Gas Corporation Limited	0.14%	Star Health & Allied Insurance Co Limited	0.05%
Ambuja Cements Limited	0.14%	AU Small Finance Bank Limited	0.05%

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Equity	% of Invested Assets	Equity	% of Invested Assets
Motherson Sumi Systems Limited	0.13%	Havells India Limited	0.05%
Adani Ports & Special Economic Zone Limited	0.13%	Sapphire Foods India Limited	0.05%
SBI Life Insurance Co. Limited	0.13%	INDUS TOWERS LIMITED	0.05%
Grasim Industries Limited	0.12%	Siemens Limited	0.05%
Cipla Limited	0.12%	Pidilite Industries Limited	0.04%
Avenue Supermarts Limited	0.12%	Britannia Industries Limited	0.04%
Hero Motocorp Limited	0.11%	Tata Consumer Product limited	0.04%
KPIT Technologies Limited	0.10%	Lupin Limited	0.04%
Vedant Fashions Limited	0.10%	Trent Limited	0.04%

Equity	% of Invested Assets	Equity	% of Invested Assets
Larsen & Toubro Infotech Limited	0.04%	UNO Minda Limited	0.02%
Aurobindo Pharma Limited	0.04%	Bikaji Foods International Limited	0.02%
SRF Limited.	0.04%	KAYNES TECHNOLOGY INDIA LIMITED	0.02%
SBI Cards & Payment Services Limited	0.04%	Indian Bank Limited	0.02%
Marico Limited	0.04%	Honasa Consumer Limited	0.02%
Bosch Limited	0.04%	Ramkrishna Forgings Limited	0.02%
APL Apollo Tubes Limited	0.04%	Crompton Greaves Consumer Electricals Limited	0.02%
PB Fintech Limited	0.03%	Coforge Limited	0.02%
Chalet Hotels Limited	0.03%	Mankind Pharma Limited	0.02%
Craftsman Automation Limited	0.03%	UPL Limited	0.02%
Keystone Realtors Limited	0.03%	Blue Dart Express Limited	0.02%
Page Industries Limited	0.03%	Go Fashion (India) Limited	0.02%
Krishna Institute of Medical Sciences Limited	0.03%	TVS Motor Co. Limited	0.01%
Affle India Limited	0.03%	Sonata Software Limited	0.01%
Tube Investments of India Limited	0.03%	Narayana Hrudayalaya Limited	0.01%
Power Finance Corpn. Limited	0.03%	Amber Enterprises India Limited	0.01%
Bajaj Holdings & Investment Limited	0.03%	Shree Cement Limited	0.01%
Max Financial Services Limited	0.03%	K-Fin Technologies Limited	0.01%
Jio Financial Services Limited	0.03%	Sundaram Finance Limited	-
Dabur India Limited	0.02%	Sundram Clayton DCD Limited	-
Coal India Limited	0.02%	TOTAL	16.48%
Torrent Pharmaceuticals Limited	0.02%		

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Government securities / T Bills	Rating	% of Invested Assets	Government securities / T Bills	Rating	% of Invested Assets
7.18% Government Of India 2037	SOV	10.80%	7.74% Government of Assam 2033	SOV	0.53%
7.18% Government Of India 2033	SOV	9.80%	7.52% Government of Rajasthan 2044	SOV	0.48%
7.10% Government Of India 2034	SOV	5.32%	7.48% Government of Uttar Pradesh 2042	SOV	0.40%
7.34% Government Of India 2064	SOV	5.18%	7.40% Government of Rajasthan 2042	SOV	0.39%
7.30% Government Of India 2053	SOV	5.07%	7.17% Government Of India 2030	SOV	0.26%
7.25% Government Of India 2063	SOV	1.92%	7.48% Government of Uttar Pradesh 2040	SOV	0.25%
7.23% Government Of India 2039	SOV	1.88%	7.94% Government of Himachal Pradesh 2030	SOV	0.22%
8.25% Government of India 2033	SOV	0.85%	7.78% Government of Puducherry 2036	SOV	0.13%
7.46% Government Of India 2073	SOV	0.83%	7.72% Government of Rajasthan 2033	SOV	0.12%
7.44% Government of Tamil Nadu 2044	SOV	0.69%	8% Government of Tamil Nadu 2025	SOV	0.08%
7.48% Government of Uttar Pradesh 2044	SOV	0.69%	TOTAL		46.96%
7.75% Government of Uttar Pradesh 2033	SOV	0.53%			
7.74% Government of Rajasthan 2033	SOV	0.53%			
Fixed deposits with banks					-
Other investments and Net current assets					3.14%
GRAND TOTAL					100.00%

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