

Group Capital Guarantee Balanced Fund
ULGF 006 03/10/05 GCGBal1 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	October 04, 2005
	Assets Invested	₹ 126.0 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	₹ 39.7001 as on June 30, 2024

Top 10 Sectors *	% of Invested Assets
Financial and insurance activities	14.01%
Infrastructure	4.01%
Housing Industry	3.23%
Manufacture of coke and refined petroleum products	2.83%
Manufacture of motor vehicles, trailers and semi-trailers	2.83%
Real estate activities	1.71%
Computer programming, consultancy and related activities	1.51%
Manufacture of Basic Metals	1.34%
Construction of buildings	0.80%
Manufacture of chemicals and chemical products	0.76%
OTHERS	66.97%

*As per IRDAI NIC industry classification

Rating Profile	Allocation as a %
Government Securities / T Bills	48.75%
Corporate Securities	25.61%
AA & Below	0.00%
AAA & Eq	16.76%
AA+ & Eq	8.85%
Corporate Money Market Securities	0.00%
A1 & Eq	0.00%
A1+ & Eq	0.00%
Fixed Deposits With Banks	0.00%
Other Current Assets & Eq	9.17%
TOTAL	83.53%

Debt Portfolio by Maturity	Allocation as a %
< 1	10.27%
1-5 years	25.49%
5-7 years	1.20%
7-10 years	29.25%
> 10 years	33.79%
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 June 30, 2024)

Debt Portfolio by Maturity	Allocation as a %
Average maturity of debt portfolio (Months)	143.00
Yield To Maturity Of Debt Portfolio	7.25%
Modified Duration Of Debt Portfolio(Years)	6.28

Corporate Securities	Rating	% of Invested Assets	Corporate Securities	Rating	% of Invested Assets
7.96% Pipeline Infrastructure Limited 2029	AAA	1.62%	8.40% Muthoot Finance Limited 2028	AA+	0.81%
7.79% Reliance Industries Limited 2033	AAA	1.61%	8.25% Godrej Properties Ltd 2028	AA+	0.80%
7.65% HDFC Bank Limited 2033	AAA	1.60%	7.90% Mahindra & Mahindra Financial Services 2027	AAA	0.80%
8.80% Bharti Telecom Limited 2025	AA+	1.60%	7.75% LIC Housing Finance Limited 2027	AAA	0.79%
8.10% Samvardhana Motherson International Ltd 2028	AA+	1.59%	8.03% Tata Steel Limited 2028	AA+	0.79%
7.09% Food Corporation Of India 2031	AAA	1.55%	7.7201% LIC Housing Finance Limited 2026	AAA	0.79%
9.20% Shriram Finance Limited 2029	AA+	0.83%	7.5% HDFC Bank Limited 2025	AAA	0.79%
9% HDFC Bank Limited 2028	AAA	0.83%	7.35% Embassy Office Parks REIT 2027	AAA	0.79%
9.15% Shriram Finance Limited 2029	AA+	0.83%	7.59% Pune Municipal Corporation Limited 2027	AA+	0.79%
8.70% Rural Electrification Corpn. Limited 2028	AAA	0.83%	7.05% Embassy Office Parks REIT 2026	AAA	0.79%
8.7% LIC Housing Finance Limited 2029	AAA	0.82%	6.00% HDFC Bank Limited 2026	AAA	0.77%
8.44% HDFC Bank Limited 2028	AAA	0.82%	6.65% FOOD CORPORATION OF INDIA 2030	AAA	0.75%
7.82% Bajaj Finance Limited 2034	AAA	0.81%	0.1% Sundram Clayton DCD Limited 2024	AAA	-
8.40% Cholamandalam Investment and Finance Com 2028	AA+	0.81%	TOTAL		25.61%

Equity Holdings (As on June 30, 2024)

Equity	% of Invested Assets	Equity	% of Invested Assets
HDFC Bank Limited	1.36%	Bharti Airtel Limited- Partly paid	0.10%
UTI Bank ETF	1.17%	DLF Limited	0.10%
Reliance Industries Limited	1.15%	Shriram Transport Finance Co. Limited	0.10%
Infosys Limited	0.78%	L&T Finance Holdings Limited	0.10%
Larsen & Turbo Limited	0.60%	Dr. Reddys Laboratories Limited	0.10%
ICICI Prudential Bank ETF	0.55%	Jindal Steel & Power Limited	0.10%

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Equity	% of Invested Assets	Equity	% of Invested Assets
Bharti Airtel Limited	0.51%	Pi Industries Limited	0.09%
Axis Bank Limited	0.45%	Bharti Hexacom Limited	0.09%
ITC Limited	0.41%	Apollo Hospitals Limited	0.09%
Bajaj Finance Limited	0.38%	Godrej Consumer Products Limited	0.09%
Mahindra & Mahindra Limited	0.36%	Indusind Bank Limited	0.09%
Tata Consultancy Services Limited	0.32%	Cholamandalam Investment and Finance Company Limited	0.09%
Hindustan Unilever Limited	0.28%	Sona BLW Precision Forgings Limited	0.08%
Sun Pharmaceutical Inds. Limited	0.25%	Nestle India Limited	0.08%
State Bank of India Limited	0.24%	HDFC Life Insurance Company Limited	0.08%
HCL Technologies Limited	0.24%	Bajaj Finserv Limited	0.08%
Kotak Mahindra Bank Limited	0.22%	Gail (India) Limited	0.08%
Tata Motors Limited	0.22%	Bharat Petroleum Corp Limited	0.07%
Ultratech Cement Limited	0.21%	The Indian Hotels Company Limited	0.07%
NTPC Limited	0.19%	Quess Corp Limited	0.07%
Bharat Electronics Limited	0.18%	Interglobe Aviation (Indigo) Limited	0.07%
Titan Company Limited.	0.18%	Asian Paints Limited	0.07%
Maruti Suzuki India Limited	0.17%	Dixon Technologies (India) Limited	0.07%
Hindalco Industries Limited	0.17%	Persistent System Limited	0.06%
Zomato Limited	0.17%	Max Healthcare Institute Limited	0.06%
FSN E-Commerce Ventures Limited	0.16%	ASHOK LEYLAND Limited	0.06%
Tata Steel Limited	0.16%	Endurance Technologies Limited	0.06%
Hindustan Foods Limited	0.15%	Restaurant Brand Asia Limited	0.06%
Sansera Engineering limited	0.15%	Sundaram Clayton Limited	0.05%
Motherson Sumi Systems Limited	0.13%	Trent Limited	0.05%
Oil & Natural Gas Corporation Limited	0.13%	Star Health & Allied Insurance Co Limited	0.05%
Ambuja Cements Limited	0.13%	AU Small Finance Bank Limited	0.05%
SBI Life Insurance Co. Limited	0.13%	INDUS TOWERS LIMITED	0.05%
Adani Ports & Special Economic Zone Limited	0.12%	Pidilite Industries Limited	0.05%
Cipla Limited	0.12%	Sapphire Foods India Limited	0.04%
Avenue Supermarts Limited	0.12%	Britannia Industries Limited	0.04%
Hero Motocorp Limited	0.11%	Havells India Limited	0.04%

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Equity	% of Invested Assets	Equity	% of Invested Assets
Grasim Industries Limited	0.11%	Siemens Limited	0.04%
Vedant Fashions Limited	0.11%	Tata Consumer Product limited	0.04%
KPIT Technologies Limited	0.10%	Lupin Limited	0.04%
Equity	% of Invested Assets	Equity	% of Invested Assets
Aurobindo Pharma Limited	0.04%	Torrent Pharmaceuticals Limited	0.02%
Larsen & Toubro Infotech Limited	0.04%	Shree Cement Limited	0.02%
SBI Cards & Payment Services Limited	0.04%	Bikaji Foods International Limited	0.02%
Marico Limited	0.04%	Honasa Consumer Limited	0.02%
SRF Limited.	0.04%	Indian Bank Limited	0.02%
APL Apollo Tubes Limited	0.04%	KAYNES TECHNOLOGY INDIA LIMITED	0.02%
PB Fintech Limited	0.03%	Crompton Greaves Consumer Electricals Limited	0.02%
Affle India Limited	0.03%	Ramkrishna Forgings Limited	0.02%
Keystone Realtors Limited	0.03%	Coforge Limited	0.02%
Krishna Institute of Medical Sciences Limited	0.03%	Mankind Pharma Limited	0.02%
Page Industries Limited	0.03%	UPL Limited	0.02%
Craftsman Automation Limited	0.03%	Go Fashion (India) Limited	0.02%
Tube Investments of India Limited	0.03%	Sonata Software Limited	0.02%
Chalet Hotels Limited	0.03%	TVS Motor Co. Limited	0.02%
Power Finance Corpn. Limited	0.03%	Narayana Hrudayalaya Limited	0.01%
Bajaj Holdings & Investment Limited	0.03%	Blue Dart Express Limited	0.01%
Bosch Limited	0.03%	Amber Enterprises India Limited	0.01%
Max Financial Services Limited	0.03%	K-Fin Technologies Limited	0.01%
Dabur India Limited	0.03%	Sundaram Finance Limited	-
Coal India Limited	0.02%	Sundram Clayton DCD Limited	-
Jio Financial Services Limited	0.02%	TOTAL	16.47%
UNO Minda 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 2033	SOV	13.19%	7.74% Government of Assam 2033	SOV	0.49%
7.18% Government Of India 2037	SOV	10.47%	7.52% Government of Rajasthan 2044	SOV	0.48%
7.10% Government Of India 2034	SOV	5.75%	7.48% Government of Uttar Pradesh 2042	SOV	0.40%
7.34% Government Of India 2064	SOV	5.03%	7.40% Government of Rajasthan 2042	SOV	0.40%
7.30% Government Of India 2053	SOV	4.81%	8.25% Government of India 2033	SOV	0.30%
7.23% Government Of India 2039	SOV	1.86%	7.48% Government of Uttar Pradesh 2040	SOV	0.25%
7.25% Government Of India 2063	SOV	1.74%	7.17% Government Of India 2030	SOV	0.23%
7.46% Government Of India 2073	SOV	0.82%	7.78% Government of Puducherry 2036	SOV	0.12%
7.48% Government of Uttar Pradesh 2044	SOV	0.66%	7.72% Government of Rajasthan 2033	SOV	0.11%
7.44% Government of Tamil Nadu 2044	SOV	0.64%	TOTAL		48.75%
7.75% Government of Uttar Pradesh 2033	SOV	0.49%			
7.74% Government of Rajasthan 2033	SOV	0.49%			
Fixed deposits with banks					-
Other investments and Net current assets					9.17%
GRAND TOTAL					100.00%

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