

Group Debt Fund
ULGF 002 03/04/03 GDebt 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	₹ 2,153.5 Million
	Fund Manager(s)	Vidya Iyer Funds Managed: 35 (21 Debt, 14 Balanced)
	Benchmark	CRISIL Composite Bond Fund Index
	NAV	₹ 47.9012 as on June 30, 2024

Top 10 Sectors *	% of Invested Assets
Financial and insurance activities	24.63%
Infrastructure	9.00%
Housing Industry	3.71%
Real estate activities	2.17%
Manufacture of motor vehicles, trailers and semi-trailers	2.05%
Construction of buildings	1.45%
Manufacture of coke and refined petroleum products	1.23%
Manufacture of Basic Metals	0.65%
OTHERS	55.11%

*As per IRDAI NIC industry classification

Rating Profile	Allocation as a %
Government Securities / T Bills	47.57%
Corporate Securities	47.93%
AA & Below	3.83%
AAA & Eq	32.64%
AA+ & Eq	11.46%
Corporate Money Market Securities	0.00%
A1 & Eq	0.00%
A1+ & Eq	0.00%
Fixed Deposits With Banks	0.00%
Other Current Assets & Eq	4.50%
TOTAL	100.00%

Debt Portfolio by Maturity	Allocation as a %
< 1	2.13%
1-5 years	27.97%
5-7 years	12.89%
7-10 years	26.02%
> 10 years	30.99%
TOTAL	100%
Average maturity of debt portfolio (Months)	154.65

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 %
Yield To Maturity Of Debt Portfolio	7.38%
Modified Duration Of Debt Portfolio(Years)	6.54

Corporate Securities	Rating	% of Invested Assets	Corporate Securities	Rating	% of Invested Assets
7.02% Bajaj Finance Limited 2031	AAA	8.26%	7.82% Bajaj Finance Limited 2034	AAA	0.95%
7.97% HDFC Bank Limited 2033	AAA	5.38%	10.08% IOT Utkal Energy Services Limited 2026	AAA	0.90%
9.99% Jhajjar Power Limited 2026	AA	3.83%	6.44% HDFC Bank Limited 2028	AAA	0.89%
7.88% Axis Bank Limited 2032	AAA	2.84%	7.35% Embassy Office Parks REIT 2027	AAA	0.83%
8.10% Samvardhana Motherson International Ltd 2028	AA+	2.05%	10.08% IOT Utkal Energy Services Limited 2027	AAA	0.82%
7.96% Pipeline Infrastructure Limited 2029	AAA	1.85%	7.63% Kotak Mahindra Bank Limited 2029	AAA	0.79%
8.80% LIC Housing Finance Limited 2029	AAA	1.69%	8.03% Tata Steel Limited 2028	AA+	0.65%
7.59% Pune Municipal Corporation Limited 2027	AA+	1.57%	7.80% HDFC Bank Limited 2032	AAA	0.61%
8.25% Godrej Properties Ltd 2028	AA+	1.45%	8.55% HDFC Bank Limited 2029	AAA	0.53%
9% Bharti Telecom Limited 2028	AA+	1.35%	8.22% National Bank For Agriculture & Rural Development 2028	AAA	0.52%
7.05% Embassy Office Parks REIT 2026	AAA	1.33%	7.64% Food Corporation of India 2029	AAA	0.51%
7.79% Reliance Industries Limited 2033	AAA	1.23%	8.37% Rural Electrification Corpn. Limited 2028	AAA	0.48%
8.40% Muthoot Finance Limited 2028	AA+	1.22%	8.7% LIC Housing Finance Limited 2029	AAA	0.34%
8.40% Cholamandalam Investment and Finance Com 2028	AA+	1.13%	7.65% HDFC Bank Limited 2033	AAA	0.33%
9.15% Shriram Finance Limited 2029	AA+	1.07%	6.80% Rural Electrification Corpn. Limited 2030	AAA	0.31%
9.20% Shriram Finance Limited 2029	AA+	0.97%	8.18% National Bank For Agriculture & Rural Development 2028	AAA	0.29%
6.65% FOOD CORPORATION OF INDIA 2030	AAA	0.97%	TOTAL		47.93%

Equity Holdings (As on June 30, 2024)

Government securities / T Bills	Rating	% of Invested Assets	Government securities / T Bills	Rating	% of Invested Assets
7.34% Government Of India 2064	SOV	9.10%	7.73% State Government of Uttar Pradesh 2033	SOV	0.30%
7.18% Government Of India 2033	SOV	7.67%	7.78% Government of Puducherry 2036	SOV	0.16%
7.30% Government Of India 2053	SOV	6.49%	7.72% Government of Rajasthan 2033	SOV	0.15%
7.23% Government Of India 2039	SOV	5.50%	8.83% Government Of India 2029	SOV	0.11%
7.10% Government Of India 2034	SOV	2.67%	6.95% Government Of India 2029	SOV	0.11%
7.18% Government Of India 2037	SOV	2.66%	8.83% Government Of India 2029	SOV	0.11%
8.25% Government of India 2033	SOV	1.13%	6.95% Government Of India 2029	SOV	0.11%
7.46% Government Of India 2073	SOV	1.08%	8.83% Government Of India 2030	SOV	0.10%
7.17% Government Of India 2030	SOV	0.93%	6.95% Government Of India 2030	SOV	0.10%
7.48% Government of Uttar Pradesh 2044	SOV	0.91%	8.83% Government Of India 2030	SOV	0.10%
7.44% Government of Tamil Nadu 2044	SOV	0.90%	6.95% Government Of India 2030	SOV	0.10%
7.43% Government of Rajasthan 2044	SOV	0.75%	8.83% Government Of India 2031	SOV	0.10%
7.25% Government Of India 2063	SOV	0.70%	6.95% Government Of India 2031	SOV	0.10%
7.75% Government of Uttar Pradesh 2033	SOV	0.64%	8.83% Government Of India 2031	SOV	0.09%
7.74% Government of Rajasthan 2033	SOV	0.64%	6.95% Government Of India 2031	SOV	0.09%
7.74% Government of Assam 2033	SOV	0.64%	8.83% Government Of India 2032	SOV	0.09%
7.52% Government of Rajasthan 2044	SOV	0.62%	6.95% Government Of India 2032	SOV	0.09%
7.48% Government of Uttar Pradesh 2042	SOV	0.53%	8.83% Government Of India 2032	SOV	0.09%
7.40% Government of Rajasthan 2042	SOV	0.52%	6.95% Government Of India 2032	SOV	0.09%
7.34% Government of Rajasthan 2034	SOV	0.50%	7.42% Government of Andhra Pradesh 2026	SOV	0.04%
7.46% Government of Uttarakhand 2034	SOV	0.44%	TOTAL		47.57%
7.48% Government of Uttar Pradesh 2040	SOV	0.33%			
Fixed deposits with banks					-
Other investments and Net current assets					4.50%
GRAND TOTAL					100.00%

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