

Group Leave Encashment Income Fund
ULGF 014 02/04/08 GLEIncome 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	March 31, 2008
	Assets Invested	₹ 40.1 Million
	Fund Manager(s)	Vidya Iyer Funds Managed: 35 (21 Debt, 14 Balanced)
	Benchmark	CRISIL Composite Bond Fund Index
	NAV	₹ 32.1063 as on June 30, 2024

Top 10 Sectors *	% of Invested Assets
Financial and insurance activities	15.35%
Manufacture of coke and refined petroleum products	5.07%
Housing Industry	2.60%
Construction of buildings	2.52%
Manufacture of motor vehicles, trailers and semi-trailers	2.50%
Manufacture of Basic Metals	2.49%
Real estate activities	2.48%
Warehousing and support activities for transportation	2.45%
OTHERS	64.53%

*As per IRDAI NIC industry classification

Rating Profile	Allocation as a %
Government Securities / T Bills	55.53%
Corporate Securities	40.22%
AA & Below	0.00%
AAA & Eq	23.74%
AA+ & Eq	16.48%
Corporate Money Market Securities	0.00%
A1 & Eq	0.00%
A1+ & Eq	0.00%
Fixed Deposits With Banks	0.00%
Other Current Assets & Eq	4.25%
TOTAL	100.00%

Debt Portfolio by Maturity	Allocation as a %
< 1	1.71%
1-5 years	26.14%
5-7 years	5.54%
7-10 years	32.21%
> 10 years	34.40%
TOTAL	100%
Average maturity of debt portfolio (Months)	167.76

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	7.37%
Modified Duration Of Debt Portfolio(Years)	6.98

Corporate Securities	Rating	% of Invested Assets	Corporate Securities	Rating	% of Invested Assets
7.97% HDFC Bank Limited 2033	AAA	5.12%	8.10% Samvardhana Motherson International Ltd 2028	AA+	2.50%
7.79% Reliance Industries Limited 2033	AAA	5.07%	8.03% Tata Steel Limited 2028	AA+	2.49%
6.65% FOOD CORPORATION OF INDIA 2030	AAA	4.74%	7.35% Embassy Office Parks REIT 2027	AAA	2.48%
9.20% Shriram Finance Limited 2029	AA+	2.61%	6.75% Sikka Ports & Terminals Limited 2026	AAA	2.45%
8.80% LIC Housing Finance Limited 2029	AAA	2.60%	9.15% Shriram Finance Limited 2029	AA+	1.30%
8.40% Muthoot Finance Limited 2028	AA+	2.53%	7.82% Bajaj Finance Limited 2034	AAA	1.27%
8.25% Godrej Properties Ltd 2028	AA+	2.52%	TOTAL		40.22%
8.80% Bharti Telecom Limited 2025	AA+	2.52%			

Equity Holdings (As on June 30, 2024)

Government securities / T Bills	Rating	% of Invested Assets	Government securities / T Bills	Rating	% of Invested Assets
7.18% Government Of India 2033	SOV	12.29%	7.78% Government of Puducherry 2036	SOV	0.20%
7.34% Government Of India 2064	SOV	10.26%	7.72% Government of Rajasthan 2033	SOV	0.18%
7.30% Government Of India 2053	SOV	7.45%	8.83% Government Of India 2029	SOV	0.09%
7.10% Government Of India 2034	SOV	5.24%	6.95% Government Of India 2029	SOV	0.09%
7.18% Government Of India 2037	SOV	5.18%	8.83% Government Of India 2029	SOV	0.09%
7.23% Government Of India 2039	SOV	3.24%	6.95% Government Of India 2029	SOV	0.09%
7.46% Government Of India 2073	SOV	1.37%	8.83% Government Of India 2030	SOV	0.08%
7.48% Government of Uttar Pradesh 2044	SOV	1.04%	6.95% Government Of India 2030	SOV	0.08%
7.44% Government of Tamil Nadu 2044	SOV	1.01%	8.83% Government Of India 2030	SOV	0.08%
7.25% Government Of India 2063	SOV	0.78%	6.95% Government Of India 2030	SOV	0.08%
7.75% Government of Uttar Pradesh 2033	SOV	0.77%	8.83% Government Of India 2031	SOV	0.08%
7.74% Government of Rajasthan 2033	SOV	0.77%	6.95% Government Of India 2031	SOV	0.08%
7.74% Government of Assam 2033	SOV	0.77%	8.83% Government Of India 2031	SOV	0.07%
7.52% Government of Rajasthan 2044	SOV	0.76%	6.95% Government Of India 2031	SOV	0.07%
7.48% Government of Uttar Pradesh 2042	SOV	0.63%	8.83% Government Of India 2032	SOV	0.07%
7.40% Government of Rajasthan 2042	SOV	0.63%	6.95% Government Of India 2032	SOV	0.07%
7.43% Government of Rajasthan 2044	SOV	0.60%	8.83% Government Of India 2032	SOV	0.07%
7.34% Government of Rajasthan 2034	SOV	0.40%	6.95% Government Of India 2032	SOV	0.07%
7.48% Government of Uttar Pradesh 2040	SOV	0.39%	TOTAL		55.53%
7.46% Government of Uttarakhand 2034	SOV	0.35%			
Fixed deposits with banks					-
Other investments and Net current assets					4.25%
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.