

Group Capital Guarantee Debt Fund
ULGF 007 28/10/05 GCGDebt1 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	October 28, 2005
	Assets Invested	₹ 45.5 Million
	Fund Manager(s)	Vidya Iyer Funds Managed: 35 (21 Debt, 14 Balanced)
	Benchmark	CRISIL Composite Bond Fund Index
	NAV	₹ 49.0736 as on May 31, 2024

Top 10 Sectors *	% of Invested Assets
Financial and insurance activities	18.02%
Housing Industry	6.69%
Manufacture of coke and refined petroleum products	4.48%
Construction of buildings	2.22%
Manufacture of motor vehicles, trailers and semi-trailers	2.21%
Real estate activities	2.17%
OTHERS	64.22%

*As per IRDAI NIC industry classification

Rating Profile	Allocation as a %
Government Securities / T Bills	54.15%
Corporate Securities	40.03%
AA & Below	0.00%
AAA & Eq	27.71%
AA+ & Eq	12.32%
Corporate Money Market Securities	0.00%
A1 & Eq	0.00%
A1+ & Eq	0.00%
Fixed Deposits With Banks	0.00%
Other Current Assets & Eq	5.82%
TOTAL	100.00%

Debt Portfolio by Maturity	Allocation as a %
< 1	4.89%
1-5 years	22.54%
5-7 years	5.71%
7-10 years	36.70%
> 10 years	30.16%
TOTAL	100%
Average maturity of debt portfolio (Months)	153.27

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 May 31, 2024)

Debt Portfolio by Maturity	Allocation as a %
Yield To Maturity Of Debt Portfolio	7.32%
Modified Duration Of Debt Portfolio(Years)	6.69

Corporate Securities	Rating	% of Invested Assets	Corporate Securities	Rating	% of Invested Assets
7.97% HDFC Bank Limited 2033	AAA	6.78%	7.63% Kotak Mahindra Bank Limited 2029	AAA	2.20%
7.79% Reliance Industries Limited 2033	AAA	4.48%	7.75% LIC Housing Finance Limited 2027	AAA	2.20%
9.20% Shriram Finance Limited 2029	AA+	2.30%	7.05% Embassy Office Parks REIT 2026	AAA	2.17%
8.80% LIC Housing Finance Limited 2029	AAA	2.29%	7.09% Food Corporation Of India 2031	AAA	2.14%
8.40% Muthoot Finance Limited 2028	AA+	2.23%	6.65% FOOD CORPORATION OF INDIA 2030	AAA	2.10%
7.65% HDFC Bank Limited 2033	AAA	2.22%	9.15% Shriram Finance Limited 2029	AA+	1.15%
8.25% Godrej Properties Ltd 2028	AA+	2.22%	7.82% Bajaj Finance Limited 2034	AAA	1.12%
8.80% Bharti Telecom Limited 2025	AA+	2.22%	TOTAL		40.03%
8.10% Samvardhana Motherson International Ltd 2028	AA+	2.21%			

Equity Holdings (As on May 31, 2024)

Government securities / T Bills	Rating	% of Invested Assets	Government securities / T Bills	Rating	% of Invested Assets
7.18% Government Of India 2033	SOV	12.97%	7.76% Government of Kerala 2035	SOV	0.38%
7.34% Government Of India 2064	SOV	7.76%	7.48% Government of Uttar Pradesh 2040	SOV	0.34%
7.30% Government Of India 2053	SOV	5.28%	7.46% Government of Uttarakhand 2034	SOV	0.31%
7.18% Government Of India 2037	SOV	4.97%	7.54% Government of Assam 2034	SOV	0.30%
7.10% Government Of India 2034	SOV	4.43%	7.73% State Government of Uttar Pradesh 2033	SOV	0.20%
7.23% Government Of India 2039	SOV	1.79%	7.78% Government of Puducherry 2036	SOV	0.17%
7.25% Government Of India 2063	SOV	1.63%	7.72% Government of Rajasthan 2033	SOV	0.16%
7.46% Government Of India 2073	SOV	1.19%	8.83% Government Of India 2029	SOV	0.08%
7.75% Government of Rajasthan 2036	SOV	1.13%	6.95% Government Of India 2029	SOV	0.08%
7.48% Government of Uttar Pradesh 2044	SOV	0.91%	8.83% Government Of India 2029	SOV	0.07%
7.44% Government of Tamil Nadu 2044	SOV	0.89%	6.95% Government Of India 2029	SOV	0.07%
8.25% Government of India 2033	SOV	0.83%	8.83% Government Of India 2030	SOV	0.07%
7.17% Government Of India 2030	SOV	0.76%	6.95% Government Of India 2030	SOV	0.07%
7.78% Government of Assam 2034	SOV	0.70%	8.83% Government Of India 2030	SOV	0.07%
7.75% Government of Uttar Pradesh 2033	SOV	0.68%	6.95% Government Of India 2030	SOV	0.07%
7.74% Government of Assam 2033	SOV	0.67%	8.83% Government Of India 2031	SOV	0.07%
7.74% Government of Rajasthan 2033	SOV	0.67%	6.95% Government Of India 2031	SOV	0.07%
7.54% Government of Kerala 2055	SOV	0.67%	8.83% Government Of India 2031	SOV	0.07%
7.52% Government of Rajasthan 2044	SOV	0.67%	6.95% Government Of India 2031	SOV	0.07%
7.48% Government of Uttar Pradesh 2042	SOV	0.55%	8.83% Government Of India 2032	SOV	0.06%
7.40% Government of Rajasthan 2042	SOV	0.55%	6.95% Government Of India 2032	SOV	0.06%
7.43% Government of Rajasthan 2044	SOV	0.53%	8.83% Government Of India 2032	SOV	0.06%
7.42% Government of Assam 2034	SOV	0.51%	6.95% Government Of India 2032	SOV	0.06%
7.77% Government of Andhra Pradesh 2035	SOV	0.45%	TOTAL		54.15%
Fixed deposits with banks					-
Other investments and Net current assets					5.82%
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.