

**Group Debt Fund**  
**ULGF 002 03/04/03 GDebt 105**

<b>Fund Objective:</b> 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	<b>Inception Date</b>	April 04, 2003
	<b>Assets Invested</b>	₹ 2,093.1 Million
	<b>Fund Manager(s)</b>	Vidya Iyer Funds Managed: 35 (21 Debt, 14 Balanced)
	<b>Benchmark</b>	CRISIL Composite Bond Fund Index
	<b>NAV</b>	₹ 47.6409 as on May 31, 2024

Top 10 Sectors *	% of Invested Assets
Financial and insurance activities	25.40%
Infrastructure	10.41%
Housing Industry	3.82%
Real estate activities	2.23%
Manufacture of motor vehicles, trailers and semi-trailers	2.11%
Construction of buildings	1.50%
Manufacture of coke and refined petroleum products	1.27%
Manufacture of Basic Metals	0.67%
OTHERS	52.60%

\*As per IRDAI NIC industry classification

Rating Profile	Allocation as a %
<b>Government Securities / T Bills</b>	<b>48.65%</b>
<b>Corporate Securities</b>	<b>50.54%</b>
AA & Below	3.94%
AAA & Eq	34.80%
AA+ & Eq	11.80%
<b>Corporate Money Market Securities</b>	<b>0.00%</b>
A1 & Eq	0.00%
A1+ & Eq	0.00%
<b>Fixed Deposits With Banks</b>	<b>0.00%</b>
<b>Other Current Assets &amp; Eq</b>	<b>0.81%</b>
<b>TOTAL</b>	<b>100.00%</b>

Debt Portfolio by Maturity	Allocation as a %
< 1	1.33%
1-5 years	28.86%
5-7 years	12.93%
7-10 years	28.69%
> 10 years	28.19%
<b>TOTAL</b>	<b>100%</b>
Average maturity of debt portfolio (Months)	150.68

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	7.41%
Modified Duration Of Debt Portfolio(Years)	6.53

Corporate Securities	Rating	% of Invested Assets	Corporate Securities	Rating	% of Invested Assets
7.02% Bajaj Finance Limited 2031	AAA	8.51%	7.82% Bajaj Finance Limited 2034	AAA	0.98%
7.97% HDFC Bank Limited 2033	AAA	5.56%	10.08% IOT Utkal Energy Services Limited 2026	AAA	0.93%
9.99% Jhajjar Power Limited 2026	AA	3.94%	6.44% HDFC Bank Limited 2028	AAA	0.91%
7.88% Axis Bank Limited 2032	AAA	2.93%	7.35% Embassy Office Parks REIT 2027	AAA	0.86%
8.10% Samvardhana Motherson International Ltd 2028	AA+	2.11%	10.08% IOT Utkal Energy Services Limited 2027	AAA	0.84%
7.96% Pipeline Infrastructure Limited 2029	AAA	1.90%	7.63% Kotak Mahindra Bank Limited 2029	AAA	0.82%
8.80% LIC Housing Finance Limited 2029	AAA	1.74%	8.03% Tata Steel Limited 2028	AA+	0.67%
7.59% Pune Municipal Corporation Limited 2027	AA+	1.61%	7.80% HDFC Bank Limited 2032	AAA	0.63%
8.25% Godrej Properties Ltd 2028	AA+	1.50%	8.55% HDFC Bank Limited 2029	AAA	0.54%
9% Bharti Telecom Limited 2028	AA+	1.39%	8.22% National Bank For Agriculture & Rural Development 2028	AAA	0.54%
7.05% Embassy Office Parks REIT 2026	AAA	1.37%	7.64% Food Corporation of India 2029	AAA	0.53%
7.79% Reliance Industries Limited 2033	AAA	1.27%	8.37% Rural Electrification Corp. Limited 2028	AAA	0.49%
8.40% Muthoot Finance Limited 2028	AA+	1.26%	8.7% LIC Housing Finance Limited 2029	AAA	0.35%
8.40% Cholamandalam Investment and Finance Com 2028	AA+	1.16%	7.65% HDFC Bank Limited 2033	AAA	0.34%
8.50% National Bank For Agriculture & Rural Development 2029	AAA	1.14%	6.80% Rural Electrification Corp. Limited 2030	AAA	0.32%
9.15% Shriram Finance Limited 2029	AA+	1.10%	8.18% National Bank For Agriculture & Rural Development 2028	AAA	0.29%
6.65% FOOD CORPORATION OF INDIA 2030	AAA	1.01%	<b>TOTAL</b>		<b>50.54%</b>
9.20% Shriram Finance Limited 2029	AA+	1.00%			

**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	10.65%	7.76% Government of Kerala 2035	SOV	0.35%
7.34% Government Of India 2064	SOV	8.18%	7.48% Government of Uttar Pradesh 2040	SOV	0.33%
7.30% Government Of India 2053	SOV	5.37%	7.73% State Government of Uttar Pradesh 2033	SOV	0.31%
7.18% Government Of India 2037	SOV	2.74%	7.54% Government of Assam 2034	SOV	0.27%
7.23% Government Of India 2039	SOV	1.63%	7.78% Government of Puducherry 2036	SOV	0.16%
7.10% Government Of India 2034	SOV	1.60%	7.72% Government of Rajasthan 2033	SOV	0.15%
7.75% Government of Rajasthan 2036	SOV	1.54%	8.83% Government Of India 2029	SOV	0.11%
7.25% Government Of India 2063	SOV	1.48%	6.95% Government Of India 2029	SOV	0.11%
8.25% Government of India 2033	SOV	1.16%	8.83% Government Of India 2029	SOV	0.11%
7.46% Government Of India 2073	SOV	1.10%	6.95% Government Of India 2029	SOV	0.11%
7.17% Government Of India 2030	SOV	0.96%	8.83% Government Of India 2030	SOV	0.11%
7.48% Government of Uttar Pradesh 2044	SOV	0.93%	6.95% Government Of India 2030	SOV	0.11%
7.44% Government of Tamil Nadu 2044	SOV	0.92%	8.83% Government Of India 2030	SOV	0.10%
7.43% Government of Rajasthan 2044	SOV	0.77%	6.95% Government Of India 2030	SOV	0.10%
7.75% Government of Uttar Pradesh 2033	SOV	0.66%	8.83% Government Of India 2031	SOV	0.10%
7.74% Government of Assam 2033	SOV	0.66%	6.95% Government Of India 2031	SOV	0.10%
7.74% Government of Rajasthan 2033	SOV	0.66%	8.83% Government Of India 2031	SOV	0.09%
7.78% Government of Assam 2034	SOV	0.65%	6.95% Government Of India 2031	SOV	0.09%
7.54% Government of Kerala 2055	SOV	0.64%	8.83% Government Of India 2032	SOV	0.09%
7.52% Government of Rajasthan 2044	SOV	0.64%	6.95% Government Of India 2032	SOV	0.09%
7.48% Government of Uttar Pradesh 2042	SOV	0.54%	8.83% Government Of India 2032	SOV	0.09%
7.40% Government of Rajasthan 2042	SOV	0.54%	6.95% Government Of India 2032	SOV	0.09%
7.42% Government of Assam 2034	SOV	0.50%	7.42% Government of Andhra Pradesh 2026	SOV	0.04%
7.46% Government of Uttarakhand 2034	SOV	0.45%	<b>TOTAL</b>		<b>48.65%</b>
7.77% Government of Andhra Pradesh 2035	SOV	0.44%			
Fixed deposits with banks					-
Other investments and Net current assets					0.81%
<b>GRAND TOTAL</b>					<b>100.00%</b>

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