

**Group Leave Encashment Income Fund**
**ULGF 014 02/04/08 GLEIncome 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>	March 31, 2008
	<b>Assets Invested</b>	₹ 39.9 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>	₹ 31.9246 as on May 31, 2024

Top 10 Sectors *	% of Invested Assets
Financial and insurance activities	15.46%
Manufacture of coke and refined petroleum products	5.11%
Housing Industry	2.61%
Construction of buildings	2.53%
Manufacture of motor vehicles, trailers and semi-trailers	2.52%
Manufacture of Basic Metals	2.51%
Real estate activities	2.50%
Warehousing and support activities for transportation	2.47%
OTHERS	64.28%

\*As per IRDAI NIC industry classification

Rating Profile	Allocation as a %
<b>Government Securities / T Bills</b>	<b>57.13%</b>
<b>Corporate Securities</b>	<b>40.52%</b>
AA & Below	0.00%
AAA & Eq	23.94%
AA+ & Eq	16.58%
<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>2.35%</b>
<b>TOTAL</b>	<b>100.00%</b>

Debt Portfolio by Maturity	Allocation as a %
< 1	1.29%
1-5 years	25.72%
5-7 years	5.53%
7-10 years	33.89%
> 10 years	33.57%
<b>TOTAL</b>	<b>100%</b>
Average maturity of debt portfolio (Months)	164.04

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	7.38%
Modified Duration Of Debt Portfolio(Years)	6.93

Corporate Securities	Rating	% of Invested Assets	Corporate Securities	Rating	% of Invested Assets
7.97% HDFC Bank Limited 2033	AAA	5.16%	8.10% Samvardhana Motherhood International Ltd 2028	AA+	2.52%
7.79% Reliance Industries Limited 2033	AAA	5.11%	8.03% Tata Steel Limited 2028	AA+	2.51%
6.65% FOOD CORPORATION OF INDIA 2030	AAA	4.80%	7.35% Embassy Office Parks REIT 2027	AAA	2.50%
9.20% Shriram Finance Limited 2029	AA+	2.63%	6.75% Sikka Ports & Terminals Limited 2026	AAA	2.47%
8.80% LIC Housing Finance Limited 2029	AAA	2.61%	9.15% Shriram Finance Limited 2029	AA+	1.31%
8.40% Muthoot Finance Limited 2028	AA+	2.54%	7.82% Bajaj Finance Limited 2034	AAA	1.28%
8.25% Godrej Properties Ltd 2028	AA+	2.53%	<b>TOTAL</b>		<b>40.52%</b>
8.80% Bharti Telecom Limited 2025	AA+	2.53%			

**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	13.05%	7.48% Government of Uttar Pradesh 2040	SOV	0.39%
7.34% Government Of India 2064	SOV	8.73%	7.46% Government of Uttarakhand 2034	SOV	0.35%
7.30% Government Of India 2053	SOV	5.85%	7.54% Government of Assam 2034	SOV	0.34%
7.18% Government Of India 2037	SOV	5.22%	7.78% Government of Puducherry 2036	SOV	0.20%
7.10% Government Of India 2034	SOV	5.06%	7.72% Government of Rajasthan 2033	SOV	0.18%
7.23% Government Of India 2039	SOV	2.04%	8.83% Government Of India 2029	SOV	0.09%
7.25% Government Of India 2063	SOV	1.73%	6.95% Government Of India 2029	SOV	0.09%
7.46% Government Of India 2073	SOV	1.36%	8.83% Government Of India 2029	SOV	0.09%
7.75% Government of Rajasthan 2036	SOV	1.29%	6.95% Government Of India 2029	SOV	0.09%
7.48% Government of Uttar Pradesh 2044	SOV	1.04%	8.83% Government Of India 2030	SOV	0.08%
7.44% Government of Tamil Nadu 2044	SOV	1.01%	6.95% Government Of India 2030	SOV	0.08%
7.78% Government of Assam 2034	SOV	0.80%	8.83% Government Of India 2030	SOV	0.08%
7.75% Government of Uttar Pradesh 2033	SOV	0.77%	6.95% Government Of India 2030	SOV	0.08%
7.74% Government of Assam 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%
7.54% Government of Kerala 2055	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	0.61%	8.83% Government Of India 2032	SOV	0.07%
7.42% Government of Assam 2034	SOV	0.58%	6.95% Government Of India 2032	SOV	0.07%
7.77% Government of Andhra Pradesh 2035	SOV	0.52%	<b>TOTAL</b>		<b>57.13%</b>
7.76% Government of Kerala 2035	SOV	0.43%			
Fixed deposits with banks					-
Other investments and Net current assets					2.35%
<b>GRAND TOTAL</b>					<b>100.00%</b>

Details are as per IRDAI Product Filing. Returns greater than 1 year are annualized. Past performance is not indicative of future performance.