

Group Balanced Fund
ULGF 001 03/04/03 GBalancer 105
Fund Objective:

To provide a balance between long-term capital appreciation and current income through investment in equity as well as fixed income instruments in appropriate proportions depending on market conditions prevalent from time to time

Inception Date	April 04, 2003
Assets Invested	₹ 5,767.2 Million
Fund Manager(s)	Prateek Pareek Funds Managed: 35 (7 Equity, 28 Balanced)
	Vidya Iyer Funds Managed: 35 (21 Debt, 14 Balanced)
Benchmark	85% CRISIL Composite Bond Fund Index & 15% BSE 100
NAV	₹ 68.0103 as on September 30, 2024

Top 10 Sectors *	% of Invested Assets
Financial and insurance activities	17.55%
Infrastructure	5.52%
Housing Industry	3.35%
Manufacture of motor vehicles, trailers and semi-trailers	3.14%
Manufacture of coke and refined petroleum products	2.34%
Manufacture of Basic Metals	2.25%
Real estate activities	2.23%
Computer programming, consultancy and related activities	1.62%
Construction of buildings	1.41%
Manufacture of chemicals and chemical products	0.81%
OTHERS	59.78%

*As per IRDAI NIC industry classification

Rating Profile	Allocation as a %
Government Securities / T Bills	47.21%
Corporate Securities	32.93%
AA & Below	1.20%
AAA & Eq	23.22%
AA+ & Eq	8.51%
Corporate Money Market Securities	0.00%
A1 & Eq	0.00%
A1+ & Eq	0.00%
Fixed Deposits With Banks	0.00%
Other Current Assets & Eq	3.13%
TOTAL	83.27%

Debt Portfolio by Maturity	Allocation as a %
< 1	1.33%
1-5 years	33.81%
5-7 years	2.68%
7-10 years	26.06%
> 10 years	36.12%
TOTAL	100%

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 September 30, 2024)

Debt Portfolio by Maturity	Allocation as a %
Average maturity of debt portfolio (Months)	162.75
Yield To Maturity Of Debt Portfolio	7.06%
Modified Duration Of Debt Portfolio(Years)	6.73

Corporate Securities	Rating	% of Invested Assets	Corporate Securities	Rating	% of Invested Assets
8.10% Samvardhana Motherson International Ltd 2028	AAA	1.99%	6.00% HDFC Bank Limited 2026	AAA	0.78%
8.70% Rural Electrification Corpn. Limited 2028	AAA	1.60%	7.09% Food Corporation Of India 2031	AAA	0.76%
7.79% Reliance Industries Limited 2033	AAA	1.43%	8.7% LIC Housing Finance Limited 2029	AAA	0.73%
7.05% Embassy Office Parks REIT 2026	AAA	1.41%	7.35% Embassy Office Parks REIT 2027	AAA	0.69%
7.65% HDFC Bank Limited 2033	AAA	1.40%	8.8% Food Corporation Of India 2028	AAA	0.68%
8.25% Godrej Properties Ltd 2028	AA+	1.38%	7.80% HDFC Bank Limited 2032	AAA	0.61%
8.80% Bharti Telecom Limited 2025	AA+	1.36%	9.15% Shriram Finance Limited 2029	AA+	0.60%
9% HDFC Bank Limited 2028	AAA	1.21%	8.03% Tata Steel Limited 2028	AA+	0.58%
8.40% Muthoot Finance Limited 2028	AA+	1.21%	6.48% Sundaram Finance Limited 2026	AAA	0.55%
8.35% JSW Steel Limited 2029	AA	1.20%	8.55% HDFC Bank Limited 2029	AAA	0.45%
6.44% HDFC Bank Limited 2028	AAA	1.16%	6.65% FOOD CORPORATION OF INDIA 2030	AAA	0.44%
8.40% Cholamandalam Investment and Finance Com 2028	AA+	1.15%	7.64% Food Corporation of India 2029	AAA	0.42%
8.54% Rural Electrification Corpn. Limited 2028	AAA	1.14%	7.59% Pune Municipal Corporation Limited 2027	AA+	0.40%
7.88% Axis Bank Limited 2032	AAA	1.08%	8.80% LIC Housing Finance Limited 2029	AAA	0.35%
7.96% Pipeline Infrastructure Limited 2029	AAA	1.02%	8.44% HDFC Bank Limited 2028	AAA	0.32%
7.90% Mahindra & Mahindra Financial Services 2027	AAA	0.93%	8.3% Rural Electrification Corpn. Limited 2029	AAA	0.18%
9.20% Shriram Finance Limited 2029	AA+	0.92%	7.9% Sikka Ports & Terminals Limited 2026	AAA	0.17%
9.15% Shriram Finance Limited 2029	AA+	0.91%	6.80% Rural Electrification Corpn. Limited 2030	AAA	0.03%
7.82% Bajaj Finance Limited 2034	AAA	0.89%	TOTAL		32.93%
7.45% Axis Bank Limited 2034	AAA	0.79%			

Equity Holdings (As on September 30, 2024)

Equity	% of Invested Assets	Equity	% of Invested Assets
--------	----------------------	--------	----------------------

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

Equity	% of Invested Assets	Equity	% of Invested Assets
HDFC Bank Limited	1.31%	Shriram Finance Limited	0.11%
UTI Bank ETF	1.14%	Hero Motocorp Limited	0.10%
Reliance Industries Limited	0.91%	Bajaj Housing Finance limited	0.10%
Infosys Limited	0.84%	DLF Limited	0.10%
Larsen & Toubro Limited	0.57%	KPIT Technologies Limited	0.09%
Bharti Airtel Limited	0.54%	Jindal Steel & Power Limited	0.09%
ICICI Prudential Bank ETF	0.52%	Dr. Reddys Laboratories Limited	0.09%
ITC Limited	0.45%	Cholamandalam Investment and Finance Company Limited	0.09%
Axis Bank Limited	0.39%	HDFC Life Insurance Company Limited	0.09%
Bajaj Finance Limited	0.38%	Apollo Hospitals Enterprise Limited	0.09%
Mahindra & Mahindra Limited	0.36%	Interglobe Aviation Limited	0.08%
Tata Consultancy Services Limited	0.32%	Godrej Consumer Products Limited	0.08%
Hindustan Unilever Limited	0.30%	Nestle India Limited	0.08%
Sun Pharmaceutical Inds. Limited	0.29%	Quess Corp Limited	0.08%
HCL Technologies Limited	0.27%	Bharat Petroleum Corp Limited	0.08%
P N Gadgil Jewellers Limited	0.25%	Indusind Bank Limited	0.08%
Zomato Limited	0.23%	Sona BLW Precision Forgings Limited	0.08%
State Bank of India Limited	0.20%	The Indian Hotels Company Limited	0.08%
Kotak Mahindra Bank Limited	0.20%	Persistent System Limited	0.08%
Tata Motors Limited	0.20%	Gail (India) Limited	0.07%
NTPC Limited	0.19%	L&T Finance Limited	0.07%
Ultratech Cement Limited	0.19%	Asian Paints Limited	0.07%
Titan Company Limited.	0.18%	Dixon Technologies (India) Limited	0.07%
Hindalco Industries Limited	0.18%	Ceigall India Limited	0.07%
Maruti Suzuki India Limited	0.16%	Havells India Limited	0.07%
Bharat Electronics Limited	0.16%	Bajaj Finserv Limited	0.06%
Trent Limited	0.16%	Vedant Fashions Limited	0.06%
Sansera Engineering limited	0.16%	Akums Drugs & Pharmaceuticals Ltd	0.06%
Ambuja Cements Limited	0.15%	Max Healthcare Institute Limited	0.06%
FSN E-Commerce Ventures Limited	0.15%	Varun Beverages Limited	0.06%
SBI Life Insurance Co. Limited	0.14%	Hindustan Foods Limited	0.06%

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

Equity	% of Invested Assets	Equity	% of Invested Assets
Tata Steel Limited	0.14%	Restaurant Brand Asia Limited	0.06%
Oil & Natural Gas Corporation Limited	0.14%	TVS Holdings Limited	0.06%
Pi Industries Limited	0.12%	Star Health & Allied Insurance Co Limited	0.05%
Cipla Limited	0.12%	ASHOK LEYLAND Limited	0.05%
Bharti Airtel Limited Partly Paid	0.12%	Lupin Limited	0.05%
Grasim Industries Limited	0.12%	Coal India Limited	0.05%
Adani Ports & Special Economic Zone Limited	0.11%	AU Small Finance Bank Limited	0.05%
Samvardhana Motherson International Limited	0.11%	Endurance Technologies Limited	0.05%
Avenue Supermarts Limited	0.11%	Britannia Industries Limited	0.05%

Equity	% of Invested Assets	Equity	% of Invested Assets
Senco Gold Limited	0.04%	Torrent Pharmaceuticals Limited	0.03%
Emcure Pharmaceuticals Limited	0.04%	PNB Housing Finance Limited	0.02%
Tata Consumer Product limited	0.04%	Sapphire Foods India Limited	0.02%
Aurobindo Pharma Limited	0.04%	Dabur India Limited	0.02%
LTIMindtree Limited	0.04%	Poly Medicure Limited	0.02%
Pidilite Industries Limited	0.04%	UNO Minda Limited	0.02%
Siemens Limited	0.04%	Coforge Limited	0.02%
Honasa Consumer Limited	0.04%	Ramkrishna Forgings Limited	0.02%
Marico Limited	0.04%	Krishna Institute of Medical Sciences Limited	0.02%
SBI Cards & Payment Services Limited	0.04%	Go Fashion (India) Limited	0.02%
SRF Limited.	0.04%	Craftsman Automation Limited	0.02%
PB Fintech Limited	0.04%	UPL Limited	0.02%
Prestige Estates Projects Limited	0.04%	Crompton Greaves Consumer Electricals Limited	0.02%
Affle India Limited	0.03%	TVS Motor Co. Limited	0.02%
APL Apollo Tubes Limited	0.03%	Blue Dart Express Limited	0.02%
Tube Investments of India Limited	0.03%	Cello World Limited	0.02%
Bharti Hexacom Limited	0.03%	India Shelter Finance Corporation Limited	0.01%
Chalet Hotels Limited	0.03%	K-Fin Technologies Limited	0.01%
Bajaj Holdings & Investment Limited	0.03%	Sonata Software Limited	0.01%
Page Industries Limited	0.03%	Amber Enterprises India Limited	0.01%
Keystone Realtors Limited	0.03%	Shree Cement Limited	0.01%
Power Finance Corpn. Limited	0.03%	Arvind Fashions Limited	-
Bikaji Foods International Limited	0.03%	TOTAL	16.73%
KAYNES TECHNOLOGY INDIA LIMITED	0.03%		

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

Government securities / T Bills	Rating	% of Invested Assets	Government securities / T Bills	Rating	% of Invested Assets
7.18% Government Of India 2037	SOV	10.53%	7.93% Government of India 2033	SOV	0.92%
7.18% Government Of India 2033	SOV	9.15%	6.95% Government Of India 2061	SOV	0.85%
7.10% Government Of India 2034	SOV	7.19%	7.41% Government Of India 2036	SOV	0.33%
7.34% Government Of India 2064	SOV	6.90%	7.17% Government Of India 2030	SOV	0.29%
7.30% Government Of India 2053	SOV	4.37%	7.94% Government of Himachal Pradesh 2030	SOV	0.24%
7.46% Government Of India 2073	SOV	3.07%	8% Government of Tamil Nadu 2025	SOV	0.09%
7.23% Government Of India 2039	SOV	1.77%	TOTAL		47.21%
7.09% Government of India 2054	SOV	1.50%			
Fixed deposits with banks					-
Other investments and Net current assets					3.13%
GRAND TOTAL					100.00%