

Group Capital Guarantee Balanced Fund
ULGF 006 03/10/05 GCGBal1 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	October 04, 2005
	Assets Invested	₹ 129.4 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	₹ 41.2255 as on September 30, 2024

Top 10 Sectors *	% of Invested Assets
Financial and insurance activities	13.82%
Infrastructure	3.96%
Housing Industry	3.95%
Manufacture of Basic Metals	2.81%
Manufacture of motor vehicles, trailers and semi-trailers	2.73%
Manufacture of coke and refined petroleum products	2.50%
Real estate activities	1.67%
Computer programming, consultancy and related activities	1.64%
Construction of buildings	0.82%
Manufacture of chemicals and chemical products	0.78%
OTHERS	65.32%

*As per IRDAI NIC industry classification

Rating Profile	Allocation as a %
Government Securities / T Bills	50.55%
Corporate Securities	27.57%
AA & Below	1.57%
AAA & Eq	18.08%
AA+ & Eq	7.92%
Corporate Money Market Securities	0.00%
A1 & Eq	0.00%
A1+ & Eq	0.00%
Fixed Deposits With Banks	0.00%
Other Current Assets & Eq	5.19%
TOTAL	83.31%

Debt Portfolio by Maturity	Allocation as a %
< 1	3.98%
1-5 years	28.16%
5-7 years	3.08%
7-10 years	28.38%
> 10 years	36.40%
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)	164.07
Yield To Maturity Of Debt Portfolio	7.04%
Modified Duration Of Debt Portfolio(Years)	6.81

Corporate Securities	Rating	% of Invested Assets	Corporate Securities	Rating	% of Invested Assets
7.79% Reliance Industries Limited 2033	AAA	1.60%	8.40% Cholamandalam Investment and Finance Com 2028	AA+	0.79%
7.96% Pipeline Infrastructure Limited 2029	AAA	1.59%	8.40% Muthoot Finance Limited 2028	AA+	0.79%
7.65% HDFC Bank Limited 2033	AAA	1.58%	8.25% Godrej Properties Ltd 2028	AA+	0.79%
8.10% Samvardhana Motherson International Ltd 2028	AAA	1.58%	7.45% Axis Bank Limited 2034	AAA	0.78%
8.35% JSW Steel Limited 2029	AA	1.57%	7.90% Mahindra & Mahindra Financial Services 2027	AAA	0.78%
8.80% Bharti Telecom Limited 2025	AA+	1.56%	7.75% LIC Housing Finance Limited 2027	AAA	0.78%
7.09% Food Corporation Of India 2031	AAA	1.53%	8.03% Tata Steel Limited 2028	AA+	0.78%
9.20% Shriram Finance Limited 2029	AA+	0.82%	7.7201% LIC Housing Finance Limited 2026	AAA	0.77%
9.15% Shriram Finance Limited 2029	AA+	0.82%	7.59% Pune Municipal Corporation Limited 2027	AA+	0.77%
9% HDFC Bank Limited 2028	AAA	0.82%	7.35% Embassy Office Parks REIT 2027	AAA	0.77%
9.15% Shriram Finance Limited 2029	AA+	0.81%	7.05% Embassy Office Parks REIT 2026	AAA	0.77%
8.70% Rural Electrification Corpn. Limited 2028	AAA	0.81%	6.00% HDFC Bank Limited 2026	AAA	0.75%
8.7% LIC Housing Finance Limited 2029	AAA	0.81%	6.65% FOOD CORPORATION OF INDIA 2030	AAA	0.75%
7.82% Bajaj Finance Limited 2034	AAA	0.80%	TOTAL		27.57%
8.44% HDFC Bank Limited 2028	AAA	0.80%			

Equity Holdings (As on September 30, 2024)

Equity	% of Invested Assets	Equity	% of Invested Assets
HDFC Bank Limited	1.31%	Grasim Industries Limited	0.10%
UTI Bank ETF	1.09%	Hero Motocorp Limited	0.10%
Reliance Industries Limited	0.91%	Bajaj Housing Finance limited	0.10%
Infosys Limited	0.85%	DLF Limited	0.10%
ICICI Prudential Bank ETF	0.57%	KPIT Technologies Limited	0.09%
Larsen & Toubro Limited	0.57%	Cholamandalam Investment and Finance Company Limited	0.09%

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Equity	% of Invested Assets	Equity	% of Invested Assets
Bharti Airtel Limited	0.55%	Apollo Hospitals Enterprise Limited	0.09%
ITC Limited	0.45%	Dr. Reddys Laboratories Limited	0.09%
Axis Bank Limited	0.39%	Jindal Steel & Power Limited	0.09%
Bajaj Finance Limited	0.38%	HDFC Life Insurance Company Limited	0.09%
Mahindra & Mahindra Limited	0.36%	Quess Corp Limited	0.08%
Tata Consultancy Services Limited	0.32%	Bharat Petroleum Corp Limited	0.08%
Hindustan Unilever Limited	0.31%	Interglobe Aviation Limited	0.08%
Sun Pharmaceutical Inds. Limited	0.29%	Godrej Consumer Products Limited	0.08%
HCL Technologies Limited	0.27%	Nestle India 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	0.21%	Gail (India) Limited	0.08%
NTPC Limited	0.20%	Dixon Technologies (India) Limited	0.07%
Kotak Mahindra Bank Limited	0.20%	L&T Finance Limited	0.07%
Trent Limited	0.20%	The Indian Hotels Company Limited	0.07%
Tata Motors Limited	0.20%	Asian Paints Limited	0.07%
Ultratech Cement Limited	0.19%	Persistent System Limited	0.07%
Titan Company Limited.	0.18%	Bajaj Finserv Limited	0.07%
Hindalco Industries Limited	0.17%	Vedant Fashions Limited	0.06%
Sansera Engineering limited	0.16%	Varun Beverages Limited	0.06%
Maruti Suzuki India Limited	0.15%	Ceigall India Limited	0.06%
Bharat Electronics Limited	0.15%	Havells India Limited	0.06%
FSN E-Commerce Ventures Limited	0.15%	Max Healthcare Institute Limited	0.06%
SBI Life Insurance Co. Limited	0.14%	Hindustan Foods Limited	0.06%
Tata Steel Limited	0.14%	Restaurant Brand Asia Limited	0.06%
Ambuja Cements Limited	0.14%	TVS Holdings Limited	0.06%
Oil & Natural Gas Corporation Limited	0.13%	ASHOK LEYLAND Limited	0.05%
Cipla Limited	0.12%	Akums Drugs & Pharmaceuticals Ltd	0.05%
Bharti Airtel Limited Partly Paid	0.12%	Lupin Limited	0.05%
Samvardhana Motherson International Limited	0.12%	Star Health & Allied Insurance Co Limited	0.05%
Avenue Supermarts Limited	0.11%	AU Small Finance Bank Limited	0.05%

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Equity	% of Invested Assets	Equity	% of Invested Assets
Adani Ports & Special Economic Zone Limited	0.11%	Endurance Technologies Limited	0.05%
Shriram Finance Limited	0.11%	Coal India Limited	0.05%
Pi Industries Limited	0.10%	Tata Consumer Product limited	0.04%

Equity	% of Invested Assets	Equity	% of Invested Assets
Senco Gold Limited	0.04%	PNB Housing Finance Limited	0.03%
Britannia Industries Limited	0.04%	Bikaji Foods International Limited	0.02%
LTIMindtree Limited	0.04%	Dabur India Limited	0.02%
Aurobindo Pharma Limited	0.04%	Sapphire Foods India Limited	0.02%
Pidilite Industries Limited	0.04%	Coforge Limited	0.02%
Siemens Limited	0.04%	Poly Medicure Limited	0.02%
Emcure Pharmaceuticals Limited	0.04%	UNO Minda Limited	0.02%
Marico Limited	0.04%	Go Fashion (India) Limited	0.02%
Honasa Consumer Limited	0.04%	Krishna Institute of Medical Sciences Limited	0.02%
SBI Cards & Payment Services Limited	0.04%	Ramkrishna Forgings Limited	0.02%
PB Fintech Limited	0.04%	TVS Motor Co. Limited	0.02%
Affle India Limited	0.03%	Crompton Greaves Consumer Electricals Limited	0.02%
Prestige Estates Projects Limited	0.03%	UPL Limited	0.02%
Tube Investments of India Limited	0.03%	Craftsman Automation Limited	0.02%
Page Industries Limited	0.03%	Sonata Software Limited	0.01%
APL Apollo Tubes Limited	0.03%	Cello World Limited	0.01%
SRF Limited.	0.03%	India Shelter Finance Corporation Limited	0.01%
Bajaj Holdings & Investment Limited	0.03%	K-Fin Technologies Limited	0.01%
Keystone Realtors Limited	0.03%	Blue Dart Express Limited	0.01%
Bharti Hexacom Limited	0.03%	Amber Enterprises India Limited	0.01%
Chalet Hotels Limited	0.03%	Arvind Fashions Limited	-
Power Finance Corpn. Limited	0.03%	TOTAL	16.69%
Torrent Pharmaceuticals Limited	0.03%		
KAYNES TECHNOLOGY INDIA LIMITED	0.03%		

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Government securities / T Bills	Rating	% of Invested Assets	Government securities / T Bills	Rating	% of Invested Assets
7.18% Government Of India 2033	SOV	13.09%	7.09% Government of India 2054	SOV	1.35%
7.18% Government Of India 2037	SOV	10.48%	6.95% Government Of India 2061	SOV	0.85%
7.10% Government Of India 2034	SOV	7.33%	7.41% Government Of India 2036	SOV	0.32%
7.34% Government Of India 2064	SOV	6.92%	7.93% Government of India 2033	SOV	0.29%
7.30% Government Of India 2053	SOV	4.52%	7.17% Government Of India 2030	SOV	0.23%
7.46% Government Of India 2073	SOV	3.16%	TOTAL		50.55%
7.23% Government Of India 2039	SOV	2.02%			
Fixed deposits with banks					-
Other investments and Net current assets					5.19%
GRAND TOTAL					100.00%