

Group Debt Fund
ULGF 002 03/04/03 GDebt 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	April 04, 2003
	Assets Invested	₹ 2,143.6 Million
	Fund Manager(s)	Vidya Iyer Funds Managed: 35 (21 Debt, 14 Balanced)
	Benchmark	CRISIL Composite Bond Fund Index
	NAV	₹ 49.3603 as on September 30, 2024

Top 10 Sectors *	% of Invested Assets
Financial and insurance activities	23.82%
Infrastructure	7.75%
Housing Industry	4.69%
Real estate activities	2.18%
Manufacture of motor vehicles, trailers and semi-trailers	2.10%
Manufacture of Basic Metals	2.08%
Construction of buildings	1.86%
Manufacture of coke and refined petroleum products	1.25%
OTHERS	54.27%

*As per IRDAI NIC industry classification

Rating Profile	Allocation as a %
Government Securities / T Bills	46.32%
Corporate Securities	48.36%
AA & Below	5.26%
AAA & Eq	32.96%
AA+ & Eq	10.14%
Corporate Money Market Securities	0.00%
A1 & Eq	0.00%
A1+ & Eq	0.00%
Fixed Deposits With Banks	0.00%
Other Current Assets & Eq	5.32%
TOTAL	100.00%

Debt Portfolio by Maturity	Allocation as a %
< 1	2.63%
1-5 years	28.66%
5-7 years	13.19%
7-10 years	23.94%
> 10 years	31.58%
TOTAL	100%
Average maturity of debt portfolio (Months)	168.78

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 %
Yield To Maturity Of Debt Portfolio	7.14%
Modified Duration Of Debt Portfolio(Years)	6.60

Corporate Securities	Rating	% of Invested Assets	Corporate Securities	Rating	% of Invested Assets
7.02% Bajaj Finance Limited 2031	AAA	8.39%	7.45% Axis Bank Limited 2034	AAA	0.92%
7.97% HDFC Bank Limited 2033	AAA	4.04%	6.44% HDFC Bank Limited 2028	AAA	0.90%
9.99% Jhajjar Power Limited 2026	AA	3.84%	10.08% IOT Utkal Energy Services Limited 2026	AAA	0.90%
7.88% Axis Bank Limited 2032	AAA	2.90%	7.35% Embassy Office Parks REIT 2027	AAA	0.84%
8.10% Samvardhana Motherson International Ltd 2028	AAA	2.10%	10.08% IOT Utkal Energy Services Limited 2027	AAA	0.82%
7.96% Pipeline Infrastructure Limited 2029	AAA	1.87%	7.63% Kotak Mahindra Bank Limited 2029	AAA	0.80%
8.80% LIC Housing Finance Limited 2029	AAA	1.72%	9.15% Shriram Finance Limited 2029	AA+	0.69%
8.25% Godrej Properties Ltd 2028	AA+	1.47%	8.03% Tata Steel Limited 2028	AA+	0.66%
8.35% JSW Steel Limited 2029	AA	1.42%	7.80% HDFC Bank Limited 2032	AAA	0.63%
9% Bharti Telecom Limited 2028	AA+	1.37%	8.55% HDFC Bank Limited 2029	AAA	0.54%
7.05% Embassy Office Parks REIT 2026	AAA	1.34%	7.64% Food Corporation of India 2029	AAA	0.52%
7.79% Reliance Industries Limited 2033	AAA	1.25%	7.82% Bajaj Finance Limited 2034	AAA	0.48%
8.40% Muthoot Finance Limited 2028	AA+	1.24%	8.50% Godrej Properties Limited 2029	AA+	0.39%
8.40% Cholamandalam Investment and Finance Com 2028	AA+	1.15%	8.7% LIC Housing Finance Limited 2029	AAA	0.34%
7.59% Pune Municipal Corporation Limited 2027	AA+	1.12%	7.65% HDFC Bank Limited 2033	AAA	0.33%
9.15% Shriram Finance Limited 2029	AA+	1.08%	6.80% Rural Electrification Corpn. Limited 2030	AAA	0.32%
6.65% FOOD CORPORATION OF INDIA 2030	AAA	0.99%	TOTAL		48.36%
9.20% Shriram Finance Limited 2029	AA+	0.99%			

Equity Holdings (As on September 30, 2024)

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Government securities / T Bills	Rating	% of Invested Assets	Government securities / T Bills	Rating	% of Invested Assets
7.34% Government Of India 2064	SOV	9.64%	6.95% Government Of India 2029	SOV	0.11%
7.18% Government Of India 2033	SOV	6.66%	8.83% Government Of India 2030	SOV	0.11%
7.30% Government Of India 2053	SOV	6.25%	6.95% Government Of India 2030	SOV	0.11%
7.10% Government Of India 2034	SOV	4.67%	8.83% Government Of India 2030	SOV	0.10%
7.46% Government Of India 2073	SOV	4.17%	6.95% Government Of India 2030	SOV	0.10%
7.23% Government Of India 2039	SOV	3.92%	8.83% Government Of India 2031	SOV	0.10%
7.18% Government Of India 2037	SOV	3.07%	6.95% Government Of India 2031	SOV	0.10%
7.09% Government of India 2054	SOV	2.30%	8.83% Government Of India 2031	SOV	0.10%
7.93% Government of India 2033	SOV	1.14%	6.95% Government Of India 2031	SOV	0.10%
6.95% Government Of India 2061	SOV	1.00%	8.83% Government Of India 2032	SOV	0.09%
7.17% Government Of India 2030	SOV	0.95%	6.95% Government Of India 2032	SOV	0.09%
7.34% Government of Rajasthan 2034	SOV	0.51%	8.83% Government Of India 2032	SOV	0.09%
7.41% Government Of India 2036	SOV	0.38%	6.95% Government Of India 2032	SOV	0.09%
8.83% Government Of India 2029	SOV	0.11%	7.42% Government of Andhra Pradesh 2026	SOV	0.04%
6.95% Government Of India 2029	SOV	0.11%	TOTAL		46.32%
8.83% Government Of India 2029	SOV	0.11%			

Fixed deposits with banks	-
Other investments and Net current assets	5.32%
GRAND TOTAL	100.00%

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