

Group Capital Guarantee Debt fund III
ULGF 048 27/08/13 GCGDebt3 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	December 03, 2013
	Assets Invested	₹ 3,056.5 Million
	Fund Manager(s)	Vidya Iyer Funds Managed: 35 (21 Debt, 14 Balanced)
	Benchmark	CRISIL Composite Bond Fund Index
	NAV	₹ 22.2477 as on September 30, 2024

Top 10 Sectors *	% of Invested Assets
Financial and insurance activities	19.06%
Housing Industry	4.62%
Infrastructure	2.58%
Manufacture of Basic Metals	2.09%
Manufacture of coke and refined petroleum products	1.82%
Manufacture of motor vehicles, trailers and semi-trailers	1.74%
Construction of buildings	1.70%
Real estate activities	1.17%
Warehousing and support activities for transportation	0.16%
OTHERS	65.05%

*As per IRDAI NIC industry classification

Rating Profile	Allocation as a %
Government Securities / T Bills	58.87%
Corporate Securities	37.60%
AA & Below	1.56%
AAA & Eq	25.71%
AA+ & Eq	10.33%
Corporate Money Market Securities	0.00%
A1 & Eq	0.00%
A1+ & Eq	0.00%
Fixed Deposits With Banks	0.00%
Other Current Assets & Eq	3.53%
TOTAL	100.00%

Debt Portfolio by Maturity	Allocation as a %
< 1	1.39%
1-5 years	25.06%
5-7 years	4.39%
7-10 years	29.31%
> 10 years	39.85%
TOTAL	100%
Average maturity of debt portfolio (Months)	186.80

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	7.07%
Modified Duration Of Debt Portfolio(Years)	7.36

Corporate Securities	Rating	% of Invested Assets	Corporate Securities	Rating	% of Invested Assets
7.97% HDFC Bank Limited 2033	AAA	2.63%	6.44% HDFC Bank Limited 2028	AAA	0.70%
8.55% HDFC Bank Limited 2029	AAA	2.36%	7.90% Mahindra & Mahindra Financial Services 2027	AAA	0.66%
8% HDFC Bank Limited 2032	AAA	2.05%	7.63% Kotak Mahindra Bank Limited 2029	AAA	0.60%
7.88% Axis Bank Limited 2032	AAA	2.03%	7.92% Cholamandalam Investment and Finance Com 2025	AA+	0.55%
7.79% Reliance Industries Limited 2033	AAA	1.82%	8.03% Tata Steel Limited 2028	AA+	0.53%
8.10% Samvardhana Motherson International Ltd 2028	AAA	1.74%	6.65% FOOD CORPORATION OF INDIA 2030	AAA	0.51%
7.96% Pipeline Infrastructure Limited 2029	AAA	1.62%	7.35% Embassy Office Parks REIT 2027	AAA	0.46%
8.35% JSW Steel Limited 2029	AA	1.56%	8.50% Godrej Properties Limited 2029	AA+	0.41%
7.09% Food Corporation Of India 2031	AAA	1.56%	8.54% Rural Electrification Corpn. Limited 2028	AAA	0.34%
8.80% Bharti Telecom Limited 2025	AA+	1.35%	7.80% National Bank For Agriculture & Rural Development 2027	AAA	0.33%
8.25% Godrej Properties Ltd 2028	AA+	1.30%	7.64% Food Corporation of India 2029	AAA	0.30%
8.80% LIC Housing Finance Limited 2029	AAA	1.17%	7.59% Pune Municipal Corporation Limited 2027	AA+	0.29%
9% Bharti Telecom Limited 2028	AA+	1.16%	6.80% Rural Electrification Corpn. Limited 2030	AAA	0.22%
9.20% Shriram Finance Limited 2029	AA+	1.07%	9% HDFC Bank Limited 2028	AAA	0.21%
7.82% Bajaj Finance Limited 2034	AAA	1.05%	7.80% HDFC Bank Limited 2032	AAA	0.13%
8.40% Muthoot Finance Limited 2028	AA+	1.04%	7.65% HDFC Bank Limited 2033	AAA	0.13%
7.45% Axis Bank Limited 2034	AAA	1.03%	7.95% Sikka Ports & Terminals Limited 2026	AAA	0.13%
7.75% LIC Housing Finance Limited 2027	AAA	1.02%	8.8% Rural Electrification Corpn. Limited 2029	AAA	0.07%
8.40% Cholamandalam Investment and Finance Com 2028	AA+	0.97%	8.7% LIC Housing Finance Limited 2029	AAA	0.07%
9.15% Shriram Finance Limited 2029	AA+	0.93%	7.9% Sikka Ports & Terminals Limited 2026	AAA	0.03%
9.15% Shriram Finance Limited 2029	AA+	0.73%	7.65% Axis Bank Limited 2027	AAA	0.03%
7.05% Embassy Office Parks REIT 2026	AAA	0.71%	TOTAL		37.60%

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Equity Holdings (As on September 30, 2024)

Government securities / T Bills	Rating	% of Invested Assets	Government securities / T Bills	Rating	% of Invested Assets
7.34% Government Of India 2064	SOV	10.38%	8.83% Government Of India 2029	SOV	0.10%
7.18% Government Of India 2033	SOV	9.18%	6.95% Government Of India 2029	SOV	0.10%
7.18% Government Of India 2037	SOV	8.64%	8.83% Government Of India 2030	SOV	0.09%
7.10% Government Of India 2034	SOV	8.33%	6.95% Government Of India 2030	SOV	0.09%
7.30% Government Of India 2053	SOV	7.07%	8.83% Government Of India 2030	SOV	0.09%
7.46% Government Of India 2073	SOV	4.41%	6.95% Government Of India 2030	SOV	0.09%
7.23% Government Of India 2039	SOV	4.15%	8.83% Government Of India 2031	SOV	0.09%
7.09% Government of India 2054	SOV	2.69%	6.95% Government Of India 2031	SOV	0.09%
6.95% Government Of India 2061	SOV	1.04%	8.83% Government Of India 2031	SOV	0.08%
7.34% Government of Rajasthan 2034	SOV	0.56%	6.95% Government Of India 2031	SOV	0.08%
7.41% Government Of India 2036	SOV	0.40%	8.83% Government Of India 2032	SOV	0.08%
7.17% Government Of India 2030	SOV	0.36%	6.95% Government Of India 2032	SOV	0.08%
7.93% Government of India 2033	SOV	0.26%	8.83% Government Of India 2032	SOV	0.08%
8.83% Government Of India 2029	SOV	0.10%	6.95% Government Of India 2032	SOV	0.08%
6.95% Government Of India 2029	SOV	0.10%	TOTAL		58.87%
Fixed deposits with banks					-
Other investments and Net current assets					3.53%
GRAND TOTAL					100.00%

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