

Group Superannuation Growth Fund
ULGF 054 30/10/03 GSGF 105

Fund Objective: The objective of the fund is to provide long-term capital appreciation through investments primarily in equity and equity-related instruments.	Inception Date	November 07, 2003
	Assets Invested	₹ 5,908.6 Million
	Fund Manager(s)	Prateek Pareek Funds Managed: 35 (7 Equity, 28 Balanced)
		Vidya Iyer Funds Managed: 35 (21 Debt, 14 Balanced)
	Benchmark	55% BSE 100 & 45% CRISIL Composite Bond Fund Index
	NAV	₹ 131.6159 as on September 30, 2024

Top 10 Sectors *	% of Invested Assets
Financial and insurance activities	17.12%
Infrastructure	6.55%
Computer programming, consultancy and related activities	5.52%
Manufacture of motor vehicles, trailers and semi-trailers	4.67%
Manufacture of coke and refined petroleum products	3.41%
Housing Industry	2.71%
Manufacture of chemicals and chemical products	2.62%
Manufacture of pharmaceuticals, medicinal chemical and botanical products	2.42%
Manufacture of Basic Metals	2.38%
Other manufacturing	1.61%
OTHERS	50.99%

*As per IRDAI NIC industry classification

Rating Profile	Allocation as a %
Government Securities / T Bills	25.21%
Corporate Securities	15.47%
AA & Below	0.62%
AAA & Eq	9.91%
AA+ & Eq	4.94%
Corporate Money Market Securities	0.00%
A1 & Eq	0.00%
A1+ & Eq	0.00%
Fixed Deposits With Banks	0.00%
Other Current Assets & Eq	3.15%
TOTAL	43.83%

Debt Portfolio by Maturity	Allocation as a %
< 1	4.10%
1-5 years	29.55%
5-7 years	2.94%
7-10 years	28.31%
> 10 years	35.10%
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)	159.87
Yield To Maturity Of Debt Portfolio	7.03%
Modified Duration Of Debt Portfolio(Years)	6.64

Corporate Securities	Rating	% of Invested Assets	Corporate Securities	Rating	% of Invested Assets
7.59% Pune Municipal Corporation Limited 2027	AA+	1.64%	8.7% LIC Housing Finance Limited 2029	AAA	0.36%
8.80% LIC Housing Finance Limited 2029	AAA	0.89%	7.79% Reliance Industries Limited 2033	AAA	0.33%
7.88% Axis Bank Limited 2032	AAA	0.88%	6.44% HDFC Bank Limited 2028	AAA	0.33%
7.09% Food Corporation Of India 2031	AAA	0.84%	9.15% Shriram Finance Limited 2029	AA+	0.32%
8.10% Samvardhana Motherson International Ltd 2028	AAA	0.75%	8.54% Rural Electrification Corpn. Limited 2028	AAA	0.28%
7.05% Embassy Office Parks REIT 2026	AAA	0.72%	7.90% Mahindra & Mahindra Financial Services 2027	AAA	0.27%
7.65% HDFC Bank Limited 2033	AAA	0.71%	8.44% HDFC Bank Limited 2028	AAA	0.25%
7.96% Pipeline Infrastructure Limited 2029	AAA	0.64%	6.00% HDFC Bank Limited 2026	AAA	0.21%
8.35% JSW Steel Limited 2029	AA	0.62%	8.03% Tata Steel Limited 2028	AA+	0.20%
8.80% Bharti Telecom Limited 2025	AA+	0.58%	7.35% Embassy Office Parks REIT 2027	AAA	0.20%
8.25% Godrej Properties Ltd 2028	AA+	0.52%	7.80% HDFC Bank Limited 2032	AAA	0.17%
8.40% Muthoot Finance Limited 2028	AA+	0.45%	6.65% FOOD CORPORATION OF INDIA 2030	AAA	0.15%
7.75% LIC Housing Finance Limited 2027	AAA	0.43%	7.64% Food Corporation of India 2029	AAA	0.14%
8.40% Cholamandalam Investment and Finance Com 2028	AA+	0.42%	8.55% HDFC Bank Limited 2029	AAA	0.11%
7.45% Axis Bank Limited 2034	AAA	0.41%	7.65% Axis Bank Limited 2027	AAA	0.05%
9.20% Shriram Finance Limited 2029	AA+	0.41%	7.9% Sikka Ports & Terminals Limited 2026	AAA	0.03%
9.15% Shriram Finance Limited 2029	AA+	0.40%	6.80% Rural Electrification Corpn. Limited 2030	AAA	0.02%
7.82% Bajaj Finance Limited 2034	AAA	0.39%	TOTAL		15.47%
8.70% Rural Electrification Corpn. Limited 2028	AAA	0.36%			

Equity Holdings (As on September 30, 2024)

Equity	% of Invested Assets	Equity	% of Invested Assets
HDFC Bank Limited	4.41%	Hero Motocorp Limited	0.35%

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
UTI Bank ETF	3.89%	DLF Limited	0.34%
Reliance Industries Limited	3.08%	Grasim Industries Limited	0.34%
Infosys Limited	2.86%	Bajaj Housing Finance limited	0.32%
Larsen & Toubro Limited	1.94%	KPIT Technologies Limited	0.32%
Bharti Airtel Limited	1.82%	Cholamandalam Investment and Finance Company Limited	0.31%
ITC Limited	1.53%	Dr. Reddys Laboratories Limited	0.31%
Nippon India Banking ETF	1.53%	Apollo Hospitals Enterprise Limited	0.30%
Axis Bank Limited	1.31%	Jindal Steel & Power Limited	0.29%
Bajaj Finance Limited	1.29%	Interglobe Aviation Limited	0.29%
Mahindra & Mahindra Limited	1.21%	HDFC Life Insurance Company Limited	0.29%
Tata Consultancy Services Limited	1.08%	Nestle India Limited	0.28%
Hindustan Unilever Limited	1.04%	Bharat Petroleum Corp Limited	0.28%
Sun Pharmaceutical Inds. Limited	0.97%	Quess Corp Limited	0.28%
HCL Technologies Limited	0.91%	Godrej Consumer Products Limited	0.27%
P N Gadgil Jewellers Limited	0.84%	Indusind Bank Limited	0.27%
Zomato Limited	0.77%	Sona BLW Precision Forgings Limited	0.26%
State Bank of India Limited	0.70%	Persistent System Limited	0.25%
NTPC Limited	0.69%	Gail (India) Limited	0.25%
Kotak Mahindra Bank Limited	0.69%	L&T Finance Limited	0.25%
Tata Motors Limited	0.67%	Asian Paints Limited	0.25%
Ultratech Cement Limited	0.65%	Dixon Technologies (India) Limited	0.24%
Titan Company Limited.	0.62%	The Indian Hotels Company Limited	0.24%
Hindalco Industries Limited	0.57%	Bajaj Finserv Limited	0.22%
Sansera Engineering limited	0.54%	Ceigall India Limited	0.22%
Maruti Suzuki India Limited	0.54%	Vedant Fashions Limited	0.21%
Trent Limited	0.54%	Hindustan Foods Limited	0.20%
Bharat Electronics Limited	0.51%	Varun Beverages Limited	0.20%
FSN E-Commerce Ventures Limited	0.49%	Max Healthcare Institute Limited	0.20%
SBI Life Insurance Co. Limited	0.49%	Restaurant Brand Asia Limited	0.20%
Tata Steel Limited	0.48%	Havells India Limited	0.20%
Ambuja Cements Limited	0.46%	Akums Drugs & Pharmaceuticals Ltd	0.19%

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
Oil & Natural Gas Corporation Limited	0.44%	TVS Holdings Limited	0.19%
Cipla Limited	0.40%	ASHOK LEYLAND Limited	0.18%
Samvardhana Motherson International Limited	0.39%	Lupin Limited	0.18%
Bharti Airtel Limited Partly Paid	0.39%	Star Health & Allied Insurance Co Limited	0.17%
Avenue Supermarts Limited	0.39%	AU Small Finance Bank Limited	0.17%
Adani Ports & Special Economic Zone Limited	0.38%	Endurance Technologies Limited	0.16%
Shriram Finance Limited	0.38%	Coal India Limited	0.16%
Pi Industries Limited	0.35%	Britannia Industries Limited	0.15%

Equity	% of Invested Assets	Equity	% of Invested Assets
Senco Gold Limited	0.15%	Bikaji Foods International Limited	0.09%
Tata Consumer Product limited	0.15%	PNB Housing Finance Limited	0.08%
Aurobindo Pharma Limited	0.15%	Sapphire Foods India Limited	0.08%
LTIMindtree Limited	0.15%	Dabur India Limited	0.08%
ICICI Prudential Bank ETF	0.15%	UNO Minda Limited	0.07%
Emcure Pharmaceuticals Limited	0.14%	Coforge Limited	0.07%
Pidilite Industries Limited	0.13%	Go Fashion (India) Limited	0.06%
Marico Limited	0.13%	Poly Medicure Limited	0.06%
Honasa Consumer Limited	0.13%	Krishna Institute of Medical Sciences Limited	0.06%
Prestige Estates Projects Limited	0.13%	Ramkrishna Forgings Limited	0.06%
SBI Cards & Payment Services Limited	0.12%	Crompton Greaves Consumer Electricals Limited	0.06%
Siemens Limited	0.12%	Craftsman Automation Limited	0.06%
PB Fintech Limited	0.12%	TVS Motor Co. Limited	0.05%
Affle India Limited	0.11%	India Shelter Finance Corporation Limited	0.05%
Tube Investments of India Limited	0.11%	UPL Limited	0.05%
SRF Limited.	0.11%	Cello World Limited	0.05%
APL Apollo Tubes Limited	0.11%	Blue Dart Express Limited	0.05%
Keystone Realtors Limited	0.11%	K-Fin Technologies Limited	0.05%
Page Industries Limited	0.11%	Amber Enterprises India Limited	0.04%
Bharti Hexacom Limited	0.10%	Sonata Software Limited	0.04%
Bajaj Holdings & Investment Limited	0.10%	Shree Cement Limited	0.04%
Power Finance Corpn. Limited	0.09%	Arvind Fashions Limited	0.01%
KAYNES TECHNOLOGY INDIA LIMITED	0.09%	TOTAL	56.17%
Torrent Pharmaceuticals Limited	0.09%		

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 2033	SOV	6.00%	7.09% Government of India 2054	SOV	0.68%
7.18% Government Of India 2037	SOV	5.30%	7.93% Government of India 2033	SOV	0.50%
7.10% Government Of India 2034	SOV	3.71%	6.95% Government Of India 2061	SOV	0.44%
7.34% Government Of India 2064	SOV	3.46%	7.41% Government Of India 2036	SOV	0.17%
7.30% Government Of India 2053	SOV	2.24%	7.17% Government Of India 2030	SOV	0.11%
7.46% Government Of India 2073	SOV	1.57%	TOTAL		25.21%
7.23% Government Of India 2039	SOV	1.03%			
Fixed deposits with banks					-
Other investments and Net current assets					3.15%
GRAND TOTAL					100.00%