



Protector II (Open Fund)

SFIN No: ULIF00915/12/09PROTECTOR2117

June 30, 2025



Fund Details

Investment Objective: To earn regular income by investing in high quality fixed income securities

Investment Philosophy: The fund will target 100% investments in Government & other debt securities to meet the stated objectives

Inception Date	NAV	YTM	MD	AUM
11-Jan-2010	Rs. 29.7819	7.1%	7.6	Rs. 662 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Gaurav Balre		Equity - 0 Debt - 10 Balanced - 8		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	-1.2%	-0.4%
6 Months	3.9%	4.7%
1 Year	8.2%	9.2%
2 Years	7.8%	8.4%
3 Years	7.7%	8.4%
5 Years	6.0%	6.2%
Inception	7.3%	7.8%

Past performance is not indicative of future performance

*Benchmark is CRISIL Composite Bond Index

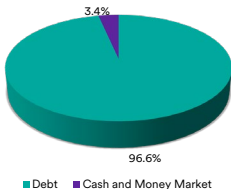
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

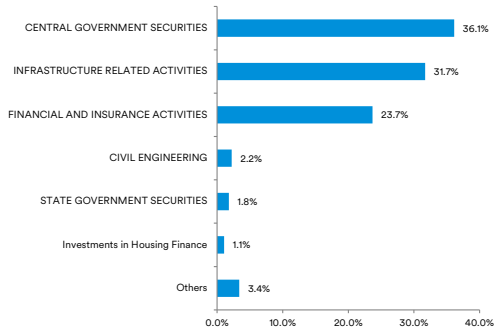
Security Type	Min	Max	Actual
Government & Other Debt Securities	60%	100%	96.6%
Cash & Money Market	0%	40%	3.4%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Mix

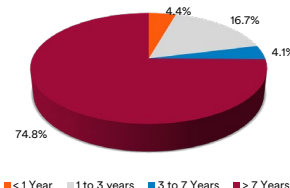


Industry Wise Exposure**

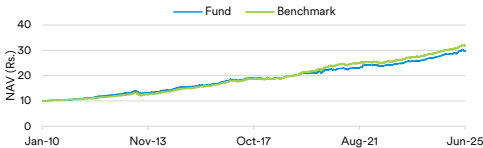


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



NAV vs Benchmark



Security Name Rating Net Asset (%)

Government Securities		
7.09% GOI 2054		12.2%
6.9% GOI 2065		7.3%
6.92% GOI 2039		4.7%
6.76% GOI 2061		3.4%
6.33% GOI 2035		2.6%
6.79% GOI 2034		1.9%
7.34% GOI 2064		1.7%
6.98% GOI 2054		1.4%
7.05% ANDHRA PRADESH SG 2039		1.1%
7.09% GOI 2074		0.9%
Others		0.7%
Total		37.9%

Corporate Bonds

STATE BANK OF INDIA	AAA	9.2%
SAMMAN CAPITAL LTD.	AA-	8.7%
IRFC LTD.	AAA	6.2%
POWER FINANCE CORPN. LTD.	AAA	5.6%
MUTHOOT FINANCE LTD.	AA+	3.8%
POWER GRID CORPN. OF INDIA LTD.	AAA	3.7%
THE NATIONAL BANK FOR FINANCING IN	AAA	3.6%
SHRIRAM FINANCE LIMITED	AA+	3.6%
L & T FINANCE LTD.	AAA	3.4%
REC LTD.	AAA	2.3%
Others		8.5%
Total		58.7%
Cash and Money Market		3.4%
Portfolio Total		100.0%

Rating Credit Profile

