



Protector (Closed Fund)

SFIN No: ULIF00225/01/05PROTECTORF17

June 30, 2025



Mitkar life aage badhain

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
04-Feb-2005	Rs. 36.2467	7.1%	8.1	Rs. 48 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	-1.3%	-0.4%
6 Months	4.7%	4.7%
1 Year	9.1%	9.2%
2 Years	8.3%	8.4%
3 Years	7.9%	8.4%
5 Years	6.2%	6.2%
Inception	6.5%	7.3%

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 (%)

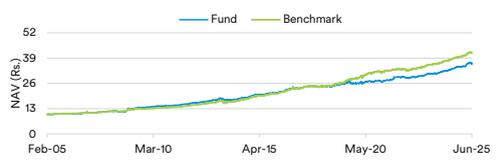
Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	25%	90%	43.9%
Infrastructure and Social Sector Secs	0%	60%	24.3%
Long Term Bonds	10%	60%	28.1%
Short Term Bonds	0%	45%	0.0%
Money Market Investments	0%	40%	3.7%

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

Asset Mix



NAV vs Benchmark



Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
Government Securities		
7.09% GOI 2054		26.4%
6.92% GOI 2039		14.0%
7.09% GOI 2074		1.5%
6.79% GOI 2034		1.1%
6.76% GOI 2061		0.5%
7.34% GOI 2064		0.4%
Total		43.9%

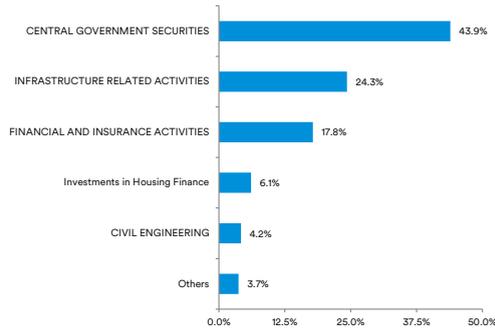
Corporate Bonds

SAMMAN CAPITAL LTD.	AA-	9.3%
IRFC LTD.	AAA	8.7%
STATE BANK OF INDIA	AAA	7.3%
NATIONAL HOUSING BANK	AAA	6.1%
THE NATIONAL BANK FOR FINANCING IN	AAA	4.3%
SHRIRAM FINANCE LIMITED	AA+	4.3%
PIRAMAL FINANCE LTD.	AA	4.2%
LARSEN & TOUBRO LTD.	AAA	4.2%
POWER FINANCE CORPN. LTD.	AAA	4.0%
Total		52.4%

Cash and Money Market

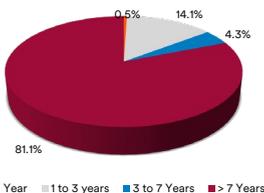
		3.7%
Portfolio Total		100.0%

Industry Wise Exposure**



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

Debt Maturity Profile



Rating Credit Profile

