



# Protector (Closed Fund)

SFIN No: ULIF00225/01/05PROTECTORFI17

June 30, 2025



Milkar life aage badhaain

## 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 |
| <b>Fund Manager(s)</b> |             | <b>Funds Managed by the Fund Managers</b> |     |              |
| 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

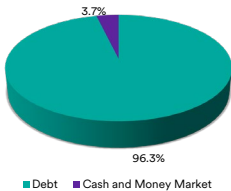
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

## Actual v/s Targeted Asset Allocation (%)

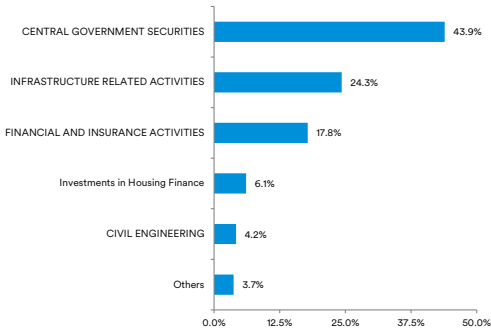
| Security Type                         | Min | Max | Actual |
|---------------------------------------|-----|-----|--------|
| Govt & Govt Guaranteed Secs           | 25% | 90% | 43.9%  |
| Infrastructure and Social Sector Secs | 0%  | 60% | 24.3%  |
| Long Term Bonds                       | 10% | 60% | 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

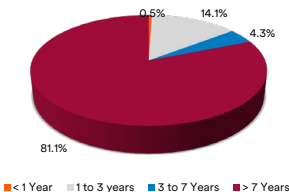


## Industry Wise Exposure\*\*

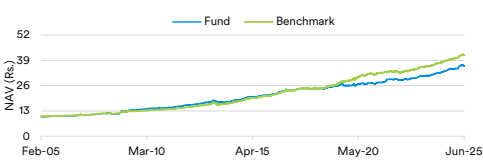


\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

## Debt Maturity Profile



## NAV vs Benchmark



| Security Name                      | Rating | Net Asset (%) |
|------------------------------------|--------|---------------|
| <b>Government Securities</b>       |        |               |
| 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%          |
| <b>Total</b>                       |        | <b>43.9%</b>  |
| <b>Corporate Bonds</b>             |        |               |
| 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%          |
| <b>Total</b>                       |        | <b>52.4%</b>  |
| <b>Cash and Money Market</b>       |        | <b>3.7%</b>   |
| <b>Portfolio Total</b>             |        | <b>100.0%</b> |

## Rating Credit Profile

