



# Protector (Closed Fund)

SFIN No: ULIF00225/01/05PROTECTORF17

July 31, 2024



Milkar 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

<b>Inception Date</b>	<b>NAV</b>	<b>YTM</b>	<b>MD</b>	<b>AUM</b>
04-Feb-2005	Rs. 33.4957	7.5%	8.1	Rs. 55 crore
<b>Fund Manager(s)</b>		<b>Funds Managed by the Fund Managers</b>		
Alok Bisht		Equity - 0   Debt - 5   Balanced -3		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
<b>1 Month</b>	0.8%	0.9%
<b>6 Months</b>	4.4%	4.6%
<b>1 Year</b>	8.1%	8.2%
<b>2 Years</b>	7.2%	8.0%
<b>3 Years</b>	6.5%	5.8%
<b>5 Years</b>	4.6%	6.7%
<b>Inception</b>	6.4%	7.2%

Past performance is not indicative of future performance

\*Benchmark is CRISIL Composite Bond Index

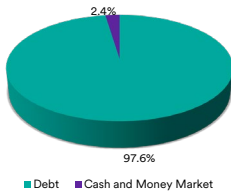
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

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

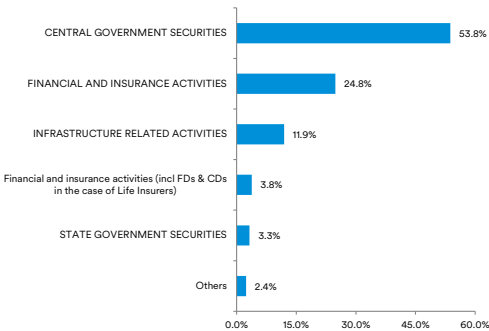
Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	25%	90%	57.0%
Infrastructure and Social Sector Secs	0%	60%	11.9%
Long Term Bonds	10%	60%	28.7%
Short Term Bonds	0%	45%	0.0%
Money Market Investments	0%	40%	2.4%

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

## Asset Mix

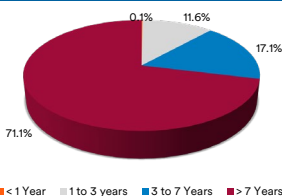


## Industry Wise Exposure\*\*

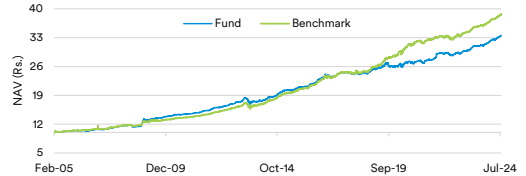


\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

## Debt Maturity Profile



## NAV vs Benchmark



## Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
<b>Government Securities</b>		
7.34% GOI 2064		14.0%
7.3% GOI 2053		11.3%
7.25% GOI 2063		10.2%
7.1% GOI 2034		7.3%
7.23% GOI 2039		5.9%
7.37% TELANGANA SDL 2042		2.7%
7.38% GOI 2027		1.8%
7.46% GOI 2073		1.8%
7.1% GOI 2029		1.4%
7.34% WEST BENGAL SDL 2042		0.3%
Others		0.2%
<b>Total</b>		<b>57.0%</b>

## Corporate Bonds

H D F C BANK LTD.	AAA	9.7%
INDIABULLS HOUSING FINANCE LTD	AA-	9.5%
STATE BANK OF INDIA	AAA	6.2%
PIRAMAL CAPITAL & HOUSING FIN LTD.	AA	3.8%
SHRIRAM TRANSPORT FINANCE CO. LTD	AA+	3.7%
IRFC LTD.	AAA	2.7%
REC LTD.	AAA	2.7%
BAJAJ FINANCE LTD.	AAA	2.3%
<b>Total</b>		<b>40.6%</b>

## Cash and Money Market

<b>Cash and Money Market</b>	<b>2.4%</b>
<b>Portfolio Total</b>	<b>100.0%</b>

## Rating Credit Profile

