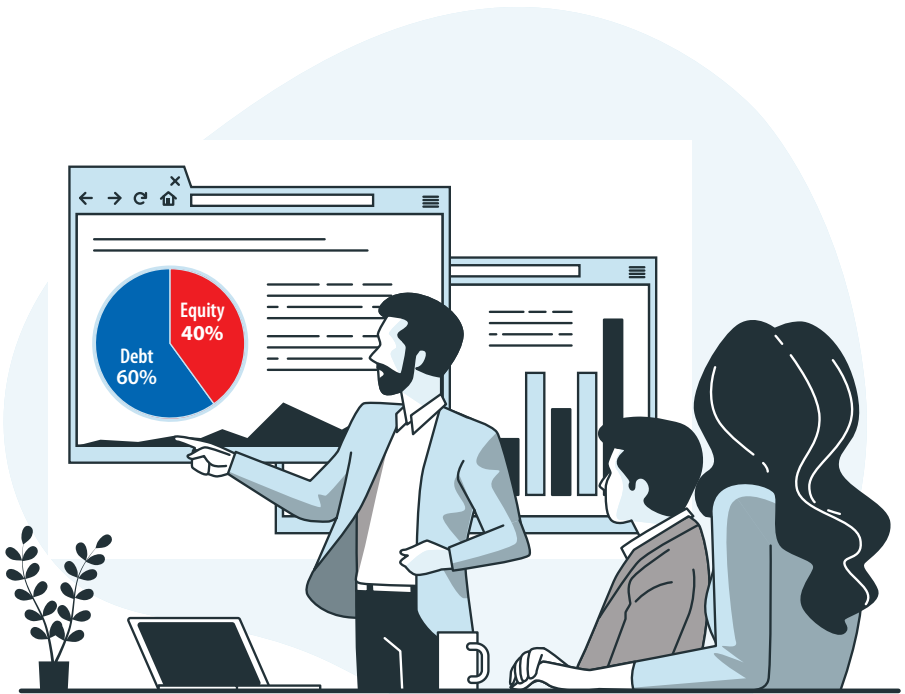




**RECOMMENDED
MF PORTFOLIO**

BALANCED PORTFOLIO

EQUITY 40%



July 2025



WEALTH

**FINANCIAL
PRODUCTS
DISTRIBUTORS
NETWORK**

Portfolio Insights







About Balanced Portfolio - Equity 40%

This portfolio is designed for Moderate Investor to Build wealth by investing in Equity & Debt Mutual fund schemes by maintaining a fixed asset allocation strategy of 40% & 60% respectively

Inception Date 16th December 2013	Suitable for Moderate Investor	
Risk-o-meter High	Tenure Suitability 5+ Years	
Benchmark 40 EQUITY + 60 DEBT	Min. Investment ₹50,000/-	Min. SIP ₹5,000/-
Scheme Count 6 Schemes	Lock-in Period NIL	

Portfolio Composition

Equity - 40% | Debt/Arbitrage - 60%

 Canara Robeco Large Cap Fund - Gr Large Cap Type: Active10.00%	 HSBC Short Duration Fund-Gr Short Duration Type: Active10.00%
 Kotak Midcap Fund - Gr Mid Cap Type: Active10.00%	 Kotak Arbitrage Fund - Gr Arbitrage Type: Active50.00%
 NJ Flexi Cap Fund - Gr Flexi Cap Type: Rule Based10.00%	 SBI Large & Midcap Fund - Gr Large & Mid Cap Type: Active10.00%

Fund Manager Details

Scheme Name	Fund Manager Name	No. of Managing Schemes	Managing underlying scheme since
Canara Robeco Large Cap Fund - Gr	Shridatta Bhandwalдар	12	Jul-2016
	Vishal Mishra	5	Jun-2021
HSBC Short Duration Fund-Gr	Mohd Asif Rizwi	15	Jan-2024
	Shriram Ramanathan	9	May-2024
Kotak Arbitrage Fund - Gr	Hiten Shah	4	Oct-2019
Kotak Midcap Fund - Gr	Atul Bhole	2	Jan-2024
NJ Flexi Cap Fund - Gr	Dhaval Patel	5	Sep-2023
	Viral Shah	5	May-2024
SBI Large & Midcap Fund - Gr	Saurabh Pant	4	Sep-2016

Source: ACE MF | Data as on 31st July 2025

Portfolio Insights

Scheme Performance

Balanced Portfolio - Equity 40%	Rolling Median Return(%)		Drawdown %	1 Year Negative Obs %	3 Years Negative Obs %
Scheme Name	3 Years	5 Years			
Canara Robeco Large Cap Fund - Gr	15.86	19.85	-32.66	8.87	0.00
HSBC Short Duration Fund-Gr	4.99	5.85	-2.28	0.00	0.00
Kotak Arbitrage Fund - Gr	5.52	5.60	-0.58	0.00	0.00
Kotak Midcap Fund - Gr	24.80	29.24	-36.09	0.05	0.00
NJ Flexi Cap Fund-Reg Gr *	28.22	29.31	-34.46	13.58	0.00
SBI Large & Midcap Fund - Gr	21.35	23.61	-36.47	1.26	0.00
Weighted Average Portfolio Return	12.28	13.59	-14.49	2.38	0.00
Crisil Hybrid 50:50 Moderate Index	12.30	14.30	-20.12	1.04	0.00
NIFTY 500 TRI	19.32	22.10	-38.11	5.70	0.00

- Note:** • Source:- NJ Internal
- * NJ Flexi Cap Returns are calculated on Backtested NAV
 - Rolling Median Returns calculated by taking Median of 3 Years & 5 Years Daily Rolling between 31st July 2019 to 31st July 2025.
 - Number of Rolling Median Return Observation:- 3 Years - 1096 & 5 Years - 366
 - Drawdown Period:- 31st July 2019 to 31st July 2025.
 - Negative Observations Period:- 31st July 2019 to 31st July 2025.
 - Number of Negative Observations:- 1 Year - 1826 & 3 Years - 1096
 - For Weighted Average Portfolio Return - the weights are given as per the portfolio composition
 - Past performance may or may not be sustained in future and is not a guarantee of any future returns.

How to Read:

Rolling returns: It provides a series of overlapping returns over a specific period, offering a smoother, more comprehensive view of performance compared to discrete period returns. They help investors understand the consistency of returns and risk over various market cycles. (Higher the better).

Drawdown: It refers to how much a fund has fallen from its peak to its trough (Lowest Point) in the selected period. (Lower the better)

Negative Observations: It tells us how many times(%) the scheme has given negative observations in the selected period. (Lower the better)

Portfolio - Sector Exposure

Major Sector Allocation	Exposure
IT - Software	8.65
Bank	7.54
Pharmaceuticals & Drugs	5.63
Electric Equipment	3.22
Hospital & Healthcare Services	2.52
Household & Personal Products	2.23
Chemicals	2.17
Refineries	2.14
Cement & Construction Materials	2.10
Auto Ancillary	2.04
Above Top 10 Sector Allocation	38.25
Other Sectors	61.75
Total Allocation	100

Note: Source:- ACE MF | Data as on 31st July 2025

How to Read:

Higher allocation to a particular sector increases concentration risk.

Portfolio - Scrip Exposure

Major Stock Allocation	Exposure
HDFC Bank Ltd.	2.15
Fortis Healthcare Ltd.	1.89
GE Vernova T&D India Ltd.	1.80
Power Finance Corporation Ltd.	1.76
Dixon Technologies (India) Ltd.	1.67
Mphasis Ltd.	1.65
Ipca Laboratories Ltd.	1.53
Swiggy Ltd.	1.46
Bharat Electronics Ltd.	1.45
JK Cement Ltd.	1.41
Above Top 10 Stocks Allocation	16.77
Other Stocks	68.62
Total Equity Stocks	85.38
Debt & Other Securities	14.62
Total	100

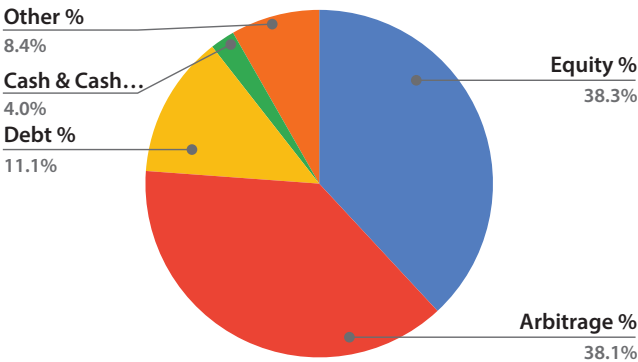
Note: Source:- ACE MF | Data as on 31st July 2025

How to Read:

Higher allocation to a particular stock increases concentration risk. (Generally allocation to a particular stock should not be more than 10%)

Portfolio Insights

Portfolio - Asset Allocation



Note: Source: ACE MF | Data as on 31st July 2025

Portfolio - Asset Type Exposure

Instrument Type	Canara Robeco Large Cap Fund - Gr	HSBC Short Duration Fund-Gr	Kotak Arbitrage Fund - Gr	Kotak Midcap Fund - Gr	NJ Flexi Cap Fund - Gr	SBI Large & Midcap Fund - Gr
Alternative Investment Fund	NA	0.28	NA	NA	NA	NA
Cash & Cash Equivalents and Net Assets	4.21	0.27	4.75	1.83	5.48	4.88
Certificate of Deposits	NA	3.15	2.32	NA	NA	NA
Corporate Debt	NA	77.10	NA	NA	NA	NA
Derivatives	NA	NA	76.27	NA	NA	NA
Domestic Equities	95.79	NA	NA	97.98	94.52	94.42
Domestic Mutual Funds Units	NA	NA	16.66	0.19	NA	NA
Government Securities	NA	17.06	NA	NA	NA	NA
Overseas Equities	NA	NA	NA	NA	NA	0.60
PTC & Securitized Debt	NA	2.14	NA	NA	NA	NA
Treasury Bills	NA	NA	NA	NA	NA	0.10
Total	100.00	100.00	100.00	100.00	100.00	100.00

Note: Source:- ACE MF | Data as on 31st July 2025

Portfolio Insights

Portfolio Overlap

Portfolio	Canara Robeco Large Cap Fund - Gr	Kotak Midcap Fund - Gr	NJ Flexi Cap Fund - Gr	SBI Large & Midcap Fund - Gr
Canara Robeco Large Cap Fund - Gr	100	10	14	30
Kotak Midcap Fund - Gr	10	100	2	7
NJ Flexi Cap Fund - Gr	14	2	100	14
SBI Large & Midcap Fund - Gr	30	7	14	100

Source:- NJ Internal | Data as on 31st July 2025 | In Percentage | Overlapping of Equity Stocks only

How to Read:

Overlap of a mutual fund scheme's portfolio refers to the degree to which its underlying holdings are similar to those of another fund. A high overlap can indicate a lack of true diversification when holding multiple funds, as they might effectively be investing in the same set of securities.

Scheme Insights

Scheme Details

Scheme Name	Inception Date	AUM (Cr\$)	Expense Ratio %	No. of Equity Securities
Canara Robeco Large Cap Fund - Gr	20-Aug-2010	16,407	1.64	57
HSBC Short Duration Fund-Gr	27-Dec-2011	4,527	0.68	0
Kotak Arbitrage Fund - Gr	29-Sep-2005	71,608	1.05	0
Kotak Midcap Fund - Gr	30-Mar-2007	57,375	1.39	61
NJ Flexi Cap Fund - Gr	5-Sep-2023	2,357	1.97	50
SBI Large & Midcap Fund - Gr	28-Feb-1993	33,348	1.58	73

Note: Source:- ACE MF | AUM & No. of Equity Securities Data as on 31st July 2025 | Expense Ratio as on 31st July 2025, data is for regular plans

Scheme Asset Allocation

Scheme Name	Active Equity %	Arbitrage %	Debt %	Cash & Cash Equivalent %	Other %
Canara Robeco Large Cap Fund - Gr	95.79	NA	NA	4.21	NA
HSBC Short Duration Fund-Gr	NA	NA	99.45	0.27	0.28
Kotak Arbitrage Fund - Gr	NA	76.27	2.32	4.75	16.66
Kotak Midcap Fund - Gr	97.98	NA	NA	1.83	0.19
NJ Flexi Cap Fund - Gr	94.52	NA	NA	5.48	NA
SBI Large & Midcap Fund - Gr	94.42	NA	NA	4.88	0.70

Note: Source:- ACE MF | Data as on 31st July 2025

Scheme M-Cap Allocation

Scheme Name	Large Cap %	Mid Cap %	Small Cap %
Canara Robeco Large Cap Fund - Gr	94.37	5.63	NA
HSBC Short Duration Fund-Gr	NA	NA	NA
Kotak Arbitrage Fund - Gr	NA	NA	NA
Kotak Midcap Fund - Gr	14.48	71.07	14.45
NJ Flexi Cap Fund - Gr	48.21	37.43	14.36
SBI Large & Midcap Fund - Gr	45.94	38.27	15.79

Note: Source:- ACE MF | Data as on 31st July 2025 | M-Cap allocation data is for Active Equity only

Scheme Rating Exposure

Scheme Name	SOV	AAA and Equivalent	Other	Avg Maturity (Years)	No Of Debt Securities
HSBC Short Duration Fund-Gr	17.06	82.39	0.55	3.00	82
Kotak Arbitrage Fund - Gr	NA	2.32	97.68	0.21	6

Note: Source:- ACE MF | Data as on 31st July 2025

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