



**RECOMMENDED
MF PORTFOLIO**

HYBRID PORTFOLIO

CONSERVATIVE



July 2025



WEALTH

**FINANCIAL
PRODUCTS
DISTRIBUTORS
NETWORK**

Portfolio Insights






About Hybrid Portfolio - Conservative

This portfolio is designed to generate regular returns and capital appreciation by investing in conservative mutual fund schemes.

Inception Date 11th May 2023	Suitable for Conservative Investor	
Risk-o-meter Moderately High	Tenure Suitability 3+ Years	
Benchmark CRISIL HYBRID 85 + 15 CONSERVATIVE INDEX	Min. Investment ₹30,000/-	Min. SIP ₹5,000/-
Scheme Count 5 Schemes	Lock-in Period NIL	

Portfolio Composition

Conservative Hybrid - 100%

	Aditya Birla Sun Life Regular Savings Fund - Gr Conservative Hybrid Type: Active		HDFC Hybrid Debt Fund - Gr Conservative Hybrid Type: Active
	20.00%		20.00%
	Kotak Debt Hybrid Fund - Gr Conservative Hybrid Type: Active		SBI Conservative Hybrid Fund - Gr Conservative Hybrid Type: Active
	20.00%		20.00%
	UTI Conservative Hybrid Fund - Gr Conservative Hybrid Type: Active		
	20.00%		

Fund Manager Details

Scheme Name	Fund Manager Name	No. of Managing Schemes	Managing underlying scheme since
Aditya Birla Sun Life Regular Savings Fund – Gr	Harshil Suvarnkar	19	Mar-2021
	Mohit Sharma	22	Nov-2024
HDFC Hybrid Debt Fund – Gr	Shobhit Mehrotra	9	Sep-2007
	Srinivasan Ramamurthy	11	Dec-2021
Kotak Debt Hybrid Fund - Gr	Abhishek Bisen	69	Jan-2008
	Shibani Kurian	6	Sep-2024
SBI Conservative Hybrid Fund – Gr	Mansi Sajeja	5	Jun-2021
	Saurabh Pant	4	Jan-2022
UTI Conservative Hybrid Fund – Gr	Amit Premchandani	5	Jan 2022
	Jaydeep Bhowal	6	Apr 2023

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

Portfolio Insights

Scheme Performance

Hybrid Portfolio - Conservative	Rolling Median Return(%)		Drawdown %	1 Year Negative Obs %	3 Years Negative Obs %
Scheme Name	3 Years	5 Years			
Aditya Birla Sun Life Regular Savings Fund - Gr	9.25	9.92	-14.27	0.05	0.00
HDFC Hybrid Debt Fund - Gr	10.88	11.49	-12.12	0.00	0.00
Kotak Debt Hybrid Fund - Gr	10.67	11.84	-11.88	0.00	0.00
SBI Conservative Hybrid Fund - Gr	10.59	11.61	-11.93	0.00	0.00
UTI Conservative Hybrid Fund - Gr	9.63	10.45	-14.54	0.16	0.00
Weighted Average Portfolio Return	10.20	11.06	-12.95	0.04	0.00
Crisil Hybrid 85:15 Conservative Index	7.68	9.00	-7.55	0.38	0.00

Note:

- Source:- NJ Internal
- 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
Bank	5.73
IT - Software	1.74
Refineries	1.39
Pharmaceuticals & Drugs	1.33
Telecommunication - Service Provider	0.91
Power Generation/Distribution	0.56
Automobiles - Passenger Cars	0.53
Automobile Two & Three Wheelers	0.52
Consumer Food	0.41
Finance - Investment	0.40
Above Top 10 Sector Allocation	13.53
Other Sectors	86.47
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
Power Finance Corporation Ltd.	2.30
HDFC Bank Ltd.	2.03
Bajaj Finance Ltd.	1.81
ICICI Bank Ltd.	1.60
REC Ltd.	1.45
State Bank Of India	1.36
Reliance Industries Ltd.	1.10
Bharti Airtel Ltd.	0.87
Axis Bank Ltd.	0.79
Power Grid Corporation Of India Ltd.	0.77
Above Top 10 Stocks Allocation	14.08
Other Stocks	16.08
Total Equity Stocks	30.15
Debt & Other Securities	69.85
Total	100

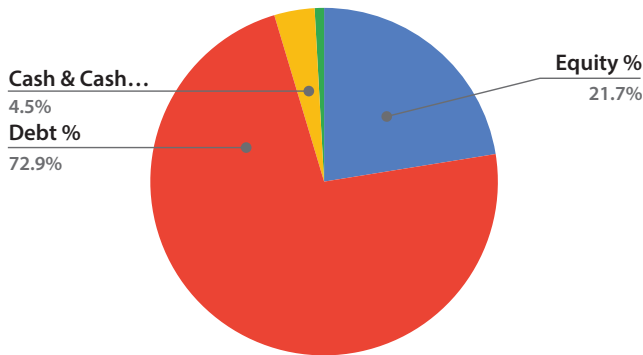
Note: Source:- ACE MF | Data as on 31st July 2025

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	Aditya Birla Sun Life Regular Savings Fund – Gr	HDFC Hybrid Debt Fund – Gr	Kotak Debt Hybrid Fund – Gr	SBI Conservati ve Hybrid Fund – Gr	UTI Conservati ve Hybrid Fund – Gr
Alternative Investment Fund	0.31	0.28	0.28	NA	NA
Cash & Cash Equivalents and Net Assets	7.49	3.55	5.58	3.73	2.11
Corporate Debt	48.30	41.36	20.89	63.60	30.30
Domestic Equities	20.27	19.74	21.91	22.99	23.73
Domestic Mutual Fund Units	NA	NA	NA	NA	0.22
Government Securities	20.20	34.40	51.29	8.88	43.64
PTC & Securitized Debt	1.84	NA	NA	NA	NA
REITs & InvITs	1.59	0.67	0.05	0.80	NA
Total	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	Aditya Birla Sun Life Regular Savings Fund – Gr	HDFC Hybrid Debt Fund – Gr	Kotak Debt Hybrid Fund - Gr	SBI Conservative Hybrid Fund – Gr	UTI Conservative Hybrid Fund – Gr
Aditya Birla Sun Life Regular Savings Fund - Gr	100	44	35	16	43
HDFC Hybrid Debt Fund - Gr	44	100	40	17	51
Kotak Debt Hybrid Fund - Gr	35	40	100	13	39
SBI Conservative Hybrid Fund - Gr	16	17	13	100	13
UTI Conservative Hybrid Fund - Gr	43	51	39	13	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
Aditya Birla Sun Life Regular Savings Fund - Gr	22-May-2004	1,524	1.84	41
HDFC Hybrid Debt Fund - Gr	26-Dec-2003	3,388	1.74	38
Kotak Debt Hybrid Fund - Gr	2-Dec-2003	3,130	1.66	40
SBI Conservative Hybrid Fund - Gr	9-Apr-2001	9,799	1.55	38
UTI Conservative Hybrid Fund - Gr	16-Dec-2003	1,707	1.81	56

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	Equity %	Debt %	Cash & Cash Equivalent %	Other %
Aditya Birla Sun Life Regular Savings Fund – Gr	20.27	70.35	7.49	1.89
HDFC Hybrid Debt Fund – Gr	19.74	75.76	3.55	0.95
Kotak Debt Hybrid Fund - Gr	21.91	72.18	5.58	0.33
SBI Conservative Hybrid Fund – Gr	22.99	72.48	3.73	0.80
UTI Conservative Hybrid Fund – Gr	23.73	73.94	2.11	0.22

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

Scheme M-Cap Allocation

Scheme Name	Large Cap %	Mid Cap %	Small Cap %
Aditya Birla Sun Life Regular Savings Fund – Gr	71.64	16.46	11.89
HDFC Hybrid Debt Fund – Gr	89.51	5.07	5.42
Kotak Debt Hybrid Fund - Gr	70.38	19.12	10.50
SBI Conservative Hybrid Fund – Gr	37.58	24.10	38.32
UTI Conservative Hybrid Fund – Gr	64.42	19.68	15.91

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	AA & Lower Rated	Other	Avg Maturity (Years)	No Of Debt Securities
Aditya Birla Sun Life Regular Savings Fund – Gr	20.20	35.84	14.31	29.65	6.91	91
HDFC Hybrid Debt Fund – Gr	34.40	32.72	8.64	24.24	11.56	69
Kotak Debt Hybrid Fund - Gr	51.29	17.02	3.87	27.82	21.66	79
SBI Conservative Hybrid Fund – Gr	8.88	31.69	31.91	27.52	5.47	60
UTI Conservative Hybrid Fund – Gr	43.64	30.02	0.28	26.06	7.78	25

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

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