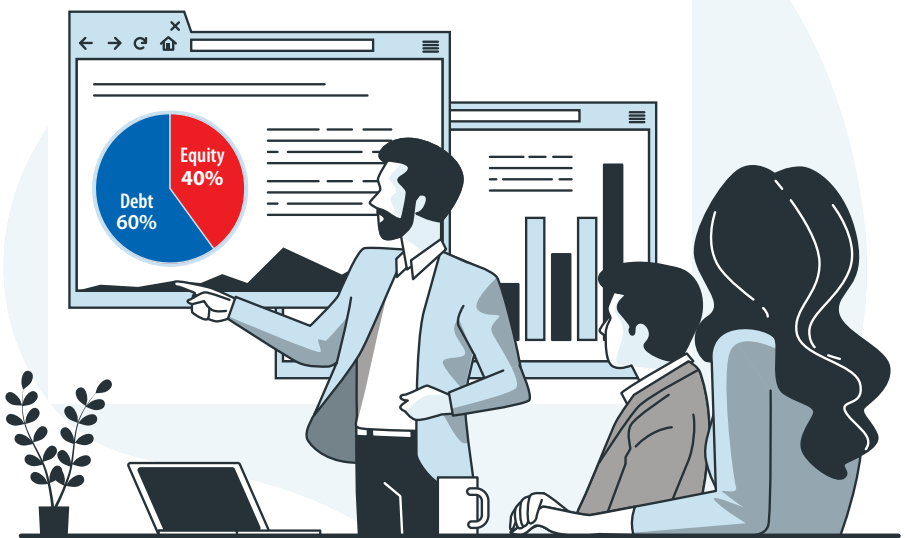




**RECOMMENDED  
MF PORTFOLIO**

**BALANCED PORTFOLIO**

**EQUITY 40%**



May 2025



**WEALTH**







**FINANCIAL  
PRODUCTS  
DISTRIBUTORS  
NETWORK**

Portfolio Insights

About Balanced Portfolio - Equity 40%

This portfolio is designed for Conservative Equity 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 Conservative Equity 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	10.00%	 HSBC Short Duration Fund-Gr Short Duration	10.00%
 Kotak Midcap Fund - Gr Mid Cap	10.00%	 Kotak Equity Arbitrage Fund - Gr Arbitrage	50.00%
 NJ Flexi Cap Fund - Gr Flexi Cap	10.00%	 SBI Large & Midcap Fund - Gr Large & Mid Cap	10.00%

Fund Manager Details

Scheme Name	Fund Manager Name	No. of Managing Schemes	Managing underlying scheme since
Canara Robeco Large Cap Fund - Gr	Shridatta Bhandwaldar	13	Jul-2016
	Vishal Mishra	5	Jun-2021
HSBC Short Duration Fund-Gr	Mohd Asif Rizwi	15	Jan-2024
	Shriram Ramanathan	9	May-2024
Kotak Midcap Fund - Gr	Atul Bhole	2	Jan-2024
Kotak Equity Arbitrage Fund - Gr	Hiten Shah	4	Oct-2019
NJ Flexi Cap Fund - Gr	Dhaval Patel	5	Sep-2023
	Viraj Shah	5	May-2024
SBI Large & Midcap Fund - Gr	Pradeep Kesavan	10	Dec-2023
	Saurabh Pant	4	Sep-2016

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

Portfolio Insights

Scheme Performance

Balanced Portfolio - Equity 40%	Rolling Median Return(%)		Drawdown %	1 Year Negative Obs %	3 Years Negative Obs %
	3 Years	5 Years			
Scheme Name					
Canara Robeco Large Cap Fund - Gr	15.58	18.94	-32.66	10.68	0.00
HSBC Short Duration Fund-Gr	4.99	5.88	-2.28	0.00	0.00
Kotak Midcap Fund - Gr	24.55	27.99	-36.09	2.79	0.00
Kotak Equity Arbitrage Fund - Gr	5.19	5.54	-0.58	0.00	0.00
NJ Flexi Cap Fund-Reg Gr *	28.24	30.24	-34.46	11.06	0.00
SBI Large & Midcap Fund - Gr	21.08	22.14	-36.47	4.60	0.00
Weighted Average Portfolio Return	12.04	13.29	-14.49	2.91	0.00
Crisil Hybrid 50:50 Moderate Index	12.13	13.84	-20.12	1.42	0.00
NIFTY 500 TRI	19.06	20.80	-38.11	8.43	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 May 2019 to 31st May 2025.
  - Number of Rolling Median Return Observation:- 3 Years - 1096 & 5 Years - 366
  - Drawdown Period:- 31st May 2019 to 31st May 2025.
  - Negative Observations Period:- 31st May 2019 to 31st May 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	12.34
IT - Software	6.30
Pharmaceuticals & Drugs	4.98
Refineries	2.78
Power Generation/Distribution	2.63
Telecommunication - Service Provider	2.40
Finance - NBFC	2.14
Household & Personal Products	2.07
Automobile Two & Three Wheelers	1.78
Consumer Food	1.59
Above Top 10 Sector Allocation	39.00
Other Sectors	61.00
Total Allocation	100

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

How to Read:

Higher allocation to a particular sector increases concentration risk.

Portfolio - Scrip Exposure

Major Stock Allocation	Exposure
HDFC Bank Ltd.	4.04
ICICI Bank Ltd.	2.75
Reliance Industries Ltd.	2.15
Infosys Ltd.	1.91
Bajaj Finance Ltd.	1.67
Bharti Airtel Ltd.	1.60
State Bank Of India	1.44
Axis Bank Ltd.	1.41
Power Finance Corporation Ltd.	1.38
Mahindra & Mahindra Ltd.	1.27
Above Top 10 Stocks Allocation	19.61
Other Stocks	58.56
Total Equity Stocks	78.17
Debt & Other Securities	21.83
Total	100

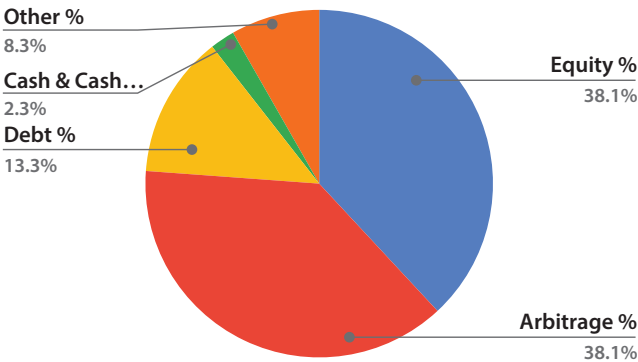
Note: Source:- ACE MF | Data as on 31st May 2025

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 May 2025

Portfolio - Asset Type Exposure

Instrument Type	Canara Robeco Large Cap Fund - Gr	HSBC Short Duration Fund-Gr	Kotak Midcap Fund - Gr	Kotak Equity Arbitrage Fund - Gr	NJ Flexi Cap Fund - Gr	SBI Large & Midcap Fund - Gr
Alternative Investment Fund	NA	0.27	NA	NA	NA	NA
Cash & Cash Equivalents and Net Assets	3.85	0.70	5.73	0.82	5.11	3.48
Certificate of Deposits	NA	NA	NA	6.75	NA	NA
Corporate Debt	NA	75.50	NA	NA	NA	NA
Derivatives	NA	NA	NA	76.16	NA	NA
Domestic Equities	96.15	NA	94.07	NA	94.89	95.71
Domestic Mutual Funds Units	NA	NA	0.20	16.27	NA	NA
Government Securities	NA	20.84	NA	NA	NA	NA
Overseas Equities	NA	NA	NA	NA	NA	0.70
PTC & Securitized Debt	NA	2.69	NA	NA	NA	NA
Treasury Bills	NA	NA	NA	NA	NA	0.11
Total	100.00	100.00	100.00	100.00	100.00	100.00

Note: Source:- ACE MF | Data as on 31st May 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	9	14	31
Kotak Midcap Fund - Gr	9	100	2	8
NJ Flexi Cap Fund - Gr	14	2	100	13
SBI Large & Midcap Fund - Gr	31	8	13	100

Source:- NJ Internal | Data as on 31st May 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	16,027	1.65	59
HSBC Short Duration Fund-Gr	27-Dec-2011	3,928	0.72	0
Kotak Midcap Fund - Gr	30-Mar-2007	53,464	1.42	60
Kotak Equity Arbitrage Fund - Gr	29-Sep-2005	67,362	1.05	0
NJ Flexi Cap Fund - Gr	5-Sep-2023	2,251	1.99	50
SBI Large & Midcap Fund - Gr	28-Feb-1993	31,296	1.59	76

**Note:** Source:- ACE MF | AUM & No. of Equity Securities Data as on 31st May 2025 | Expense Ratio as on 31st May 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	96.15	NA	NA	3.85	NA
HSBC Short Duration Fund-Gr	NA	NA	99.03	0.70	0.27
Kotak Midcap Fund - Gr	94.07	NA	NA	5.73	0.20
Kotak Equity Arbitrage Fund - Gr	NA	76.16	6.75	0.82	16.27
NJ Flexi Cap Fund - Gr	94.89	NA	NA	5.11	NA
SBI Large & Midcap Fund - Gr	95.71	NA	NA	3.48	0.81

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

Scheme M-Cap Allocation

Scheme Name	Large Cap %	Mid Cap %	Small Cap %
Canara Robeco Large Cap Fund - Gr	90.79	9.21	0.00
HSBC Short Duration Fund-Gr	NA	NA	NA
Kotak Midcap Fund - Gr	13.50	71.70	14.80
Kotak Equity Arbitrage Fund - Gr	NA	NA	NA
NJ Flexi Cap Fund - Gr	60.53	25.18	14.29
SBI Large & Midcap Fund - Gr	41.67	40.13	18.20

**Note:** Source:- ACE MF | Data as on 31st May 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	20.84	78.19	0.97	3.45	70
Kotak Equity Arbitrage Fund - Gr	NA	6.75	93.25	0.62	10

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



Disclaimer: NJ India Invest Private Limited (NJ) is a mutual fund distributor. The NJ Recommended Portfolio is curated based on our research and analysis. The information contained herein does not constitute, and should not be construed as, investment advice or a recommendation to buy, sell, or otherwise transact in any security or investment product or an invitation, offer or solicitation to engage in any investment activity. It is not personalized investment advice and does not guarantee returns or suitability for any specific client. Clients are strongly advised to discuss with your NJ Partner to assess your risk appetite, financial goals, and investment needs to understand the best suitable portfolio that aligns with your requirements before making any investment decisions. NJ assumes no liability for any investment decisions made based on this portfolio. To the extent that any information is regarding the past performance of securities or

investment products, please note such information is not a reliable indicator of future performance and should not be relied upon as a basis for an investment decision. Past performance does not guarantee future performance and the value of investments and the income from them can fall as well as rise. No investment strategy is without risk and markets influence investment performance. Investment markets and conditions can change rapidly, and investors may not get back the amount originally invested and may lose all of their investment.

**MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY BEFORE INVESTING.**

NJ INDIA INVEST PRIVATE LIMITED (AMFI REGISTERED MUTUAL FUND DISTRIBUTOR - ARN 0155)