



**RECOMMENDED
MF PORTFOLIO**

Balanced Portfolio - Equity 60%



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Portfolio Insights

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About Balanced Portfolio - Equity 60%

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

Inception Date 16th December 2013	Suitable for Moderate Equity Investor	
Risk-o-meter Very High	Tenure Suitability 5+ Years	
Benchmark 60 EQUITY + 40 DEBT	Min. Investment ₹50,000/-	Min. SIP ₹5,000/-
Scheme Count 7 Scheme	Lockin Period NIL	

Portfolio Composition

Equity - 60% | Arbitrage - 40%

	Canara Robeco Bluechip Equity Fund – Gr Large Cap	10.00%		DSP Equity Opportunities Fund - Gr Large & Mid Cap	10.00%
	Invesco India Contra Fund – Gr Contra Fund	10.00%		Kotak Equity Arbitrage Fund - Gr Arbitrage	40.00%
	Kotak Emerging Equity Fund - Gr Mid Cap	10.00%		NJ Flexi Cap Fund - Gr Flexi Cap	10.00%
	SBI Large & Midcap Fund – Gr Large & Midcap	10.00%			

Fund Manager Details

Scheme Name	Fund Manager Name	No. of Managing Schemes	Managing underlying scheme since
Canara Robeco Bluechip Equity Fund - Gr	Shridatta Bhandwaladar	13	Jul-2016
	Vishal Mishra	5	Jun-2021
DSP Equity Opportunities Fund - Gr	Rohit Singhania	4	Jun-2015
	Taher Badshah	6	Jan-2017
Invesco India Contra Fund - Gr	Amit Ganatra	7	Dec-2023
	Atul Bhole	2	Jan-2024
Kotak Equity Arbitrage Fund - Gr	Hiten Shah	4	Oct-2019
	Dhaval Patel	5	Sep-2023
NJ Flexi Cap Fund - Gr	Viral Shah	5	May-2024
	Pradeep Kesavan	14	Dec-2023
SBI Large & Midcap Fund - Gr	Saurabh Pant	4	Sep-2016

Note:

- Source:- ACE MF | Data as on 28th February 2025

Portfolio Insights

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Portfolio Performance

Portfolio	Median Rolling Return %					% of Observations with Returns Above 10%	
	1 Year	3 Years	5 Years	7 Years	10 Years	3 Years	5 Years
Balanced Portfolio - Equity 60%	12.22	12.43	11.08	11.61	13.14	73.32	60.79

Note:

- Source:- NJ Internal
- Data from Portfolio Inception 16th December 2013 to 28th February 2025
- Total number of Observations:- 1 Yr - 3725, 3 Yrs - 2995, 5 Yrs - 2265, 7 Yrs - 1535 & 10 Yrs - 440

Portfolio Risk Measures

Portfolio	3 Years	5 Years
	Balanced Portfolio - Equity 60%	Balanced Portfolio - Equity 60%
Total Number of Observations	2995	2265
Number of Observations with Negative Returns (%)	0.20	0.00
Minimum Return (%)	-0.33	3.73

Note:

- Source:- NJ Internal
- Data from Portfolio Inception 16th December 2013 to 28th February 2025

Portfolio - Sector Exposure

Major Sector Allocation	Exposure
Bank	15.64
IT - Software	8.66
Others	7.05
Pharmaceuticals & Drugs	6.73
Refineries	3.54
Household & Personal Products	2.29
Telecommunication - Service Provider	2.21
Power Generation/Distribution	2.02
Automobile Two & Three Wheelers	1.91
Finance - NBFC	1.69
Above Top 10 Sector Allocation	51.74
Other Sectors	48.26
Total Allocation	100

Note:

- Source:- ACE MF
- Data as on 28th February 2025

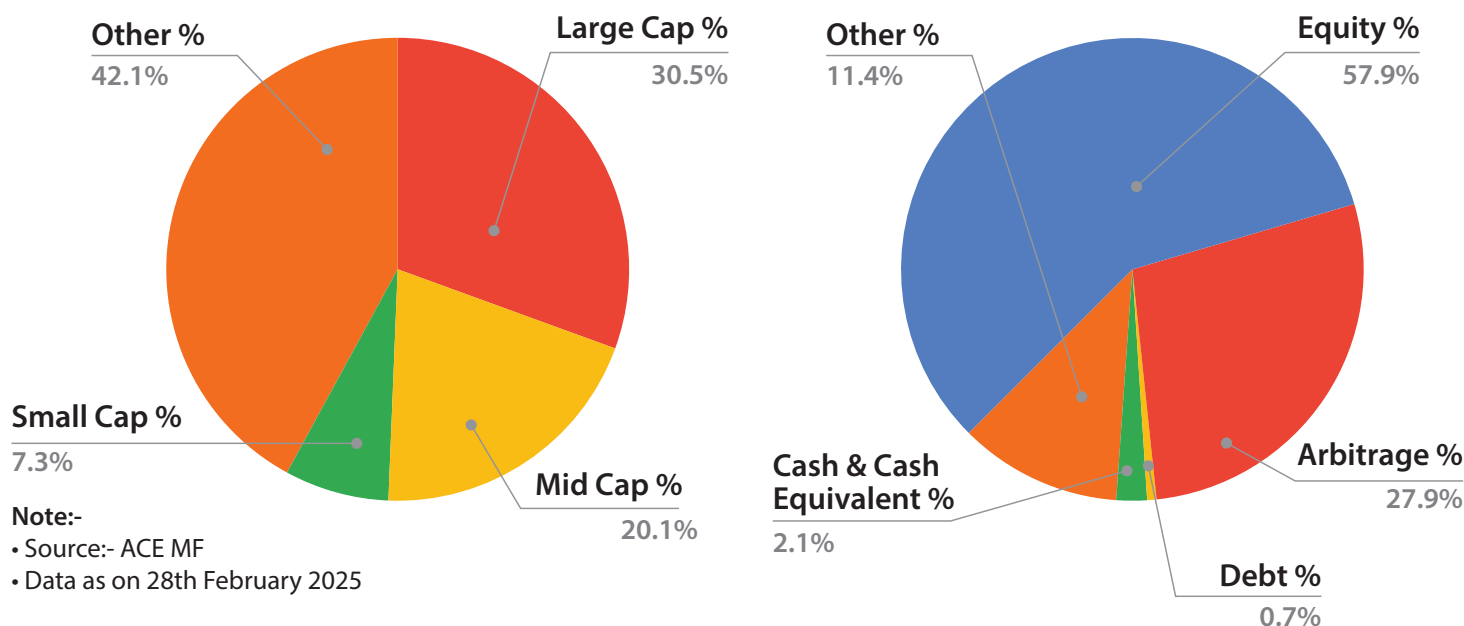
Portfolio - Scrip Exposure

Major Stock Allocation	Exposure
ICICI Bank Ltd.	4.33
HDFC Bank Ltd.	4.15
Reliance Industries Ltd.	2.76
Axis Bank Ltd.	2.64
Infosys Ltd.	2.54
Kotak Mahindra Bank Ltd.	1.62
State Bank Of India	1.61
Bharti Airtel Ltd.	1.45
Tata Consultancy Services Ltd.	1.35
HCL Technologies Ltd.	1.23
Above Top 10 Stocks Allocation	23.69
Other Stocks	61.67
Total Equity Stocks	85.35
Debt & Other Securities	14.65
Total	100

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Portfolio - M-Cap & Asset Allocation



Portfolio - Asset Type Exposure

Portfolio	Canara Robeco Bluechip Equity Fund - Gr	DSP Equity Opportunities Fund - Gr	Invesco India Contra Fund - Gr	Kotak Emerging Equity Fund - Gr	Kotak Equity Arbitrage Fund - Gr	NJ Flexi Cap Fund - Gr	SBI Large & Midcap Fund - Gr
Cash & Cash Equivalents and Net Assets	4.20	4.14	0.74	1.98	1.37	0.44	4.32
Certificate of Deposits	NA	NA	NA	NA	1.63	NA	NA
Derivatives	NA	NA	1.72	NA	68.87	NA	1.68
Domestic Equities	95.80	95.86	97.54	97.78	NA	99.56	92.91
Domestic Mutual Funds Units	NA	NA	NA	0.24	28.13	NA	NA
Overseas Equities	NA	NA	NA	NA	NA	NA	0.96
Treasury Bills	NA	NA	NA	NA	NA	NA	0.13
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00

• Source:- ACE MF
 • Data as on 28th February 2025

Portfolio Insights

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Portfolio Overlap

Portfolio	Canara Robeco Bluechip Equity Fund - Gr	DSP Equity Opportunities Fund - Gr	Invesco India Contra Fund - Gr	Kotak Emerging Equity Fund - Gr	NJ Flexi Cap Fund - Gr	SBI Large & Midcap Fund - Gr
Canara Robeco Bluechip Equity Fund - Gr	100	34	46	9	14	33
DSP Equity Opportunities Fund - Gr	34	100	33	21	8	33
Invesco India Contra Fund - Gr	46	33	100	12	8	26
Kotak Emerging Equity Fund - Gr	9	21	12	100	3	7
NJ Flexi Cap Fund - Gr	14	8	8	3	100	14
SBI Large & Midcap Fund - Gr	33	33	26	7	14	100

- Source:- NJ Internal
- Data as on 28th February 2025
- In Percentage of Overlapping of Equity Stocks only

Scheme Insights

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Scheme Details

Scheme Name	Inception Date	AUM (Cr)	Expense Ratio %	No. of Equity Securities
Canara Robeco Bluechip Equity Fund - Gr	20-Aug-2010	13,848	1.68	58
DSP Equity Opportunities Fund - Gr	16-May-2000	12,598	1.71	72
Invesco India Contra Fund - Gr	11-Apr-2007	15,962	1.67	70
Kotak Emerging Equity Fund - Gr	30-Mar-2007	43,941	1.47	64
Kotak Equity Arbitrage Fund - Gr	29-Sep-2005	58,923	1.04	187
NJ Flexi Cap Fund - Gr	5-Sep-2023	1,844	2.06	50
SBI Large & Midcap Fund - Gr	28-Feb-1993	27,385	1.62	72

Note:

- Source:- ACE MF
- AUM & No. of Equity Securities Data as on 28th February 2025
- Expense Ratio as on 28th February 2025, data is for regular plans

Scheme Asset & M-Cap Allocation

Scheme Name	Active Equity %	Arbitrage %	Debt %	Cash & Cash Equivalent %	Other %	Large Cap %	Mid Cap %	Small Cap %
Canara Robeco Bluechip Equity Fund - Gr	95.80	NA	NA	4.20	NA	88.01	7.79	NA
DSP Equity Opportunities Fund - Gr	95.86	NA	NA	4.14	NA	50.54	35.63	9.69
Invesco India Contra Fund - Gr	97.54	1.72	NA	0.74	NA	59.27	22.47	15.80
Kotak Emerging Equity Fund - Gr	97.78	NA	NA	1.98	0.24	11.17	69.38	17.23
Kotak Equity Arbitrage Fund - Gr	NA	68.87	1.63	1.37	28.13	NA	NA	NA
NJ Flexi Cap Fund - Gr	99.56	NA	NA	0.44	NA	56.46	29.70	13.40
SBI Large & Midcap Fund - Gr	92.91	1.68	NA	4.32	1.09	40.14	35.89	16.88

Note:

- Source:- ACE MF
- Data as on 28th February 2025
- M-Cap allocation data is for Active Equity only

Scheme Rating Exposure

Scheme Name	AAA and Equivalent	Other	Avg Maturity (yrs)	No Of Debt Securities
Kotak Equity Arbitrage Fund - Gr	1.63	98.37	0.30	2

Note:

- Source:- ACE MF
- Data as on 28th February 2025

Scheme Insights

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Scheme Performance

Balanced Portfolio - Equity 60%	Rolling Median Return(%)		Drawdown %	1 Year Negative Obs %	3 Year Negative Obs %
	3 Years	5 Years			
Canara Robeco Bluechip Equity Fund-Reg Gr	15.83	17.89	-32.66	14.90	0.00
DSP Equity Opportunities Fund-Reg Gr	19.87	20.92	-36.84	16.16	0.00
Invesco India Contra Fund-Reg Gr	20.02	21.82	-36.57	10.62	0.00
Kotak Emerging Equity Fund-Reg Gr	24.52	26.86	-36.09	7.17	0.00
Kotak Equity Arbitrage Fund - Gr	4.90	5.47	-0.58	0.00	0.00
NJ Flexi Cap Fund-Reg Gr *	28.24	29.25	-34.46	10.79	0.00
SBI Large & Midcap Fund-Reg Gr	21.07	21.04	-36.47	9.04	0.00
Average of above Schemes	19.21	20.46	-30.52	9.81	0.00
NIFTY 500 TRI	18.96	19.18	-38.11	12.71	0.00
Nifty Midcap 100 TRI	27.24	27.39	-39.94	11.77	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 28th February 2019 to 28th February 2025.
- Number of Rolling Median Return Observation:- 3 Years - 1096 & 5 Years - 366
- Drawdown Period:- 28th February 2019 to 28th February 2025.
- Negative Observations Period:- 28th February 2019 to 28th February 2025.
- Number of Negative Observations:- 1 Year - 1826 & 3 Years - 1096

"Past performance may or may not be sustained in future and is not a guarantee of any future returns"

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