



**RECOMMENDED
MF PORTFOLIO**

Conservative Portfolio - Equity 30%



WEALTH

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Portfolio Insights

Conservative Portfolio - Equity 30%






About Conservative Portfolio - Equity 30%

This portfolio is designed for conservative Investor to build wealth by investing in Equity & Debt Mutual fund schemes by maintaining a fixed asset allocation strategy of 30% & 70% respectively.

Inception Date 16th December 2013	Suitable for Conservative Investor	
Risk-o-meter Moderately High	Tenure Suitability 3+ Years	
Benchmark 30 EQUITY + 70 DEBT	Min. Investment ₹50,000/-	Min. SIP ₹5,000/-
Scheme Count 5 Schemes	Lockin Period NIL	

Portfolio Composition

Equity - 30% | Debt/Arbitrage - 70%

 HSBC Mutual Fund	HSBC Short Duration Fund-Gr Short Duration	20.00%	 Kotak Mutual Fund	Kotak Emerging Equity Fund - Gr Arbitrage	10.00%
 Kotak Mutual Fund	Kotak Equity Arbitrage Fund - Gr Mid Cap	50.00%	 NJ MUTUAL FUND BUILT ON RULES	NJ Flexi Cap Fund - Gr Flexi Cap	10.00%
 SBI MUTUAL FUND A PARTNER FOR LIFE	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
HSBC Short Duration Fund-Gr	Mohd Asif Rizwi	14	Jan-2024
	Shriram Ramanathan	11	May-2024
Kotak Emerging Equity 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
	Viral Shah	5	May-2024
SBI Large & Midcap Fund - Gr	Pradeep Kesavan	14	Dec-2023
	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
Conservative Portfolio - Equity 30%	9.56	9.25	8.75	8.78	9.96	34.49	22.56

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
	Conservative Portfolio - Equity 30%	Conservative Portfolio - Equity 30%
Total Number of Observations	2995	2265
Number of Observations with Negative Returns (%)	0.00	0.00
Minimum Return (%)	2.59	5.20

Note:

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

Portfolio - Sector Exposure

Major Sector Allocation	Exposure
Others	24.46
Bank	10.35
IT - Software	6.52
Pharmaceuticals & Drugs	5.07
Refineries	3.17
Household & Personal Products	2.07
Telecommunication - Service Provider	1.81
Automobile Two & Three Wheelers	1.77
Power Generation/Distribution	1.52
Consumer Food	1.25
Above Top 10 Sector Allocation	57.99
Other Sectors	42.01
Total Allocation	100

Note:

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

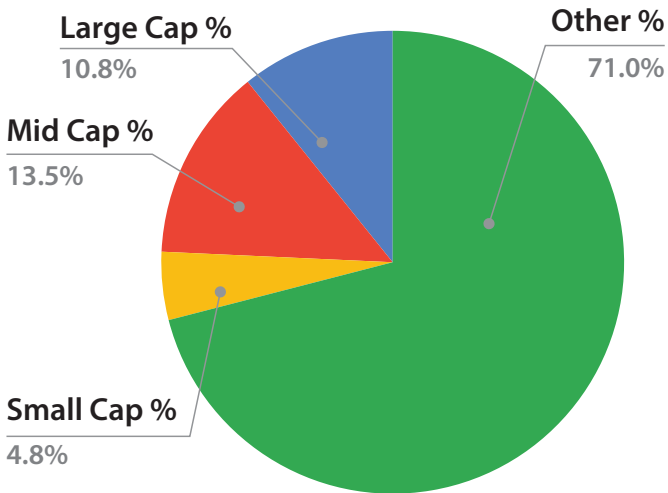
Portfolio - Scrip Exposure

Major Stock Allocation	Exposure
HDFC Bank Ltd.	2.82
ICICI Bank Ltd.	2.76
Infosys Ltd.	2.13
Axis Bank Ltd.	1.88
Kotak Mahindra Bank Ltd.	1.41
Reliance Industries Ltd.	1.26
HCL Technologies Ltd.	1.21
Larsen & Toubro Ltd.	1.10
Alkem Laboratories Ltd.	1.08
State Bank Of India	0.96
Above Top 10 Stocks Allocation	16.61
Other Stocks	46.90
Total Equity Stocks	63.51
Debt & Other Securities	36.49
Total	100

Portfolio Insights

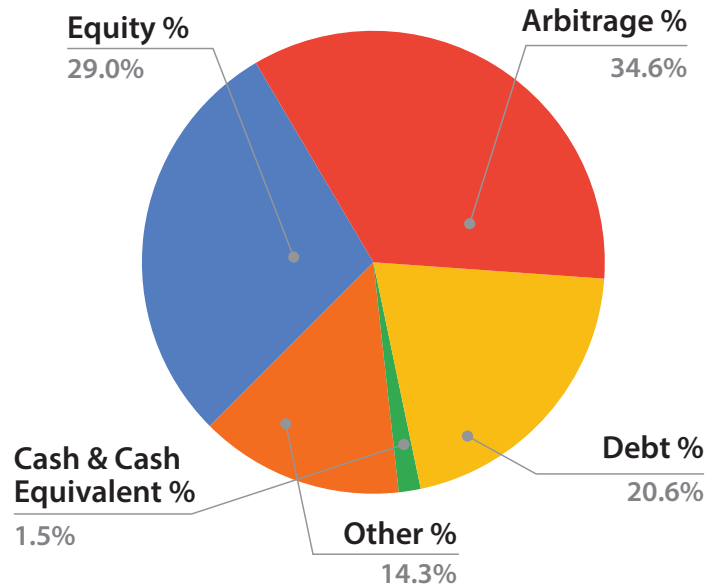
Conservative Portfolio - Equity 30%

Portfolio - M-Cap & Asset Allocation



Note:-

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



Portfolio - Asset Type Exposure

Portfolio	HSBC Short Duration Fund-Gr	Kotak Emerging Equity Fund - Gr	Kotak Equity Arbitrage Fund - Gr	NJ Flexi Cap Fund - Gr	SBI Large & Midcap Fund - Gr
Alternative Investment Fund	0.28	NA	NA	NA	NA
Cash & Cash Equivalents and Net Assets	0.85	1.98	1.37	0.44	4.32
Certificate of Deposits	9.22	NA	1.63	NA	NA
Commerical Paper	2.56	NA	NA	NA	NA
Corporate Debt	53.73	NA	NA	NA	NA
Derivatives	NA	NA	68.87	NA	1.68
Domestic Equities	NA	97.78	NA	99.56	92.91
Domestic Mutual Funds Units	NA	0.24	28.13	NA	NA
Government Securities	30.18	NA	NA	NA	NA
Overseas Equities	NA	NA	NA	NA	0.96
PTC & Securitized Debt	3.19	NA	NA	NA	NA
Treasury Bills	NA	NA	NA	NA	0.13
Total	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	Kotak Emerging Equity Fund - Gr	NJ Flexi Cap Fund - Gr	SBI Large & Midcap Fund - Gr
Kotak Emerging Equity Fund - Gr	100	3	7
NJ Flexi Cap Fund - Gr	3	100	14
SBI Large & Midcap Fund - Gr	7	14	100

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

Scheme Insights

Conservative Portfolio - Equity 30%

Scheme Details

Scheme Name	Inception Date	AUM (Cr₹)	Expense Ratio %	No. of Equity Securities
HSBC Short Duration Fund-Gr	27-Dec-2011	3,688	0.75	0
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 %
HSBC Short Duration Fund-Gr	NA	NA	98.87	0.85	0.28	NA	NA	NA
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	SOV	AAA and Equivalent	Other	Avg Maturity (yrs)	No Of Debt Securities
HSBC Short Duration Fund-Gr	30.18	68.69	1.13	3.62	59
Kotak Equity Arbitrage Fund - Gr	NA	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

Conservative Portfolio - Equity 30%	Rolling Median Return(%)		Drawdown %	1 Year Negative Obs %	3 Year Negative Obs %
	3 Years	5 Years			
HSBC Short Duration Fund-Gr	4.99	5.92	-2.28	0.00	0.00
Kotak Emerging Equity Fund - 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 - Gr	21.07	21.04	-36.47	9.04	0.00
Average of above Schemes	16.74	17.71	-21.98	5.40	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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