

**RECOMMENDED  
MF PORTFOLIO**

Hybrid Portfolio - Balanced Advantage



FINANCIAL  
PRODUCTS  
DISTRIBUTORS  
NETWORK

## Portfolio Insights

## Hybrid Portfolio - Balanced Advantage






### About Hybrid Portfolio - Balanced Advantage

This portfolio is designed for Conservative equity investors seeking to build wealth by investing in schemes which dynamically allocate their assets between equity & debt securities.

Inception Date <b>2nd November 2021</b>	Suitable for <b>Conservative Equity Investor</b>	
Risk-o-meter <b>Very High</b>	Tenure Suitability <b>5+ Years</b>	
Benchmark <b>CRISIL HYBRID 50 + 50 MODERATE INDEX</b>	Min. Investment <b>₹50,000/-</b>	Min. SIP <b>₹5,000/-</b>
Scheme Count <b>5 Scheme</b>	Lockin Period <b>NIL</b>	

### Portfolio Composition

**BAF - 100%**

	Aditya Birla Sun Life Balanced Advantage Fund – Gr BAF	<b>20.00%</b>		Edelweiss Balanced Advantage Fund – Gr BAF	<b>20.00%</b>
	HSBC Balanced Advantage Fund – Gr BAF	<b>20.00%</b>		Nippon India Balanced Advantage Fund – Gr BAF	<b>20.00%</b>
	NJ Balanced Advantage Fund - Gr BAF	<b>20.00%</b>			

### Fund Manager Details

Scheme Name	Fund Manager Name	No. of Managing Schemes	Managing underlying scheme since
Aditya Birla Sun Life Balanced Advantage Fund – Gr	Mr. Mohit Sharma	21	Apr-2017
	Mr. Harish krishnan	6	Nov-2024
	Mr. Lovelish Solanki	3	Oct-2019
Edelweiss Balanced Advantage Fund – Gr	Mr. Bharat Lahoti	18	Sep-2017
	Mr. Bhavesh Jain	27	Aug-2013
	Mr. Pranavi Kulkarni	14	Jul-2024
	Mr. Rahul Dedhia	27	Nov-2021
HSBC Balanced Advantage Fund – Gr	Mr. Gautam Bhupal	14	Oct-2023
	Mr. Mahesh Chhabria	15	Jul-2023
	Mr. Mohd Asif Rizwi	14	Feb-2025
	Mr. Neelotpal Sahai	3	Nov-2022
Nippon India Balanced Advantage Fund – Gr	Mr. Amar Kalkundrikar	2	Oct-2020
	Mr. Ashutosh Bhargava	11	May-2018
	Mr. Sushil Budhia	16	Mar-2021
NJ Balanced Advantage Fund - Gr	Mr. Dhaval Patel	5	Mar-2023
	Mr. Viral Shah	5	Oct-2022

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

## Portfolio Insights

## Hybrid Portfolio - Balanced Advantage

### Portfolio Performance

Portfolio	Median Rolling Return %					% of Observations with Returns Above 10%	
	1 Year	2 Years	3 Years	5 Years	10 Years	1 Year	3 Years
Hybrid Portfolio - Balanced Advantage	13.93	15.58	10.92	NA	NA	69.37	96.64
CRISIL HYBRID 50 + 50 MODERATE INDEX	12.92	13.82	10.35	NA	NA	63.72	69.75

**Note:**

- Source:- NJ Internal
- Data from Portfolio Inception 2nd November 2021 to 28th February 2025
- Total number of Observations:- 1 Yr - 849, 2 Yrs - 484, 3 Yrs - 119

### Portfolio Risk Measures

Portfolio	1 Year		3 Years	
	Hybrid Portfolio - Balanced Advantage	CRISIL HYBRID 50 + 50 MODERATE INDEX	Hybrid Portfolio - Balanced Advantage	CRISIL HYBRID 50 + 50 MODERATE INDEX
Total Number of Observations	849	849	119	119
Number of Observations with Negative Returns (%)	0.00	0.00	0.00	0.00
Minimum Return (%)	0.20	0.34	9.70	8.94

**Note:**

- Source:- NJ Internal
- Data from Portfolio Inception 2nd November 2021 to 28th February 2025

### Portfolio - Sector Exposure

Major Sector Allocation	Exposure
Others	28.67
Bank	13.13
IT - Software	7.16
Pharmaceuticals & Drugs	5.73
Refineries	4.36
Finance - NBFC	2.42
Power Generation/Distribution	2.39
Household & Personal Products	2.16
Automobile Two & Three Wheelers	1.76
Telecommunication - Service Provider	1.32
<b>Above Top 10 Sector Allocation</b>	<b>69.10</b>
Other Sectors	30.90
<b>Total Allocation</b>	<b>100.00</b>

**Note:**

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

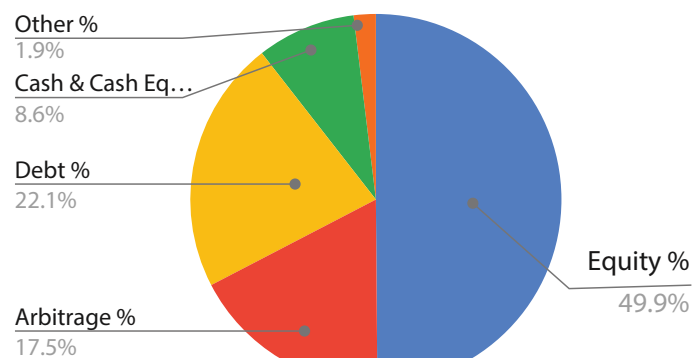
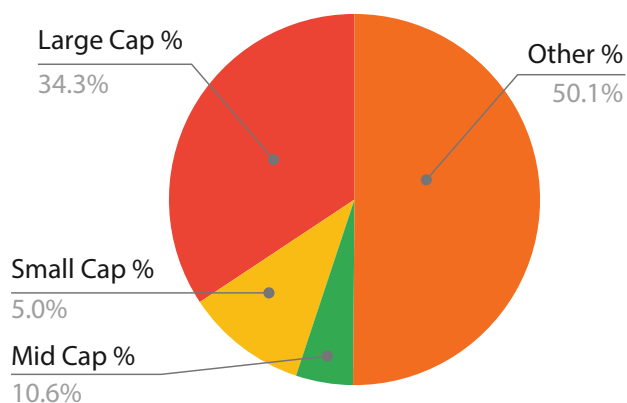
### Portfolio - Scrip Exposure

Major Stock Allocation	Exposure
ICICI Bank Ltd.	4.19
HDFC Bank Ltd.	4.19
Reliance Industries Ltd.	3.98
Infosys Ltd.	2.94
Axis Bank Ltd.	1.91
Bajaj Finance Ltd.	1.52
Tata Consultancy Services Ltd.	1.26
HCL Technologies Ltd.	1.24
NTPC Ltd.	1.19
Sun Pharmaceutical Industries Ltd.	1.14
<b>Above Top 10 Stocks Allocation</b>	<b>23.56</b>
Other Stocks	43.43
<b>Total Equity Stocks</b>	<b>66.99</b>
Debt & Other Securities	33.01
<b>Total Allocation</b>	<b>100.00</b>

## Portfolio Insights

### Hybrid Portfolio - Balanced Advantage

#### Portfolio - M-Cap & Asset Allocation



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

#### Portfolio - Asset Type Exposure

Instrument Type	Aditya Birla Sun Life Balanced Advantage Fund – Gr	Edelweiss Balanced Advantage Fund – Gr	HSBC Balanced Advantage Fund – Gr	Nippon India Balanced Advantage Fund – Gr	NJ Balanced Advantage Fund - Gr
Cash & Cash Equivalents and Net Assets	5.57	15.07	0.71	3.23	18.47
Certificate of Deposits	NA	NA	1.00	0.57	NA
Commerical Paper	NA	NA	0.34	NA	NA
Corporate Debt	15.89	9.22	16.54	17.49	NA
Derivatives	7.53	27.99	22.93	11.08	17.96
Domestic Equities	58.81	44.00	43.68	54.28	48.61
Domestic Mutual Fund Units	NA	0.60	NA	NA	NA
Exchange Traded Fund	NA	NA	NA	0.30	NA
Floating Rate Instrument	NA	NA	NA	0.02	NA
Government Securities	6.31	1.89	12.93	7.03	4.14
PTC & Securitized Debt	1.42	NA	1.87	0.94	NA
REITs & InvITs	4.47	0.25	NA	4.32	NA
Treasury Bills	NA	0.98	NA	NA	10.82
Others	NA	NA	NA	0.74	NA
<b>Total</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>

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

## Portfolio Insights

### Hybrid Portfolio - Balanced Advantage

#### Portfolio Overlap

Portfolio	Aditya Birla Sun Life Balanced Advantage Fund – Gr	Edelweiss Balanced Advantage Fund – Gr	HSBC Balanced Advantage Fund – Gr	Nippon India Balanced Advantage Fund – Gr	NJ Balanced Advantage Fund - Gr
Aditya Birla Sun Life Balanced Advantage Fund – Gr	100	30	26	33	18
Edelweiss Balanced Advantage Fund – Gr	30	100	28	34	20
HSBC Balanced Advantage Fund – Gr	26	28	100	27	12
Nippon India Balanced Advantage Fund – Gr	33	34	27	100	12
NJ Balanced Advantage Fund - Gr	18	20	12	12	100

**Note:-**

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

## Scheme Insights

## Hybrid Portfolio - Balanced Advantage

### Scheme Details

Scheme Name	Inception Date	AUM (Cr₹)	Expense Ratio	No. of Equity Securities
Aditya Birla Sun Life Balanced Advantage Fund – Gr	25-Apr-2000	6,988	1.82	97
Edelweiss Balanced Advantage Fund – Gr	20-Aug-2009	11,697	1.69	93
HSBC Balanced Advantage Fund – Gr	7-Feb-2011	1,432	2.14	50
Nippon India Balanced Advantage Fund – Gr	15-Nov-2004	8,431	1.76	65
NJ Balanced Advantage Fund - Gr	29-Oct-2021	3,631	1.91	114

**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	Equity %	Arbitrage %	Debt %	Cash & Cash Equivalent %	Other %	Large Cap %	Mid Cap %	Small Cap %
Aditya Birla Sun Life Balanced Advantage Fund – Gr	58.81	7.53	23.62	5.57	4.47	41.00	13.91	3.90
Edelweiss Balanced Advantage Fund – Gr	44.00	27.99	12.09	15.07	0.85	31.79	8.39	3.81
HSBC Balanced Advantage Fund – Gr	43.68	22.93	32.68	0.71	0.00	29.41	6.36	7.91
Nippon India Balanced Advantage Fund – Gr	54.28	11.08	27.09	3.23	4.32	41.80	9.77	2.71
NJ Balanced Advantage Fund - Gr	48.61	17.96	14.96	18.47	0.00	27.57	14.50	6.54

**Note:**

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

## Scheme Insights

## Hybrid Portfolio - Balanced Advantage

### Scheme Rating Exposure

Scheme Name	SOV	AAA and Equivalent	AA & Lower Rated	Other	Avg Maturity (yrs)	No Of Debt Securities
Aditya Birla Sun Life Balanced Advantage Fund – Gr	6.31	11.75	5.56	76.38	3.86	29
Edelweiss Balanced Advantage Fund – Gr	2.87	8.07	1.15	87.90	1.02	18
HSBC Balanced Advantage Fund – Gr	12.93	19.75	0.00	67.32	3.03	19
Nippon India Balanced Advantage Fund – Gr	7.03	10.76	9.30	72.91	5.12	77
NJ Balanced Advantage Fund – Gr	14.96	0.00	0.00	85.04	0.31	31

**Note:**

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

### Scheme Performance

Hybrid Portfolio - Balanced Advantage	Rolling Median Return(%)		Drawdown %	1 Year Negative Obs %	3 Year Negative Obs %
Scheme Name	3 Years	5 Years			
Aditya Birla SL Balanced Advantage Fund Gr	11.51	12.56	-26.48	8.49	0.00
Edelweiss Balanced Advantage Fund Gr	13.61	14.97	-16.36	6.02	0.00
HSBC Balanced Advantage Fund Gr	9.23	10.86	-19.31	8.32	0.00
Nippon India Balanced Advantage Fund Gr	12.19	12.42	-21.92	7.23	0.00
NJ Balanced Advantage Fund - Gr*	13.33	15.73	-28.31	13.8	0.00
<b>Average of above Schemes</b>	<b>11.97</b>	<b>13.31</b>	<b>-22.48</b>	<b>8.77</b>	<b>0.00</b>
<b>Crisil Hybrid 50:50 Moderate Index</b>	<b>12.24</b>	<b>13.31</b>	<b>-20.12</b>	<b>5.53</b>	<b>0.00</b>

**Note:**

- Source:- NJ Internal
- \* NJ Balanced Advantage 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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