



**RECOMMENDED
MF PORTFOLIO**

Hybrid Portfolio - Conservative



WEALTH

**FINANCIAL
PRODUCTS
DISTRIBUTORS
NETWORK**

Portfolio Insights

Hybrid Portfolio - Conservative






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 Aggressive Debt Investor	
Risk-o-meter Moderately High	Tenure Suitability 3+ Years	
Benchmark CRISIL HYBRID 85 + 15 CONSERVATIVE INDEX	Min. Investment ₹50,000/-	Min. SIP ₹5,000/-
Scheme Count 5 Scheme	Lockin Period NIL	

Portfolio Composition

Conservative Hybrid - 100%

	Aditya Birla Sun Life Regular Savings Fund – Gr Conservative Hybrid Fund	20.00%		HDFC Hybrid Debt Fund – Gr Conservative Hybrid Fund	20.00%
	Kotak Debt Hybrid Fund – Gr Conservative Hybrid Fund	20.00%		SBI Conservative Hybrid Fund – Gr Conservative Hybrid Fund	20.00%
	UTI Conservative Hybrid Fund – Gr Conservative Hybrid Fund	20.00%			

Fund Manager Details

Scheme Name	Fund Manager Name	No. of Managing Schemes	Managing underlying scheme since
Canara Robeco Equity Hybrid Fund - Gr	Harshil Suvarnkar	18	Mar-2021
	Mohit Sharma	21	Nov-2024
DSP Aggressive Hybrid Fund - Gr	Shobhit Mehrotra	9	Sep-2007
	Srinivasan Ramamurthy	11	Dec-2021
Franklin India Equity Hybrid Fund - Gr	Abhishek Bisen	60	Jan-2008
	Shibani Kurian	6	Sep-2024
Kotak Equity Hybrid Fund - Gr	Mansi Sajeja	6	Jun-2021
	Saurabh Pant	4	Jan-2022
SBI Equity Hybrid Fund - Gr	Amit Premchandani	3	Jan 2022
	Jaydeep Bhowal	6	Apr 2023

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

Portfolio Insights

Hybrid Portfolio - Conservative

Portfolio Performance

Portfolio	Median Rolling Return %					% of Observations with Returns Above 10%	
	1 Year	2 Years	3 Years	5 Years	10 Years	1 Year	2 Years
Hybrid Portfolio - Conservative	14.50	NA	NA	NA	NA	84.35	NA
Crisil Hybrid 85 + 15 Conservative Index	11.75	NA	NA	NA	NA	79.93	NA

Note:

- Source:- NJ Internal
- Data from Portfolio Inception 11th May 2023 to 28th February 2025
- Total number of Observations:- 1 Yr - 294

Portfolio Risk Measures

Portfolio	1 Year		2 Years	
	Hybrid Portfolio - Conservative	CRISIL HYBRID 85 + 15 AGGRESSIVE INDEX	Hybrid Portfolio - Conservative	CRISIL HYBRID 85 + 15 AGGRESSIVE INDEX
Total Number of Observations	294	294	NA	NA
Number of Observations with Negative Returns (%)	0.00	0.00	NA	NA
Minimum Return (%)	6.72	6.94	NA	NA

Note:

- Source:- NJ Internal
- Data from Portfolio Inception 11th May 2023 to 28th February 2025

Portfolio - Sector Exposure

Major Sector Allocation	Exposure
Others	76.94
Bank	5.38
IT - Software	2.48
Refineries	1.30
Pharmaceuticals & Drugs	1.01
Telecommunication - Service Provider	0.79
Power Generation/Distribution	0.54
Automobiles - Passenger Cars	0.53
Finance - NBFC	0.52
Household & Personal Products	0.50
Above Top 10 Sector Allocation	89.99
Other Sectors	10.01
Total Allocation	100

Note:

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

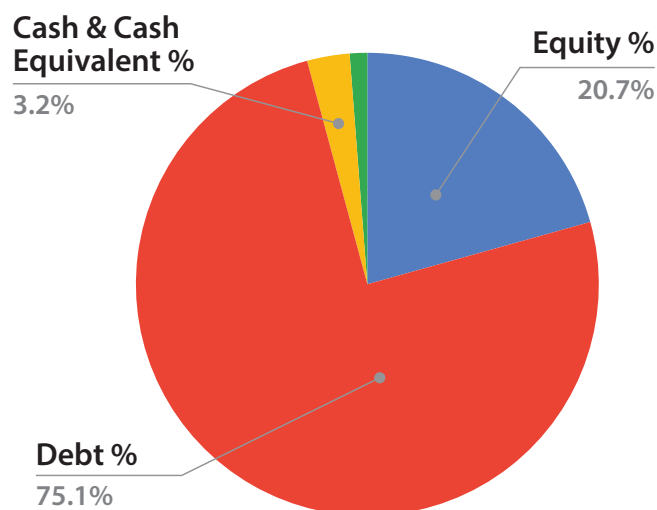
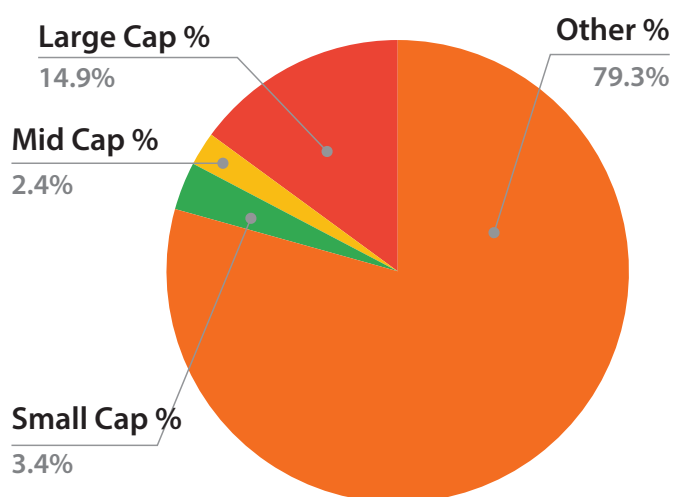
Portfolio - Scrip Exposure

Major Stock Allocation	Exposure
ICICI Bank Ltd.	1.60
HDFC Bank Ltd.	1.55
Infosys Ltd.	1.28
Reliance Industries Ltd.	1.05
Axis Bank Ltd.	0.89
Bharti Airtel Ltd.	0.75
State Bank Of India	0.75
Bajaj Finance Ltd.	0.39
Tech Mahindra Ltd.	0.38
Sun Pharmaceutical Industries Ltd.	0.37
Above Top 10 Stocks Allocation	9.01
Other Stocks	11.64
Total Equity Stocks	20.65
Debt & Other Securities	79.35
Total	100

Portfolio Insights

Hybrid Portfolio - Conservative

Portfolio - M-Cap & Asset Allocation



Note:-

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

Portfolio - Asset Type Exposure

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
Cash & Cash Equivalents and Net Assets	3.07	2.75	2.26	4.12	3.37
Corporate Debt	42.57	45.37	16.19	59.32	29.78
Deposits (Placed as Margin)	NA	NA	NA	NA	0.02
Domestic Equities	19.98	19.30	21.70	21.00	21.29
Domestic Mutual Fund Units	NA	NA	NA	NA	0.23
Alternative Investment Fund	0.34	0.28	0.28	0.28	0.28
Government Securities	29.45	31.20	59.52	14.50	45.03
PTC & Securitised Debt	2.35	0.44	NA	NA	NA
REITs & InvITs	2.24	0.66	0.05	0.75	NA
Rights	NA	NA	NA	0.02	NA
Total	100.00	100.00	100.00	100.00	100.00

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

Portfolio Insights

Hybrid Portfolio - Conservative

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
Canara Robeco Equity Hybrid Fund - Gr	100	10	7	7	10
DSP Aggressive Hybrid Fund - Gr	10	100	7	6	10
Franklin India Equity Hybrid Fund - Gr	7	7	100	5	8
Kotak Equity Hybrid Fund - Gr	7	6	5	100	5
SBI Equity Hybrid Fund - Gr	10	10	8	5	100

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

Scheme Insights

Hybrid Portfolio - Conservative

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	1,374	1.92	36
HDFC Hybrid Debt Fund – Gr	26-Dec-2003	3,237	1.73	41
Kotak Debt Hybrid Fund – Gr	2-Dec-2003	2,975	1.67	43
SBI Conservative Hybrid Fund – Gr	9-Apr-2001	9,553	1.54	37
UTI Conservative Hybrid Fund – Gr	16-Dec-2003	1,610	1.81	57

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 %	Debt %	Cash & Cash Equivalent %	Other %	Large Cap %	Mid Cap %	Small Cap %	Other %
Aditya Birla Sun Life Regular Savings Fund – Gr	19.98	74.37	3.07	2.58	16.68	1.51	1.79	80.02
HDFC Hybrid Debt Fund – Gr	19.30	77.01	2.75	0.94	16.59	1.36	1.38	80.70
Kotak Debt Hybrid Fund – Gr	21.70	75.71	2.26	0.33	17.48	2.78	1.44	78.30
SBI Conservative Hybrid Fund – Gr	21.00	73.82	4.40	0.78	9.45	2.27	9.31	78.97
UTI Conservative Hybrid Fund – Gr	21.29	74.81	3.37	0.53	14.49	3.88	2.92	78.71

Note:

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

Scheme Rating Exposure

Scheme Name	SOV	AAA and Equivalent	AA & Lower Rated	Other %	Avg Maturity (yrs)	No Of Debt Securities
Aditya Birla Sun Life Regular Savings Fund – Gr	29.45	33.67	11.25	25.63	7.98	87
HDFC Hybrid Debt Fund – Gr	31.20	35.93	9.88	22.99	10.64	73
Kotak Debt Hybrid Fund – Gr	59.53	7.35	8.83	24.29	17.38	73
SBI Conservative Hybrid Fund – Gr	14.50	29.18	30.14	26.28	7.28	59
UTI Conservative Hybrid Fund – Gr	45.03	28.22	1.56	25.19	9.11	21

Note:

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

Scheme Insights

Hybrid Portfolio - Conservative

Scheme Performance

Hybrid Portfolio - Conservative Scheme Name	Rolling Median Return(%)		Drawdown %	1 Year Negative Obs %	3 Year Negative Obs %
	3 Years	5 Years			
Aditya Birla Sun Life Regular Savings Fund - Gr	9.22	9.48	-14.27	7.28	0.00
HDFC Hybrid Debt Fund - Gr	10.60	10.74	-12.12	5.86	0.00
Kotak Debt Hybrid Fund - Gr	10.67	11.54	-11.88	0.55	0.00
SBI Conservative Hybrid Fund - Gr	10.54	11.02	-11.93	2.90	0.00
UTI Conservative Hybrid Fund - Gr	9.32	9.88	-14.59	7.72	0.00
Average of above Schemes	10.07	10.53	-12.96	4.86	0.00
Crisil Hybrid 85:15 Conservative Index	7.63	9.02	-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 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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