



**RECOMMENDED
MF PORTFOLIO**

HYBRID PORTFOLIO

BALANCED ADVANTAGE

(US CLIENTS)



May 2025



WEALTH

**FINANCIAL
PRODUCTS
DISTRIBUTORS
NETWORK**

Portfolio Insights

About Hybrid Portfolio - Balanced Advantage (US Clients)

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 8th May 2025	Suitable for Conservative Equity Investors	
Risk-o-meter Very High	Tenure Suitability 5+ Years	
Benchmark CRISIL HYBRID 50 + 50 MODERATE INDEX	Min. Investment ₹50,000/-	Min. SIP ₹5,000/-
Scheme Count 4 Schemes	Lock-in Period NIL	

Portfolio Composition

BAF - 100%

 Aditya Birla Sun Life Balanced Advantage Fund – Gr BAF 25.00%	 Edelweiss Balanced Advantage Fund – Gr BAF 25.00%
 Nippon India Balanced Advantage Fund – Gr BAF 25.00%	 NJ Balanced Advantage Fund – Gr BAF 25.00%

Fund Manager Details

Scheme Name	Fund Manager Name	No. of Managing Schemes	Managing underlying scheme since
Aditya Birla Sun Life Balanced Advantage Fund – Gr	Mohit Sharma	21	Apr-2017
	Harish krishnan	6	Nov-2024
	Lovelish Solanki	3	Oct-2019
Edelweiss Balanced Advantage Fund – Gr	Bharat Lahoti	19	Sep-2017
	Bhaves Jain	28	Aug-2013
	Pranavi Kulkarni	15	Jul-2024
	Rahul Dedhia	26	Nov-2021
Nippon India Balanced Advantage Fund – Gr	Amar Kalkundrikar	3	Oct-2020
	Ashutosh Bhargava	11	May-2018
	Sushil Budhia	14	Mar-2021
NJ Balanced Advantage Fund - Gr	Dhaval Patel	5	Mar-2023
	Viral Shah	5	Oct-2022

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

Portfolio Insights

Scheme Performance

Hybrid Portfolio - Balanced Advantage (US Clients)	Rolling Median Return(%)		Drawdown %	1 Year Negative Obs %	3 Years Negative Obs %
	3 Years	5 Years			
Aditya Birla Sun Life Balanced Advantage Fund - Gr	11.66	13.34	-26.48	4.11	0.00
Edelweiss Balanced Advantage Fund – Gr	13.37	15.59	-16.36	2.63	0.00
Nippon India Balanced Advantage Fund – Gr	12.36	13.15	-21.92	2.85	0.00
NJ Balanced Advantage Fund - Gr*	12.87	16.44	-28.31	11.17	0.00
Weighted Average Portfolio Return	12.57	14.63	-23.27	5.19	0.00
Crisil Hybrid 50:50 Moderate Index	12.13	13.84	-20.12	1.42	0.00

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 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	12.68
IT - Software	7.25
Pharmaceuticals & Drugs	5.58
Refineries	5.29
Household & Personal Products	2.93
Automobile Two & Three Wheelers	2.89
Finance - NBFC	2.43
Power Generation/Distribution	2.09
Consumer Food	2.05
Insurance	1.76
Above Top 10 Sector Allocation	44.95
Other Sectors	55.05
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
Reliance Industries Ltd.	4.81
HDFC Bank Ltd.	4.19
ICICI Bank Ltd.	3.75
Infosys Ltd.	2.45
Bajaj Finance Ltd.	1.65
Axis Bank Ltd.	1.57
HCL Technologies Ltd.	1.57
State Bank Of India	1.50
Larsen & Toubro Ltd.	1.45
Bharti Airtel Ltd.	1.35
Above Top 10 Stocks Allocation	24.31
Other Stocks	53.62
Total Equity Stocks	77.93
Debt & Other Securities	22.07
Total	100

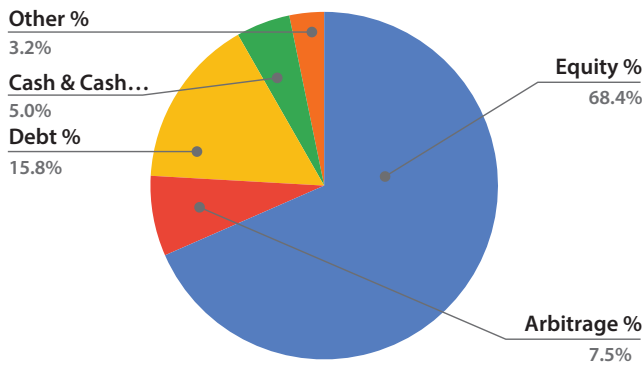
Note: Source:- ACE MF | Data as on 31st May 2025

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	Aditya Birla Sun Life Balanced Advantage Fund – Gr	Edelweiss Balanced Advantage Fund – Gr	Nippon India Balanced Advantage Fund – Gr	NJ Balanced Advantage Fund - Gr
Cash & Cash Equivalents and Net Assets	3.12	3.27	5.34	8.42
Certificate of Deposits	NA	1.13	0.84	NA
Corporate Debt	12.17	7.54	13.45	NA
Derivatives	4.36	0.29	7.02	18.21
Domestic Equities	67.28	78.50	61.22	66.73
Domestic Mutual Fund Units	NA	0.58	NA	NA
Exchange Traded Fund	NA	NA	0.32	NA
Government Securities	4.14	4.17	6.40	1.32
PTC & Securitized Debt	1.29	NA	0.95	NA
REITs & InvITs	6.42	NA	4.46	NA
Treasury Bills	1.22	4.52	NA	5.32
Total	100.00	100.00	100.00	100.00

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

Portfolio Insights

Portfolio Overlap

Portfolio	Aditya Birla Sun Life Balanced Advantage Fund – Gr	Edelweiss Balanced Advantage Fund – Gr	Nippon India Balanced Advantage Fund – Gr	NJ Balanced Advantage Fund - Gr
Aditya Birla Sun Life Balanced Advantage Fund – Gr	100	31	35	18
Edelweiss Balanced Advantage Fund – Gr	31	100	37	23
Nippon India Balanced Advantage Fund – Gr	35	37	100	15
NJ Balanced Advantage Fund - Gr	18	23	15	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
Aditya Birla Sun Life Balanced Advantage Fund – Gr	25-Apr-2000	7,710	1.79	74
Edelweiss Balanced Advantage Fund – Gr	20-Aug-2009	12,696	1.68	91
Nippon India Balanced Advantage Fund – Gr	15-Nov-2004	9,190	1.74	65
NJ Balanced Advantage Fund - Gr	29-Oct-2021	3,789	1.89	50

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	Equity %	Arbitrage %	Debt %	Cash & Cash Equivalent %	Other %
Aditya Birla Sun Life Balanced Advantage Fund – Gr	67.28	4.36	18.82	3.12	6.42
Edelweiss Balanced Advantage Fund – Gr	78.51	0.29	16.23	3.27	1.71
Nippon India Balanced Advantage Fund – Gr	61.22	7.02	21.63	5.34	4.79
NJ Balanced Advantage Fund - Gr	66.73	18.21	6.64	8.42	0.00

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

Scheme M-Cap Allocation

Scheme Name	Large Cap %	Mid Cap %	Small Cap %
Aditya Birla Sun Life Balanced Advantage Fund - Gr	68.66	23.95	7.39
Edelweiss Balanced Advantage Fund - Gr	72.68	18.77	8.55
Nippon India Balanced Advantage Fund - Gr	77.44	17.41	5.15
NJ Balanced Advantage Fund - Gr	60.57	25.10	14.33

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	AAA and Equivalent	Other	Avg Maturity (Years)	No Of Debt Securities
Aditya Birla Sun Life Balanced Advantage Fund – Gr	5.36	7.50	5.96	81.18	3.90	21
Edelweiss Balanced Advantage Fund – Gr	8.69	7.54	0.00	83.77	2.22	23
Nippon India Balanced Advantage Fund – Gr	6.40	7.71	7.53	78.36	5.63	69
NJ Balanced Advantage Fund - Gr	6.64	0.00	0.00	93.36	0.23	14

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



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