



Balanced Opportunities Fund (Open Fund)

SFIN No: ULIF02301/01/18BALANCEOPP117

February 29, 2024



Fund Details

Investment Objective: To generate capital appreciation and current income through a judicious mix of investments in equities and fixed income securities.

Investment Philosophy: The fund will target 60% investments in Equities and 40% investments in Debt securities to meet the stated objectives

Inception Date	NAV	YTM	MD	AUM
21-Mar-2018	Rs. 24.4635	7.3%	5.7	Rs. 25 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Amit Shah		Equity - 5 Debt - 0 Balanced -2		
Gaurav Balre		Equity - 0 Debt - 3 Balanced -5		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	1.0%	1.3%
6 Months	16.6%	12.6%
1 Year	35.6%	26.0%
2 Years	19.8%	13.4%
3 Years	19.1%	13.4%
5 Years	18.2%	13.9%
Inception	16.2%	11.9%

Past performance is not indicative of future performance

*Benchmark is 60% BSE 500 and 40% CRISIL Composite Bond Fund Index

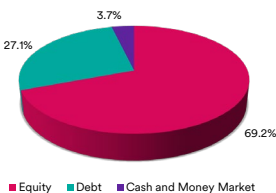
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

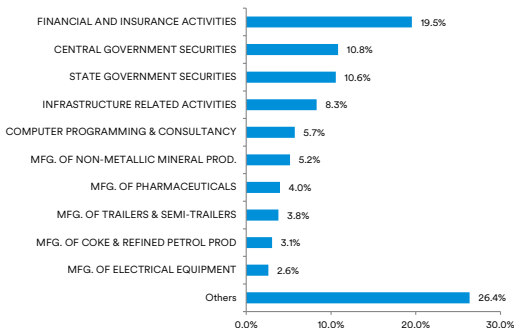
Security Type	Min	Max	Actual
Equities	40%	75%	69.2%
Debt	25%	60%	27.1%
Money Market	0%	35%	3.7%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Mix

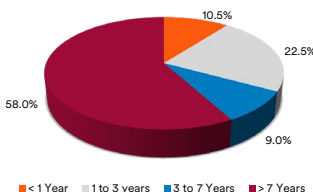


Industry Wise Exposure**

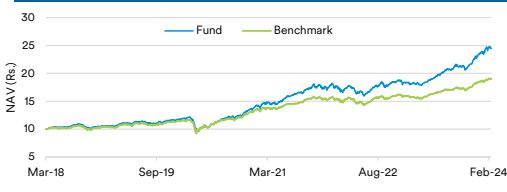


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



NAV vs Benchmark



Security Name Rating Net Asset (%)

Equity		
I C I C I BANK LTD.		2.2%
H D F C BANK LTD.		2.0%
RELIANCE INDUSTRIES LTD.		1.7%
STATE BANK OF INDIA		1.4%
CANARA BANK		1.3%
TATA MOTORS LTD.		1.2%
SHRIRAM TRANSPORT FIN CO. LTD.		1.0%
BIRLA CORPORATION LTD.		1.0%
LARSEN & TOUBRO LTD.		0.9%
MASTEK LTD		0.9%
Others		55.6%
Total		69.2%

Government Securities

8.3% GOI 2042	4.6%
7.80% TAMILNADU SDL 2042	4.5%
7.71% HARYANA SDL 2033	2.4%
6.54% GOI 2032	2.4%
7.29% WEST BENGAL SDL 2026	1.5%
7.62% TAMILNADU SDL 2033	1.4%
8.3% GOI 2040	0.9%
6.95% GOI 2061	0.8%
5.74% GOI 2026	0.8%
8.4% GOI 2025	0.6%
Others	1.5%
Total	21.4%

Corporate Bonds

H D F C BANK LTD.	AAA	3.7%
BAJAJ FINANCE LTD.	AAA	1.8%
BRITANNIA INDUSTRIES LTD.	AAA	0.1%
Total		5.7%

Cash and Money Market

Portfolio Total	100.0%
------------------------	---------------

Rating Credit Profile

