



# Balanced Opportunities Fund (Open Fund)

SFIN No: ULIF02301/01/18BALANCEOPP117

June 30, 2025



## 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. 29.1618	6.4%	6.3	Rs. 38 crore
<b>Fund Manager(s)</b>		<b>Funds Managed by the Fund Managers</b>		
Amit Shah		Equity - 7   Debt - 0   Balanced -2		
Gaurav Balre		Equity - 0   Debt - 10   Balanced -8		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	3.6%	1.9%
6 Months	2.2%	5.1%
1 Year	5.5%	6.0%
2 Years	20.7%	15.0%
3 Years	21.2%	15.8%
5 Years	21.2%	17.0%
Inception	15.8%	11.8%

Past performance is not indicative of future performance

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

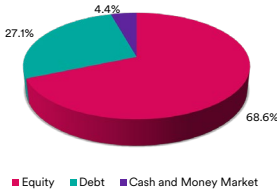
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

## Actual v/s Targeted Asset Allocation (%)

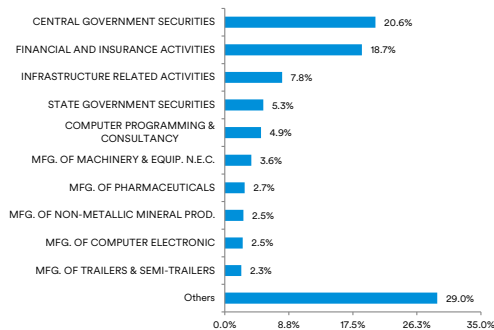
Security Type	Min	Max	Actual
Equities	40%	75%	68.6%
Debt	25%	60%	27.1%
Money Market	0%	35%	4.4%

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

## Asset Mix

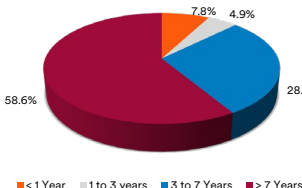


## Industry Wise Exposure\*\*

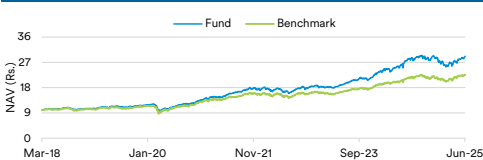


\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

## Debt Maturity Profile



## NAV vs Benchmark



Security Name	Rating	Net Asset (%)
<b>Equity</b>		
H D F C BANK LTD.		3.8%
CAPRI GLOBAL CAPITAL LIMITED		2.9%
AMBER ENTERPRISES INDIA LIMITED		2.5%
RELIANCE INDUSTRIES LTD.		1.8%
INDUS TOWERS LIMITED		1.4%
BHARTI HEXACOM LIMITED		1.4%
MAX FINANCIAL SERVICES LTD		1.3%
BHARAT ELECTRONICS LTD.		1.1%
KOTAK MAHINDRA BANK LTD.		1.1%
ADANI PORTS & SPECIAL ECONOMIC ZONE LTD.		1.0%
Others		50.3%
<b>Total</b>		<b>68.6%</b>

<b>Government Securities</b>		
6.75% GOI 2029		5.4%
6.92% GOI 2039		4.2%
6.79% GOI 2034		4.0%
7.80% TAMILNADU SDL 2042		2.8%
6.54% GOI 2032		1.6%
8.3% GOI 2042		1.3%
6.33% GOI 2035		1.3%
7.29% WEST BENGAL SDL 2026		1.0%
7.62% TAMILNADU SDL 2033		0.9%
8.13% GOI 2045		0.7%
Others		2.5%
<b>Total</b>		<b>25.8%</b>

<b>Corporate Bonds</b>		
BAJAJ FINANCE LTD.	AAA	1.2%
<b>Total</b>		<b>1.2%</b>
<b>Cash and Money Market</b>		
<b>Portfolio Total</b>		<b>100.0%</b>

## Rating Credit Profile

