



Balanced Opportunities Fund (Open Fund)

SFIN No: ULIF02301/01/18BALANCEOPP117

July 31, 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. 28.6461	6.4%	5.8	Rs. 38 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
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	-1.8%	-1.5%
6 Months	6.0%	5.4%
1 Year	-0.1%	1.6%
2 Years	17.2%	12.6%
3 Years	18.3%	12.7%
5 Years	19.5%	15.3%
Inception	15.4%	11.4%

Past performance is not indicative of future performance

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

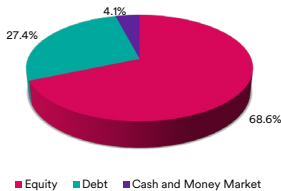
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

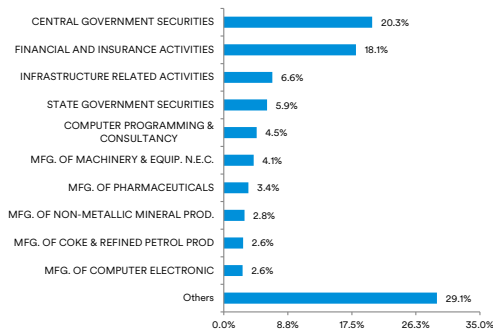
Security Type	Min	Max	Actual
Equities	40%	75%	68.6%
Debt	25%	60%	27.4%
Money Market	0%	35%	4.1%

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

Asset Mix

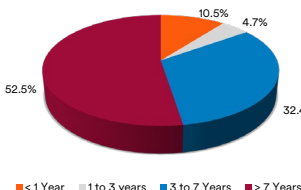


Industry Wise Exposure**

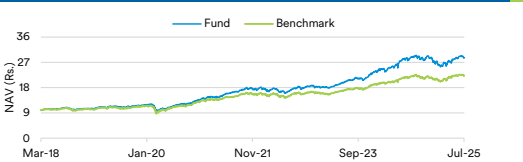


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



NAV vs Benchmark



Security Name	Rating	Net Asset (%)
Equity		
H D F C BANK LTD.		4.0%
AMBER ENTERPRISES INDIA LIMITED		2.7%
CAPRI GLOBAL CAPITAL LIMITED		2.6%
RELIANCE INDUSTRIES LTD.		1.9%
MAX FINANCIAL SERVICES LTD		1.1%
BHARAT ELECTRONICS LTD.		1.0%
KOTAK MAHINDRA BANK LTD.		1.0%
APOLLO HOSPITALS ENTERPRISE LTD.		1.0%
BHARTI HEXACOM LIMITED		1.0%
ADANI PORTS & SPECIAL ECONOMIC ZONE LTD.		1.0%
Others		51.2%
Total		68.5%

Government Securities		
6.75% GOI 2029		5.4%
6.79% GOI 2034		3.4%
6.92% GOI 2039		2.7%
7.05% HARYANA SDL 2038		2.4%
6.01% GOI 2030		1.8%
6.54% GOI 2032		1.6%
8.3% GOI 2042		1.3%
6.33% GOI 2035		1.3%
7.80% TAMILNADU SDL 2042		1.1%
7.29% WEST BENGAL SDL 2026		1.0%
Others		4.2%
Total		26.2%

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

Rating Credit Profile

