

# Balanced Equilibrium Fund

SFIN-ULIF016010223BALEQIBFND140  
July, 2025



## Fund Details

**Investment Objective:** Generate stable returns from a prudent combination of equity and fixed income investment with the possibility of increasing the fixed income contribution to 35%

NAV as on June 30, 2025: 11.9955  
Inception Date: 27-Jul-23  
Fund Manager(s): Fazlur Rehman (Debt) & Kaustav Kakati (Equity)

## Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Fund	0.98%	3.36%	-2.82%	9.40%	NA	9.46%
Benchmark^	1.56%	5.12%	2.11%	10.91%	NA	11.01%

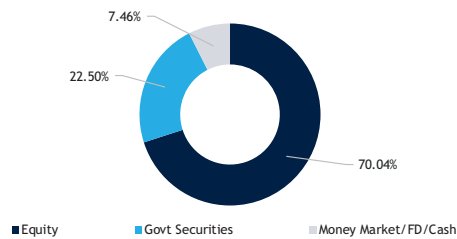
\*Compound Annual Growth Rate (CAGR)

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

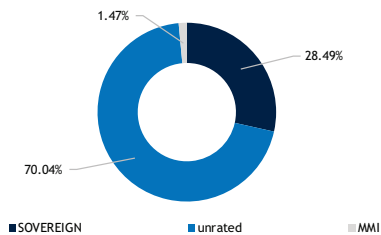
Security Type	Min	Max	Actual
Equity	65%	75%	70.04%
Govt Securities	25%	35%	22.50%
Money Market/Fixed Deposits/Cash	25%	35%	7.46%

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

## Asset Mix



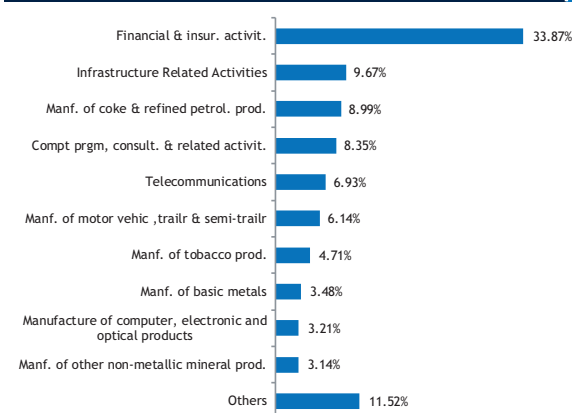
## Rating Profile



## Investment as per Regulatory Category (%)

Approved	100.00%
Other	Nil

## Equity Sectoral Break-Up\*\*



The above values are in %

## Asset Class Wise Exposure

Asset Class	AUM (Rs. in Cr.)	Exposure (%)
Equity	0.35	70.04%
Govt Securities	0.11	22.50%
Money Market/Fixed Deposits/Cash	0.04	7.46%
<b>Total</b>	<b>0.50</b>	<b>100.00%</b>

## Modified Duration^^

Security Type	Duration
Fixed Income Investments	10.72
Money Market Investments	Nil

## Security Name

Security Name	Net Asset (%)
<b>Equity</b>	<b>70.0%</b>
HDFC Bank Ltd.	9.8%
Reliance Industries Ltd.	6.3%
Bharti Airtel Ltd.	4.9%
ICICI Bank Ltd.	3.5%
ITC Ltd.	3.3%
Larsen & Toubro Ltd.	3.0%
Mahindra & Mahindra Ltd.	2.8%
State Bank Of India	2.8%
Infosys Ltd.	2.7%
Bharat Electronics Ltd.	2.2%
Others	28.7%
<b>Govt Securities</b>	<b>22.5%</b>
7.23% GOI 15-April-2039	12.6%
7.09% GOI 25-Nov-2074	9.9%
<b>Fixed Deposit With Banks</b>	<b>0.0%</b>
<b>Investment In Mutual Funds</b>	<b>0.0%</b>
<b>Cash &amp; Cash Equivalents</b>	<b>7.5%</b>
<b>Portfolio Total</b>	<b>100.0%</b>

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

^Benchmark return has been computed by applying benchmark weightages of 70% Nifty 50, 30% CRISIL Composite Bond Fund Index

^^Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.