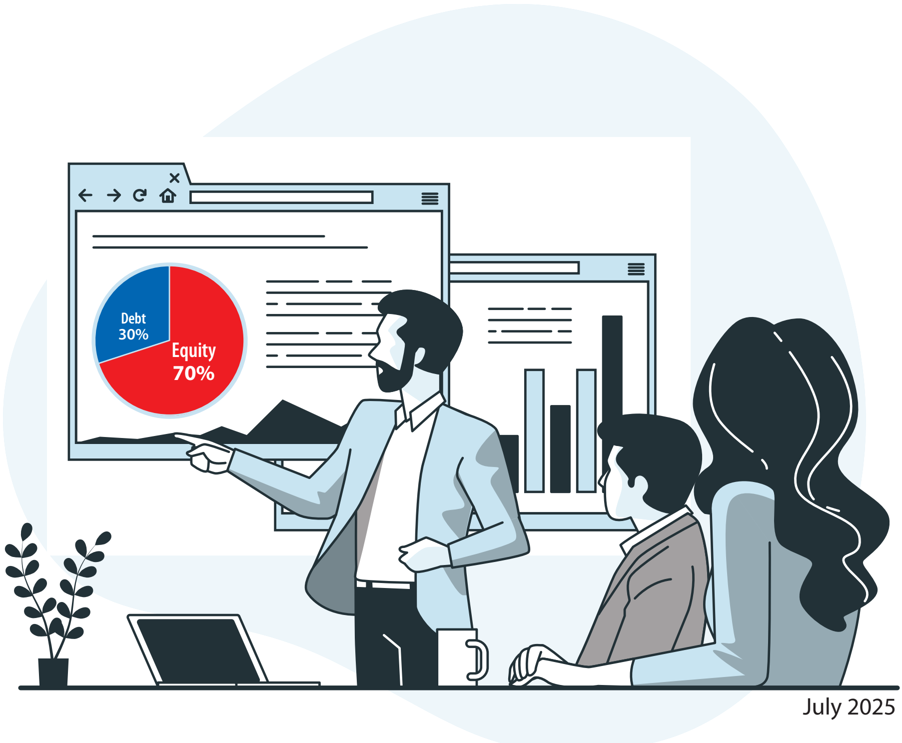
# RECOMMENDED MF PORTFOLIO

## GROWTH PORTFOLIO

## EQUITY 70%




July 2025


WEALTH
FINANCIAL PRODUCTS DISTRIBUTORS NETWORK

# Portfolio Insights

## About Growth Portfolio - Equity 70%

This portfolio is designed for Aggressive Investors to build wealth by investing in Equity & Debt Mutual fund schemes by maintaining a fixed asset allocation strategy of 70% & 30% respectively.

| | | |
|---|---|---|
| Inception Date<br>**16th December 2013** | Suitable for<br>**Aggressive Investors** | |
| Risk-o-meter<br>**Very High** | Tenure Suitability<br>**5+ Years** | |
| Benchmark<br>**70 EQUITY + 30 DEBT** | Min. Investment<br>**₹50,000/-** | Min. SIP<br>**₹5,000/-** |
| Scheme Count<br>**7 Schemes** | Lock-in Period<br>**NIL** | |

# Portfolio Composition

**Equity - 70% | Debt/Arbitrage - 30%**

| | | | |
|---|---|---|---|
| Canara Robeco Large Cap Fund - Gr | Large Cap | Type: Active | 11.00% |
| DSP Large & Mid Cap Fund - Gr | Large & Mid Cap | Type: Active | 11.00% |
| Invesco India Contra Fund - Gr | Contra | Type: Active | 12.00% |
| Kotak Arbitrage Fund - Gr | Arbitrage | Type: Active | 30.00% |
| Kotak Midcap Fund - Gr | Mid Cap | Type: Active | 12.00% |
| SBI Large & Midcap Fund - Gr | Large & Mid Cap | Type: Active | 12.00% |
| NJ Flexi Cap Fund - Gr | Flexi Cap | Type: Rule Based | 12.00% |

# Portfolio Insights

## Fund Manager Details

| Scheme Name | Fund Manager Name | No. of Managing Schemes | Managing underlying scheme since |
|---|---|---|---|
| Canara Robeco Large Cap Fund - Gr | Shridatta Bhandwaldar | 12 | Jul-2016 |
| | Vishal Mishra | 5 | Jun-2021 |
| DSP Large & Mid Cap Fund - Gr | Rohit Singhania | 5 | Jun-2015 |
| Invesco India Contra Fund - Gr | Taher Badshah | 7 | Jan-2017 |
| | Amit Ganatra | 7 | Dec-2023 |
| Kotak Arbitrage Fund - Gr | Hiten Shah | 4 | Oct-2019 |
| Kotak Midcap Fund - Gr | Atul Bhole | 2 | Jan-2024 |
| NJ Flexi Cap Fund - Gr | Dhaval Patel | 5 | Sep-2023 |
| | Viral Shah | 5 | May-2024 |
| SBI Large & Midcap Fund - Gr | Saurabh Pant | 4 | Sep-2016 |

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

## Scheme Performance

| Growth Portfolio - Equity 70% | Rolling Median Return(%) | | Drawdown % | 1 Year Negative Obs % | 3 Years Negative Obs % |
|---|---|---|---|---|---|
| Scheme Name | 3 Years | 5 Years | | | |
| Canara Robeco Large Cap Fund - Gr | 15.86 | 19.85 | -32.66 | 8.87 | 0.00 |
| DSP Large & Mid Cap Fund - Gr | 20.42 | 23.61 | -36.84 | 9.36 | 0.00 |
| Invesco India Contra Fund - Gr | 20.72 | 24.17 | -36.57 | 3.45 | 0.00 |
| Kotak Arbitrage Fund - Gr | 5.52 | 5.60 | -0.58 | 0.00 | 0.00 |
| Kotak Midcap Fund - Gr | 24.80 | 28.24 | -36.09 | 0.05 | 0.00 |
| NJ Flexi Cap Fund-Reg Gr * | 28.22 | 29.31 | -34.46 | 13.58 | 0.00 |
| SBI Large & Midcap Fund - Gr | 21.35 | 23.61 | -36.47 | 1.26 | 0.00 |
| **Weighted Average Portfolio Return** | **17.06** | **19.10** | **-25.05** | **4.21** | **0.00** |
| **Crisil Hybrid 35:65 Aggressive Index** | **14.24** | **16.53** | **-25.41** | **1.42** | **0.00** |
| **NIFTY 500 TRI** | **19.32** | **22.10** | **-38.11** | **5.70** | **0.00** |

**Note:**
- Source:- NJ Internal
- * NJ Flexi Cap Returns are calculated on Backtested NAV
- Rolling Median Returns calculated by taking Median of 3 Years & 5 Years Daily Rolling between 31st July 2019 to 31st July 2025.
- Number of Rolling Median Return Observation:- 3 Years - 1096 & 5 Years - 366
- Drawdown Period:- 31st July 2019 to 31st July 2025.
- Negative Observations Period:- 31st July 2019 to 31st July 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 Insights

## Portfolio - Sector Exposure

| Major Sector Allocation | Exposure |
|---|---|
| Bank | 12.94 |
| IT - Software | 9.06 |
| Pharmaceuticals & Drugs | 6.84 |
| Household & Personal Products | 2.64 |
| Refineries | 2.51 |
| Hospital & Healthcare Services | 2.24 |
| Electric Equipment | 2.23 |
| Auto Ancillary | 2.19 |
| Finance - NBFC | 1.98 |
| Cement & Construction Materials | 1.98 |
| **Above Top 10 Sector Allocation** | **44.60** |
| Other Sectors | 55.40 |
| **Total Allocation** | **100** |

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

**How to Read:**
Higher allocation to a particular sector increases concentration risk.

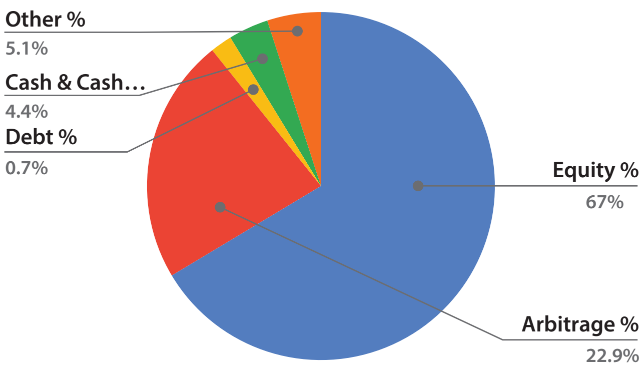
## Portfolio - Scrip Exposure

| Major Stock Allocation | Exposure |
|---|---|
| HDFC Bank Ltd. | 3.94 |
| ICICI Bank Ltd. | 2.87 |
| Infosys Ltd. | 1.94 |
| Axis Bank Ltd. | 1.76 |
| Reliance Industries Ltd. | 1.42 |
| State Bank Of India | 1.41 |
| Eternal Ltd. | 1.37 |
| Larsen & Toubro Ltd. | 1.35 |
| Fortis Healthcare Ltd. | 1.31 |
| Bharat Electronics Ltd. | 1.26 |
| **Above Top 10 Stocks Allocation** | **18.63** |
| Other Stocks | 74.93 |
| **Total Equity Stocks** | **93.56** |
| Debt & Other Securities | 6.44 |
| **Total** | **100** |

**Note:** Source:- ACE MF | Data as on 31st July 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 - Asset Allocation




**Note:** Source: ACE MF | Data as on 31st July 2025

# Portfolio Insights

## Portfolio - Asset Type Exposure

| Instrument Type | Canara Robeco Large Cap Fund - Gr | DSP Large & Mid Cap Fund - Gr | Invesco India Contra Fund - Gr | Kotak Midcap Fund - Gr | Kotak Arbitrage Fund - Gr | NJ Flexi Cap Fund - Gr | SBI Large & Midcap Fund - Gr |
|---|---|---|---|---|---|---|---|
| Cash & Cash Equivalents and Net Assets | 4.21 | 4.01 | 4.78 | 1.83 | 4.75 | 5.48 | 4.88 |
| Certificate of Deposits | NA | NA | NA | NA | 2.32 | NA | NA |
| Derivatives | NA | NA | NA | NA | 76.27 | NA | NA |
| Domestic Equities | 95.79 | 95.99 | 95.22 | 97.98 | NA | 94.52 | 94.42 |
| Domestic Mutual Funds Units | NA | NA | NA | 0.19 | 16.66 | NA | NA |
| Overseas Equities | NA | NA | NA | NA | NA | NA | 0.60 |
| Treasury Bills | NA | NA | NA | NA | NA | NA | 0.10 |
| **Total** | **100.00** | **100.00** | **100.00** | **100.00** | **100.00** | **100.00** | **100.00** |

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

## Portfolio Overlap

| Portfolio | Canara Robeco Large Cap Fund - Gr | DSP Large & Mid Cap Fund - Gr | Invesco India Contra Fund - Gr | Kotak Midcap Fund - Gr | NJ Flexi Cap Fund - Gr | SBI Large & Midcap Fund - Gr |
|---|---|---|---|---|---|---|
| Canara Robeco Large Cap Fund - Gr | 100 | 35 | 45 | 10 | 14 | 30 |
| DSP Large & Mid Cap Fund - Gr | 35 | 100 | 33 | 24 | 10 | 31 |
| Invesco India Contra Fund - Gr | 45 | 33 | 100 | 17 | 6 | 25 |
| Kotak Midcap Fund - Gr | 10 | 24 | 17 | 100 | 2 | 7 |
| NJ Flexi Cap Fund - Gr | 14 | 10 | 6 | 2 | 100 | 14 |
| SBI Large & Midcap Fund - Gr | 30 | 31 | 25 | 7 | 14 | 100 |

Source:- NJ Internal | Data as on 31st July 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 (Crs) | Expense Ratio % | No. of Equity Securities |
|---|---|---|---|---|
| Canara Robeco Large Cap Fund - Gr | 20-Aug-2010 | 16,407 | 1.64 | 57 |
| DSP Large & Mid Cap Fund - Gr | 16-May-2000 | 15,502 | 1.68 | 73 |
| Invesco India Contra Fund - Gr | 11-Apr-2007 | 19,288 | 1.63 | 70 |
| Kotak Arbitrage Fund - Gr | 29-Sep-2005 | 71,608 | 1.05 | 0 |
| Kotak Midcap Fund - Gr | 30-Mar-2007 | 57,375 | 1.39 | 61 |
| NJ Flexi Cap Fund - Gr | 5-Sep-2023 | 2,357 | 1.97 | 50 |
| SBI Large & Midcap Fund - Gr | 28-Feb-1993 | 33,348 | 1.58 | 73 |

**Note:** Source:- ACE MF | AUM & No. of Equity Securities Data as on 31st July 2025 | Expense Ratio as on 31st July 2025, data is for regular plans

## Scheme Asset Allocation

| Scheme Name | Active Equity % | Arbitrage % | Debt % | Cash & Cash Equivalent % | Other % |
|---|---|---|---|---|---|
| Canara Robeco Large Cap Fund - Gr | 95.79 | NA | NA | 4.21 | NA |
| DSP Large & Mid Cap Fund - Gr | 95.99 | NA | NA | 4.01 | NA |
| Invesco India Contra Fund - Gr | 95.22 | NA | NA | 4.78 | NA |
| Kotak Arbitrage Fund - Gr | NA | 76.27 | 2.32 | 4.75 | 16.66 |
| Kotak Midcap Fund - Gr | 97.98 | NA | NA | 1.83 | 0.19 |
| NJ Flexi Cap Fund - Gr | 94.52 | NA | NA | 5.48 | NA |
| SBI Large & Midcap Fund - Gr | 94.42 | NA | NA | 4.88 | 0.70 |

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

## Scheme M-Cap Allocation

| Scheme Name | Large Cap % | Mid Cap % | Small Cap % |
|---|---|---|---|
| Canara Robeco Large Cap Fund - Gr | 94.37 | 5.63 | NA |
| DSP Large & Mid Cap Fund - Gr | 51.76 | 36.71 | 11.53 |
| Invesco India Contra Fund - Gr | 61.41 | 24.25 | 14.34 |
| Kotak Arbitrage Fund - Gr | NA | NA | NA |
| Kotak Midcap Fund - Gr | 14.48 | 71.07 | 14.45 |
| NJ Flexi Cap Fund - Gr | 48.21 | 37.43 | 14.36 |
| SBI Large & Midcap Fund - Gr | 45.94 | 38.27 | 15.79 |

**Note:** Source:- ACE MF | Data as on 31st July 2025 | M-Cap allocation data is for Active Equity only

## Scheme Rating Exposure

| Scheme Name | AAA and Equivalent | Other | Avg Maturity (Years) | No Of Debt Securities |
|---|---|---|---|---|
| Kotak Arbitrage Fund - Gr | 2.32 | 97.68 | 0.24 | 6 |

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

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