



**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<br>Large Cap<br>Type: Active | 11.00% |  | DSP Large & Mid Cap Fund - Gr<br>Large & Mid Cap<br>Type: Active | 11.00% |
|    | Invesco India Contra Fund - Gr<br>Contra<br>Type: Active       | 12.00% |  | Kotak Arbitrage Fund - Gr<br>Arbitrage<br>Type: Active           | 30.00% |
|    | Kotak Midcap Fund - Gr<br>Mid Cap<br>Type: Active              | 12.00% |  | SBI Large & Midcap Fund - Gr<br>Large & Mid Cap<br>Type: Active  | 12.00% |
|  | NJ Flexi Cap Fund - Gr<br>Flexi Cap<br>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 Bhandwadar | 12                      | Jul-2016                         |
|                                   | Vishal Mishra        | 5                       | Jun-2021                         |
| DSP Large & Mid Cap Fund - Gr     | Rohit Singhanian     | 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                   |
| <b>Weighted Average Portfolio Return</b>    | <b>17.06</b>             | <b>19.10</b> | <b>-25.05</b> | <b>4.21</b>           | <b>0.00</b>            |
| <b>Crisil Hybrid 35:65 Aggressive Index</b> | <b>14.24</b>             | <b>16.53</b> | <b>-25.41</b> | <b>1.42</b>           | <b>0.00</b>            |
| <b>NIFTY 500 TRI</b>                        | <b>19.32</b>             | <b>22.10</b> | <b>-38.11</b> | <b>5.70</b>           | <b>0.00</b>            |

### 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

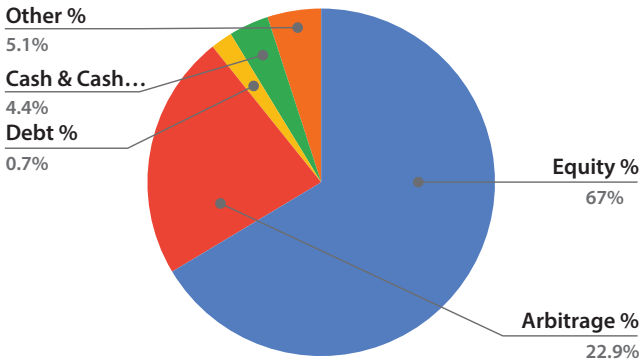
| Major Stock Allocation         | Exposure |
|--------------------------------|----------|
| HDFC Bank Ltd.                 | 3.94     |
| ICICI Bank Ltd.                | 2.87     |
| Infosys Ltd.                   | 1.94     |
| Axis Bank Ltd.                 | 1.76     |
| Reliance Industries Ltd.       | 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 (Cr\$) | 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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