

MULTI-ASSET PORTFOLIO



July 2025





About Multi-Asset Portfolio

This portfolio is designed for Moderate investors seeking to build wealth in Long term by investing in Diversified Multi- Asset Allocation schemes.

Inception Date	Suitable for				
20th April 2024	Moderate Investor				
Risk-o-meter	Tenure Suitability				
Very High	5+ Years				
Benchmark	Min. Investment	Min. SIP			
CRISIL HYBRID 50 + 50 MODERATE INDEX	₹50,000/-	₹5,000/-			
Scheme Count	Lock-in Period				
3 Schemes	NIL				

Portfolio Composition

Multi-Asset - 100%

DSP MUTUAL FUND

DSP Multi Asset Allocation Fund – Gr Multi Asset Allocation

Type: Active 33.00%

SBI MUTUAL FUND

SBI Multi Asset Allocation Fund – Gr Multi Asset Allocation

Type: Active

33.00%



WhiteOak Capital Multi Asset Allocation Fund – Gr

Multi Asset Allocation

Type: Active 34.00%

Fund Manager Details

Scheme Name	Fund Manager Name	No. of Managing Schemes	Managing underlying scheme since
	Shantanu Godambe	20	Aug-2024
DSP Multi Asset Allocation Fund – Gr	Ravi Gehani	3	Sep-2023
	Aparna Karnik	3	Sep-2023
	Dinesh Balachandran	6	Dec-2023
SBI Multi Asset Allocation Fund – Gr	Mansi Sajeja	5	Nov-2023
	Vandna Soni	4	Jan-2024
	Ashish Agarwal	3	Jan-2025
WhiteOak Capital Multi Asset Allocation Fund – Gr	Dheeresh Pathak	16	Apr-2024
	Piyush Baranwal	19	May-2023
	Ramesh Mantri	17	May-2023

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





Scheme Performance

Multi-Asset Portfolio	Rolling Median Return(%)		Drawdown	1 Year Negative	3 Years Negative	
Scheme Name	3 Years 5 Years		%	Obs %	Obs %	
DSP Multi Asset Allocation Fund - Gr	NA	NA	NA	NA	NA	
SBI Multi Asset Allocation Fund - Gr	13.82	14.87	-17.63	0.22	0.00	
WhiteOak Capital Multi Asset Allocation Fund - Gr	NA	NA	NA	NA	NA	

Note:

- Source:- NJ Internal
- · 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
- · 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 - Sector Exposure

Major Sector Allocation Exposure 9.95 Bank IT - Software 3.06 Telecommunication - Service Provider 1.98 Refineries 1.73 Pharmaceuticals & Drugs 1.57 Household & Personal Products 1.43 Power Generation/Distribution 0.96 Finance - Investment 0.94 0.71 Consumer Food Industrial Gases & Fuels 0.70 **Above Top 10 Sector Allocation** 23.04 Other Sectors 76.96 **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

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Major Stock Allocation	Exposure				
HDFC Bank Ltd.	3.19				
ICICI Bank Ltd.	2.51				
Bharti Airtel Ltd.	1.56				
State Bank Of India	1.46				
Cholamandalam Investment and Finance Company Ltd.	1.25				
Reliance Industries Ltd.	1.11				
Muthoot Finance Ltd.	0.95				
Infosys Ltd.	0.92				
Axis Bank Ltd.	0.92				
Bajaj Finserv Ltd.	0.91				
Above Top 10 Stocks Allocation	14.76				
Other Stocks	31.22				
Total Equity Stocks	45.98				
Debt & Other Securities	54.02				
Total	100				

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

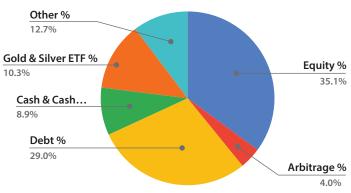
How to Read:

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 - Asset Type Exposure

Instrument Type	DSP Multi Asset Allocation Fund – Gr	SBI Multi Asset Allocation Fund – Gr	WhiteOak Capital Multi Asset Allocation Fund – Gr
Cash & Cash Equivalents and Net Assets	6.97	2.71	16.64
Certificate of Deposit	NA	1.04	NA
Corporate Debt	4.37	27.64	8.39
Derivatives	0.08	NA	11.76
Domestic Equities	34.86	44.68	26.05
Domestic Mutual Funds Units	1.70	NA	0.94
Gold & Silver ETF	15.42	12.33	3.31
Government Securities	14.77	6.64	13.86
Overseas Equities	13.46	NA	0.81
Overseas Mutual Fund Units	6.59	NA	NA
REITs & InvITs	1.78	4.96	8.06
Treasury Bills	NA	NA	10.18
Total	100.00	100.00	100.00

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





Portfolio Overlap

Portfolio	DSP Multi Asset Allocation Fund – Gr	SBI Multi Asset Allocation Fund – Gr	WhiteOak Capital Multi Asset Allocation Fund – Gr
DSP Multi Asset Allocation Fund - Gr	100	18	32
SBI Multi Asset Allocation Fund - Gr	18	100	18
WhiteOak Capital Multi Asset Allocation Fund - Gr	32	18	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
DSP Multi Asset Allocation Fund – Gr	27-Sep-2023	3,645	1.56	34
SBI Multi Asset Allocation Fund – Gr	16-May-2018	9,440	1.42	57
WhiteOak Capital Multi Asset Allocation Fund – Gr	19-May-2023	3,040	1.63	95

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	Equity %	Arbitrage %	Debt %	Cash & Cash Equivalent %	Gold & Silver ETF %	Other %
DSP Multi Asset Allocation Fund – Gr	34.86	0.08	19.14	6.97	15.42	23.53
SBI Multi Asset Allocation Fund – Gr	44.68	0.00	35.32	2.71	12.33	4.96
WhiteOak Capital Multi Asset Allocation Fund – Gr	26.05	11.76	32.43	16.64	3.31	9.81

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

Scheme M-Cap Allocation

Scheme Name	Large Cap %	Mid Cap %	Small Cap %
DSP Multi Asset Allocation Fund – Gr	72.06	13.80	14.14
SBI Multi Asset Allocation Fund – Gr	43.96	21.64	34.40
WhiteOak Capital Multi Asset Allocation Fund – Gr	78.85	4.72	16.43

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

Scheme Rating Exposure

Scheme Name	sov	AAA and Equivalent	AA & Lower Rated	Other	Avg Maturity (Years)	No Of Debt Securities
DSP Multi Asset Allocation Fund – Gr	14.77	4.37	0.00	80.86	11.66	13
SBI Multi Asset Allocation Fund – Gr	6.64	8.40	20.28	64.68	5.23	39
WhiteOak Capital Multi Asset Allocation Fund – Gr	24.04	7.28	1.11	67.57	7.85	23

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



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