RECOMMENDED MF PORTFOLIO

MULTI-ASSET PORTFOLIO

Multi-Asset 100%

July 2025

NJ WEALTH

FINANCIAL PRODUCTS DISTRIBUTORS NETWORK

Portfolio Insights

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

SBI Multi Asset Allocation Fund – Gr
Multi Asset Allocation
Type: Active   **33.00%**

WHITEOAK CAPITAL MUTUAL FUND
THE ART AND SCIENCE OF INVESTING

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
DSP Multi Asset Allocation Fund – Gr	Shantanu Godambe	20	Aug-2024
	Ravi Gehani	3	Sep-2023
	Aparna Karnik	3	Sep-2023
SBI Multi Asset Allocation Fund – Gr	Dinesh Balachandran	6	Dec-2023
	Mansi Sajeja	5	Nov-2023
	Vandna Soni	4	Jan-2024
WhiteOak Capital Multi Asset Allocation Fund – Gr	Ashish Agarwal	3	Jan-2025
	Dheeresh Pathak	16	Apr-2024
	Piyush Baranwal	19	May-2023
	Ramesh Mantri	17	May-2023

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

Portfolio Insights

Scheme Performance

Multi-Asset Portfolio	Rolling Median Return(%)		Drawdown %	1 Year Negative Obs %	3 Years Negative Obs %
Scheme Name	3 Years	5 Years			
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
Bank	9.95
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
Consumer Food	0.71
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

| 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 Insights

Portfolio - Asset Allocation

Other %
23.0%

Equity %
35.1%

Cash & Cash…
8.9%

Debt %
29.0%

Arbitrage %
4.0%
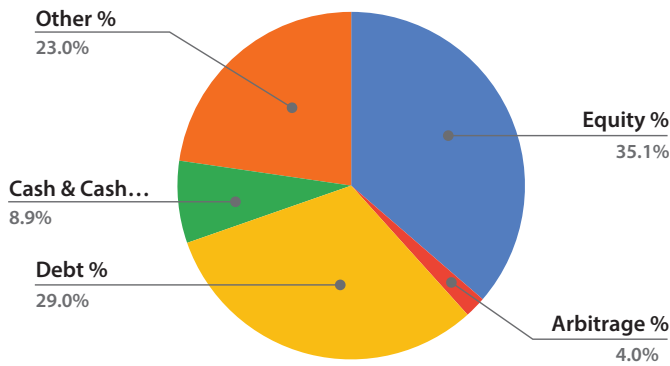
Note: Source: ACE MF | Data as on 31st July 2025

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	17.12	12.33	4.25
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 Insights

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 %	Other %
DSP Multi Asset Allocation Fund – Gr	34.86	0.08	19.14	6.97	38.95
SBI Multi Asset Allocation Fund – Gr	44.68	NA	35.32	2.71	17.29
WhiteOak Capital Multi Asset Allocation Fund – Gr	26.05	11.76	32.43	16.64	13.12

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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