



**RECOMMENDED  
MF PORTFOLIO**

**SIP PORTFOLIO**

**FOCUSED**



**WEALTH**

**FINANCIAL  
PRODUCTS  
DISTRIBUTORS  
NETWORK**



Portfolio Insights




About SIP Portfolio - Focused

This portfolio is designed for Equity investors seeking to build wealth in long term by investing in three Diversified Equity Schemes

Inception Date 16th September 2025	Suitable for Very Aggressive Investor	
Risk-o-meter Very High	Tenure Suitability 5+ Years	
Benchmark NIFTY 500 TRI	Min. Investment ₹3,000/-	Min. SIP ₹1,000/-
Scheme Count 3 Schemes	Lock-in Period NIL	

Portfolio Composition

Equity - 100%

 <div>NJ Flexi Cap Fund - Gr Flexi Cap Type: Rule Based</div>	30.00%	 <div>Edelweiss Mid Cap Fund - Gr Mid Cap Type: Active</div>	40.00%
 <div>DSP Large &amp; Mid Cap Fund - Gr Large &amp; Mid Cap Type: Active</div>	30.00%		

Fund Manager Details

Scheme Name	Fund Manager Name	No. of Managing Schemes	Managing underlying scheme since
NJ Flexi Cap Fund - Gr	Dhaval Patel	5	Sep-2023
	Viral Shah	5	May-2024
Edelweiss Mid Cap Fund - Gr	Trideep Bhattacharya	9	Oct-2021
	Dhruv Bhatia	3	Oct-2024
	Raj Koradia	8	Jul-2024
DSP Large & Mid Cap Fund - Gr	Rohit Singhanian	5	Jun-2015

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

# Portfolio Insights

## Scheme Performance

SIP Portfolio - Focused	Rolling Median Return(%)		Drawdown %	1 Year Negative Obs %	3 Years Negative Obs %
	3 Years	5 Years			
Edelweiss Mid Cap Fund - Gr	26.92	31.40	-36.96	1.97	0.00
DSP Large & Mid Cap Fund - Gr	20.42	23.61	-36.84	9.36	0.00
NJ Flexi Cap Fund - Gr*	28.22	29.31	-34.46	13.58	0.00
<b>Weighted Average Portfolio Return</b>	<b>25.36</b>	<b>28.44</b>	<b>-36.17</b>	<b>7.67</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 - Sector Exposure

Major Sector Allocation	Exposure
IT - Software	9.69
Bank	8.97
Pharmaceuticals & Drugs	8.74
Automobile Two & Three Wheelers	3.77
Auto Ancillary	3.75
Household & Personal Products	3.31
Finance - NBFC	3.09
Finance - Investment	2.81
Chemicals	2.33
Consumer Food	2.21
<b>Above Top 10 Sector Allocation</b>	<b>48.66</b>
Other Sectors	51.34
<b>Total Allocation</b>	<b>100</b>

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 Asset Management Company Ltd.	2.81
Coforge Ltd.	2.06
HCL Technologies Ltd.	1.82
Bosch Ltd.	1.73
Infosys Ltd.	1.65
State Bank Of India	1.52
Coal India Ltd.	1.44
HDFC Bank Ltd.	1.42
Hero MotoCorp Ltd.	1.36
Alkem Laboratories Ltd.	1.35
<b>Above Top 10 Stocks Allocation</b>	<b>17.15</b>
Other Stocks	78.24
<b>Total Equity Stocks</b>	<b>95.39</b>
Debt & Other Securities	4.61
<b>Total</b>	<b>100</b>

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 Overlap

Portfolio	Edelweiss Mid Cap Fund - Gr	DSP Large & Mid Cap Fund - Gr	NJ Flexi Cap Fund - Gr
Edelweiss Mid Cap Fund - Gr	100	18	5
DSP Large & Mid Cap Fund - Gr	18	100	9
NJ Flexi Cap Fund - Gr	5	9	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
Edelweiss Mid Cap Fund - Gr	26-Dec-2007	11,027	1.69	81
DSP Large & Mid Cap Fund - Gr	16-May-2000	15,502	1.68	73
NJ Flexi Cap Fund - Gr	5-Sep-2023	2,357	1.97	50

**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 M-Cap Allocation

Scheme Name	Large Cap %	Mid Cap %	Small Cap %
Edelweiss Mid Cap Fund - Gr	19.61	68.51	11.88
DSP Large & Mid Cap Fund - Gr	51.76	36.71	11.53
NJ Flexi Cap Fund - Gr	48.21	37.43	14.36

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



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