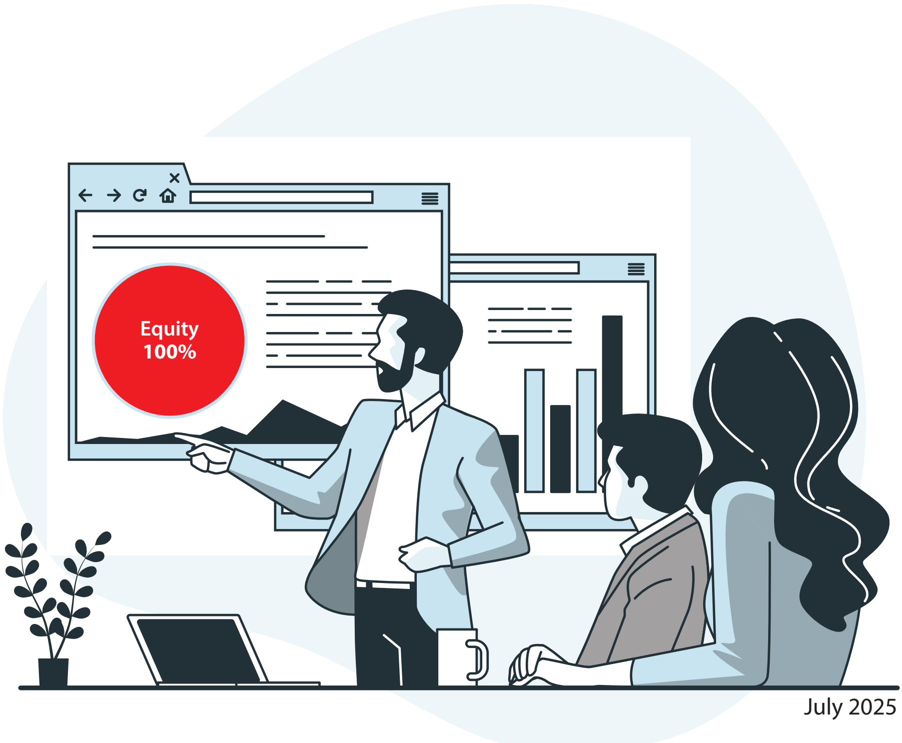
RECOMMENDED MF PORTFOLIO

GROWTH PORTFOLIO

DIVERSIFIED (CANADA CLIENTS)



July 2025

WEALTH

FINANCIAL PRODUCTS DISTRIBUTORS NETWORK

Portfolio Insights

About Growth Portfolio - Diversified (Canada Clients)

This portfolio is designed for long-term equity investors seeking to build wealth through diversified equity mutual fund schemes.

Inception Date **8th May 2025**	Suitable for **Very Aggressive Investor**	
Risk-o-meter **Very High**	Tenure Suitability **5+ Years**	
Benchmark **NIFTY 500 TRI**	Min. Investment **₹50,000/-**	Min. SIP **₹5,000/-**
Scheme Count **4 Schemes**	Lock-in Period **NIL**	

Portfolio Composition

Equity - 100%

Aditya Birla Sun Life Dividend Yield Fund - Gr
Dividend Yield
Type: Active 25.00%

NJ Flexi Cap Fund – Gr
Flexi Cap
Type: Rule Based 25.00%

Nippon India Large Cap Fund - Gr
Large Cap Fund
Type: Active 25.00%

UTI Large & Mid Cap Fund - Gr
Large & Midcap
Type: Active 25.00%

Fund Manager Details

Scheme Name	Fund Manager Name	No. of Managing Schemes	Managing underlying scheme since
Aditya Birla Sun Life Dividend Yield Fund - Gr	Dhaval Gala	7	Mar-2022
	Dhaval Joshi	37	Nov-2022
Nippon India Large Cap Fund - Gr	Bhavik Dave	2	Aug-2024
	Sailesh Raj Bhan	3	Aug-2007
NJ Flexi Cap Fund - Gr	Dhaval Patel	5	Sep-2023
	Viral Shah	5	May-2024
UTI Large & Mid Cap Fund - Gr	V. Srivatsa	4	May-2017

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

Portfolio Insights

Scheme Performance

Growth Portfolio - Diversified (Canada Clients)	Rolling Median Return(%)		Drawdown %	1 Year Negative Obs %	3 Years Negative Obs %
Scheme Name	3 Years	5 Years			
Aditya Birla Sun Life Dividend Yield Fund - Gr	24.36	25.18	-36.18	6.79	0.00
Nippon India Large Cap Fund - Gr	22.98	22.36	-39.25	6.41	0.00
NJ Flexi Cap Fund - Gr *	28.22	29.31	-34.46	13.58	0.00
UTI Large & Mid Cap Fund - Gr	22.88	25.78	-38.89	6.90	0.00
Weighted Average Portfolio Return	**24.61**	**25.66**	**-37.20**	**8.42**	**0.00**
NIFTY 500 TRI	**19.32**	**22.10**	**-38.11**	**5.70**	**0.00**
Nifty Midcap 100 TRI	**27.93**	**31.06**	**-39.94**	**4.16**	**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 - Sector Exposure

Major Sector Allocation	Exposure
Bank	12.91
IT - Software	11.30
Pharmaceuticals & Drugs	7.21
Household & Personal Products	5.09
Automobile Two & Three Wheelers	3.85
Power Generation/Distribution	3.80
Finance - NBFC	3.24
Cigarettes/Tobacco	3.24
Refineries	2.98
Mining & Minerals	2.54
Above Top 10 Sector Allocation	**56.16**
Other Sectors	43.84
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.	4.34
ITC Ltd.	3.24
Infosys Ltd.	3.15
HCL Technologies Ltd.	2.64
ICICI Bank Ltd.	2.49
State Bank Of India	2.18
Reliance Industries Ltd.	2.17
Coal India Ltd.	1.96
HDFC Asset Management Company Ltd.	1.93
Hindustan Unilever Ltd.	1.87
Above Top 10 Stocks Allocation	**25.97**
Other Stocks	70.48
Total Equity Stocks	**96.45**
Debt & Other Securities	3.55
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 Overlap

Portfolio	Aditya Birla Sun Life Dividend Yield Fund - Gr	Nippon India Large Cap Fund - Gr	NJ Flexicap Fund - Gr	UTI Large & Mid Cap Fund - Gr
Aditya Birla Sun Life Dividend Yield Fund - Gr	100	26	21	22
Nippon India Large Cap Fund - Gr	26	100	13	33
NJ Flexicap Fund - Gr	21	13	100	11
UTI Large & Mid Cap Fund - Gr	22	33	11	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
Aditya Birla Sun Life Dividend Yield Fund - Gr	10-Feb-2003	1,460	2.22	56
Nippon India Large Cap Fund - Gr	8-Aug-2007	44,165	1.50	69
NJ Flexi Cap Fund - Gr	5-Sep-2023	2,357	1.97	50
UTI Large & Mid Cap Fund - Gr	20-May-2009	4,865	1.92	70

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 %
Aditya Birla Sun Life Dividend Yield Fund - Gr	64.73	13.26	22.01
Nippon India Large Cap Fund - Gr	85.15	10.91	3.94
NJ Flexi Cap Fund - Gr	48.21	37.43	14.36
UTI Large & Mid Cap Fund - Gr	48.46	38.56	12.98

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

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