RECOMMENDED MF PORTFOLIO

TAX SAVING PORTFOLIO

July 2025

NJ WEALTH

FINANCIAL
PRODUCTS
DISTRIBUTORS
NETWORK

Portfolio Insights

About Tax Saving Portfolio

This portfolio is designed to build wealth in Long term by investing in Diversified ELSS Mutual fund schemes.

Inception Date **3rd January 2024**	Suitable for **Very Aggressive Investor**
Risk-o-meter **Very High**	Tenure Suitability **7+ Years**
Benchmark **NIFTY 500 TRI**	Min. Investment **₹2,500/-** Min. SIP **₹2,500/-**
Scheme Count **5 Schemes**	Lock-in Period **3 Years**

Portfolio Composition

Tax Saving

CANARA ROBECO Mutual Fund	Canara Robeco ELSS Tax Saver - Gr ELSS Type: Active **20.00%**	**DSP** MUTUAL FUND	DSP ELSS Tax Saver Fund - Gr ELSS Type: Active **20.00%**
NJ MUTUAL FUND BUILT ON RULES	NJ ELSS Tax Saver Scheme - Gr ELSS Type: Rule Based **20.00%**	**TATA** mutual fund	Tata ELSS Fund - Gr ELSS Type: Active **20.00%**
uti UTI Mutual Fund	UTI ELSS Tax Saver Fund - Gr ELSS Type: Active **20.00%**		

Fund Manager Details

Scheme Name	Fund Manager Name	No. of Managing Schemes	Managing underlying scheme since
Canara Robeco ELSS Tax Saver - Gr	Shridatta Bhandwaldar	12	Oct-2019
	Vishal Mishra	5	Jun-2021
DSP ELSS Tax Saver Fund - Gr	Rohit Singhania	5	Jul-2015
NJ ELSS Tax Saver Scheme - Gr	Dhaval Patel	5	Jun-2023
	Viral Shah	5	Jun-2023
Tata ELSS Fund - Gr	Sailesh Jain	8	Dec-2021
	Rahul Singh (Tata)	4	Jul-2025
UTI ELSS Tax Saver Fund - Gr	Amit Premchandani	5	Jun-2025

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

Portfolio Insights

Scheme Performance

Tax Saving Portfolio Scheme Name	Rolling Median Return(%) 3 Years	Rolling Median Return(%) 5 Years	Drawdown %	1 Year Negative Obs %	3 Years Negative Obs %
Canara Robeco ELSS Tax Saver - Gr	18.15	22.17	-34.33	8.49	0.00
DSP ELSS Tax Saver Fund - Gr	20.66	23.98	-37.25	6.85	0.00
NJ ELSS Tax Saver Scheme - Gr *	23.18	25.94	-34.74	12.43	0.00
Tata ELSS Fund - Gr	18.23	20.62	-36.88	3.83	0.00
UTI ELSS Tax Saver Fund - Gr	16.03	20.34	-35.13	13.42	0.00
Weighted Average Portfolio Return	**19.25**	**22.61**	**-35.67**	**9.00**	**0.00**
NIFTY 500 TRI	**19.32**	**22.10**	**-38.11**	**5.70**	**0.00**

Note: • Source:- NJ Internal
• * NJ ELSS Tax Saver Fund 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	19.59
IT - Software	7.64
Pharmaceuticals & Drugs	6.77
Telecommunication - Service Provider	3.22
Refineries	3.20
Finance - NBFC	3.15
Household & Personal Products	2.76
Electric Equipment	2.56
Power Generation/Distribution	2.48
Auto Ancillary	2.41
Above Top 10 Sector Allocation	**53.78**
Other Sectors	46.22
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.	6.52
ICICI Bank Ltd.	5.61
Infosys Ltd.	3.38
Bharti Airtel Ltd.	2.93
State Bank Of India	2.81
Axis Bank Ltd.	2.72
Reliance Industries Ltd.	2.34
Larsen & Toubro Ltd.	1.58
NTPC Ltd.	1.56
Bajaj Finance Ltd.	1.42
Above Top 10 Stocks Allocation	**30.88**
Other Stocks	66.32
Total Equity Stocks	**97.20**
Debt & Other Securities	2.80
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	Canara Robeco ELSS Tax Saver – Gr	DSP ELSS Tax Saver Fund – Gr	NJ ELSS Tax Saver Scheme – Gr	Tata ELSS Fund - Gr	UTI ELSS Tax Saver Fund – Gr
Canara Robeco ELSS Tax Saver – Gr	100	40	0	49	46
DSP ELSS Tax Saver Fund – Gr	40	100	5	43	41
NJ ELSS Tax Saver Scheme – Gr	0	5	100	1	7
Tata ELSS Fund - Gr	49	43	1	100	45
UTI ELSS Tax Saver Fund – Gr	46	41	7	45	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.

FINANCIAL PRODUCTS DISTRIBUTORS NETWORK

Scheme Insights

Scheme Details

Scheme Name	Inception Date	AUM (Crs)	Expense Ratio %	No. of Equity Securities
Canara Robeco ELSS Tax Saver – Gr	31-Mar-1993	8,870	1.69	67
DSP ELSS Tax Saver Fund – Gr	18-Jan-2007	16,981	1.63	62
NJ ELSS Tax Saver Scheme – Gr	16-Jun-2023	291	2.32	25
Tata ELSS Fund - Gr	31-Mar-1996	4,595	1.82	55
UTI ELSS Tax Saver Fund – Gr	15-Dec-1999	3,732	1.88	56

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 %
Canara Robeco ELSS Tax Saver – Gr	72.07	17.49	10.44
DSP ELSS Tax Saver Fund – Gr	67.73	16.99	15.27
NJ ELSS Tax Saver Scheme – Gr	7.17	60.31	32.52
Tata ELSS Fund - Gr	63.29	13.48	23.23
UTI ELSS Tax Saver Fund – Gr	73.36	14.77	11.87

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

Scan me for digital version