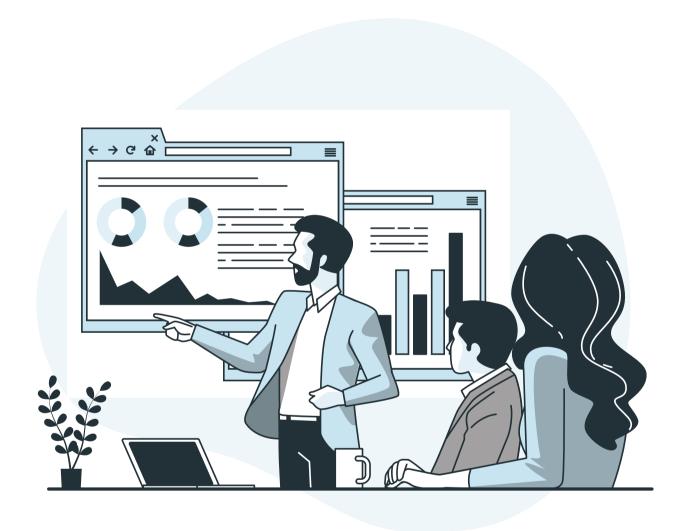


Multi-Asset Portfolio







Multi-Asset Portfolio

About t

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

Inception Date 20th April 2024	Suitable for Moderate Equity 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 Scheme	Lockin Period NIL				

Portfolio Composition

Multi Asset - 100%



DSP Multi Asset Allocation Fund - Gr Multi Asset Allocation Fund

33.00%



SBI Multi Asset Allocation Fund - Gr Multi Asset Allocation Fund

33.00%



WhiteOak Capital Multi Asset Allocation Fund - Gr

Multi Asset Allocation Fund

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	6	Nov-2023
	Vandna Soni	4	Jan-2024
	Ashish Agrawal	4	Jan-2025
WhiteOak Capital Multi Asset Allocation Fund – Gr	Dheeresh Pathak	15	Apr-2024
	Piyush Baranwal	18	May-2023
	Ramesh Mantri	15	May-2023

Note: • Source:- ACE MF | Data as on 28th February 2025



Multi-Asset Portfolio

Portfolio Performance

Portfolio		Median R	% of Observations with Returns Above 10%				
	1 Year	2 Years	3 Years	5 Years	10Years	1 Year	3 Years
Multi-Asset Portfolio	NA	NA	NA	NA	NA	NA	NA

Note:

- Source:- NJ Internal
- Data from Portfolio Inception 20th Apr 2024 to 28th February 2025

Portfolio Risk Measures

	1 Year	3 Years		
Portfolio	Multi-Asset Portfolio	Multi-Asset Portfolio		
Total Number of Observations	NA	NA		
Number of Observations with Negative Returns (%)	ions with Negative Returns (%)			
Minimum Return (%)	eturn (%)			

Note:

- Source:- NJ Internal
- Data from Portfolio Inception 20th Apr 2024 to 28th February 2025

Portfolio - Sector Exposure

Major Sector Allocation	Exposure
Others	32.83
Bank	9.85
IT - Software	4.20
Refineries	1.48
Pharmaceuticals & Drugs	1.36
Household & Personal Products	1.34
Telecommunication - Service Provider	1.14
Power Generation/Distribution	1.00
Finance - Investment	0.90
Consumer Food	0.86
Above Top 10 Sector Allocation	54.96
Other Sectors	45.04
Total Allocation	100

Note:

- Source:- ACE MF
- Data as on 28th February 2025

Portfolio - Scrip Exposure

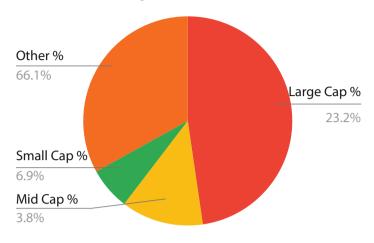
Major Stock Allocation	Exposure
HDFC Bank Ltd.	3.94
ICICI Bank Ltd.	2.87
Reliance Industries Ltd.	1.23
Infosys Ltd.	1.16
HCL Technologies Ltd.	1.16
Cholamandalam Inv. & Fin Company Ltd.	1.15
Axis Bank Ltd.	0.97
State Bank Of India	0.80
REC Ltd.	0.76
Bajaj Finserv Ltd.	0.75
Above Top 10 Stocks Allocation	14.79
Other Stocks	28.89
Total Equity Stocks	43.68
Debt & Other Securities	56.32
Total Allocation	100

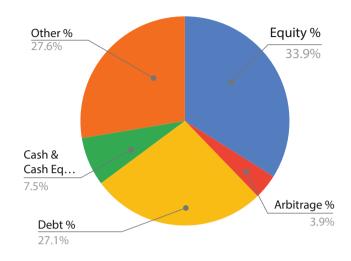




Multi-Asset Portfolio

Portfolio - M-Cap & Asset Allocation





Note:-

- Source:- ACE MF
- Data as on 28th February 2025

Portfolio - Asset Type Exposure

Instrument Type	DSP Multi Asset Allocation Fund – Gr		
Cash & Cash Equivalents and Net Assets	8.67	1.98	11.77
Certificate of Deposit	0.91	NA	0.21
Corporate Debt	5.67	31.86	9.91
Derivatives-Put Options	0.09	NA	11.24
Domestic Equities	39.49	35.59	26.90
Domestic Mutual Funds Units	15.98	18.59	NA
Government Securities	12.14	5.83	7.43
Overseas Equities	7.25	NA	1.60
Overseas Mutual Fund Units	9.80	NA	NA
REITs & InvITs	NA	6.15	9.01
Gold & Silver	NA	NA	14.63
Treasury Bills	NA	NA	7.30
Total	100.00	100.00	100.00

Note:-

- Source:- ACE MF
- Data as on 28th February 2025





Multi-Asset Portfolio

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	8	12	
SBI Multi Asset Allocation Fund – Gr	8	100	8	
WhiteOak Capital Multi Asset Allocation Fund – Gr	12	8	100	

Note:-

- Source:- NJ Internal
- Data as on 28th February 2025
- In Percentage II Overlapping of Equity Stocks only



Scheme Insights

Multi-Asset Portfolio

Scheme Details

Scheme Name	Inception Date	AUM (Crs)	Expense Ratio	No. of Equity Securities
DSP Multi Asset Allocation Fund – Gr	27-Sep-2023	2,604	1.62	43
SBI Multi Asset Allocation Fund – Gr	30-Nov-2005	7,132	1.45	51
WhiteOak Capital Multi Asset Allocation Fund – Gr	19-May-2023	1,441	1.82	100

Note:

- Source:- ACE MF
- AUM & No. of Equity Securities Data as on 28th February 2025
- Expense Ratio as on 28th February 2025, data is for regular plans

Scheme Asset & M-Cap Allocation

Scheme Name	Equity %		Debt %	Cash & Cash Equivalent %	Others %	Large Cap %	Mid Cap %	Small Cap %
DSP Multi Asset Allocation Fund – Gr	39.49	0.09	18.72	8.67	33.03	28.94	4.75	5.74
SBI Multi Asset Allocation Fund – Gr	35.59	NA	37.69	1.98	24.74	19.94	3.89	11.76
WhiteOak Capital Multi Asset Allocation Fund – Gr	26.90	11.24	24.85	11.77	25.24	20.90	2.65	3.36

Note:

- Source;- ACE MF
- Data as on 28th February 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 (yrs)	No Of Bonds
DSP Multi Asset Allocation Fund – Gr	12.14	3.69	2.89	81.28	12.35	13
SBI Multi Asset Allocation Fund – Gr	5.83	6.34	25.52	62.31	6.64	27
WhiteOak Capital Multi Asset Allocation Fund – Gr	14.73	6.25	3.87	75.15	2.77	18

Note:

- Source:- ACE MF
- Data as on 28th February 2025



Scheme Insights

Multi-Asset Portfolio

Scheme Performance

Multi-Asset Portfolio	Rolling Median Return(%)		Drawdown	1 Year Negative	3 Year 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	13.42	14.48	-17.63	1.48	0.00
WhiteOak Capital Multi Asset Allocation Fund – Gr	NA	NA	NA	NA	NA
Average of above Schemes	13.42	14.48	-17.63	1.48	0.00

Note:

- Source:- NJ Internal
- Rolling Median Returns calculated by taking Median of 3 Years & 5 Years Daily Rolling between 28th February 2019 to 28th February 2025.
- Number of Rolling Median Return Observation:- 3 Years 1096 & 5 Years 366
- Drawdown Period:- 28th February 2019 to 28th February 2025.
- Negative Observations Period:- 28th February 2019 to 28th February 2025.
- Number of Negative Observations:- 1 Year 1826 & 3 Years 1096



[&]quot;Past performance may or may not be sustained in future and is not a guarantee of any future returns".

www.njwealth.in



Disclaimer: NJ India Invest Private Limited (NJ) is a mutual fund distributor. The NJ Recommended Portfolio is curated based on our research and analysis. The information contained herein does not constitute, and should not be construed as, investment advice or a recommendation to buy, sell, or otherwise transact in any security or investment product or an invitation, offer or solicitation to engage in any investment activity. It is not personalized investment advice and does not guarantee returns or suitability for any specific client. Clients are strongly advised to discuss with your NJ Partner to assess your risk appetite, financial goals, and investment needs to understand the best suitable portfolio that aligns with your requirements before making any investment decisions. NJ assumes no liability for any investment decisions made based on this portfolio. To the extent that any information is regarding the past performance of securities or

investment products, please note such information is not a reliable indicator of future performance and should not be relied upon as a basis for an investment decision. Past performance does not guarantee future performance and the value of investments and the income from them can fall as well as rise. No investment strategy is without risk and markets influence investment performance. Investment markets and conditions can change rapidly, and investors may not get back the amount originally invested and may lose all of their investment.

Mutual fund investments are subject to market risks, read all scheme related documents carefully before investing.

NJ INDIA INVEST PRIVATE LIMITED (AMFI REGISTERED MUTUAL FUND DISTRIBUTOR - ARN 0155)