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# **NJ Recommended MF Portfolio**

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**(Relaunch of NJ MARS)**

**April 2025**

## NJ MARS is now NJ Recommended MF Portfolio

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## Ready-to-Invest Portfolios – Created by a team of Experts

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- **A bouquet of curated mutual fund portfolios**
- **Built for different risk profiles and goals**
- **Saves time on research and selection**
- **Ideal for quick and confident client recommendations**

## Why Embrace NJ Recommended MF Portfolio?

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- To avoid tedious task of fund research and portfolio construction
- To save time on discussing funds and fund performance with the investor
- Uniformity in portfolio construction across sales team of partners
- Minimizes bias from short-term market trends

- **Partners can grow their business by focusing more on their core role**
  - Meeting new customer
  - Need identification of customer
  - Deciding Right Asset allocation
  - Hand holding investors in times of volatility
  - Develop Sales Team
  - Strengthening Process

To ensure productive discussions,  
we strongly suggest partners **avoid focusing only on**  
**the performance** of individual MF schemes

# Why Looking at Just Past Performance Can Be Misleading

Large Cap Schemes		CY 2020	CY 2021	CY 2022	CY 2023	CY 2024
Scheme 1	<b>Top 5 Ranks in CY 2020 as per Point to Point returns</b>	1	16	18	21	8
Scheme 2		2	23	32	29	17
Scheme 3		3	5	27	26	28
Scheme 4		4	19	10	4	15
Scheme 5		5	14	29	8	5
Scheme 6	<b>Bottom 5 Ranks in CY 2020 as per Point to Point returns</b>	21	3	12	12	20
Scheme 7		22	27	5	19	23
Scheme 8		23	25	17	9	2
Scheme 9		24	9	2	2	27
Scheme 10		25	4	1	1	7
<b>Universe</b>		<b>25</b>	<b>27</b>	<b>32</b>	<b>30</b>	<b>30</b>

**SCHEMES SHOULD NOT BE SELECTED JUST ON THE BASIS ON  
POINT-TO-POINT PAST PERFORMANCE**

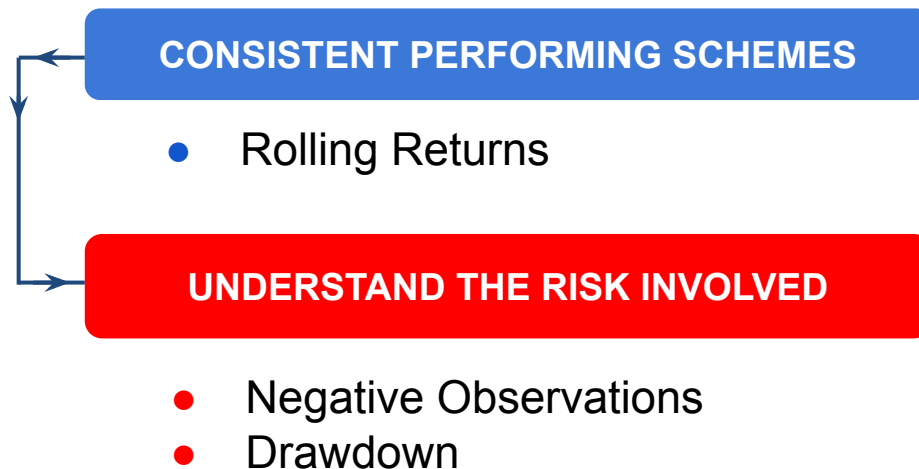
Source: Calculation done on the basis on NAVs from AMFI.

Note: Ranking mentioned for above schemes are done on CAGR for respective Calendar Years, under Large Cap Category.

This material is only for the training/understanding purpose of NJ Partners and is not intended for clients/investors

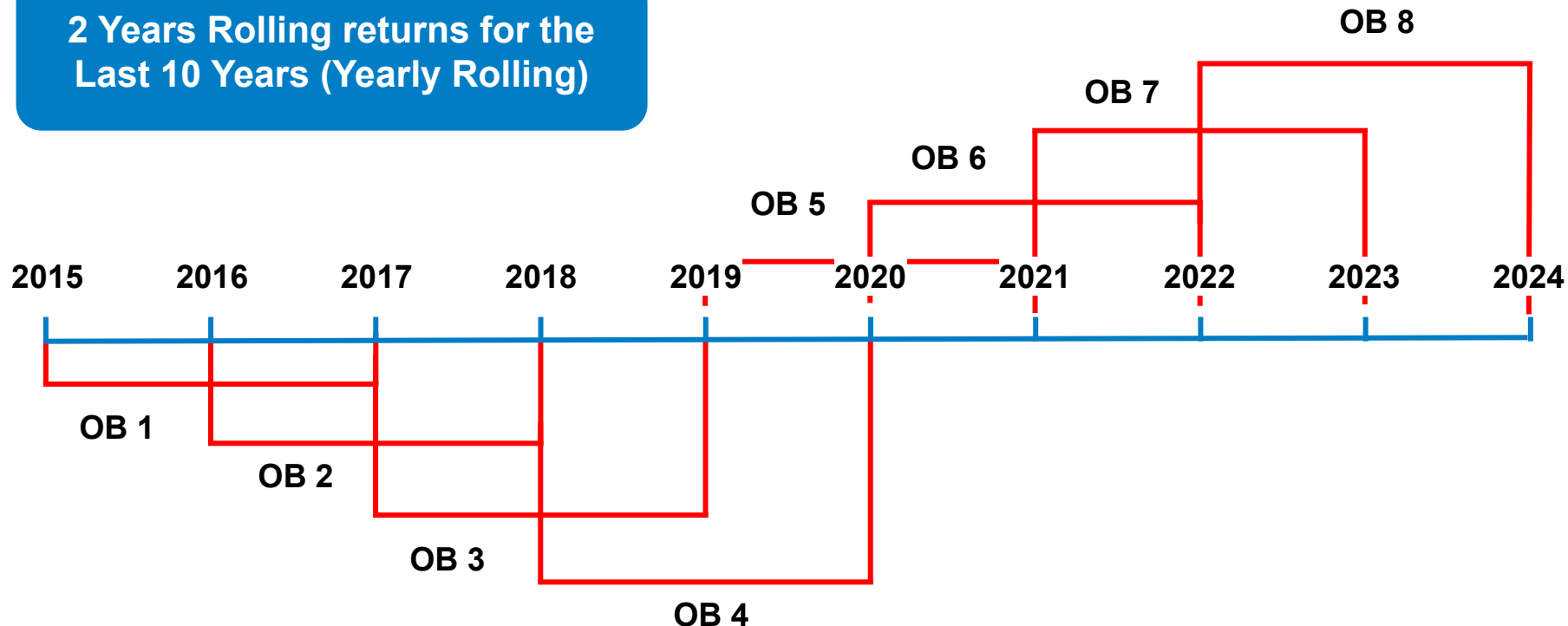


# How NJ Recommended MF Portfolio's Schemes are Selected?



# Understanding Rolling Returns

**2 Years Rolling returns for the  
Last 10 Years (Yearly Rolling)**



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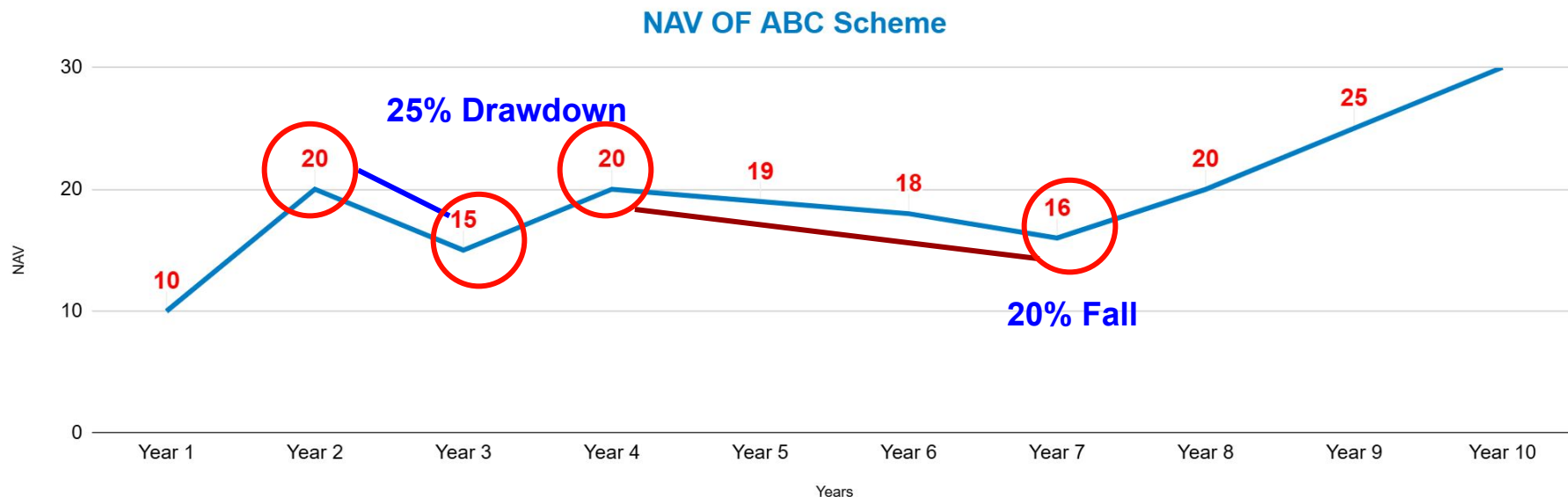
## No. of times a scheme has given Negative Returns in a Specific Period

Years	Scheme 1	Scheme 2	Scheme 3
Year 1	2%	3%	2%
Year 2	-5%	-4%	-5%
Year 3	6%	7%	6%
Year 4	3%	1%	-3%
Year 5	-1%	1%	-1%
Year 6	3%	2%	2%
Year 7	4%	3%	3%
Year 8	-3%	-2%	-2%
Year 9	-1%	1%	4%
Year 10	2%	3%	-1%
Total Observations	10	10	10
Negative Observations	4	2	5
<b>% of Negative Observations</b>	<b>40</b>	<b>20</b>	<b>50</b>

illustrative Purpose Only

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# Understanding Drawdown

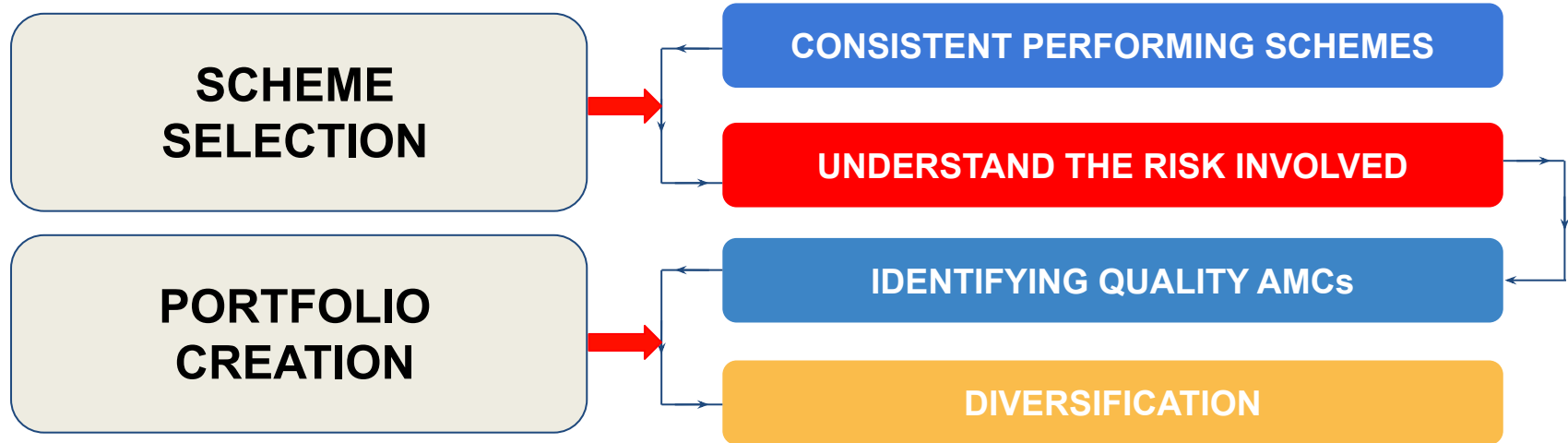


**Here the fall from 20 to 15, i.e 25% is the Drawdown**

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## How NJ Recommended MF Portfolios are Created?



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## Quality : What Makes a Good AMC

- Process of Managing Funds
- Adherence to Process
- Consistency with the process
- Sizable team of Research Analysts
- Clearly Defined Do's and Don'ts
- Defined Risk Mechanism
- Decisions are Individualistic or Non-Individualistic.



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## Why Diversification is Important in Mutual Fund investing?

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- Different **market caps** (Large, Mid, Small) perform differently each year
- Different investment **styles** work under different market conditions
- Includes varied **fund management** types: Active, Passive, Rule-based
- Helps smooth out volatility and improve **long-term stability**
- Core principle behind NJ Recommended Portfolio for **risk-adjusted returns**

## CAP-WISE PERFORMANCE 2009 - 2024

Rank	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1	SC	MC	LC	MC	LC	SC	SC	MC	SC	LC	LC	SC	SC	LC	SC	SC
2	MC	LC	MC	SC	MC	MC	MC	LC	MC	MC	MC	MC	MC	MC	MC	MC
3	LC	SC	SC	LC	SC	LC	LC	SC	LC	SC	SC	LC	LC	SC	LC	LC

Source:- NSE website. Data period is from Jan 2009 to December 24.

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# WHAT'S NEW?

## Why the New Name?

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- New Name. Same Smart Investing.
- The new name reflects what the offering is – NJ Recommended MF Portfolio.
- Easier to communicate and connect with clients.
- Positions you as a trusted guide with ready-made solutions.

**You don't need to research 100s of schemes - we've done it for you.**

## EQUITY INVESTORS

- Fixed Asset Allocation E100 Portfolio ➔ **Growth Portfolio - Equity 100%**
- SIP Diversified Portfolio ➔ **SIP Portfolio Diversified**
- Fixed Asset Allocation E80 Portfolio ➔ **Growth Portfolio - Equity 80%**
- Fixed Asset Allocation E90 Portfolio ➔ **Growth Portfolio - Equity 90%**

# EQUITY INVESTORS

- Growth Portfolio - Diversified (US Clients)
- Growth Portfolio - Diversified (Canada Clients)

## AGGRESSIVE EQUITY INVESTORS

- ELSS Portfolio → Tax Saving Portfolio
- SIP Aggressive Portfolio → SIP Portfolio Aggressive
- Fixed Asset Allocation E100 Aggressive Portfolio → Growth Portfolio - Aggressive Equity 100%

## MODERATE EQUITY INVESTORS

- Aggressive Hybrid Portfolio → **Hybrid Portfolio - Aggressive**
- Multi-Asset Allocation → **Multi-Asset Portfolio**
- Fixed Asset Allocation E40 Portfolio → **Balanced Portfolio - Equity 40%**
- Fixed Asset Allocation E60 Portfolio → **Balanced Portfolio - Equity 60%**
- Fixed Asset Allocation E70 Portfolio → **Growth Portfolio - Equity 70%**

# CONSERVATIVE EQUITY INVESTORS

- Fixed Asset Allocation E40 Portfolio → **Balanced Portfolio - Equity 50%**
- Balanced Advantage Portfolio → **Hybrid Portfolio - Balanced Advantage**
- DAA-AGGRESSIVE → **Dynamic Portfolio - Aggressive**

# CONSERVATIVE EQUITY INVESTORS


- Hybrid Portfolio - Balanced Advantage (US Clients)
- Hybrid Portfolio - Balanced Advantage (Canada Clients)








# CONSERVATIVE INVESTORS


- Conservative Hybrid Portfolio → **Hybrid Portfolio - Conservative**
- Fixed Asset Allocation E30 Portfolio → **Conservative Portfolio - Equity 30%**
- Liquid Portfolio → **Liquid Portfolio**




# Dedicated Link for “All About NJ Recommended MF Portfolio”

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Investments > Stock Exchange > NJ Recommended MF Portfolio > Client Services > Loans > Admin > Marketing > Tools & Resources >

**ALL ABOUT**  
 **RECOMMENDED  
MF PORTFOLIO**



INVESTMENTS REALTY

View Desk For

☐ Crores ☒ Lakhs


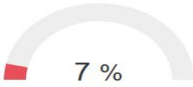


**MF AUM**  
Asset Under Management

Show AUA

**Business Planning**

4 Parameter selected

Go Default

EQUITY NET SALES Apr 24 - Mar 25	TOTAL NET SALES Apr 24 - Mar 25	NET SIP SALES Apr 24 - Mar 25	NJ REC. MF PORTFOLIO SIP SALES Apr 24 - Mar 25
 21570 %	 7 %	 1650342 %	 17 %
Target Ach. ₹ 5,000.00 L ₹ 10,78,508.83 L	Target Ach. ₹ 15,000.00 L ₹ 1,076.58 L	Target Ach. ₹ 200.00 L ₹ 33,00,684.88 L	Target Ach.

## Home Page of NJ Partner Desk

# New Design Page of “All About NJ Recommended MF Portfolio”

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**Automated Investment Solutions**  
Automated Investment Solutions  
Transaction Report

**Reports & Utilities**  
All About NJ Recommended MF Portfolio  
Explore Portfolios  
Client Enrollment  
Report ▾  
Utility ▾  
Create Model Portfolio

**Partner Trax**  
Purchase  
Redemption  
SIP Registration  
SWP Transaction  
SIP Stop Registration **NEW**  
SWP Stop Registration **NEW**  
Re-balance **NEW**  
Report ▾

**Equity**  
₹ 6,800.67 L

**Debt**  
₹ 112.18 L

Apr 24 - Mar 25  
21570 %

Apr 24 - Mar 25  
7 %

Apr 24 - Mar 25  
1650342 %

SIP SALES  
Apr 24 - Mar 25

Home Page of NJ Partner Desk>>NJ Recommended MF portfolio

# New Design Page of “All About NJ Recommended MF Portfolio”



HOME NJ REC MF PORTFOLIO DESK UPDATES INTERVIEWS ▾ NEWS & UPDATES ▾ INVESTORS CORNER DEBT DOSSIER

You are here: Home / NJ Rec MF Portfolio

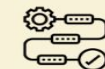


Every investor aims to maximize returns while minimizing risk. While asset allocation and scheme selection are proven strategies, selecting the right schemes is a complex and time - consuming task that requires continuous monitoring and expertise. Managing this at an individual level can be challenging due to operational constraints and behavioral biases, often leading to less effective investment decisions. To ensure the right asset allocation, investors should consult their **NJ Partner** for better guidance.

**NJ Recommended MF Portfolio**, formerly MARS, offers curated baskets of mutual fund schemes tailored to specific investment needs, risk profiles and asset allocation strategies. These ready-to-invest portfolios simplify the investment process by eliminating the complexities of selecting and managing multiple schemes.



BENEFITS



HOW TO INVEST

Home Page of NJ Partner Desk>>NJ Recommended MF portfolio>>All About NJ Recommended Portfolio

### NJ Recommended MF Portfolios with New Names

#### NJ Recommended MF Portfolios

- |   |                                       |   |
|---|---------------------------------------|---|
| ↓ Growth Portfolio - Equity 100%            | ↓ Growth Portfolio - Equity 80%       | ↓ Hybrid Portfolio - Aggressive         |
| ↓ Growth Portfolio - Aggressive Equity 100% | ↓ Growth Portfolio - Equity 70%       | ↓ Hybrid Portfolio - Balanced Advantage |
| ↓ Tax Saving Portfolio                      | ↓ Balanced Portfolio - Equity 60%     | ↓ Hybrid Portfolio - Conservative       |
| ↓ SIP Portfolio - Diversified               | ↓ Balanced Portfolio - Equity 50%     | ↓ Dynamic Portfolio - Aggressive        |
| ↓ SIP Portfolio - Aggressive                | ↓ Balanced Portfolio - Equity 40%     | ↓ Multi-Asset Portfolio                 |
| ↓ Growth Portfolio - Equity 90%             | ↓ Conservative Portfolio - Equity 30% | ↓ Liquid Portfolio                      |

Home Page of NJ Partner Desk>>NJ Recommended MF portfolio>>All About NJ Recommended Portfolio

# Sample Booklet of Growth Portfolio - Equity 100

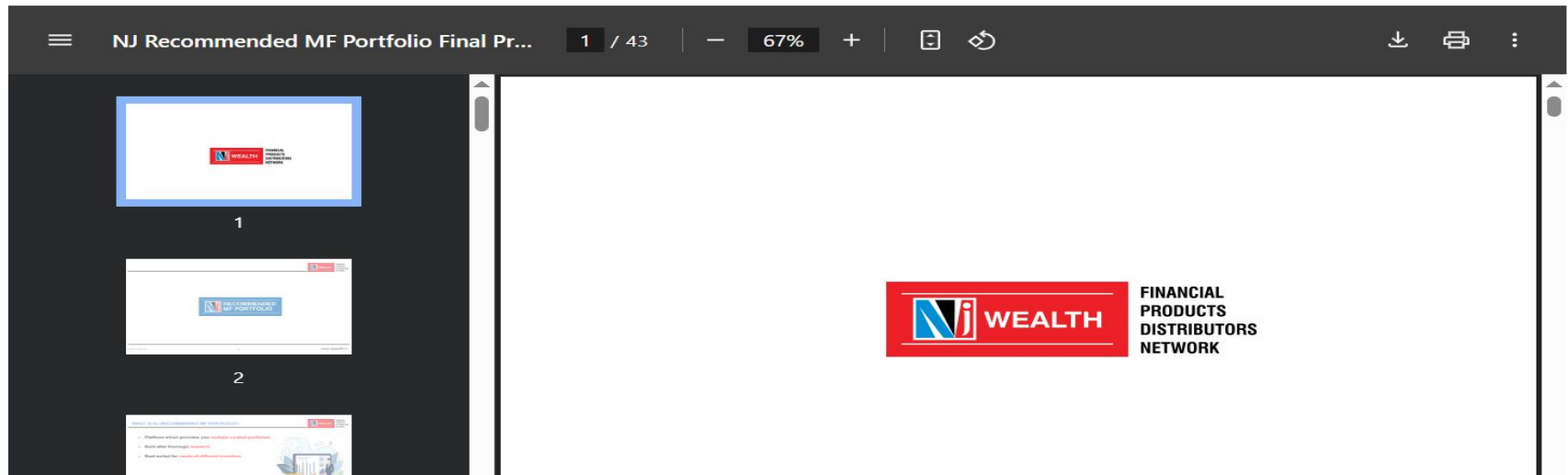
## New Design Page of “All About NJ Recommended MF Portfolio”

NJ Rec MF Portfolio Presentation

NJ Rec MF Portfolio Performance

### NJ Rec MF Portfolio Presentation


February 2025



Menu NJ Recommended MF Portfolio Final Pr... 1 / 43 - 67% + [Icons]

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Home Page of NJ Partner Desk>>NJ Recommended MF portfolio>>All About NJ Recommended Portfolio

# New Design Page of “All About NJ Recommended MF Portfolio”

## FAQ's

[Download](#)

### What is NJ Rec MF Portfolio?

NJ Rec MF Portfolio is a platform that provides multiple ready-made curated portfolios built after thorough research, best suited for the needs of different investors.

### What is the objective of NJ Rec MF Portfolio?

### How many portfolios are there in NJ Rec MF Portfolio?

### Which are currently Active NJ Rec MF Portfolio Portfolios where fresh subscription is allowed?

### On what basis are the schemes selected in the NJ Rec MF portfolio?

### How to decide the ideal NJ Rec MF Portfolio for investors?

### What will be the frequency of scheme changes within the NJ Rec MF Portfolios?

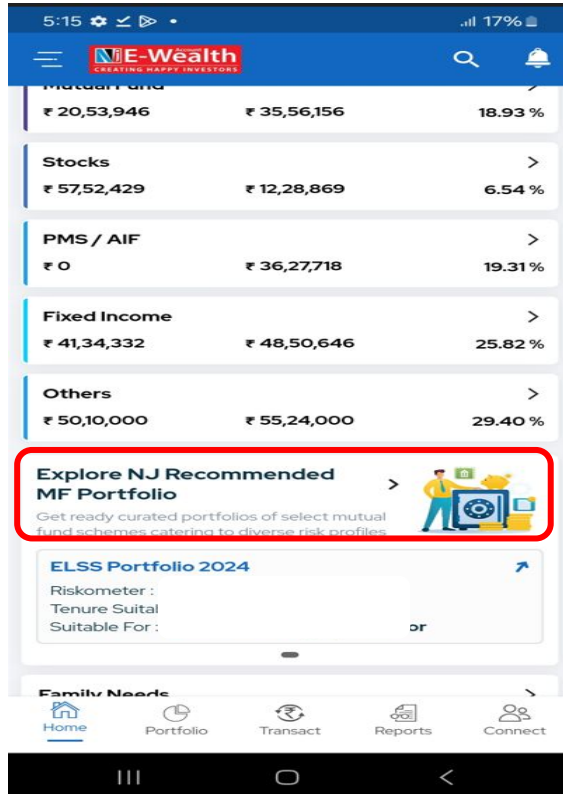
### When will NJ re-balance the existing NJ Rec MF Portfolios?

### Can partners generate a re-balance order any time for the existing NJ Rec MF Portfolio or this facility will be available at a fixed interval?

Home Page of NJ Partner Desk>>NJ Recommended MF portfolio>>All About NJ Recommended Portfolio

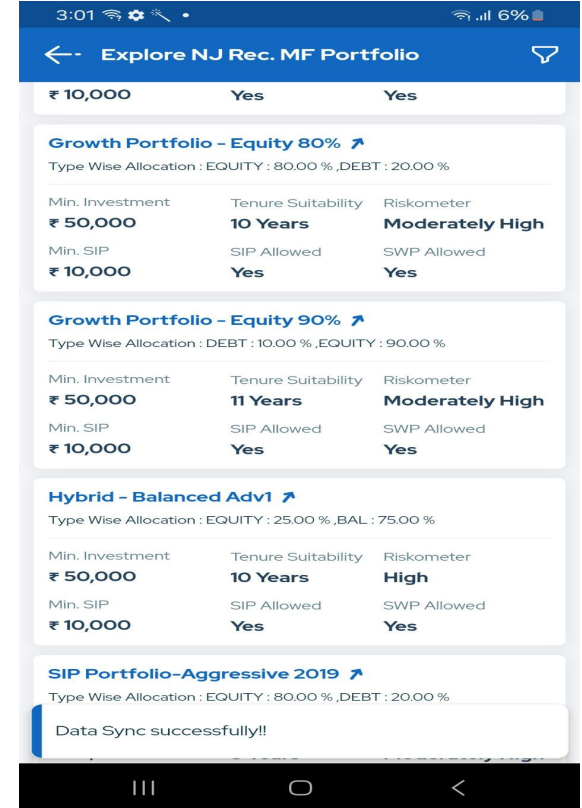


# NJ E-WEALTH & E-MF CHANGES: MOBILE APP

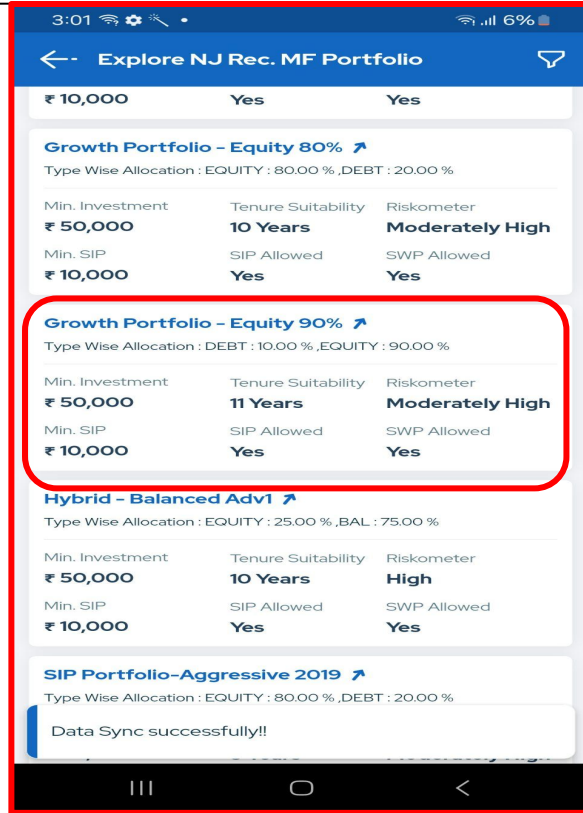


On a Click All Active Portfolios will be displayed.

Scroll down to check the Active Portfolios

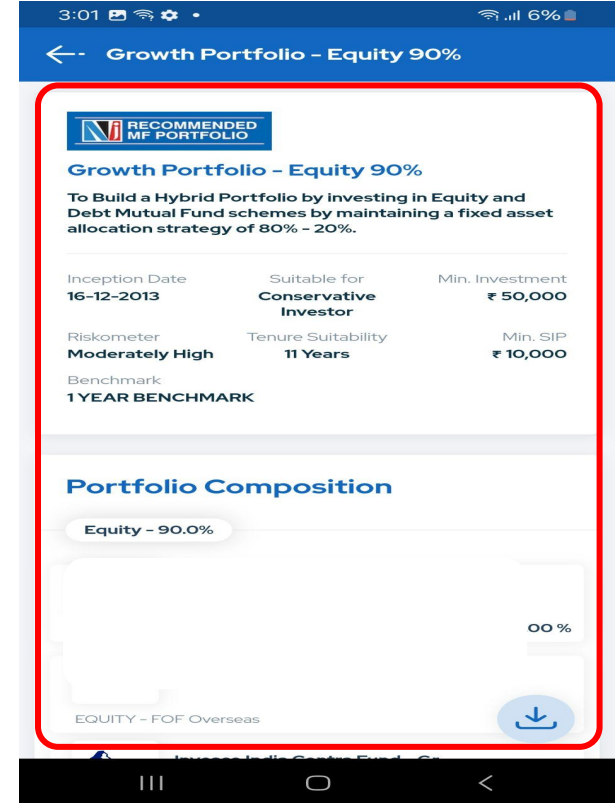


# NJ E-WEALTH & E-MF CHANGES: MOBILE APP



To Know More About the  
Portfolio “Click”

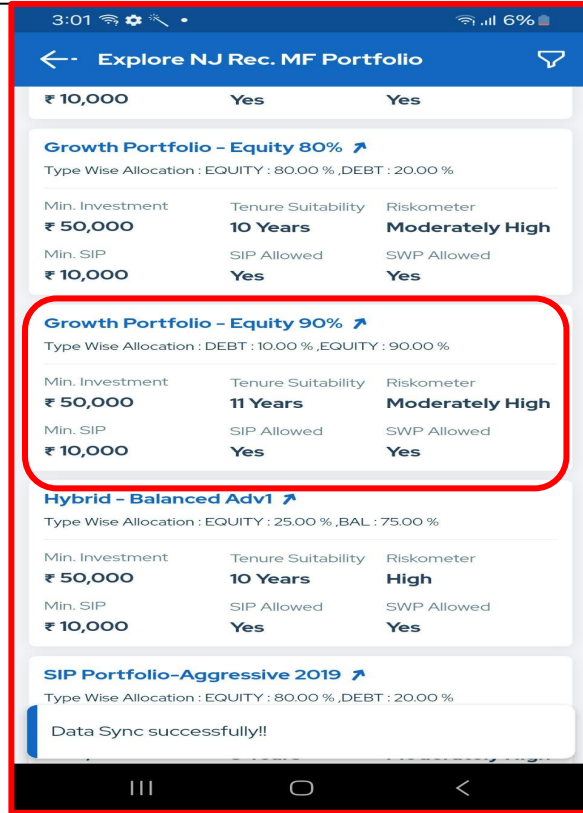
Detailed Information About  
the Portfolio Will be displayed



# NJ E-WEALTH & E-MF CHANGES: MOBILE APP

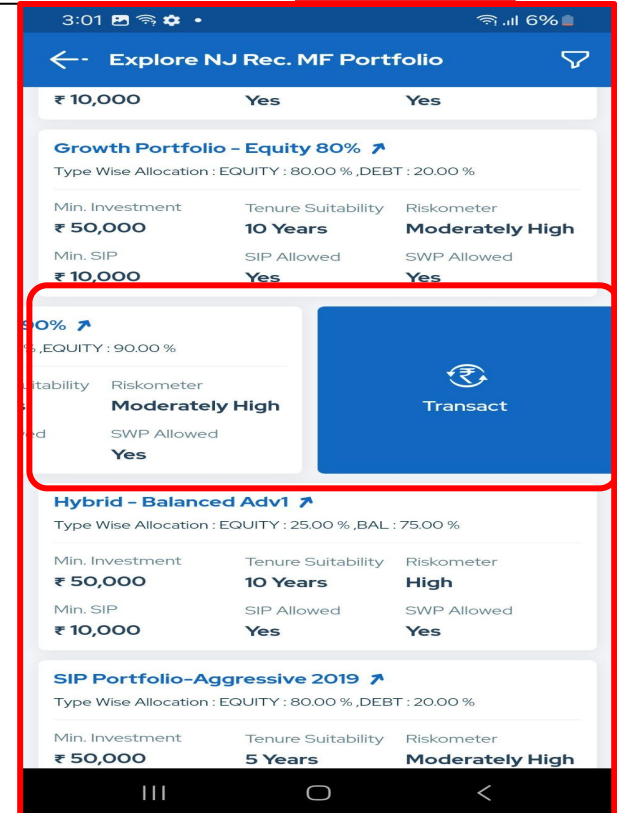


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Select the Portfolio

Swipe Left to Transact



**Simplified Investing:** Ready-to-invest portfolios for various risk profiles and goals.

**Saves Time:** Reduces the burden of fund research and selection for partners.

**Focus on Partner's Role:** Enables partners to concentrate on client needs, asset allocation, and investor support.

**Smart Scheme Selection:** Portfolios built on consistent performance, risk management, and quality AMCs.

**Emphasis on Diversification:** A core principle for risk-adjusted returns.

# THANK YOU

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