



RECOMMENDED MF PORTFOLIO



July 2025



WEALTH

FINANCIAL
PRODUCTS
DISTRIBUTORS
NETWORK

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NJ Recommended 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 profile and asset allocation strategies. These ready-to-invest portfolios simplify the investment process by eliminating the complexities of selecting and managing multiple schemes

Benefits:

▶ Customized Model Portfolios:

Clients with the help of **NJ Partner** can choose a model portfolio based on their investment needs for a structured and informed investment approach.

▶ Comprehensive Research and Analysis:

Each portfolio is meticulously constructed by NJ Wealth's research team through in-depth analysis of fund performance, consistency, risk levels, and the AMC's investment process.

▶ Diversification and Risk Alignment:

Ensures adequate diversification across fund houses and schemes, allowing investors to align their investments with their risk profile and objectives effortlessly.

▶ Regular Monitoring:

While **NJ Recommended MF Portfolios** are designed for long-term investment, the NJ Wealth's research team continuously monitors the underlying schemes and the AMC's investment process to maintain alignment with investment objectives.

Growth Portfolio - Equity 100%

Introduction:

This 100% equity portfolio aims for long-term capital appreciation by investing in a diversified mix of six equity mutual funds. It offers exposure across market capitalizations and investment styles to balance risk and return. The portfolio includes:

- ▶ One **Large Cap** scheme for **core stability**.
- ▶ One **Mid Cap** scheme for **growth potential**.
- ▶ Two **Large & Mid Cap** schemes for a **balanced approach**.
- ▶ One **Flexi Cap** scheme for **dynamic allocation**.
- ▶ One **Contra** scheme for **diversification** and **unique opportunities**.

Inception Date 16th December 2013	Suitable for Very Aggressive Investor	
Risk-o-meter Very High	Tenure Suitability 7+ Years	
Benchmark NIFTY 500 TRI	Min. Investment ₹30,000/-	Min. SIP ₹5,000/-
Scheme Count 6 Schemes	Lock-in Period NIL	

Portfolio Insights

Growth Portfolio - Equity 100%

Portfolio Scheme Details

Scheme Name	Category	Inception Date	Allocation	AUM (Cr₹)	Expense Ratio %	No. of Equity Securities	Type
Canara Robeco Large Cap Fund - Gr	Large Cap	20-Aug-2010	17%	16,407	1.64	57	Active
DSP Large & Mid Cap Fund - Gr	Large & Mid Cap	16-May-2000	16%	15,502	1.68	73	Active
Invesco India Contra Fund - Gr	Contra Fund	11-Apr-2007	16%	19,288	1.63	70	Active
Kotak Midcap Fund - Gr	Mid Cap	30-Mar-2007	17%	57,375	1.39	61	Active
NJ Flexi Cap Fund - Gr	Flexi Cap	5-Sep-2023	17%	2,357	1.97	50	Rule Based
SBI Large & Midcap Fund - Gr	Large & Mid Cap	28-Feb-1993	17%	33,348	1.58	73	Active

Source:- ACE MF II Data as of 31st July 2025 II Expense Ratio data is for regular plans

Portfolio Insights

Growth Portfolio - Equity 100%

Portfolio Scheme Performance

Growth Portfolio - Equity 100%	Rolling Median Return(%)		Drawdown %	1 Year Negative Obs %	3 Years Negative Obs %
Scheme Name	3 Years	5 Years			
Canara Robeco Large Cap Fund - Gr	15.86	19.85	-32.66	8.87	0.00
DSP Large & Mid Cap Fund - Gr	20.42	23.61	-36.84	9.36	0.00
Invesco India Contra Fund - Gr	20.72	24.17	-36.57	3.45	0.00
Kotak Midcap Fund - Gr	24.80	28.24	-36.09	0.05	0.00
NJ Flexi Cap Fund - Reg Gr *	28.22	29.31	-34.46	13.58	0.00
SBI Large & Midcap Fund - Gr	21.35	23.61	-36.47	1.26	0.00
Weighted Average Portfolio Return	21.92	24.82	-35.49	6.09	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 the 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
 - Weighted Average Portfolio Return - the weights are given as per the Portfolio Scheme Details
- "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 Insights

Growth Portfolio - Equity 100%

Portfolio Overlap

Portfolio	Canara Robeco Large Cap Fund - Gr	DSP Large & Mid Cap Fund - Gr	Invesco India Contra Fund - Gr	Kotak Midcap Fund - Gr	NJ Flexi Cap Fund - Gr	SBI Large & Midcap Fund - Gr
Canara Robeco Large Cap Fund - Gr	100	35	45	10	14	30
DSP Large & Mid Cap Fund - Gr	35	100	33	24	10	31
Invesco India Contra Fund - Gr	45	33	100	17	6	25
Kotak Midcap Fund - Gr	10	24	17	100	2	7
NJ Flexi Cap Fund - Gr	14	10	6	2	100	14
SBI Large & Midcap Fund - Gr	30	31	25	7	14	100

Source:- NJ Internal II Data as on 31st July 2025 II In Percentage II 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.

Portfolio - M-Cap Allocation

Scheme Name	Large Cap %	Mid Cap %	Small Cap %
Canara Robeco Large Cap Fund - Gr	94.37	5.63	NA
DSP Large & Mid Cap Fund - Gr	51.76	36.71	11.53
Invesco India Contra Fund - Gr	61.41	24.25	14.34
Kotak Midcap Fund - Gr	14.48	71.07	14.45
NJ Flexi Cap Fund - Gr	48.21	37.43	14.36
SBI Large & Midcap Fund - Gr	45.94	38.27	15.79

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



SCAN FOR DETAILED VERSION

Growth Portfolio - Aggressive Equity 100%

Introduction:

This 100% equity portfolio aims for aggressive long-term capital appreciation by investing in a diversified mix of five equity mutual funds. It focuses on the high-growth potential of small and mid-cap companies to maximize returns. The portfolio includes:

- ▶ Two **Small Cap** schemes for high growth potential.
- ▶ Three **Mid Cap** schemes for significant capital appreciation.

Inception Date
6th December 2022

Suitable for
Very Aggressive Investor

Risk-o-meter
Very High

Tenure Suitability
10+ Years

Benchmark
NIFTY MIDCAP 100 TRI

Min. Investment
₹30,000/-

Min. SIP
₹5,000/-

Scheme Count
5 Schemes

Lock-in Period
NIL

Portfolio Insights

Growth Portfolio - Aggressive Equity 100%

Portfolio Scheme Details

Scheme Name	Category	Inception Date	Allocation	AUM (Cr₹)	Expense Ratio %	No. of Equity Securities	Type
Edelweiss Mid Cap Fund - Gr	Mid Cap	26-Dec-2007	20%	11,027	1.69	81	Active
HDFC Small Cap Fund - Gr	Small Cap	3-Apr-2008	20%	36,353	1.57	82	Active
Kotak Smallcap Fund - Gr	Small Cap	24-Feb-2005	20%	17,903	1.64	78	Active
Nippon India Growth Mid Cap Fund - Gr	Mid Cap	8-Oct-1995	20%	38,581	1.55	95	Active
Tata Mid Cap Fund - Gr	Mid Cap	1-Jul-1994	20%	4,984	1.85	65	Active

Source:- ACE MF II Data as of 31st July 2025 II Expense Ratio data is for regular plans

Portfolio Insights

Growth Portfolio - Aggressive Equity 100%

Portfolio Scheme Performance

Growth Portfolio - Aggressive Equity 100%	Rolling Median Return(%)		Drawdown %	1 Year Negative Obs %	3 Years Negative Obs %
Scheme Name	3 Years	5 Years			
Edelweiss Mid Cap Fund - Gr	26.92	31.40	-36.96	1.97	0.00
HDFC Small Cap Fund - Gr	27.28	30.24	-40.68	8.38	0.00
Kotak Smallcap Fund - Gr	26.10	32.47	-38.66	10.08	0.00
Nippon India Growth Mid Cap Fund - Gr	28.19	31.30	-35.38	0.55	0.00
Tata Mid Cap Fund - Gr	23.96	26.93	-35.21	9.15	0.00
Weighted Average Portfolio Return	26.49	30.47	-37.38	6.03	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
Nifty Smallcap 250 TRI	27.92	32.82	-43.48	15.88	0.00

Note:

- Source:- NJ Internal
 - Rolling Median Returns calculated by taking the 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.
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 - Weighted Average Portfolio Return - the weights are given as per the Portfolio Scheme Details
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How to Read

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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 Overlap

Portfolio	Edelweiss Mid Cap Fund - Gr	HDFC Small Cap Fund - Gr	Kotak Smallcap Fund - Gr	Nippon India Growth Mid Cap Fund - Gr	Tata Mid Cap Fund - Gr
Edelweiss Mid Cap Fund - Gr	100	10	12	39	31
HDFC Small Cap Fund - Gr	10	100	15	7	6
Kotak Smallcap Fund - Gr	12	15	100	7	6
Nippon India Growth Mid Cap Fund - Gr	39	7	7	100	32
Tata Mid Cap Fund - Gr	31	6	6	32	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.

Portfolio Insights

Growth Portfolio - Aggressive Equity 100%

Portfolio - M-Cap Allocation

Scheme Name	Large Cap %	Mid Cap %	Small Cap %
Edelweiss Mid Cap Fund - Gr	19.61	68.51	11.88
HDFC Small Cap Fund - Gr	4.11	7.68	88.22
Kotak Smallcap Fund - Gr	7.40	14.30	78.30
Nippon India Growth Mid Cap Fund - Gr	22.33	66.94	10.73
Tata Mid Cap Fund - Gr	12.09	70.54	17.37

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



SCAN FOR DETAILED VERSION

Tax Saving Portfolio

Introduction:

This portfolio is meticulously crafted for investors with an aggressive risk appetite and a long-term investment horizon, seeking significant wealth accumulation through equity markets.

- ▶ **Diversification:** "Five ELSS funds offer diversification for market growth and tax savings, suited for long-term, high-risk investors."
- ▶ **Tax Savings:** "Maximize market growth with ELSS funds, emphasizing tax savings for long-term investors."
- ▶ **Long-Term:** "Long-term growth and tax benefits are the focus of this five ELSS fund strategy."

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 Insights

Tax Saving Portfolio

Portfolio Scheme Details

Scheme Name	Category	Inception Date	Allocation	AUM (Cr₹)	Expense Ratio %	No. of Equity Securities	Type
Canara Robeco ELSS Tax Saver - Gr	ELSS	31-Mar-1993	20%	8,870	1.69	67	Active
DSP ELSS Tax Saver Fund - Gr	ELSS	18-Jan-2007	20%	16,981	1.63	62	Active
NJ ELSS Tax Saver Scheme - Gr	ELSS	16-Jun-2023	20%	291	2.32	25	Rule Based
Tata ELSS Fund - Gr	ELSS	31-Mar-1996	20%	4,595	1.82	55	Active
UTI ELSS Tax Saver Fund - Gr	ELSS	15-Dec-1999	20%	3,732	1.88	56	Active

Source:- ACE MF II Data as of 31st July 2025 II Expense Ratio data is for regular plans

Portfolio Insights

Tax Saving Portfolio

Portfolio Scheme Performance

Tax Saving Portfolio	Rolling Median Return(%)		Drawdown %	1 Year Negative Obs %	3 Years Negative Obs %
Scheme Name	3 Years	5 Years			
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 Scheme Returns are calculated on Backtested NAV
 - Rolling Median Returns calculated by taking the 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
 - Weighted Average Portfolio Return - the weights are given as per the Portfolio Scheme Details
- "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 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.

Portfolio Insights

Tax Saving Portfolio

Portfolio - 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

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



SCAN FOR DETAILED VERSION

SIP Portfolio - Diversified

Introduction:

This 100% equity portfolio aims for long-term capital appreciation by investing through SIP in a diversified mix of six equity mutual funds. It offers exposure across market capitalizations and investment styles to balance risk and return. The portfolio includes:

- ▶ One **Large Cap** scheme for **core stability**.
- ▶ One **Mid Cap** scheme for **growth potential**.
- ▶ Two **Large & Mid Cap** schemes for a **balanced approach**.
- ▶ One **Flexi Cap** scheme for **dynamic allocation**.
- ▶ One **Contra** scheme for **diversification** and **unique opportunities**.

Inception Date 3rd January 2024	Suitable for Very Aggressive Investor	
Risk-o-meter Very High	Tenure Suitability 5+ Years	
Benchmark NIFTY 500 TRI	Min. Investment ₹50,000/-	Min. SIP ₹3,000/-
Scheme Count 6 Schemes	Lock-in Period NIL	

Portfolio Insights

SIP Portfolio - Diversified

Portfolio Scheme Details

Scheme Name	Category	Inception Date	Allocation	AUM (Cr₹)	Expense Ratio %	No. of Equity Securities	Type
Canara Robeco Large Cap Fund - Gr	Large Cap	20-Aug-2010	15.00%	16,407	1.64	57	Active
DSP Large & Mid Cap Fund - Gr	Large & Mid Cap	16-May-2000	20.00%	15,502	1.68	73	Active
Invesco India Contra Fund – Gr	Contra Fund	11-Apr-2007	15.00%	19,288	1.63	70	Active
Kotak Midcap Fund - Gr	Mid Cap	30-Mar-2007	15.00%	57,375	1.39	61	Active
NJ Flexi Cap Fund – Gr	Flexi Cap	5-Sep-2023	20.00%	2,357	1.97	50	Rule Based
SBI Large & Midcap Fund – Gr	Large & Mid Cap	28-Feb-1993	15.00%	33,348	1.58	73	Active

Source:- ACE MF II Data as of 31st July 2025 II Expense Ratio data is for regular plans

Portfolio Insights

SIP Portfolio - Diversified

Portfolio Scheme Performance

SIP Portfolio - Diversified	Rolling Median Return(%)		Drawdown %	1 Year Negative Obs %	3 Years Negative Obs %
Scheme Name	3 Years	5 Years			
Canara Robeco Large Cap Fund - Gr	15.86	19.85	-32.66	8.87	0.00
DSP Large & Mid Cap Fund - Gr	20.42	23.61	-36.84	9.36	0.00
Invesco India Contra Fund - Gr	20.72	24.17	-36.57	3.45	0.00
Kotak Midcap Fund - Gr	24.80	28.24	-36.09	0.05	0.00
NJ Flexi Cap Fund - Gr *	28.22	29.31	-34.46	13.58	0.00
SBI Large & Midcap Fund - Gr	21.35	23.61	-36.47	1.26	0.00
Weighted Average Portfolio Return	22.14	24.96	-35.53	6.63	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 the 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
- Please note that the above returns are not SIP returns.
- Weighted Average Portfolio Return - the weights are given as per the Portfolio Scheme Details

"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 Insights

SIP Portfolio - Diversified

Portfolio Overlap

Portfolio	Canara Robeco Large Cap Fund - Gr	DSP Large & Mid Cap Fund - Gr	Invesco India Contra Fund - Gr	Kotak Midcap Fund - Gr	NJ Flexi Cap Fund - Gr	SBI Large & Midcap Fund - Gr
Canara Robeco Large Cap Fund - Gr	100	35	45	10	14	30
DSP Large & Mid Cap Fund - Gr	35	100	33	24	10	31
Invesco India Contra Fund - Gr	45	33	100	17	6	25
Kotak Midcap Fund - Gr	10	24	17	100	2	7
NJ Flexi Cap Fund - Gr	14	10	6	2	100	14
SBI Large & Midcap Fund - Gr	30	31	25	7	14	100

Source:- NJ Internal II Data as on 31st July 2025 II In Percentage II 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.

Portfolio - M-Cap Allocation

Scheme Name	Large Cap %	Mid Cap %	Small Cap %
Canara Robeco Large Cap Fund - Gr	94.37	5.63	NA
DSP Large & Mid Cap Fund - Gr	51.76	36.71	11.53
Invesco India Contra Fund - Gr	61.41	24.25	14.34
Kotak Midcap Fund - Gr	14.48	71.07	14.45
NJ Flexi Cap Fund - Gr	48.21	37.43	14.36
SBI Large & Midcap Fund - Gr	45.94	38.27	15.79

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



SCAN FOR DETAILED VERSION

SIP Portfolio - Aggressive

Introduction:

This 100% equity portfolio aims for aggressive long-term capital appreciation by investing in a **diversified** mix of five equity mutual funds. It focuses on the high-growth potential of small and mid-cap companies to maximize returns. The portfolio includes:

- ▶ Two small-cap schemes for **high growth** potential.
- ▶ Four Mid Cap schemes for **significant** capital appreciation.

Inception Date 3rd January 2024	Suitable for Aggressive Equity Investor	
Risk-o-meter Very High	Tenure Suitability 5+ Years	
Benchmark NIFTY MIDCAP 100 TRI	Min. Investment ₹50,000/-	Min. SIP ₹3,000/-
Scheme Count 6 Schemes	Lock-in Period NIL	

Portfolio Insights

SIP Portfolio - Aggressive

Portfolio Scheme Details

Scheme Name	Category	Inception Date	Allocation	AUM (Cr₹)	Expense Ratio %	No. of Equity Securities	Type
Edelweiss Mid Cap Fund - Gr	Mid Cap	26-Dec-2007	15.00%	11,027	1.69	81	Active
HDFC Small Cap Fund – Gr	Small Cap	3-Apr-2008	15.00%	36,353	1.57	82	Active
Kotak Smallcap Fund – Gr	Small Cap	24-Feb-2005	15.00%	17,903	1.64	78	Active
Nippon India Growth Mid Cap Fund – Gr	Mid Cap	8-Oct-1995	15.00%	38,581	1.55	95	Active
Tata Mid Cap Fund – Gr	Mid Cap	1-Jul-1994	20.00%	4,984	1.85	65	Active
WhiteOak Capital Mid Cap Fund – Gr	Mid Cap	7-Sep-2022	20.00%	3,500	1.86	118	Active

Source:- ACE MF II Data as of 31st July 2025 II Expense Ratio data is for regular plans

Portfolio Insights

SIP Portfolio - Aggressive

Portfolio Scheme Performance

SIP Portfolio - Aggressive	Rolling Median Return(%)		Drawdown %	1 Year Negative Obs %	3 Years Negative Obs %
Scheme Name	3 Years	5 Years			
Edelweiss Mid Cap Fund - Gr	26.92	31.40	-36.96	1.97	0.00
HDFC Small Cap Fund - Gr	27.28	30.24	-40.68	8.38	0.00
Kotak Smallcap Fund - Gr	26.10	32.47	-38.66	10.08	0.00
Nippon India Growth Mid Cap Fund - Gr	28.19	31.30	-35.38	0.55	0.00
Tata Mid Cap Fund - Gr	23.96	26.93	-35.21	9.15	0.00
WhiteOak Capital Mid Cap Fund - Gr	NA	NA	NA	NA	NA
Weighted Average Portfolio Return	26.49	30.47	-37.38	6.03	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
Nifty Smallcap 250 TRI	27.92	32.82	-43.48	15.88	0.00

Note:

- Source:- NJ Internal
- Rolling Median Returns calculated by taking the 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
- Please note that the above returns are not SIP returns.
- As there are no observations in Whiteoak Capital Midcap Fund, we have given equal weightage to all other schemes.

"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 Insights

SIP Portfolio - Aggressive

Portfolio Overlap

Portfolio	Edelweiss Mid Cap Fund - Gr	HDFC Small Cap Fund - Gr	Kotak Smallcap Fund - Gr	Nippon India Growth Mid Cap Fund - Gr	Tata Mid Cap Fund - Gr	WhiteOak Capital Mid Cap Fund - Gr
Edelweiss Mid Cap Fund - Gr	100	10	12	39	31	38
HDFC Small Cap Fund - Gr	10	100	15	7	6	7
Kotak Smallcap Fund - Gr	12	15	100	7	6	8
Nippon India Growth Mid Cap Fund - Gr	39	7	7	100	32	33
Tata Mid Cap Fund - Gr	31	6	6	32	100	25
WhiteOak Capital Mid Cap Fund - Gr	38	7	8	33	25	100

Source:- NJ Internal II Data as on 31st July 2025 II In Percentage II 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.

Portfolio - M-Cap Allocation

Scheme Name	Large Cap %	Mid Cap %	Small Cap %
Edelweiss Mid Cap Fund - Gr	19.61	68.51	11.88
HDFC Small Cap Fund - Gr	4.11	7.68	88.22
Kotak Smallcap Fund - Gr	7.40	14.30	78.30
Nippon India Growth Mid Cap Fund - Gr	22.33	66.94	10.73
Tata Mid Cap Fund - Gr	12.09	70.54	17.37
WhiteOak Capital Mid Cap Fund - Gr	10.59	71.34	18.07

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



SCAN FOR DETAILED VERSION

SIP Portfolio - Focused

Introduction:

This 100% equity portfolio aims for aggressive long-term capital appreciation by investing in a diversified mix of three equity mutual funds. It focuses on the high-growth potential to maximize returns. The portfolio includes:

- ▶ One Flexi-cap scheme for **Dynamic Allocation**.
- ▶ One Large & Mid Cap scheme for a **balanced approach**.
- ▶ One Mid Cap scheme for **growth potential**.

Inception Date 16th September 2025	Suitable for Very Aggressive Equity 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 Insights

SIP Portfolio - Focused

Portfolio Scheme Details

Scheme Name	Category	Inception Date	Allocation	AUM (Cr₹)	Expense Ratio %	No. of Equity Securities	Type
Edelweiss Mid Cap Fund - Gr	Flexi Cap	26-Dec-2007	40.00%	11,027	1.69	81	Active
DSP Large & Mid Cap Fund - Gr	Large & Mid Cap	16-May-2000	30.00%	15,502	1.68	73	Active
NJ Flexi Cap Fund - Gr	Mid Cap	5-Sep-2023	30.00%	2,357	1.97	50	Rule Based

Source:- ACE MF II Data as of 31st July 2025 II Expense Ratio data is for regular plans

Portfolio Insights

SIP Portfolio - Focused

Portfolio Scheme Performance

SIP Portfolio - Focused	Rolling Median Return(%)		Drawdown %	1 Year Negative Obs %	3 Years Negative Obs %
Scheme Name	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
Weighted Average Portfolio Return	25.36	28.44	-36.17	7.67	0.00
NIFTY 500 TRI	19.32	22.10	-38.11	5.70	0.00

Note:

- Source:- NJ Internal
- Rolling Median Returns calculated by taking the 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
- Please note that the above returns are not SIP returns.

"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 Insights

SIP Portfolio - Focused

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 II Data as on 31st July 2025 II In Percentage II 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.

Portfolio - 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

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



SCAN FOR DETAILED VERSION

Hybrid Portfolio - Aggressive

Introduction:

An Aggressive Hybrid portfolio caters to Aggressive Investor with a long-term growth objective. It achieves this by allocating a substantial portion of its investments, ranging from 65% to 80%, into equities and remaining in debt instruments. Some of the Key features are;

- ▶ **Equity Power:** Majority (65-80%) in **diversified equities** (market cap & sectors) for higher returns.
- ▶ **Debt Cushion:** 20-35% in debt for stability and buffering equity **volatility**.
- ▶ **Growth & Control:** Aims for attractive long-term growth with **manageable risk** for moderate equity investors.
- ▶ **Balanced approach:** Equity targets attractive long-term growth and debt brings stability in the portfolio.

Inception Date 11th September 2017	Suitable for Aggressive Investor	
Risk-o-meter Very High	Tenure Suitability 5+ Years	
Benchmark CRISIL HYBRID 35 + 65 AGGRESSIVE INDEX	Min. Investment ₹30,000/-	Min. SIP ₹5,000/-
Scheme Count 5 Schemes	Lock-in Period NIL	

Portfolio Insights

Hybrid Portfolio - Aggressive

Portfolio Scheme Details

Scheme Name	Category	Inception Date	Allocation	AUM (Cr)	Expense Ratio %	No. of Equity Securities	Type
Canara Robeco Equity Hybrid Fund - Gr	Aggressive Hybrid	1-Feb-1993	20%	11,059	1.72	62	Active
DSP Aggressive Hybrid Fund - Gr	Aggressive Hybrid	27-May-1999	20%	11,436	1.70	41	Active
Franklin India Aggressive Hybrid Fund - Gr	Aggressive Hybrid	10-Dec-1999	20%	2,256	2.06	50	Active
Kotak Aggressive Hybrid Fund - Gr	Aggressive Hybrid	25-Nov-1999	20%	7,864	1.75	54	Active
SBI Equity Hybrid Fund - Gr	Aggressive Hybrid	9-Oct-1995	20%	77,794	1.39	42	Active

Source:- ACE MF II Data as of 31st July 2025 II Expense Ratio data is for regular plans

Portfolio Insights

Hybrid Portfolio - Aggressive

Portfolio Scheme Performance

Hybrid Portfolio - Aggressive	Rolling Median Return(%)		Drawdown %	1 Year Negative Obs %	3 Years Negative Obs %
Scheme Name	3 Years	5 Years			
Canara Robeco Equity Hybrid Fund - Gr	14.31	17.19	-25.77	5.64	0.00
DSP Aggressive Hybrid Fund - Gr	14.07	17.69	-28.87	13.91	0.00
Franklin India Aggressive Hybrid Fund - Gr	15.54	17.84	-27.93	4.93	0.00
Kotak Aggressive Hybrid Fund - Gr	17.00	20.13	-32.26	0.27	0.00
SBI Equity Hybrid Fund - Gr	13.56	15.70	-27.53	5.81	0.00
Weighted Average Portfolio Return	14.90	17.71	-28.47	6.11	0.00
Crisil Hybrid 35:65 Aggressive Index	14.24	16.53	-25.41	1.42	0.00

Note:

- Source:- NJ Internal
 - Rolling Median Returns calculated by taking the 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
 - Weighted Average Portfolio Return - the weights are given as per the Portfolio Scheme Details
- "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 Overlap

Portfolio	Canara Robeco Equity Hybrid Fund - Gr	DSP Aggressive Hybrid Fund - Gr	Franklin India Aggressive Hybrid Fund - Gr	Kotak Aggressive Hybrid Fund - Gr	SBI Equity Hybrid Fund - Gr
Canara Robeco Equity Hybrid Fund - Gr	100	39	47	42	42
DSP Aggressive Hybrid Fund - Gr	39	100	37	28	29
Franklin India Aggressive Hybrid Fund - Gr	47	37	100	30	36
Kotak Aggressive Hybrid Fund - Gr	42	28	30	100	27
SBI Equity Hybrid Fund - Gr	42	29	36	27	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.

Portfolio Insights

Hybrid Portfolio - Aggressive

Portfolio - M-Cap Allocation

Scheme Name	Large Cap %	Mid Cap %	Small Cap %
Canara Robeco Equity Hybrid Fund - Gr	72.66	18.65	8.69
DSP Aggressive Hybrid Fund - Gr	70.79	15.87	13.34
Franklin India Aggressive Hybrid Fund - Gr	73.84	8.78	17.38
Kotak Aggressive Hybrid Fund - Gr	60.02	27.10	12.88
SBI Equity Hybrid Fund - Gr	79.29	17.15	3.56

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



SCAN FOR DETAILED VERSION

Hybrid Portfolio - Balanced Advantage

Introduction:

"The Hybrid Portfolio - Balanced Advantage" offers Aggressive Investor a path to long-term growth by investing in 5 balanced advantage schemes for diversification. The Schemes in the underlying portfolio strategically balances equity and debt to capture gains while actively managing downside risk for a smoother investment journey.

- ▶ Invests in 5 dynamically managed funds that adjust equity and debt allocation for enhanced diversification.
- ▶ Aims for long-term growth suitable for conservative equity investors.
- ▶ Offers a more stable investment experience compared to pure equity.
- ▶ Provides equity exposure with a smoother, less volatile journey.

Inception Date 2nd November 2021	Suitable for Aggressive Investor	
Risk-o-meter Very High	Tenure Suitability 5+ Years	
Benchmark CRISIL HYBRID 50 + 50 MODERATE INDEX	Min. Investment ₹30,000/-	Min. SIP ₹5,000/-
Scheme Count 5 Schemes	Lock-in Period NIL	

Portfolio Insights

Hybrid Portfolio - Balanced Advantage

Portfolio Scheme Details

Scheme Name	Category	Inception Date	Allocation	AUM (Cr)	Expense Ratio %	Type
Aditya Birla Sun Life Balanced Advantage Fund - Gr	BAF	25-Apr-2000	20%	8,157	1.78	Active
Edelweiss Balanced Advantage Fund - Gr	BAF	20-Aug-2009	20%	12,792	1.68	Quantamental
HSBC Balanced Advantage Fund - Gr	BAF	7-Feb-2011	20%	1,567	2.11	Active
Nippon India Balanced Advantage Fund - Gr	BAF	15-Nov-2004	20%	9,355	1.74	Active
NJ Balanced Advantage Fund - Gr	BAF	29-Oct-2021	20%	3,792	1.89	Rule Based

Source:- ACE MF II Data as of 31st July 2025 || Expense Ratio data is for regular plans

Portfolio Insights

Hybrid Portfolio - Balanced Advantage

Portfolio Scheme Performance

Hybrid Portfolio - Balanced Advantage	Rolling Median Return(%)		Drawdown %	1 Year Negative Obs %	3 Years Negative Obs %
Scheme Name	3 Years	5 Years			
Aditya Birla Sun Life Balanced Advantage Fund - Gr	11.86	14.18	-26.48	2.19	0.00
Edelweiss Balanced Advantage Fund - Gr	13.48	15.48	-16.36	2.57	0.00
HSBC Balanced Advantage Fund - Gr	10.01	11.46	-19.31	4.16	0.00
Nippon India Balanced Advantage Fund - Gr	12.50	13.84	-21.92	0.05	0.00
NJ Balanced Advantage Fund - Gr *	12.84	15.89	-28.31	12.81	0.00
Weighted Average Portfolio Return	12.14	14.17	-22.48	4.36	0.00
Crisil Hybrid 50:50 Moderate Index	12.30	14.30	-20.12	1.04	0.00

Note:

- Source:- NJ Internal
- * NJ Balanced Advantage Fund Returns are calculated on Backtested NAV
- Rolling Median Returns calculated by taking the 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
- Weighted Average Portfolio Return - the weights are given as per the Portfolio Scheme Details

"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 Overlap

Portfolio	Aditya Birla Sun Life Balanced Advantage Fund - Gr	Edelweiss Balanced Advantage Fund - Gr	HSBC Balanced Advantage Fund - Gr	Nippon India Balanced Advantage Fund - Gr	NJ Balanced Advantage Fund - Gr
Aditya Birla Sun Life Balanced Advantage Fund - Gr	100	42	27	47	15
Edelweiss Balanced Advantage Fund - Gr	42	100	34	56	13
HSBC Balanced Advantage Fund - Gr	27	34	100	35	9
Nippon India Balanced Advantage Fund - Gr	47	56	35	100	8
NJ Balanced Advantage Fund - Gr	15	13	9	8	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.

Portfolio Insights

Hybrid Portfolio - Balanced Advantage

Portfolio - M-Cap Allocation

Scheme Name	Large Cap %	Mid Cap %	Small Cap %
Aditya Birla Sun Life Balanced Advantage Fund - Gr	70.76	17.18	12.06
Edelweiss Balanced Advantage Fund - Gr	75.04	19.73	5.23
HSBC Balanced Advantage Fund - Gr	70.58	15.74	13.68
Nippon India Balanced Advantage Fund - Gr	77.36	17.48	5.17
NJ Balanced Advantage Fund - Gr	48.23	37.39	14.37

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



SCAN FOR DETAILED VERSION

Hybrid Portfolio - Conservative

Introduction:

This portfolio of "Conservative Hybrid Funds" is specifically designed for Conservative Investor seeking stability and capital preservation. By strategically investing in five different schemes, it limits equity exposure to a maximum of 25% while the majority is allocated to debt instruments, aiming for a less volatile investment experience with potential for modest growth.

- ▶ **Conservative Focus:** Prioritizes capital preservation for cautious equity investors.
- ▶ **Limited Equity:** Caps equity exposure at 25% for lower volatility.
- ▶ **Debt Majority:** Primarily invests in debt instruments for stability.
- ▶ **Diversified Approach:** Invests across 5 schemes for broader risk management.
- ▶ **Steady Growth Aim:** Seeks modest growth with a less volatile ride.

Inception Date 11th May 2023	Suitable for Conservative Investor		
Risk-o-meter Moderately High	Tenure Suitability 3+ Years		
Benchmark CRISIL HYBRID 85 + 15 CONSERVATIVE INDEX	Min. Investment ₹30,000/-	Min. SIP ₹5,000/-	
Scheme Count 5 Schemes	Lock-in Period NIL		

Portfolio Insights

Hybrid Portfolio - Conservative

Portfolio Scheme Details

Scheme Name	Category	Inception Date	Allocation	AUM (Cr)	Expense Ratio %	No. of Equity Securities	Type
Aditya Birla Sun Life Regular Savings Fund - Gr	Conservative Hybrid	2-May-2004	20%	1,524	1.84	41	Active
HDFC Hybrid Debt Fund - Gr	Conservative Hybrid	26-Dec-2003	20%	3,388	1.74	38	Active
Kotak Debt Hybrid Fund - Gr	Conservative Hybrid	2-Dec-2003	20%	3,130	1.66	40	Active
SBI Conservative Hybrid Fund - Gr	Conservative Hybrid	9-Apr-2001	20%	9,799	1.55	38	Active
UTI Conservative Hybrid Fund - Gr	Conservative Hybrid	16-Dec-2003	20%	1,707	1.81	56	Active

Source:- ACE MF II Data as of 31st July 2025 II Expense Ratio data is for regular plans

Portfolio Insights

Hybrid Portfolio - Conservative

Portfolio Scheme Performance

Hybrid Portfolio - Conservative	Rolling Median Return(%)		Drawdown %	1 Year Negative Obs %	3 Years Negative Obs %
Scheme Name	3 Years	5 Years			
Aditya Birla Sun Life Regular Savings Fund - Gr	9.25	9.92	-14.27	0.05	0.00
HDFC Hybrid Debt Fund - Gr	10.88	11.49	-12.12	0.00	0.00
Kotak Debt Hybrid Fund - Gr	10.67	11.84	-11.88	0.00	0.00
SBI Conservative Hybrid Fund - Gr	10.59	11.61	-11.93	0.00	0.00
UTI Conservative Hybrid Fund - Gr	9.63	10.45	-14.54	0.16	0.00
Weighted Average Portfolio Return	10.20	11.06	-12.95	0.04	0.00
Crisil Hybrid 85:15 Conservative Index	7.68	9.00	-7.55	0.38	0.00

Note:

- Source:- NJ Internal
 - Rolling Median Returns calculated by taking the 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
 - Weighted Average Portfolio Return - the weights are given as per the Portfolio Scheme Details
- "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 Overlap

Portfolio	Aditya Birla Sun Life Regular Savings Fund - Gr	HDFC Hybrid Debt Fund - Gr	Kotak Debt Hybrid Fund - Gr	SBI Conservative Hybrid Fund - Gr	UTI Conservative Hybrid Fund - Gr
Aditya Birla Sun Life Regular Savings Fund - Gr	100	44	35	16	43
HDFC Hybrid Debt Fund - Gr	44	100	40	17	51
Kotak Debt Hybrid Fund - Gr	35	40	100	13	39
SBI Conservative Hybrid Fund - Gr	16	17	13	100	13
UTI Conservative Hybrid Fund - Gr	43	51	39	13	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.

Portfolio Insights

Hybrid Portfolio - Conservative

Portfolio - M-Cap Allocation

Scheme Name	Large Cap %	Mid Cap %	Small Cap %
Aditya Birla Sun Life Regular Savings Fund – Gr	71.64	16.46	11.89
HDFC Hybrid Debt Fund – Gr	89.51	5.07	5.42
Kotak Debt Hybrid Fund - Gr	70.38	19.12	10.50
SBI Conservative Hybrid Fund – Gr	37.58	24.10	38.32
UTI Conservative Hybrid Fund – Gr	64.42	19.68	15.91

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



SCAN FOR DETAILED VERSION

Dynamic Portfolio - Aggressive

Introduction:

Dynamic Portfolio - Aggressive is best suited for investors seeking long-term growth with lower volatility. This portfolio strategically blends equity and arbitrage funds, dynamically adjusting allocations to capture gains while managing downside risk for a smoother investment journey.

- ▶ Balances equity growth potential with arbitrage stability.
- ▶ Dynamically adjusts asset allocation based on market conditions.
- ▶ Aims for steady growth and capital preservation.
- ▶ Offers a less volatile experience than pure equity.
- ▶ Ideal for conservative investors with long-term goals.

Inception Date 16th December 2013	Suitable for Aggressive 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 8 Schemes	Lock-in Period NIL	

Portfolio Insights

Dynamic Portfolio - Aggressive

Portfolio Scheme Details

Scheme Name	Category	Inception Date	Allocation	AUM (Cr₹)	Expense Ratio %	No. of Equity Securities	Type
Aditya Birla Sun Life Arbitrage Fund - Gr	Arbitrage	24-Jul-2009	17.50%	22,310	1.03	0	Active
Canara Robeco Large Cap Fund - Gr	Large Cap	20-Aug-2010	11.00%	16,407	1.64	57	Active
DSP Large & Mid Cap Fund - Gr	Large & Mid Cap	16-May-2000	10.50%	15,502	1.68	73	Active
HSBC Arbitrage Fund - Gr	Arbitrage	30-Jun-2014	17.50%	2,511	0.92	0	Active
Invesco India Contra Fund - Gr	Contra	11-Apr-2007	11.00%	19,288	1.63	70	Active
Kotak Midcap Fund - Gr	Mid Cap	30-Mar-2007	11.00%	57,375	1.39	61	Active
NJ Flexi Cap Fund - Gr	Flexi Cap	5-Sep-2023	11.00%	2,357	1.97	50	Rule Based
SBI Large & Midcap Fund - Gr	Large & Mid Cap	28-Feb-1993	10.50%	33,348	1.58	73	Active

Source:- ACE MF II Data as of 31st July 2025 II Expense Ratio data is for regular plans

Portfolio Insights

Dynamic Portfolio - Aggressive

Portfolio Scheme Performance

Dynamic Portfolio - Aggressive	Rolling Median Return(%)		Drawdown %	1 Year Negative Obs %	3 Years Negative Obs %
Scheme Name	3 Years	5 Years			
Aditya Birla Sun Life Arbitrage Fund - Gr	5.23	5.32	-0.55	0.00	0.00
Canara Robeco Large Cap Fund - Gr	15.86	19.85	-32.66	8.87	0.00
DSP Large & Mid Cap Fund - Gr	20.42	23.61	-36.84	9.36	0.00
HSBC Arbitrage Fund - Gr	5.10	5.32	-0.56	0.00	0.00
Invesco India Contra Fund - Gr	20.72	24.17	-36.57	3.45	0.00
Kotak Midcap Fund - Gr	24.80	28.24	-36.09	0.05	0.00
NJ Flexi Cap Fund-Reg Gr *	28.22	29.31	-34.46	13.58	0.00
SBI Large & Midcap Fund - Gr	21.35	23.61	-36.47	1.26	0.00
Weighted Average Portfolio Return	16.05	17.99	-23.27	3.97	0.00
Crisil Hybrid 50:50 Moderate Index	12.30	14.30	-20.12	1.04	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 the 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
 - Weighted Average Portfolio Return - the weights are given as per the Portfolio Scheme Details
- "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 Insights

Dynamic Portfolio - Aggressive

Portfolio Overlap

Portfolio	Canara Robeco Large Cap Fund - Gr	DSP Large & Mid Cap Fund - Gr	Invesco India Contra Fund - Gr	Kotak Midcap Fund - Gr	NJ Flexi Cap Fund - Gr	SBI Large & Midcap Fund - Gr
Canara Robeco Large Cap Fund - Gr	100	35	45	10	14	30
DSP Large & Mid Cap Fund - Gr	35	100	33	25	10	31
Invesco India Contra Fund - Gr	45	33	100	17	6	25
Kotak Midcap Fund - Gr	10	25	17	100	2	7
NJ Flexi Cap Fund - Gr	14	10	6	2	100	14
SBI Large & Midcap Fund - Gr	30	31	25	7	14	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.

Portfolio - M-Cap Allocation

Scheme Name	Large Cap %	Mid Cap %	Small Cap %
Aditya Birla Sun Life Arbitrage Fund - Gr	NA	NA	NA
Canara Robeco Large Cap Fund - Gr	94.37	5.63	NA
DSP Large & Mid Cap Fund - Gr	51.76	36.71	11.53
HSBC Arbitrage Fund - Gr	NA	NA	NA
Invesco India Contra Fund - Gr	61.41	24.25	14.34
Kotak Midcap Fund - Gr	14.48	71.07	14.45
NJ Flexi Cap Fund - Gr	48.21	37.43	14.36
SBI Large & Midcap Fund - Gr	45.94	38.27	15.79

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



SCAN FOR DETAILED VERSION

Multi Asset Portfolio

Introduction:

"Multi Asset Allocation" portfolio offers a well-rounded investment approach for Moderate Investor by strategically allocating capital across three distinct mutual fund schemes. It aims to provide diversification and potentially mitigate risk through exposure to equity, debt, gold, silver, and overseas equity.

- ▶ Provides ideal diversification across multiple asset classes.
- ▶ Caters to moderate equity investors seeking balanced growth.
- ▶ Includes exposure to equity, debt, gold, silver, and overseas equity.

Inception Date 20th April 2024	Suitable for Moderate 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 Schemes	Lock-in Period NIL	

Portfolio Insights

Multi Asset Portfolio

Portfolio Scheme Details

Scheme Name	Category	Inception Date	Allocation	AUM (Cr)	Expense Ratio %	No. of Equity Securities	Type
DSP Multi Asset Allocation Fund – Gr	Multi Asset Allocation	27-Sep-2023	33%	3,645	1.56	34	Active
SBI Multi Asset Allocation Fund – Gr	Multi Asset Allocation	16-May-2018	33%	9,440	1.42	57	Active
WhiteOak Capital Multi Asset Allocation Fund – Gr	Multi Asset Allocation	19-May-2023	34%	3,040	1.63	95	Active

Source:- ACE MF II Data as of 31st July 2025 II Expense Ratio data is for regular plans

Portfolio Insights

Multi Asset Portfolio

Portfolio Scheme Performance

Multi-Asset Portfolio	Rolling Median Return(%)		Drawdown %	1 Year Negative Obs %	3 Years Negative Obs %
	3 Years	5 Years			
DSP Multi Asset Allocation Fund – Gr	NA	NA	NA	NA	NA
SBI Multi Asset Allocation Fund – Gr	13.82	14.87	-17.63	0.22	0.00
WhiteOak Capital Multi Asset Allocation Fund – Gr	NA	NA	NA	NA	NA

Note:

- Source:- NJ Internal
- Rolling Median Returns calculated by taking the 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

"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 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	18	32
SBI Multi Asset Allocation Fund – Gr	18	100	18
WhiteOak Capital Multi Asset Allocation Fund – Gr	32	18	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.

Portfolio - M-Cap Allocation

Scheme Name	Large Cap %	Mid Cap %	Small Cap %
DSP Multi Asset Allocation Fund – Gr	72.06	13.80	14.14
SBI Multi Asset Allocation Fund – Gr	43.96	21.64	34.40
WhiteOak Capital Multi Asset Allocation Fund – Gr	78.85	4.72	16.43

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



SCAN FOR DETAILED VERSION

Liquid Portfolio

Introduction:

This portfolio is designed for short-term cash management and capital preservation, offering a blend of reasonable returns, high safety, and easy access to funds through investments in short-term debt.

- ▶ Offers diversification through a combination of liquid and overnight schemes.
- ▶ Prioritizes capital protection as its primary objective.
- ▶ Provides stable returns suitable for conservative investors.
- ▶ Ensures immediate liquidity with the inclusion of an overnight scheme.
- ▶ Facilitates flexible access to your invested funds.

Inception Date 4th May 2020	Suitable for Conservative Investor	
Risk-o-meter Low to Moderate	Tenure Suitability 3+ Months	
Benchmark AVG. LIQUID FUND	Min. Investment ₹50,000/-	Min. SIP ₹5,000/-
Scheme Count 5 Schemes	Lock-in Period NIL	

Portfolio Insights

Liquid Portfolio

Portfolio Scheme Details

Scheme Name	Category	Inception Date	Allocation	AUM (Cr₹)	Expense Ratio %	Type
Canara Robeco Liquid Fund - Gr	Liquid Fund	15-Jan-2002	20%	6,577	0.20	Active
DSP Liquidity Fund - Gr	Liquid Fund	11-Mar-1998	20%	22,245	0.18	Active
HSBC Liquid Fund - Gr	Liquid Fund	4-Dec-2002	20%	19,635	0.22	Active
Invesco India Liquid Fund - Gr	Liquid Fund	17-Nov-2006	20%	14,240	0.22	Active
NJ Overnight Fund - Gr	Overnight Fund	1-Aug-2022	20%	331	0.15	Rule Based

Source:- ACE MF II Data as of 31st July 2025 II Expense Ratio data is for regular plans

Portfolio Insights

Liquid Portfolio

Portfolio Scheme Performance

Liquid Portfolio Scheme Name	Rolling Median Return(%)		Drawdown %	1 Year Negative Obs %	3 Years Negative Obs %
	3 Years	5 Years			
Canara Robeco Liquid Fund - Gr	5.15	5.26	-0.02	0.00	0.00
DSP Liquidity Fund - Gr	5.13	5.34	-0.14	0.00	0.00
HSBC Liquid Fund - Gr	5.14	5.31	-0.27	0.00	0.00
Invesco India Liquid Fund - Gr	5.14	5.33	-0.20	0.00	0.00
NJ Overnight Fund - Gr	NA	NA	NA	NA	NA
Weighted Average Portfolio Return	5.14	5.31	-0.16	0.00	0.00

Note:

- Source:- NJ Internal
- Rolling Median Returns calculated by taking the 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
- As there is no observations in NJ Overnight Fund, We have given equal weightage to all other schemes.

"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 - Rating Exposure

Portfolio	SOV	AAA and Equivalent	Avg Maturity (Month)	No Of Debt Securities
Canara Robeco Liquid Fund - Gr	14.64	79.52	1.20	45
DSP Liquidity Fund - Gr	15.45	88.35	1.56	114
HSBC Liquid Fund - Gr	19.05	80.49	1.36	87
Invesco India Liquid Fund - Gr	23.31	74.97	1.33	100
NJ Overnight Fund - Gr*	0.00	0.00	0.03	0

Source:- ACE MF II Data as on 31st July 2025

*100% Portfolio is in Cash & Cash Equivalent

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.



SCAN FOR DETAILED VERSION

Other Portfolios

Portfolio Scheme Performance Growth Portfolio - Equity 90%



SCAN FOR DETAILED VERSION

Growth Portfolio - Equity 90%	Rolling Median Return(%)		Drawdown %	1 Year Negative Obs %	3 Years Negative Obs %
	3 Years	5 Years			
Canara Robeco Large Cap Fund - Gr	15.86	19.85	-32.66	8.87	0.00
DSP Large & Mid Cap Fund - Gr	20.42	23.61	-36.84	9.36	0.00
Invesco India Contra Fund - Gr	20.72	24.17	-36.57	3.45	0.00
Kotak Arbitrage Fund - Gr	5.52	5.60	-0.58	0.00	0.00
Kotak Midcap Fund - Gr	24.80	28.24	-36.09	0.05	0.00
NJ Flexi Cap Fund-Reg Gr *	28.22	29.31	-34.46	13.58	0.00
SBI Large & Midcap Fund - Gr	21.35	23.61	-36.47	1.26	0.00
Weighted Average Portfolio Return	20.26	22.88	-32.02	5.49	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

Portfolio Scheme Performance Growth Portfolio - Equity 80%



SCAN FOR DETAILED VERSION

Growth Portfolio - Equity 80%	Rolling Median Return(%)		Drawdown %	1 Year Negative Obs %	3 Years Negative Obs %
	3 Years	5 Years			
Canara Robeco Large Cap Fund - Gr	15.86	19.85	-32.66	8.87	0.00
DSP Large & Mid Cap Fund - Gr	20.42	23.61	-36.84	9.36	0.00
Invesco India Contra Fund - Gr	20.72	24.17	-36.57	3.45	0.00
Kotak Arbitrage Fund - Gr	5.52	5.60	-0.58	0.00	0.00
Kotak Midcap Fund - Gr	24.80	28.24	-36.09	0.05	0.00
NJ Flexi Cap Fund-Reg Gr *	28.22	29.31	-34.46	13.58	0.00
SBI Large & Midcap Fund - Gr	21.35	23.61	-36.47	1.26	0.00
Weighted Average Portfolio Return	18.71	21.04	-28.52	4.89	0.00
Crisil Hybrid 35:65 Aggressive Index	14.24	16.53	-25.41	1.42	0.00
NIFTY 500 TRI	19.32	22.10	-38.11	5.70	0.00

Note: Source:- NJ Internal || * NJ Flexi Cap Returns are calculated on Backtested NAV || Rolling Median Returns calculated by taking the 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 || Weighted Average Portfolio Return - the weights are given as per the Portfolio Scheme Details || "Past performance may or may not be sustained in future and is not a guarantee of any future returns".

Other Portfolios

Portfolio Scheme Performance Growth Portfolio - Equity 70%



SCAN FOR DETAILED VERSION

Growth Portfolio - Equity 70%		Rolling Median Return(%)		Drawdown %	1 Year Negative Obs %	3 Years Negative Obs %
Scheme Name		3 Years	5 Years			
Canara Robeco Large Cap Fund - Gr		15.86	19.85	-32.66	8.87	0.00
DSP Large & Mid Cap Fund - Gr		20.42	23.61	-36.84	9.36	0.00
Invesco India Contra Fund - Gr		20.72	24.17	-36.57	3.45	0.00
Kotak Arbitrage Fund - Gr		5.52	5.60	-0.58	0.00	0.00
Kotak Midcap Fund - Gr		24.80	28.24	-36.09	0.05	0.00
NJ Flexi Cap Fund-Reg Gr *		28.22	29.31	-34.46	13.58	0.00
SBI Large & Midcap Fund - Gr		21.35	23.61	-36.47	1.26	0.00
Weighted Average Portfolio Return		17.06	19.10	-25.05	4.21	0.00
Crisil Hybrid 35:65 Aggressive Index		14.24	16.53	-25.41	1.42	0.00
NIFTY 500 TRI		19.32	22.10	-38.11	5.70	0.00

Portfolio Scheme Performance Balanced Portfolio - Equity 60%



SCAN FOR DETAILED VERSION

Balanced Portfolio - Equity 60%		Rolling Median Return(%)		Drawdown %	1 Year Negative Obs %	3 Years Negative Obs %
Scheme Name		3 Years	5 Years			
Canara Robeco Large Cap Fund - Gr		15.86	19.85	-32.66	8.87	0.00
DSP Large & Mid Cap Fund - Gr		20.42	23.61	-36.84	9.36	0.00
Invesco India Contra Fund - Gr		20.72	24.17	-36.57	3.45	0.00
Kotak Arbitrage Fund - Gr		5.52	5.60	-0.58	0.00	0.00
Kotak Midcap Fund - Gr		24.80	28.24	-36.09	0.05	0.00
NJ Flexi Cap Fund-Reg Gr *		28.22	29.31	-34.46	13.58	0.00
SBI Large & Midcap Fund - Gr		21.35	23.61	-36.47	1.26	0.00
Weighted Average Portfolio Return		15.35	17.12	-21.54	3.66	0.00
Crisil Hybrid 35:65 Aggressive Index		14.24	16.53	-25.41	1.42	0.00
NIFTY 500 TRI		19.32	22.10	-38.11	5.70	0.00

Note: Source:- NJ Internal || * NJ Flexi Cap Returns are calculated on Backtested NAV || Rolling Median Returns calculated by taking the 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 || Weighted Average Portfolio Return - the weights are given as per the Portfolio Scheme Details || "Past performance may or may not be sustained in future and is not a guarantee of any future returns".

Other Portfolios

Portfolio Scheme Performance Balanced Portfolio - Equity 50%

SCAN FOR DETAILED VERSION



Balanced Portfolio - Equity 50%	Rolling Median Return(%)		Drawdown %	1 Year Negative Obs %	3 Years Negative Obs %
Scheme Name	3 Years	5 Years			
Canara Robeco Large Cap Fund - Gr	15.86	19.85	-32.66	8.87	0.00
Invesco India Contra Fund - Gr	20.72	24.17	-36.57	3.45	0.00
Kotak Arbitrage Fund - Gr	5.52	5.60	-0.58	0.00	0.00
Kotak Midcap Fund - Gr	24.80	29.24	-36.09	0.05	0.00
NJ Flexi Cap Fund-Reg Gr *	28.22	29.31	-34.46	13.58	0.00
SBI Large & Midcap Fund - Gr	21.35	23.61	-36.47	1.26	0.00
Weighted Average Portfolio Return	13.86	15.42	-17.92	2.72	0.00
Crisil Hybrid 50:50 Moderate Index	12.30	14.30	-20.12	1.04	0.00
NIFTY 500 TRI	19.32	22.10	-38.11	5.70	0.00

Portfolio Scheme Performance Balanced Portfolio - Equity 40%

SCAN FOR DETAILED VERSION



Balanced Portfolio - Equity 40%	Rolling Median Return(%)		Drawdown %	1 Year Negative Obs %	3 Years Negative Obs %
Scheme Name	3 Years	5 Years			
Canara Robeco Large Cap Fund - Gr	15.86	19.85	-32.66	8.87	0.00
HSBC Short Duration Fund-Gr	4.99	5.85	-2.28	0.00	0.00
Kotak Arbitrage Fund - Gr	5.52	5.60	-0.58	0.00	0.00
Kotak Midcap Fund - Gr	24.80	29.24	-36.09	0.05	0.00
NJ Flexi Cap Fund-Reg Gr *	28.22	29.31	-34.46	13.58	0.00
SBI Large & Midcap Fund - Gr	21.35	23.61	-36.47	1.26	0.00
Weighted Average Portfolio Return	12.28	13.59	-14.49	2.38	0.00
Crisil Hybrid 50:50 Moderate Index	12.30	14.30	-20.12	1.04	0.00
NIFTY 500 TRI	19.32	22.10	-38.11	5.70	0.00

Note: Source:- NJ Internal || * NJ Flexi Cap Returns are calculated on Backtested NAV || Rolling Median Returns calculated by taking the 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 || Weighted Average Portfolio Return - the weights are given as per the Portfolio Scheme Details || "Past performance may or may not be sustained in future and is not a guarantee of any future returns".

Other Portfolios

Portfolio Scheme Performance Conservative Portfolio - Equity 30%

SCAN FOR DETAILED VERSION



Conservative Portfolio - Equity 30%	Rolling Median Return(%)		Drawdown %	1 Year Negative Obs %	3 Years Negative Obs %
Scheme Name	3 Years	5 Years			
HSBC Short Duration Fund-Gr	4.99	5.85	-2.28	0.00	0.00
Kotak Arbitrage Fund - Gr	5.52	5.60	-0.58	0.00	0.00
Kotak Midcap Fund - Gr	24.80	28.24	-36.09	0.05	0.00
NJ Flexi Cap Fund-Reg Gr *	28.22	29.31	-34.46	13.58	0.00
SBI Large & Midcap Fund - Gr	21.35	23.61	-36.47	1.26	0.00
Weighted Average Portfolio Return	11.20	12.09	-11.45	1.49	0.00
Crisil Hybrid 85:15 Conservative Index	7.68	9.00	-7.55	0.38	0.00
NIFTY 500 TRI	19.32	22.10	-38.11	5.70	0.00

Note: Source:- NJ Internal || * NJ Flexi Cap Returns are calculated on Backtested NAV || Rolling Median Returns calculated by taking the 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 || Weighted Average Portfolio Return - the weights are given as per the Portfolio Scheme Details || "Past performance may or may not be sustained in future and is not a guarantee of any future returns".

Portfolio Summary

Growth Portfolio - Equity 100%

Scheme Name	Category	Allocation
Canara Robeco large cap Fund - Gr	Large Cap	17%
DSP Large & Mid Cap Fund - Gr	Large & Mid Cap	16%
Invesco India Contra Fund - Gr	Contra Fund	16%
Kotak Midcap Fund - Gr	Mid Cap	17%
NJ Flexi Cap Fund - Gr	Flexi Cap	17%
SBI Large & Midcap Fund - Gr	Large & Mid Cap	17%

Growth Portfolio - Aggressive Equity 100%

Scheme Name	Category	Allocation
Edelweiss Mid Cap Fund - Gr	Mid Cap	20%
HDFC Small Cap Fund – Gr	Small Cap	20%
Kotak Smallcap Fund – Gr	Small Cap	20%
Nippon India Growth Mid Cap Fund - Gr	Mid Cap	20%
Tata Mid Cap Fund - Gr	Mid Cap	20%

Tax Saving Portfolio

Scheme Name	Category	Allocation
Canara Robeco ELSS Tax Saver – Gr	ELSS	20%
DSP ELSS Tax Saver Fund – Gr	ELSS	20%
NJ ELSS Tax Saver Scheme – Gr	ELSS	20%
Tata ELSS Fund - Gr	ELSS	20%
UTI ELSS Tax Saver Fund – Gr	ELSS	20%

SIP Portfolio - Diversified

Scheme Name	Category	Allocation
Canara Robeco large cap Fund - Gr	Large Cap	15%
DSP Large & Mid Cap Fund - Gr	Large & Mid Cap	20%
Invesco India Contra Fund – Gr	Contra Fund	15%
Kotak Midcap Fund - Gr	Mid Cap	15%
NJ Flexi Cap Fund – Gr	Flexi Cap	20%
SBI Large & Midcap Fund – Gr	Large & Mid Cap	15%

Portfolio Summary

SIP Portfolio - Aggressive

Scheme Name	Category	Allocation
Edelweiss Mid Cap Fund - Gr	Mid Cap	15%
HDFC Small Cap Fund – Gr	Small Cap	15%
Kotak Smallcap Fund – Gr	Small Cap	15%
Nippon India Growth Mid Cap Fund - Gr	Mid Cap	15%
Tata Mid Cap Fund - Gr	Mid Cap	20%
WhiteOak Capital Mid Cap Fund – Gr	Mid Cap	20%

SIP Portfolio - Focused

Scheme Name	Category	Allocation
Edelweiss Mid Cap Fund - Gr	Mid Cap	40%
DSP Large & Mid Cap Fund - Gr	Large & Mid Cap	30%
NJ Flexi Cap Fund – Gr	Flexi Cap	30%

Growth Portfolio - Equity 90%

Scheme Name	Category	Allocation
Canara Robeco large cap Fund - Gr	Large Cap	15%
DSP Large & Mid Cap Fund - Gr	Large & Mid Cap	15%
Invesco India Contra Fund - Gr	Contra	15%
Kotak Equity Arbitrage Fund - Gr	Arbitrage	10%
Kotak Midcap Fund - Gr	Mid Cap	15%
NJ Flexi Cap Fund - Gr	Flexi Cap	15%
SBI Large & Midcap Fund - Gr	Large & Mid Cap	15%

Growth Portfolio - Equity 80%

Scheme Name	Category	Allocation
Canara Robeco large cap Fund - Gr	Large Cap	13%
DSP Large & Mid Cap Fund - Gr	Large & Mid Cap	13%
Invesco India Contra Fund - Gr	Contra	13%
Kotak Midcap Fund - Gr	Mid Cap	20%
Kotak Equity Arbitrage Fund - Gr	Arbitrage	14%
NJ Flexi Cap Fund - Gr	Flexi Cap	14%
SBI Large & Midcap Fund - Gr	Large & Mid Cap	13%

Portfolio Summary

Growth Portfolio - Equity 70%

Scheme Name	Category	Allocation
Canara Robeco large cap Fund - Gr	Large Cap	11%
DSP Large & Mid Cap Fund - Gr	Large & Mid Cap	11%
Invesco India Contra Fund - Gr	Contra	12%
Kotak Arbitrage Fund - Gr	Mid Cap	30%
Kotak Midcap Fund - Gr	Arbitrage	12%
NJ Flexi Cap Fund - Gr	Flexi Cap	12%
SBI Large & Midcap Fund - Gr	Large & Mid Cap	12%

Growth Portfolio - Equity 60%

Scheme Name	Category	Allocation
Canara Robeco large cap Fund - Gr	Large Cap	10%
DSP Large & Mid Cap Fund - Gr	Large & Mid Cap	10%
Invesco India Contra Fund - Gr	Contra	10%
Kotak Arbitrage Fund - Gr	Mid Cap	40%
Kotak Midcap Fund - Gr	Arbitrage	10%
NJ Flexi Cap Fund - Gr	Flexi Cap	10%
SBI Large & Midcap Fund - Gr	Large & Mid Cap	10%

Growth Portfolio - Equity 50%

Scheme Name	Category	Allocation
Canara Robeco large cap Fund - Gr	Large cap	10%
Invesco India Contra Fund - Gr	Contra	10%
Kotak Arbitrage Fund - Gr	Mid Cap	50%
Kotak Midcap Fund - Gr	Arbitrage	10%
NJ Flexi Cap Fund - Gr	Flexi Cap	10%
SBI Large & Midcap Fund - Gr	Large & Mid Cap	10%

Portfolio Summary

Growth Portfolio - Equity 40%

Scheme Name	Category	Allocation
Canara Robeco large cap Fund - Gr	Large Cap	10%
HSBC Short Duration Fund-Gr	Short Duration	10%
Kotak Arbitrage Fund - Gr	Mid Cap	50%
Kotak Midcap Fund - Gr	Arbitrage	10%
NJ Flexi Cap Fund - Gr	Flexi Cap	10%
SBI Large & Midcap Fund - Gr	Large & Mid Cap	10%

Growth Portfolio - Equity 30%

Scheme Name	Category	Allocation
HSBC Short Duration Fund-Gr	Short Duration	20%
Kotak Arbitrage Fund - Gr	Mid Cap	50%
Kotak Midcap Fund - Gr	Arbitrage	10%
NJ Flexi Cap Fund - Gr	Flexi Cap	10%
SBI Large & Midcap Fund - Gr	Large & Mid Cap	10%

Hybrid Portfolio - Aggressive

Scheme Name	Category	Allocation
Canara Robeco Equity Hybrid Fund - Gr	Aggressive Hybrid	20%
DSP Aggressive Hybrid Fund - Gr	Aggressive Hybrid	20%
Franklin India Aggressive Hybrid Fund - Gr	Aggressive Hybrid	20%
Kotak Aggressive Hybrid Fund - Gr	Aggressive Hybrid	20%
SBI Equity Hybrid Fund - Gr	Aggressive Hybrid	20%

Hybrid Portfolio - Balanced Advantage

Scheme Name	Category	Allocation
Aditya Birla Sun Life Balanced Advantage Fund – Gr	BAF	20%
Edelweiss Balanced Advantage Fund – Gr	BAF	20%
HSBC Balanced Advantage Fund – Gr	BAF	20%
Nippon India Balanced Advantage Fund – Gr	BAF	20%
NJ Balanced Advantage Fund - Gr	BAF	20%

Portfolio Summary

Hybrid Portfolio - Conservative

Scheme Name	Category	Allocation
Aditya Birla Sun Life Regular Savings Fund – Gr	Conservative Hybrid	20%
HDFC Hybrid Debt Fund – Gr	Conservative Hybrid	20%
Kotak Debt Hybrid Fund - Gr	Conservative Hybrid	20%
SBI Conservative Hybrid Fund – Gr	Conservative Hybrid	20%
UTI Conservative Hybrid Fund – Gr	Conservative Hybrid	20%

Dynamic Portfolio - Aggressive

Scheme Name	Category	Allocation
Aditya Birla Sun Life Arbitrage Fund - Gr	Arbitrage	17.50%
Canara Robeco large cap Fund - Gr	Large Cap	11.00%
DSP Large & Mid Cap Fund - Gr	Large & Mid Cap	10.50%
HSBC Arbitrage Fund - Gr	Arbitrage	17.50%
Invesco India Contra Fund - Gr	Contra	11.00%
Kotak Midcap Fund - Gr	Mid Cap	11.00%
NJ Flexi Cap Fund - Gr	Flexi Cap	11.00%
SBI Large & Midcap Fund - Gr	Large & Mid Cap	10.50%

Multi-Asset Portfolio

Scheme Name	Category	Allocation
DSP Multi Asset Allocation Fund – Gr	Multi Asset Allocation	33%
SBI Multi Asset Allocation Fund – Gr	Multi Asset Allocation	33%
WhiteOak Capital Multi Asset Allocation Fund – Gr	Multi Asset Allocation	34%

Liquid Portfolio

Scheme Name	Category	Allocation
Canara Robeco Liquid Fund - Gr	Liquid Fund	20%
DSP Liquidity Fund - Gr	Liquid Fund	20%
HSBC Liquid Fund – Gr	Liquid Fund	20%
Invesco India Liquid Fund – Gr	Liquid Fund	20%
NJ Overnight Fund - Gr	Overnight Fund	20%

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