



**RECOMMENDED
MF PORTFOLIO**



May 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 Equity 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
Canara Robeco Large Cap Fund - Gr	Large Cap	20-Aug-2010	17%	16,027	1.65	59
DSP Large & Mid Cap Fund - Gr	Large & Mid Cap	16-May-2000	16%	15,013	1.70	69
Invesco India Contra Fund - Gr	Contra Fund	11-Apr-2007	16%	18,398	1.65	71
Kotak Midcap Fund - Gr	Mid Cap	30-Mar-2007	17%	53,464	1.42	60
NJ Flexi Cap Fund - Gr	Flexi Cap	5-Sep-2023	17%	2,251	1.99	50
SBI Large & Midcap Fund - Gr	Large & Mid Cap	28-Feb-1993	17%	31,296	1.59	76

Source:- ACE MF II Data as of 31st May 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	15.58	18.94	-32.66	10.68	0.00
DSP Large & Mid Cap Fund - Gr	20.09	22.45	-36.84	11.72	0.00
Invesco India Contra Fund - Gr	20.20	23.20	-36.57	6.08	0.00
Kotak Midcap Fund - Gr	24.55	27.99	-36.09	2.79	0.00
NJ Flexi Cap Fund-Reg Gr *	28.24	30.24	-34.46	11.06	0.00
SBI Large & Midcap Fund - Gr	21.08	22.14	-36.47	4.60	0.00
Weighted Average Portfolio Return	21.65	24.19	-35.49	7.80	0.00
NIFTY 500 TRI	19.06	20.80	-38.11	8.43	0.00
Nifty Midcap 100 TRI	27.46	29.34	-39.94	7.34	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 May 2019 to 31st May 2025.
 - Number of Rolling Median Return Observation:- 3 Years - 1096 & 5 Years - 366
 - Drawdown Period:- 31st May 2019 to 31st May 2025.
 - Negative Observations Period:- 31st May 2019 to 31st May 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	34	46	9	14	31
DSP Large & Mid Cap Fund - Gr	34	100	33	22	9	32
Invesco India Contra Fund - Gr	46	33	100	13	8	26
Kotak Midcap Fund - Gr	9	22	13	100	2	8
NJ Flexi Cap Fund - Gr	14	9	8	2	100	13
SBI Large & Midcap Fund - Gr	31	32	26	8	13	100

Source:- NJ Internal II Data as on 31st May 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	90.79	9.21	0.00
DSP Large & Mid Cap Fund - Gr	51.57	38.82	9.61
Invesco India Contra Fund - Gr	59.52	24.94	15.54
Kotak Midcap Fund - Gr	13.50	71.70	14.80
NJ Flexi Cap Fund - Gr	60.53	25.18	14.29
SBI Large & Midcap Fund - Gr	41.67	40.13	18.20

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

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 Aggressive Equity 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
Edelweiss Mid Cap Fund - Gr	Mid Cap	26-Dec-2007	20%	10,028	1.70	76
HDFC Small Cap Fund - Gr	Small Cap	3-Apr-2008	20%	34,032	1.59	85
Kotak Smallcap Fund - Gr	Small Cap	24-Feb-2005	20%	17,329	1.66	72
Nippon India Growth Mid Cap Fund - Gr	Mid Cap	8-Oct-1995	20%	36,836	1.56	94
Tata Mid Cap Fund - Gr	Mid Cap	1-Jul-1994	20%	4,701	1.85	63

Source:- ACE MF II Data as of 31st May 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	26.49	30.42	-36.96	4.71	0.00
HDFC Small Cap Fund - Gr	26.92	29.26	-45.00	11.72	0.00
Kotak Smallcap Fund - Gr	27.78	31.58	-38.66	10.95	0.00
Nippon India Growth Mid Cap Fund - Gr	27.68	29.98	-35.38	3.61	0.00
Tata Mid Cap Fund - Gr	23.55	26.14	-35.21	9.64	0.00
Weighted Average Portfolio Return	26.48	29.48	-38.24	8.13	0.00
NIFTY 500 TRI	19.06	20.80	-38.11	8.43	0.00
Nifty Midcap 100 TRI	27.46	29.34	-39.94	7.34	0.00
Nifty Smallcap 250 TRI	27.44	31.26	-44.40	18.62	0.00

Note:

- Source:- NJ Internal
 - Rolling Median Returns calculated by taking the Median of 3 Years & 5 Years Daily Rolling between 31st May 2019 to 31st May 2025.
 - Number of Rolling Median Return Observation:- 3 Years - 1096 & 5 Years - 366
 - Drawdown Period:- 31st May 2019 to 31st May 2025.
 - Negative Observations Period:- 31st May 2019 to 31st May 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	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	11	9	38	29
HDFC Small Cap Fund - Gr	11	100	14	5	5
Kotak Smallcap Fund - Gr	9	14	100	6	6
Nippon India Growth Mid Cap Fund - Gr	38	5	6	100	30
Tata Mid Cap Fund - Gr	29	5	6	30	100

Source:- NJ Internal || Data as on 31st May 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	10.43	77.04	12.53
HDFC Small Cap Fund - Gr	4.45	8.62	86.93
Kotak Smallcap Fund - Gr	5.10	17.29	77.61
Nippon India Growth Mid Cap Fund - Gr	20.06	67.03	12.92
Tata Mid Cap Fund - Gr	9.34	74.65	16.01

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

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 Aggressive Equity 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
Canara Robeco ELSS Tax Saver - Gr	ELSS	31-Mar-1993	20%	8,859	1.69	67
DSP ELSS Tax Saver Fund - Gr	ELSS	18-Jan-2007	20%	16,974	1.64	60
NJ ELSS Tax Saver Scheme - Gr	ELSS	16-Jun-2023	20%	271	2.32	25
Tata ELSS Fund - Gr	ELSS	31-Mar-1996	20%	4,582	1.82	55
UTI ELSS Tax Saver Fund - Gr	ELSS	15-Dec-1999	20%	3,777	1.88	52

Source:- ACE MF II Data as of 31st May 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	17.81	21.43	-34.33	10.62	0.00
DSP ELSS Tax Saver Fund - Gr	20.37	22.92	-37.25	9.58	0.00
NJ ELSS Tax Saver Scheme - Gr *	23.38	26.84	-34.74	11.01	0.00
Tata ELSS Fund - Gr	17.90	19.07	-36.88	6.96	0.00
UTI ELSS Tax Saver Fund - Gr	15.80	19.28	-35.13	15.55	0.00
Weighted Average Portfolio Return	19.05	21.91	-35.67	10.74	0.00
NIFTY 500 TRI	19.06	20.80	-38.11	8.43	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 May 2019 to 31st May 2025.
- Number of Rolling Median Return Observation:- 3 Years - 1096 & 5 Years - 366
- Drawdown Period:- 31st May 2019 to 31st May 2025.
- Negative Observations Period:- 31st May 2019 to 31st May 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	39	0	49	42
DSP ELSS Tax Saver Fund – Gr	39	100	5	43	31
NJ ELSS Tax Saver Scheme – Gr	0	5	100	2	5
Tata ELSS Fund – Gr	49	43	2	100	40
UTI ELSS Tax Saver Fund – Gr	42	31	5	40	100

Source:- NJ Internal || Data as on 31st May 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	73.59	15.75	10.66
DSP ELSS Tax Saver Fund – Gr	66.75	19.23	14.02
NJ ELSS Tax Saver Scheme – Gr	12.28	58.70	29.02
Tata ELSS Fund – Gr	65.48	10.49	24.03
UTI ELSS Tax Saver Fund – Gr	72.95	19.96	7.10

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

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
Equity Investor

Risk-o-meter
Very High

Tenure Suitability
5+ Years

Benchmark
NIFTY 500 TRI

Min. Investment
₹50,000/-

Min. SIP
₹1,000/-

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
Canara Robeco Large Cap Fund - Gr	Large Cap	20-Aug-2010	16.68%	16,027	1.65	59
DSP Large & Mid Cap Fund - Gr	Large & Mid Cap	16-May-2000	16.66%	15,013	1.70	69
Invesco India Contra Fund – Gr	Contra Fund	11-Apr-2007	16.66%	18,398	1.65	71
Kotak Midcap Fund - Gr	Mid Cap	30-Mar-2007	16.68%	53,464	1.42	60
NJ Flexi Cap Fund – Gr	Flexi Cap	5-Sep-2023	16.66%	2,251	1.99	50
SBI Large & Midcap Fund – Gr	Large & Mid Cap	28-Feb-1993	16.66%	31,296	1.59	76

Source:- ACE MF II Data as of 31st May 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	15.58	18.94	-32.66	10.68	0.00
DSP Large & Mid Cap Fund - Gr	20.09	22.45	-36.84	11.72	0.00
Invesco India Contra Fund - Gr	20.20	23.20	-36.57	6.08	0.00
Kotak Midcap Fund - Gr	24.55	27.99	-36.09	2.79	0.00
NJ Flexi Cap Fund - Gr *	28.24	30.24	-34.46	11.06	0.00
SBI Large & Midcap Fund - Gr	21.08	22.14	-36.47	4.60	0.00
Weighted Average Portfolio Return	21.62	24.16	-35.51	7.82	0.00
NIFTY 500 TRI	19.06	20.80	-38.11	8.43	0.00
Nifty Midcap 100 TRI	27.46	29.34	-39.94	7.34	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 May 2019 to 31st May 2025.
 - Number of Rolling Median Return Observation:- 3 Years - 1096 & 5 Years - 366
 - Drawdown Period:- 31st May 2019 to 31st May 2025.
 - Negative Observations Period:- 31st May 2019 to 31st May 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	34	46	9	14	31
DSP Large & Mid Cap Fund - Gr	34	100	33	22	9	32
Invesco India Contra Fund - Gr	46	33	100	13	8	26
Kotak Midcap Fund - Gr	9	22	13	100	2	8
NJ Flexi Cap Fund - Gr	14	9	8	2	100	13
SBI Large & Midcap Fund - Gr	31	32	26	8	13	100

Source:- NJ Internal II Data as on 31st May 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	90.79	9.21	0.00
DSP Large & Mid Cap Fund - Gr	51.57	38.82	9.61
Invesco India Contra Fund - Gr	59.52	24.94	15.54
Kotak Midcap Fund - Gr	13.50	71.70	14.80
NJ Flexi Cap Fund - Gr	60.53	25.18	14.29
SBI Large & Midcap Fund - Gr	41.67	40.13	18.20

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

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 ₹1,000/-
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
Edelweiss Mid Cap Fund - Gr	Mid Cap	26-Dec-2007	16.68%	10,028	1.70	76
HDFC Small Cap Fund – Gr	Small Cap	3-Apr-2008	16.66%	34,032	1.59	85
Kotak Smallcap Fund – Gr	Small Cap	24-Feb-2005	16.68%	17,329	1.66	72
Nippon India Growth Mid Cap Fund – Gr	Mid Cap	8-Oct-1995	16.66%	36,836	1.56	94
Tata Mid Cap Fund – Gr	Mid Cap	1-Jul-1994	16.66%	4,701	1.85	63
WhiteOak Capital Mid Cap Fund – Gr	Mid Cap	7-Sep-2022	16.66%	3,191	1.88	109

Source:- ACE MF II Data as of 31st May 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	26.49	30.42	-36.96	4.71	0.00
HDFC Small Cap Fund - Gr	26.92	29.26	-45.00	11.72	0.00
Kotak Smallcap Fund - Gr	27.78	31.58	-38.66	10.95	0.00
Nippon India Growth Mid Cap Fund - Gr	27.68	29.98	-35.38	3.61	0.00
Tata Mid Cap Fund - Gr	23.55	26.14	-35.21	9.64	0.00
WhiteOak Capital Mid Cap Fund - Gr	NA	NA	NA	NA	NA
Weighted Average Portfolio Return	26.48	29.48	-38.24	8.13	0.00
NIFTY 500 TRI	19.06	20.80	-38.11	8.43	0.00
Nifty Midcap 100 TRI	27.46	29.34	-39.94	7.34	0.00
Nifty Smallcap 250 TRI	27.44	31.26	-44.40	18.62	0.00

Note:

- Source:- NJ Internal
 - Rolling Median Returns calculated by taking the Median of 3 Years & 5 Years Daily Rolling between 31st May 2019 to 31st May 2025.
 - Number of Rolling Median Return Observation:- 3 Years - 1096 & 5 Years - 366
 - Drawdown Period:- 31st May 2019 to 31st May 2025.
 - Negative Observations Period:- 31st May 2019 to 31st May 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	11	9	38	29	37
HDFC Small Cap Fund - Gr	11	100	14	5	5	8
Kotak Smallcap Fund - Gr	9	14	100	6	6	8
Nippon India Growth Mid Cap Fund - Gr	38	5	6	100	30	30
Tata Mid Cap Fund - Gr	29	5	6	30	100	25
WhiteOak Capital Mid Cap Fund - Gr	37	8	8	30	25	100

Source:- NJ Internal II Data as on 31st March 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	10.43	77.04	12.53
HDFC Small Cap Fund – Gr	4.45	8.62	86.93
Kotak Smallcap Fund – Gr	5.10	17.29	77.61
Nippon India Growth Mid Cap Fund – Gr	20.06	67.03	12.92
Tata Mid Cap Fund – Gr	9.34	74.65	16.01
WhiteOak Capital Mid Cap Fund – Gr	8.89	74.19	16.92

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

Hybrid Portfolio - Aggressive

Introduction:

An Aggressive Hybrid portfolio caters to moderate equity investors 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 Moderate Equity 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
Canara Robeco Equity Hybrid Fund - Gr	Aggressive Hybrid	1-Feb-1993	20%	10,949	1.72	64
DSP Aggressive Hybrid Fund - Gr	Aggressive Hybrid	27-May-1999	20%	11,104	1.71	39
Franklin India Aggressive Hybrid Fund - Gr	Aggressive Hybrid	10-Dec-1999	20%	2,187	2.07	45
Kotak Aggressive Hybrid Fund - Gr	Aggressive Hybrid	25-Nov-1999	20%	7,413	1.76	55
SBI Equity Hybrid Fund - Gr	Aggressive Hybrid	9-Oct-1995	20%	75,639	1.39	41

Source:- ACE MF II Data as of 31st May 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	14.11	16.61	-25.77	7.12	0.00
DSP Aggressive Hybrid Fund - Gr	13.84	16.88	-28.87	15.77	0.00
Franklin India Aggressive Hybrid Fund - Gr	15.26	16.92	-27.93	8.27	0.00
Kotak Aggressive Hybrid Fund - Gr	16.84	19.00	-32.26	3.07	0.00
SBI Equity Hybrid Fund - Gr	13.36	14.93	-27.53	8.43	0.00
Weighted Average Portfolio Return	14.68	16.87	-28.47	8.53	0.00
Crisil Hybrid 35:65 Aggressive Index	14.07	15.84	-25.41	3.29	0.00

Note:

- Source:- NJ Internal
 - Rolling Median Returns calculated by taking the Median of 3 Years & 5 Years Daily Rolling between 31st May 2019 to 31st May 2025.
 - Number of Rolling Median Return Observation:- 3 Years - 1096 & 5 Years - 366
 - Drawdown Period:- 31st May 2019 to 31st May 2025.
 - Negative Observations Period:- 31st May 2019 to 31st May 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	27	33	32	30
DSP Aggressive Hybrid Fund - Gr	27	100	22	17	22
Franklin India Aggressive Hybrid Fund - Gr	33	22	100	21	27
Kotak Aggressive Hybrid Fund - Gr	32	17	21	100	22
SBI Equity Hybrid Fund - Gr	30	22	27	22	100

Source:- NJ Internal || Data as on 31st May 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	71.48	18.42	10.10
DSP Aggressive Hybrid Fund - Gr	72.24	14.16	13.59
Franklin India Aggressive Hybrid Fund - Gr	74.87	8.75	16.38
Kotak Aggressive Hybrid Fund - Gr	60.08	28.71	11.21
SBI Equity Hybrid Fund - Gr	70.70	25.85	3.45

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

Hybrid Portfolio - Balanced Advantage

Introduction:

"The Hybrid Portfolio - Balanced Advantage" offers conservative equity investors 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 dynamically managed funds that adjust equity and debt allocation.
- ▶ Invests in 5 balanced advantage schemes for enhanced diversification.
- ▶ Aims for long-term growth suitable for conservative equity investors.
- ▶ Offers a more stable investment experience compared to pure equity.
- ▶ Prioritizes steady growth and capital preservation.
- ▶ Provides equity exposure with a smoother, less volatile journey.

Inception Date 2nd November 2021	Suitable for Conservative Equity 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 %
Aditya Birla Sun Life Balanced Advantage Fund - Gr	BAF	25-Apr-2000	20%	7,710	1.79
Edelweiss Balanced Advantage Fund - Gr	BAF	20-Aug-2009	20%	12,696	1.68
HSBC Balanced Advantage Fund - Gr	BAF	7-Feb-2011	20%	1,526	2.11
Nippon India Balanced Advantage Fund - Gr	BAF	15-Nov-2004	20%	9,190	1.74
NJ Balanced Advantage Fund - Gr	BAF	29-Oct-2021	20%	3,789	1.89

Source:- ACE MF II Data as of 31st May 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	11.66	13.34	-26.48	4.11	0.00
Edelweiss Balanced Advantage Fund - Gr	13.37	15.59	-16.36	2.63	0.00
HSBC Balanced Advantage Fund - Gr	9.72	11.40	-19.31	4.22	0.00
Nippon India Balanced Advantage Fund - Gr	12.36	13.15	-21.92	2.85	0.00
NJ Balanced Advantage Fund - Gr *	12.87	16.44	-28.31	11.17	0.00
Weighted Average Portfolio Return	12.00	13.98	-22.48	5.00	0.00
Crisil Hybrid 50:50 Moderate Index	12.13	13.84	-20.12	1.42	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 May 2019 to 31st May 2025.
- Number of Rolling Median Return Observation:- 3 Years - 1096 & 5 Years - 366
- Drawdown Period:- 31st May 2019 to 31st May 2025.
- Negative Observations Period:- 31st May 2019 to 31st May 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	31	25	35	18
Edelweiss Balanced Advantage Fund - Gr	31	100	28	37	23
HSBC Balanced Advantage Fund - Gr	25	28	100	29	12
Nippon India Balanced Advantage Fund - Gr	35	37	29	100	15
NJ Balanced Advantage Fund - Gr	18	23	12	15	100

Source:- NJ Internal || Data as on 31st May 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	68.66	23.95	7.39
Edelweiss Balanced Advantage Fund - Gr	72.68	18.77	8.55
HSBC Balanced Advantage Fund - Gr	71.27	14.17	14.56
Nippon India Balanced Advantage Fund - Gr	77.44	17.41	5.15
NJ Balanced Advantage Fund - Gr	60.57	25.10	14.33

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

Hybrid Portfolio - Conservative

Introduction:

This portfolio of "Conservative Hybrid Funds" is specifically designed for aggressive debt investors 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 Aggressive Debt 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
Aditya Birla Sun Life Regular Savings Fund - Gr	Conservative Hybrid	22-May-2004	20%	1,385	1.92	40
HDFC Hybrid Debt Fund - Gr	Conservative Hybrid	26-Dec-2003	20%	3,406	1.72	41
Kotak Debt Hybrid Fund - Gr	Conservative Hybrid	2-Dec-2003	20%	3,129	1.66	41
SBI Conservative Hybrid Fund - Gr	Conservative Hybrid	9-Apr-2001	20%	9,643	1.54	37
UTI Conservative Hybrid Fund - Gr	Conservative Hybrid	16-Dec-2003	20%	1,684	1.81	55

Source:- ACE MF II Data as of 31st May 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	9.04	9.68	-14.27	2.90	0.00
HDFC Hybrid Debt Fund - Gr	10.74	11.15	-12.12	1.70	0.00
Kotak Debt Hybrid Fund - Gr	10.60	11.76	-11.88	0.00	0.00
SBI Conservative Hybrid Fund - Gr	10.52	11.43	-11.93	0.05	0.00
UTI Conservative Hybrid Fund - Gr	9.44	10.17	-14.59	2.68	0.00
Weighted Average Portfolio Return	10.07	10.84	-12.96	1.47	0.00
Crisil Hybrid 85:15 Conservative Index	7.63	9.01	-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 May 2019 to 31st May 2025.
 - Number of Rolling Median Return Observation:- 3 Years - 1096 & 5 Years - 366
 - Drawdown Period:- 31st May 2019 to 31st May 2025.
 - Negative Observations Period:- 31st May 2019 to 31st May 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	10	8	6	10
HDFC Hybrid Debt Fund - Gr	10	100	8	7	11
Kotak Debt Hybrid Fund - Gr	8	8	100	5	9
SBI Conservative Hybrid Fund - Gr	6	7	5	100	6
UTI Conservative Hybrid Fund - Gr	10	11	9	6	100

Source:- NJ Internal || Data as on 31st May 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	74.80	13.52	11.67
HDFC Hybrid Debt Fund – Gr	86.54	7.82	5.62
Kotak Debt Hybrid Fund - Gr	73.15	12.26	14.59
SBI Conservative Hybrid Fund – Gr	50.84	12.42	36.73
UTI Conservative Hybrid Fund – Gr	69.06	15.62	14.58

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

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 Conservative 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 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
Aditya Birla Sun Life Arbitrage Fund - Gr	Arbitrage	24-Jul-2009	17.50%	18,204	1.03	0
Canara Robeco Large Cap Fund - Gr	Large Cap	20-Aug-2010	11.00%	16,027	1.65	59
DSP Large & Mid Cap Fund - Gr	Large & Mid Cap	16-May-2000	10.50%	15,013	1.70	69
HSBC Arbitrage Fund - Gr	Arbitrage	30-Jun-2014	17.50%	2,272	0.91	0
Invesco India Contra Fund - Gr	Contra	11-Apr-2007	11.00%	18,398	1.65	71
Kotak Midcap Fund - Gr	Mid Cap	30-Mar-2007	11.00%	53,464	1.42	60
NJ Flexi Cap Fund - Gr	Flexi Cap	5-Sep-2023	11.00%	2,251	1.99	50
SBI Large & Midcap Fund - Gr	Large & Mid Cap	28-Feb-1993	10.50%	31,296	1.59	76

Source:- ACE MF II Data as of 31st May 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	4.93	5.28	-0.55	0.00	0.00
Canara Robeco Large Cap Fund - Gr	15.58	18.94	-32.66	10.68	0.00
DSP Large & Mid Cap Fund - Gr	20.09	22.45	-36.84	11.72	0.00
HSBC Arbitrage Fund - Gr	4.79	5.29	-0.56	0.00	0.00
Invesco India Contra Fund - Gr	20.20	23.20	-36.57	6.08	0.00
Kotak Midcap Fund - Gr	24.55	27.99	-36.09	2.79	0.00
NJ Flexi Cap Fund-Reg Gr *	28.24	30.24	-34.46	11.06	0.00
SBI Large & Midcap Fund - Gr	21.08	22.14	-36.47	4.60	0.00
Weighted Average Portfolio Return	15.77	17.57	-23.27	5.08	0.00
NIFTY 500 TRI	19.06	20.80	-38.11	8.43	0.00
Nifty Midcap 100 TRI	27.46	29.34	-39.94	7.34	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 May 2019 to 31st May 2025.
- Number of Rolling Median Return Observation:- 3 Years - 1096 & 5 Years - 366
- Drawdown Period:- 31st May 2019 to 31st May 2025.
- Negative Observations Period:- 31st May 2019 to 31st May 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	34	46	9	14	31
DSP Large & Mid Cap Fund - Gr	34	100	33	22	9	32
Invesco India Contra Fund - Gr	46	33	100	13	8	26
Kotak Midcap Fund - Gr	9	22	13	100	2	8
NJ Flexi Cap Fund - Gr	14	9	8	2	100	13
SBI Large & Midcap Fund - Gr	31	32	26	8	13	100

Source:- NJ Internal || Data as on 31st May 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	90.79	9.21	NA
DSP Large & Mid Cap Fund - Gr	51.57	38.82	9.61
HSBC Arbitrage Fund - Gr	NA	NA	NA
Invesco India Contra Fund - Gr	59.52	24.94	15.54
Kotak Midcap Fund - Gr	13.50	71.70	14.80
NJ Flexi Cap Fund - Gr	60.53	25.18	14.29
SBI Large & Midcap Fund - Gr	41.67	40.13	18.20

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

Multi Asset Portfolio

Introduction:

"Multi Asset Allocation" portfolio offers a well-rounded investment approach for moderate equity investors 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 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 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
DSP Multi Asset Allocation Fund – Gr	Multi Asset Allocation	27-Sep-2023	33%	3,158	1.58	37
SBI Multi Asset Allocation Fund – Gr	Multi Asset Allocation	16-May-2018	33%	8,395	1.44	53
WhiteOak Capital Multi Asset Allocation Fund – Gr	Multi Asset Allocation	19-May-2023	34%	2,245	1.73	90

Source:- ACE MF II Data as of 31st May 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 %
Scheme Name	3 Years	5 Years			
DSP Multi Asset Allocation Fund – Gr	NA	NA	NA	NA	NA
SBI Multi Asset Allocation Fund – Gr	13.68	14.84	-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 May 2019 to 31st May 2025.
 - Number of Rolling Median Return Observation:- 3 Years - 1096 & 5 Years - 366
 - Drawdown Period:- 31st May 2019 to 31st May 2025.
 - Negative Observations Period:- 31st May 2019 to 31st May 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	8	11
SBI Multi Asset Allocation Fund – Gr	8	100	8
WhiteOak Capital Multi Asset Allocation Fund – Gr	11	8	100

Source:- NJ Internal || Data as on 31st March 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	69.08	13.58	17.09
SBI Multi Asset Allocation Fund – Gr	51.47	12.22	36.31
WhiteOak Capital Multi Asset Allocation Fund – Gr	43.52	28.71	34.04

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

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 %
Canara Robeco Liquid Fund - Gr	Liquid Fund	15-Jan-2002	20%	4,692	0.20
DSP Liquidity Fund - Gr	Liquid Fund	11-Mar-1998	20%	17,752	0.18
HSBC Liquid Fund - Gr	Liquid Fund	4-Dec-2002	20%	21,894	0.21
Invesco India Liquid Fund - Gr	Liquid Fund	17-Nov-2006	20%	14,737	0.22
NJ Overnight Fund - Gr	Overnight Fund	1-Aug-2022	20%	223	0.15

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

Portfolio Insights

Liquid Portfolio

Portfolio Scheme Performance

Liquid Portfolio	Rolling Median Return(%)		Drawdown %	1 Year Negative Obs %	3 Years Negative Obs %
Scheme Name	3 Years	5 Years			
Canara Robeco Liquid Fund - Gr	4.90	5.19	-0.02	0.00	0.00
DSP Liquidity Fund - Gr	4.88	5.27	-0.14	0.00	0.00
HSBC Liquid Fund - Gr	4.90	5.25	-0.27	0.00	0.00
Invesco India Liquid Fund - Gr	4.88	5.26	-0.20	0.00	0.00
NJ Overnight Fund - Gr	NA	NA	NA	NA	NA
Weighted Average Portfolio Return	4.89	5.24	-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 May 2019 to 31st May 2025.
- Number of Rolling Median Return Observation:- 3 Years - 1096 & 5 Years - 366
- Drawdown Period:- 31st May 2019 to 31st May 2025.
- Negative Observations Period:- 31st May 2019 to 31st May 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	AA & Lower Rated	Avg Maturity (Month)	No Of Debt Securities
Canara Robeco Liquid Fund - Gr	20.42	1.49	77.68	1.56	35
DSP Liquidity Fund - Gr	13.93	4.93	78.65	1.32	93
HSBC Liquid Fund - Gr	17.70	78.53	NA	1.60	94
Invesco India Liquid Fund - Gr	21.81	5.85	67.80	1.74	92
NJ Overnight Fund - Gr	NA	NA	NA	0.17	0

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

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.

Other Portfolios

Portfolio Scheme Performance - Growth Portfolio - Equity 90%

Growth Portfolio - Equity 90%	Rolling Median Return(%)		Drawdown %	1 Year Negative Obs %	3 Years Negative Obs %
Scheme Name	3 Years	5 Years			
Canara Robeco Large Cap Fund - Gr	15.58	18.94	-32.66	10.68	0.00
DSP Large & Mid Cap Fund - Gr	20.09	22.45	-36.84	11.72	0.00
Invesco India Contra Fund - Gr	20.20	23.20	-36.57	6.08	0.00
Kotak Midcap Fund - Gr	24.55	27.99	-36.09	2.79	0.00
Kotak Equity Arbitrage Fund - Gr	5.19	5.54	-0.58	0.00	0.00
NJ Flexi Cap Fund-Reg Gr *	28.24	30.24	-34.46	11.06	0.00
SBI Large & Midcap Fund - Gr	21.08	22.14	-36.47	4.60	0.00
Weighted Average Portfolio Return	19.98	22.30	-32.02	7.04	0.00
NIFTY 500 TRI	19.06	20.80	-38.11	8.43	0.00
Nifty Midcap 100 TRI	27.46	29.34	-39.94	7.34	0.00

Portfolio Scheme Performance - Growth Portfolio - Equity 80%

Growth Portfolio - Equity 80%	Rolling Median Return(%)		Drawdown %	1 Year Negative Obs %	3 Years Negative Obs %
Scheme Name	3 Years	5 Years			
Canara Robeco Large Cap Fund - Gr	15.58	18.94	-32.66	10.68	0.00
DSP Large & Mid Cap Fund - Gr	20.09	22.45	-36.84	11.72	0.00
Invesco India Contra Fund - Gr	20.20	23.20	-36.57	6.08	0.00
Kotak Midcap Fund - Gr	24.55	27.99	-36.09	2.79	0.00
Kotak Equity Arbitrage Fund - Gr	5.19	5.54	-0.58	0.00	0.00
NJ Flexi Cap Fund-Reg Gr *	28.24	30.24	-34.46	11.06	0.00
SBI Large & Midcap Fund - Gr	21.08	22.14	-36.47	4.60	0.00
Weighted Average Portfolio Return	18.43	20.54	-28.52	6.24	0.00
Crisil Hybrid 35:65 Aggressive Index	14.07	15.84	-25.41	3.29	0.00
NIFTY 500 TRI	19.06	20.80	-38.11	8.43	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 May 2019 to 31st May 2025. || Number of Rolling Median Return Observation:- 3 Years - 1096 & 5 Years - 366. || Drawdown Period:- 31st May 2019 to 31st May 2025. || Negative Observations Period:- 31st May 2019 to 31st May 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%

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	15.58	18.94	-32.66	10.68	0.00
DSP Large & Mid Cap Fund - Gr	20.09	22.45	-36.84	11.72	0.00
Invesco India Contra Fund - Gr	20.20	23.20	-36.57	6.08	0.00
Kotak Midcap Fund - Gr	24.55	27.99	-36.09	2.79	0.00
Kotak Equity Arbitrage Fund - Gr	5.19	5.54	-0.58	0.00	0.00
NJ Flexi Cap Fund-Reg Gr *	28.24	30.24	-34.46	11.06	0.00
SBI Large & Midcap Fund - Gr	21.08	22.14	-36.47	4.60	0.00
Weighted Average Portfolio Return	16.77	18.64	-25.05	5.41	0.00
Crisil Hybrid 35:65 Aggressive Index	14.07	15.84	-25.41	3.29	0.00
NIFTY 500 TRI	19.06	20.80	-38.11	8.43	0.00

Portfolio Scheme Performance - Balanced Portfolio - Equity 60%

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	15.58	18.94	-32.66	10.68	0.00
DSP Large & Mid Cap Fund - Gr	20.09	22.45	-36.84	11.72	0.00
Invesco India Contra Fund - Gr	20.20	23.20	-36.57	6.08	0.00
Kotak Midcap Fund - Gr	24.55	27.99	-36.09	2.79	0.00
Kotak Equity Arbitrage Fund - Gr	5.19	5.54	-0.58	0.00	0.00
NJ Flexi Cap Fund-Reg Gr *	28.24	30.24	-34.46	11.06	0.00
SBI Large & Midcap Fund - Gr	21.08	22.14	-36.47	4.60	0.00
Weighted Average Portfolio Return	15.05	16.71	-21.54	4.69	0.00
Crisil Hybrid 35:65 Aggressive Index	14.07	15.84	-25.41	3.29	0.00
NIFTY 500 TRI	19.06	20.80	-38.11	8.43	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 May 2019 to 31st May 2025. || Number of Rolling Median Return Observation:- 3 Years - 1096 & 5 Years - 366. || Drawdown Period:- 31st May 2019 to 31st May 2025. || Negative Observations Period:- 31st May 2019 to 31st May 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%

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	15.58	18.94	-32.66	10.68	0.00
Invesco India Contra Fund - Gr	20.20	23.20	-36.57	6.08	0.00
Kotak Midcap Fund - Gr	24.55	27.99	-36.09	2.79	0.00
Kotak Equity Arbitrage Fund - Gr	5.19	5.54	-0.58	0.00	0.00
NJ Flexi Cap Fund-Reg Gr *	28.24	30.24	-34.46	11.06	0.00
SBI Large & Midcap Fund - Gr	21.08	22.14	-36.47	4.60	0.00
Weighted Average Portfolio Return	13.56	15.02	-17.92	3.52	0.00
Crisil Hybrid 50:50 Moderate Index	12.13	13.84	-20.12	1.42	0.00
NIFTY 500 TRI	19.06	20.80	-38.11	8.43	0.00

Portfolio Scheme Performance - Balanced Portfolio - Equity 40%

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	15.58	18.94	-32.66	10.68	0.00
HSBC Short Duration Fund-Gr	4.99	5.88	-2.28	0.00	0.00
Kotak Midcap Fund - Gr	24.55	27.99	-36.09	2.79	0.00
Kotak Equity Arbitrage Fund - Gr	5.19	5.54	-0.58	0.00	0.00
NJ Flexi Cap Fund-Reg Gr *	28.24	30.24	-34.46	11.06	0.00
SBI Large & Midcap Fund - Gr	21.08	22.14	-36.47	4.60	0.00
Weighted Average Portfolio Return	12.04	13.29	-14.49	2.91	0.00
Crisil Hybrid 50:50 Moderate Index	12.13	13.84	-20.12	1.42	0.00
NIFTY 500 TRI	19.06	20.80	-38.11	8.43	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 May 2019 to 31st May 2025. || Number of Rolling Median Return Observation:- 3 Years - 1096 & 5 Years - 366. || Drawdown Period:- 31st May 2019 to 31st May 2025. || Negative Observations Period:- 31st May 2019 to 31st May 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%

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	5.88	-2.28	0.00	0.00
Kotak Midcap Fund - Gr		24.55	27.99	-36.09	2.79	0.00
Kotak Equity Arbitrage Fund - Gr		5.19	5.54	-0.58	0.00	0.00
NJ Flexi Cap Fund-Reg Gr *		28.24	30.24	-34.46	11.06	0.00
SBI Large & Midcap Fund - Gr		21.08	22.14	-36.47	4.60	0.00
Weighted Average Portfolio Return		10.98	11.98	-11.45	1.85	0.00
Crisil Hybrid 85:15 Conservative Index		7.63	9.01	-7.55	0.38	0.00
NIFTY 500 TRI		19.06	20.80	-38.11	8.43	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 May 2019 to 31st May 2025. || Number of Rolling Median Return Observation:- 3 Years - 1096 & 5 Years - 366. || Drawdown Period:- 31st May 2019 to 31st May 2025. || Negative Observations Period:- 31st May 2019 to 31st May 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	16.68%
DSP Large & Mid Cap Fund - Gr	Large & Mid Cap	16.66%
Invesco India Contra Fund – Gr	Contra Fund	16.66%
Kotak Midcap Fund - Gr	Mid Cap	16.68%
NJ Flexi Cap Fund – Gr	Flexi Cap	16.66%
SBI Large & Midcap Fund – Gr	Large & Mid Cap	16.66%

Portfolio Summary

SIP Portfolio - Aggressive

Scheme Name	Category	Allocation
Edelweiss Mid Cap Fund - Gr	Mid Cap	16.68%
HDFC Small Cap Fund – Gr	Small Cap	16.66%
Kotak Smallcap Fund – Gr	Small Cap	16.68%
Nippon India Growth Mid Cap Fund - Gr	Mid Cap	16.66%
Tata Mid Cap Fund - Gr	Mid Cap	16.66%
WhiteOak Capital Mid Cap Fund – Gr	Mid Cap	16.66%

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	14%
Kotak Equity Arbitrage Fund - Gr	Arbitrage	20%
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 Midcap Fund - Gr	Mid Cap	12%
Kotak Equity Arbitrage Fund - Gr	Arbitrage	30%
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 Midcap Fund - Gr	Mid Cap	10%
Kotak Equity Arbitrage Fund - Gr	Arbitrage	40%
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 Midcap Fund - Gr	Mid Cap	10%
Kotak Equity Arbitrage Fund - Gr	Arbitrage	50%
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 Midcap Fund - Gr	Mid Cap	10%
Kotak Equity Arbitrage Fund - Gr	Arbitrage	50%
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 Midcap Fund - Gr	Mid Cap	10%
Kotak Equity Arbitrage Fund - Gr	Arbitrage	50%
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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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)