



**FINANCIAL
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September 2025

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

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

Why Embrace NJ Recommended MF Portfolio?

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

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

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

Why Looking at Just Past Performance Can Be Misleading

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

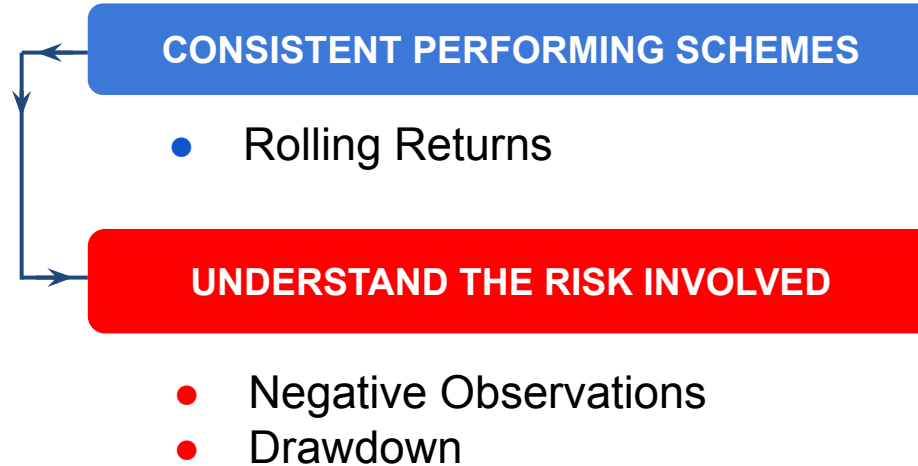
**SCHEMES SHOULD NOT BE SELECTED JUST ON THE BASIS ON
POINT-TO-POINT PAST PERFORMANCE**

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

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

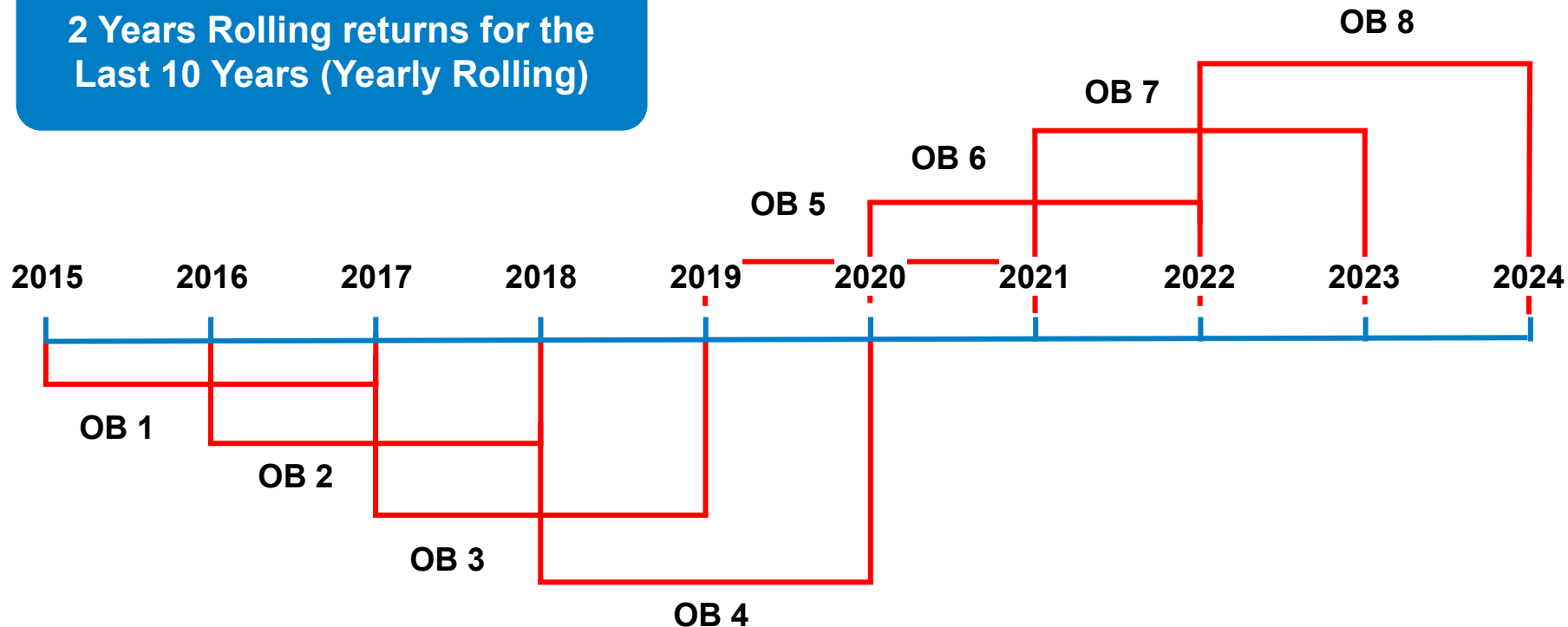
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How NJ Recommended MF Portfolio's Schemes are Selected?



Understanding Rolling Returns

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



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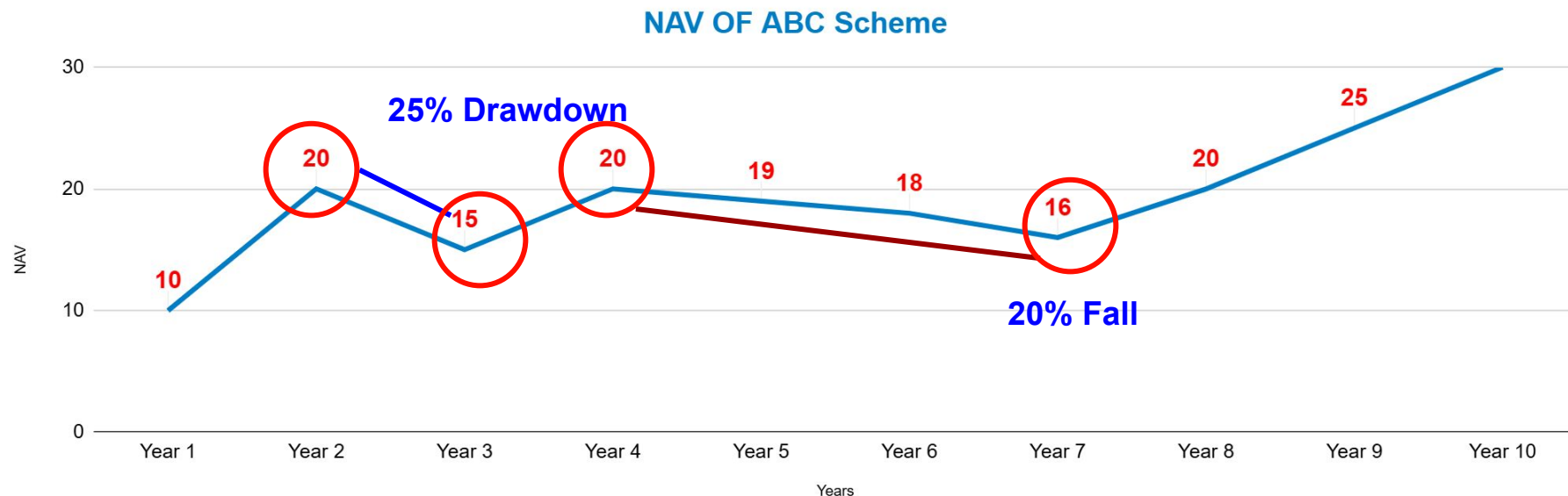
No. of times a scheme has given Negative Returns in a Specific Period

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

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Understanding Drawdown



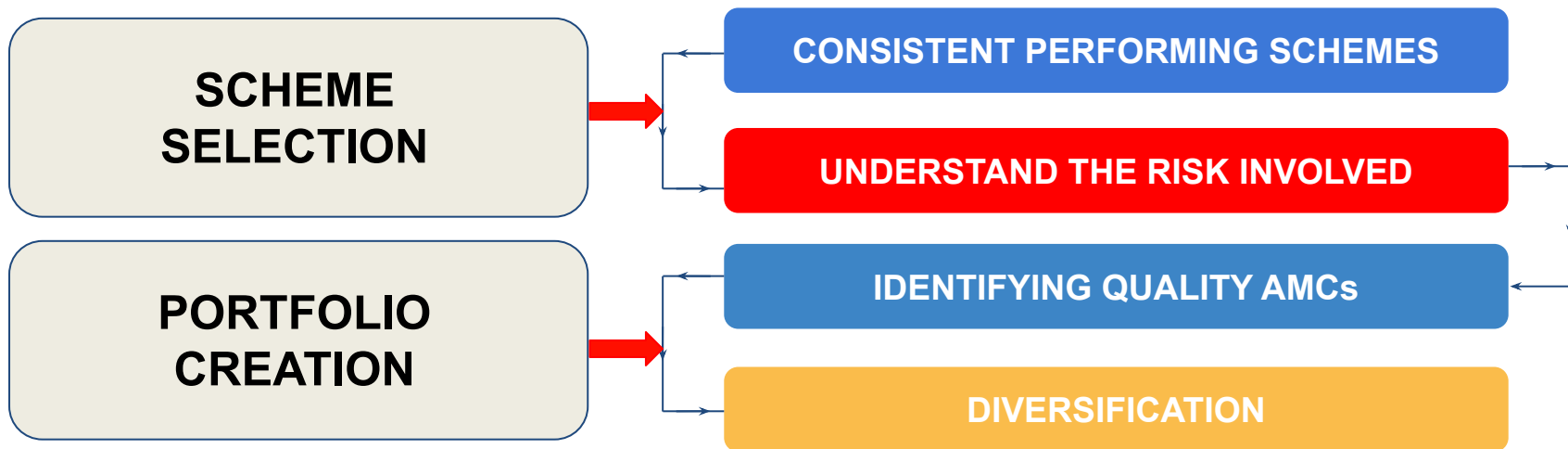
Here the fall from 20 to 15, i.e 25% is the Drawdown

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*Private circulation only

How NJ Recommended MF Portfolios are Created?



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Quality : What Makes a Good AMC

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



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Why Diversification is Important in Mutual Fund investing?

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

CAP-WISE PERFORMANCE 2009 - 2024

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

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

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VERY AGGRESSIVE INVESTORS

Growth Portfolio - Equity 100%

Growth Portfolio - Equity 80%

Growth Portfolio - Equity 90%

Growth Portfolio - Aggressive Equity 100%

Growth Portfolio - Diversified (US Clients)

Growth Portfolio - Diversified (Canada Clients)

SIP Portfolio Diversified

SIP Portfolio - Focused

SIP Portfolio Aggressive

Tax Saving Portfolio

AGGRESSIVE INVESTORS

Hybrid Portfolio - Aggressive

Balanced Portfolio - Equity 60%

Growth Portfolio - Equity 70%

Dynamic Portfolio - Aggressive

Hybrid Portfolio - Balanced Advantage

Hybrid Portfolio - Balanced Advantage (US Clients)

Hybrid Portfolio - Balanced Advantage (Canada Clients)

MODERATE INVESTORS

Balanced Portfolio - Equity 50%

Balanced Portfolio - Equity 40%

Multi-Asset Portfolio

CONSERVATIVE INVESTORS

Hybrid Portfolio - Conservative

Conservative Portfolio - Equity 30%

Liquid Portfolio

Dedicated Link for “All About NJ Recommended MF Portfolio”

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

ALL ABOUT
Ni RECOMMENDED MF PORTFOLIO



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View Desk For

☐ Crores ☒ Lakhs

MF AUM
Asset Under Management

Show AUA

Business Planning

4 Parameter selected

Go Default

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

Home Page of NJ Partner Desk

Dedicated Page of “All About NJ Recommended MF Portfolio”

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Automated Investment Solutions
Automated Investment Solutions
Transaction Report

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

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

Equity
₹ 6,800.67 L

Debt
₹ 112.18 L

Apr 24 - Mar 25
21570 %

Apr 24 - Mar 25
7 %

Apr 24 - Mar 25
1650342 %

SIP SALES
Apr 24 - Mar 25

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

Dedicated Page of “All About NJ Recommended MF Portfolio”

You are here: [Home](#) / [NJ Rec MF Portfolio](#)

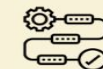


Every investor aims to maximize returns while minimizing risk. While asset allocation and scheme selection are proven strategies, selecting the right schemes is a complex and time - consuming task that requires continuous monitoring and expertise. Managing this at an individual level can be challenging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

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



BENEFITS



HOW TO INVEST

[Home Page of NJ Partner Desk](#)>>[NJ Recommended MF portfolio](#)>>[All About NJ Recommended Portfolio](#)

NJ Recommended MF Portfolios with New Names

Very Aggressive Investors	Aggressive Investors	Moderate Investors	Conservative Investors
 Growth Portfolio - Equity 80% 			 Growth Portfolio - Equity 90% 
 Growth Portfolio - Equity 100% 			 Tax Saving Portfolio 
 Growth Portfolio Aggressive Equity 100% 			 SIP Portfolio Diversified 
 Growth Portfolio - Diversified (US Clients) 			 Growth Portfolio - Diversified (Canada Clients) 
 SIP Portfolio Aggressive 			 SIP Portfolio - Focused 

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



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NJ Rec MF Portfolio Presentation

NJ Rec MF Portfolio Performance

NJ Rec MF Partner Booklet

NJ Recommended MF Portfolio Presentation

April 2025



Launch of NJ Re...

1

/ 37



81%



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

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

FAQ's

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What is NJ Rec MF Portfolio?

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

What is the objective of NJ Rec MF Portfolio?

How many portfolios are there in NJ Rec MF Portfolio?

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

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

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

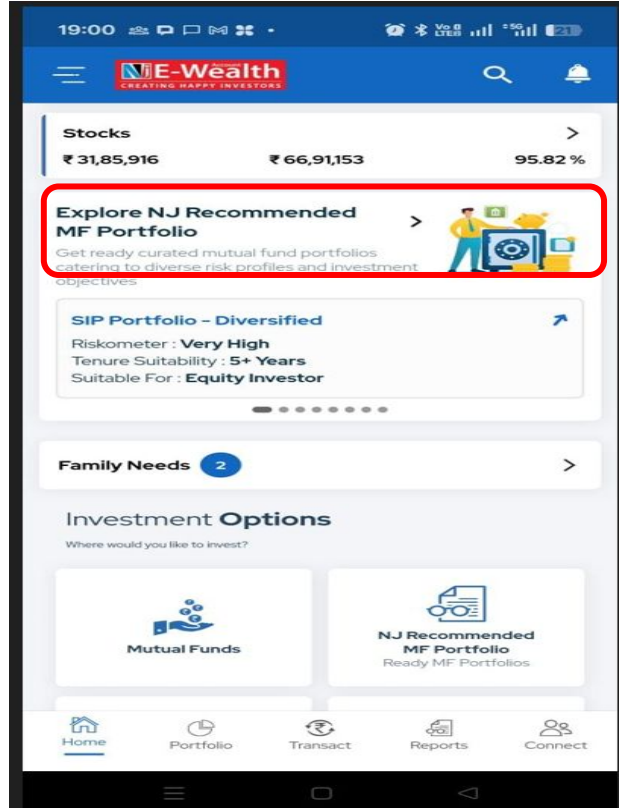
What will be the frequency of scheme changes within the NJ Rec MF Portfolios?

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

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

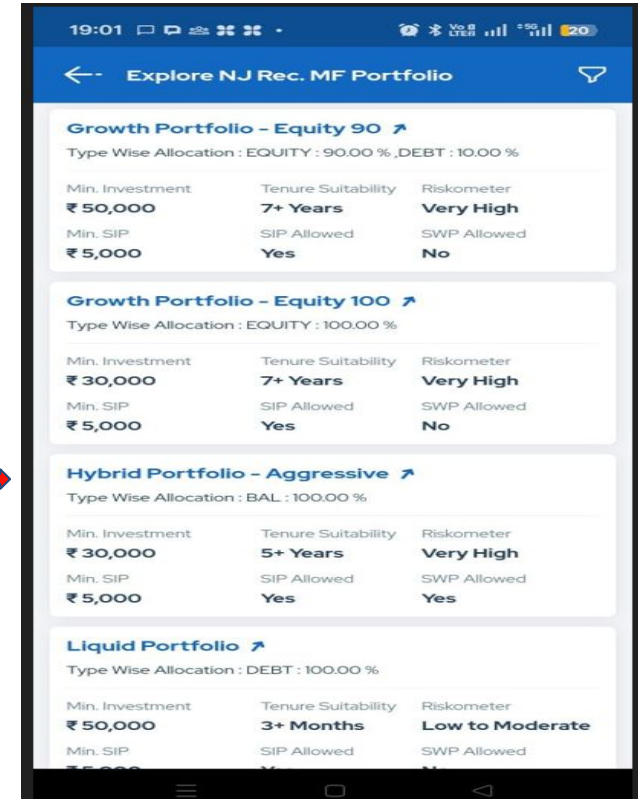
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NJ E-WEALTH & E-MF CHANGES: MOBILE APP

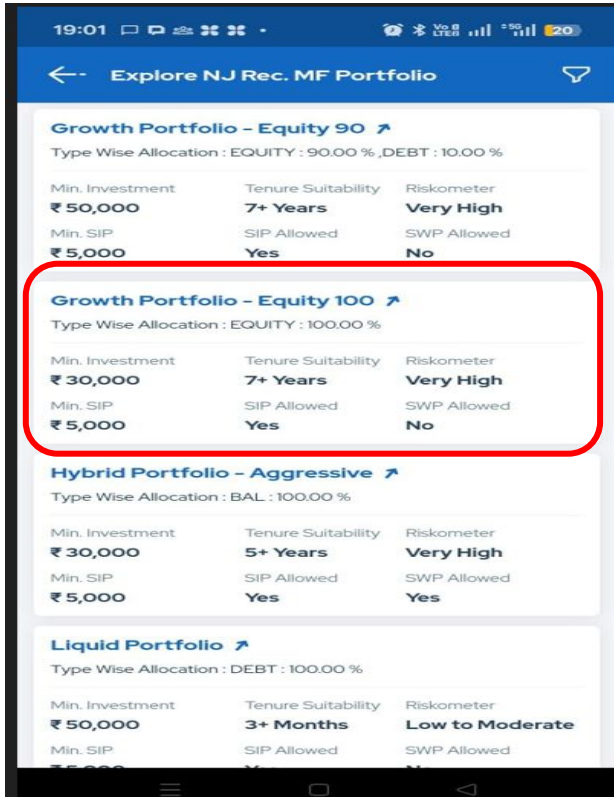


On a Click Explore NJ Recommended MF Portfolio will be displayed.

Scroll down to check the Active Portfolios

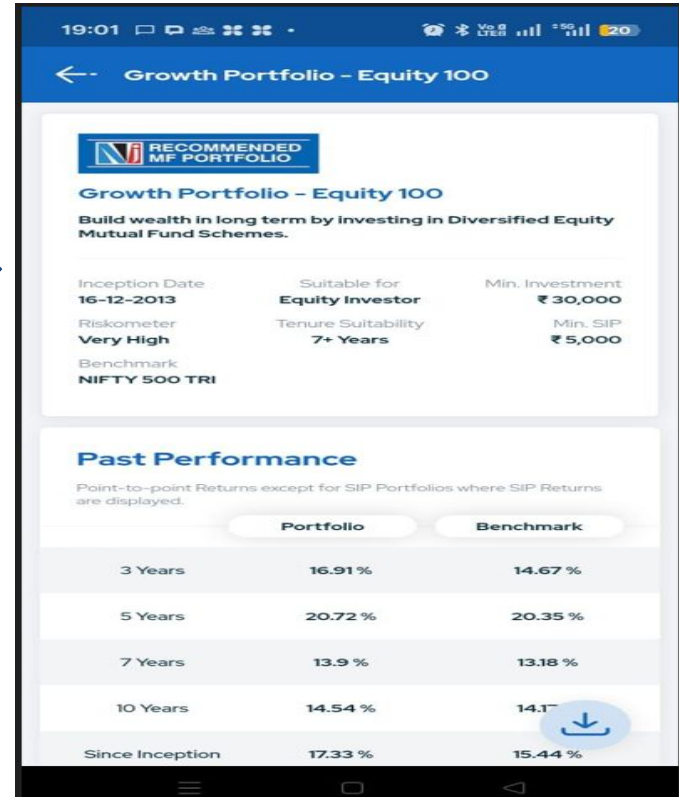


NJ E-WEALTH & E-MF CHANGES: MOBILE APP

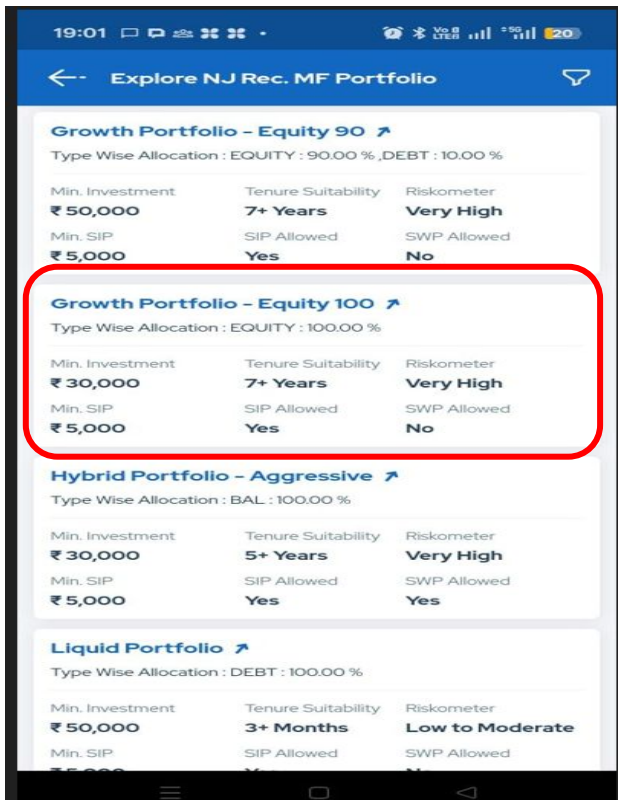


To Know More About the
Portfolio “Click”

Detailed Information About
the Portfolio Will be displayed

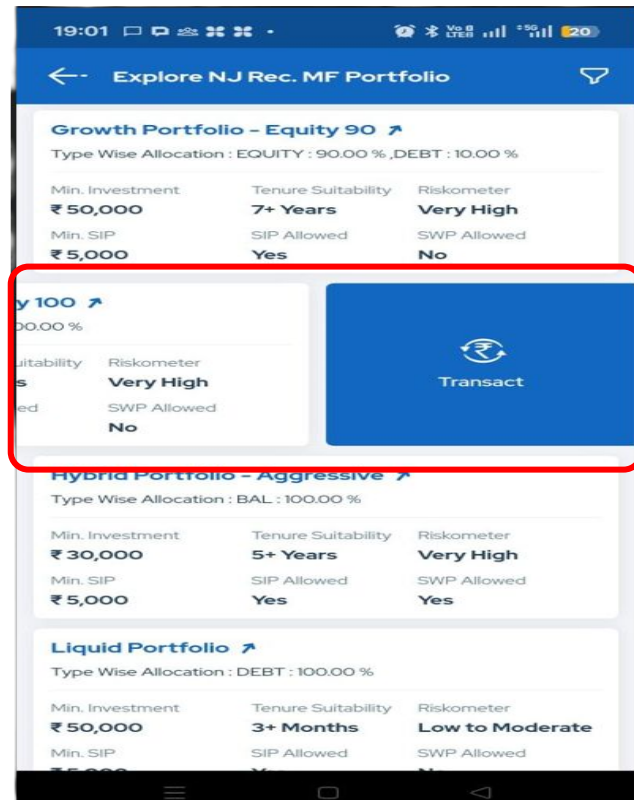


NJ E-WEALTH & E-MF CHANGES: MOBILE APP



Select the Portfolio

Swipe Left to Transact



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

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

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

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

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

THANK YOU

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