



NJ Recommended MF Portfolio

July 2025



NJ Recommended MF Portfolio Performance (Active)

Portfolio	1 Year	2 Years	3 Years	5 Years	7 Years	10 Years	Since Inception
Growth Portfolio - Equity 100%	-1.34	19.46	19.12	21.89	14.56	14.07	17.64
Nifty 500 TRI	-1.63	17.05	17.15	21.71	14.05	13.66	15.75
Tax Saving Portfolio	-2.43	NA	NA	NA	NA	NA	12.20
Nifty 500 TRI	-1.63	NA	NA	NA	NA	NA	12.38
Growth Portfolio - Aggressive Equity 100%	-0.98	22.10	NA	NA	NA	NA	21.87
Nifty Midcap 100 TRI	-2.17	24.06	NA	NA	NA	NA	24.68
Hybrid Portfolio - Balanced Advantage	1.19	13.04	12.87	NA	NA	NA	9.51
CRISIL HYBRID 50:50 MODERATE INDEX	3.64	12.43	12.30	NA	NA	NA	9.44
Hybrid Portfolio - Aggressive	3.64	15.80	15.14	17.11	12.32	NA	11.76
CRISIL HYBRID 35:65 AGGRESSIVE INDEX	2.07	13.56	13.47	15.68	12.10	NA	12.01
Growth Portfolio - Equity 80%	0.01	17.19	16.83	19.07	13.09	12.75	15.76
80% Equity & 20% Debt	-0.01	15.10	15.01	18.81	13.16	12.61	14.35
Growth Portfolio - Equity 70%	0.83	16.06	15.69	17.61	12.35	12.07	14.77
70% Equity & 30% Debt	-1.77	14.09	13.91	17.30	12.47	12.00	13.56
Balanced Portfolio - Equity 50%	2.54	13.67	13.31	14.50	10.62	10.51	12.61
50% Equity & 50% Debt	2.45	11.98	11.65	14.15	10.88	10.60	11.82
SIP Portfolio - Diversified	7.05	NA	NA	NA	NA	NA	9.82
Nifty 500 TRI	6.61	NA	NA	NA	NA	NA	7.93
SIP Portfolio - Aggressive	9.12	NA	NA	NA	NA	NA	11.55
Nifty Midcap 100 TRI	7.83	NA	NA	NA	NA	NA	9.68
Hybrid Portfolio - Conservative	5.91	10.36	NA	NA	NA	NA	11.13
CRISIL HYBRID 85:15 CONSERVATIVE INDEX	7.25	9.69	NA	NA	NA	NA	9.78
Dynamic Portfolio - Aggressive	1.94	14.18	14.21	13.42	11.27	11.41	13.96
CRISIL HYBRID 50:50 MODERATE INDEX	3.64	12.43	12.30	13.45	11.21	11.02	12.27
Avg. Equity Proportion	65	58	59	54	51	49	50
Multi-Asset Portfolio	11.09	NA	NA	NA	NA	NA	14.38
Liquid Portfolio	7.33	7.46	7.31	5.84	NA	NA	5.75
Avg. Liquid Funds	6.94	7.07	6.89	5.47	NA	NA	5.39

Note:

- Performance is as on 31st July 2025
- Currently showing performance of NJ Recommended MF Active Portfolios completing 1 Year as on 31st July 2025.
- Inception Date of all Dynamic portfolios is 16 Dec 13, Growth Portfolio - Aggressive Equity 100% is 6 Dec 22
- Inception date of Hybrid Portfolio - Aggressive is 11 Sep 17; Liquid Portfolio is 04 May 20
- Inception date of Hybrid Portfolio - Balanced Advantage is 02 Nov 21; Hybrid Portfolio - Conservative is 11 May 2023
- Inception date of Tax Saving Portfolio, SIP Portfolio - Diversified & SIP Portfolio - Aggressive is 03 Jan 2024
- Returns for one year or more period are on CAGR basis
- Benchmark is made of Nifty 500 TRI (Source: NSE) and Bank FD (data from RBI)
- Avg. Equity proportion is based on equity proportion of the model portfolio
- Clients performance may differ from the model portfolio performance.
- Past Performance may or may not sustain in the future.

Equity Schemes (Growth Portfolio - Equity 100% Schemes)

Scheme Name	Rolling Median Return(%)		Drawdown%	Negative Obs%	
	3 Years	5 Years		1 Year	3 Years
Canara Robeco Large Cap Fund-Reg Gr	15.86	19.85	-32.66	8.87	0.00
DSP Large & Mid Cap Fund-Reg Gr	20.42	23.61	-36.84	9.36	0.00
Invesco India Contra Fund-Reg Gr	20.72	24.17	-36.57	3.45	0.00
Kotak Mid Cap Fund-Reg Gr	24.80	28.24	-36.09	0.05	0.00
NJ Flexi Cap Fund-Reg Gr	N.A.	N.A.	N.A.	N.A.	N.A.
SBI Large & Midcap Fund-Reg Gr	21.35	23.61	-36.47	1.26	0.00
Average of above Schemes	20.63	23.90	-35.73	4.60	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

Equity Schemes (Growth Portfolio - Aggressive Equity 100% Schemes)

Scheme Name	Rolling Median Return(%)		Drawdown%	Negative Obs%	
	3 Years	5 Years		1 Year	3 Years
Edelweiss Mid Cap Fund-Reg Gr	26.92	31.40	-36.96	1.97	0.00
HDFC Small Cap Fund-Reg Gr	27.28	30.24	-40.68	8.38	0.00
Kotak Small Cap Fund-Reg Gr	26.10	32.47	-38.66	10.08	0.00
Nippon India Growth Mid Cap Fund-Reg Gr	28.19	31.30	-35.38	0.55	0.00
Tata Mid Cap Fund-Reg Gr	23.96	26.93	-35.21	9.15	0.00
WhiteOak Capital Mid Cap Fund-Reg Gr	N.A.	N.A.	N.A.	N.A.	N.A.
Average of above Schemes	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:-

- Rolling Median Returns calculated by taking 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

* Drawdown:- It refers to how much a fund has fallen from its peak to its trough (Lowest Point) in the selected period.

* Negative Observations:- It tells us how many times(%) the scheme has given negative observations in the selected period.

Hybrid Portfolio - Balanced Advantage

Scheme Name	Rolling Median Return(%)		Holding %			Drawdown (%)	Negative Obs(%)	
	3 Years	5 Years	Equity	Debt/Cash	Arbitrage		1 Year	3 Years
Aditya Birla SL Balanced Advantage Fund Gr	11.86	14.18	75.21	23.20	1.59	-26.48	2.19	0.00
Edelweiss Balanced Advantage Fund Gr	13.48	15.48	79.00	18.62	2.38	-16.36	2.57	0.00
HSBC Balanced Advantage Fund Gr	10.01	11.46	37.82	32.28	29.90	-19.31	4.16	0.00
Nippon India Balanced Advantage Fund Gr	12.50	13.84	60.52	31.35	8.13	-21.92	0.05	0.00
NJ Balanced Advantage Fund - Gr	N.A.	N.A.	67.16	13.04	19.80	N.A.	N.A.	N.A.
Average of above Schemes	11.96	13.74	63.94	23.70	12.36	-21.02	2.24	0.00
Crisil Hybrid 50:50 Moderate Index	12.30	14.30	NA	NA	NA	-20.12	1.04	0.00

Hybrid Portfolio - Aggressive

Scheme Name	Rolling Median Return(%)		Drawdown%	Negative Obs%	
	3 Years	5 Years		1 Year	3 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
Average of above Schemes	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

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- Negative Observations Period:- 31st July 2019 to 31st July 2025.
- Number of Negative Observations:- 1 Year - 1826 & 3 Years - 1096
- Holding % in Balanced Advantage Schemes is as on 30th June 2025

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Tax Saving Portfolio

Scheme Name	Rolling Median Return(%)		Drawdown%	Negative Obs%	
	3 Years	5 Years		1 Year	3 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	N.A.	N.A.	N.A.	N.A.	N.A.
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
Average of above Schemes	18.27	21.78	-35.90	8.15	0.00
NIFTY 500 TRI	19.32	22.10	-38.11	5.70	0.00

Hybrid Portfolio - Conservative

Scheme Name	Rolling Median Return(%)		Drawdown%	Negative Obs%	
	3 Years	5 Years		1 Year	3 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
Average of above Schemes	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:-

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- 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

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* Negative Observations:- It tells us how many times(%) the scheme has given negative observations in the selected period.

Liquid Portfolio

Scheme Name	Rolling Median Return(%)		Drawdown%	Negative Obs%	
	3 Years	5 Years		1 Year	3 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	N.A.	N.A.	N.A.	N.A.	N.A.
Average of above Schemes	5.14	5.31	-0.16	0.00	0.00

Debt / Arbitrage Schemes

Scheme Name	Rolling Median Return(%)		Drawdown%	Negative Obs%	
	3 Years	5 Years		1 Year	3 Years
Aditya Birla Sun Life Arbitrage Fund - Gr	5.23	5.32	-0.55	0.00	0.00
HSBC Arbitrage Fund - Gr	5.10	5.32	-0.56	0.00	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

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- **Drawdown Period:-** 31st July 2019 to 31st July 2025.
- **Negative Observations Period:-** 31st July 2019 to 31st July 2025.
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