



NJ Recommended MF Portfolio

May 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%	9.64	23.12	19.93	24.43	14.57	14.28	17.67
Nifty 500 TRI	9.02	21.39	18.44	25.12	14.55	13.85	15.92
Tax Saving Portfolio	9.50	NA	NA	NA	NA	NA	12.77
Nifty 500 TRI	9.02	NA	NA	NA	NA	NA	13.31
Growth Portfolio - Aggressive Equity 100%	9.75	25.57	NA	NA	NA	NA	22.16
Nifty Midcap 100 TRI	11.66	31.23	NA	NA	NA	NA	26.51
Hybrid Portfolio - Balanced Advantage	7.85	15.11	13.35	NA	NA	NA	9.61
CRISIL HYBRID 50:50 MODERATE INDEX	9.93	14.47	13.28	NA	NA	NA	9.81
Hybrid Portfolio - Aggressive	12.35	18.63	15.96	19.21	12.39	NA	11.87
CRISIL HYBRID 35:65 AGGRESSIVE INDEX	9.67	16.19	14.60	18.01	12.62	NA	12.23
Growth Portfolio - Equity 80%	9.15	20.11	17.40	21.05	13.10	12.92	15.78
80% Equity & 20% Debt	8.69	18.52	15.99	21.57	13.57	12.76	14.48
Growth Portfolio - Equity 70%	8.95	18.61	16.13	19.30	12.36	12.22	14.79
70% Equity & 30% Debt	8.53	17.06	14.75	19.73	12.82	12.14	13.68
Balanced Portfolio - Equity 50%	8.30	15.37	13.46	15.58	10.60	10.60	12.61
50% Equity & 50% Debt	8.21	14.05	12.21	15.89	11.13	10.71	11.91
SIP Portfolio - Diversified	9.69	NA	NA	NA	NA	NA	15.53
Nifty 500 TRI	9.02	NA	NA	NA	NA	NA	13.31
SIP Portfolio - Aggressive	11.03	NA	NA	NA	NA	NA	16.27
Nifty Midcap 100 TRI	11.66	NA	NA	NA	NA	NA	16.68
Hybrid Portfolio - Conservative	9.76	11.69	NA	NA	NA	NA	11.88
CRISIL HYBRID 85:15 CONSERVATIVE INDEX	10.34	10.39	NA	NA	NA	NA	10.49
Dynamic Portfolio - Aggressive	7.88	16.57	14.62	15.44	11.18	11.48	13.99
CRISIL HYBRID 50:50 MODERATE INDEX	9.93	14.47	13.28	15.35	11.66	11.17	12.43
Avg. Equity Proportion	63	58	59	54	50	48	50
Multi-Asset Portfolio	13.88	NA	NA	NA	NA	NA	14.55
Liquid Portfolio	7.63	7.61	7.22	5.77	NA	NA	5.74
Avg. Liquid Funds	7.13	7.14	6.81	5.38	NA	NA	5.37

Note:

- Performance is as on 31st May 2025
- Currently showing performance of NJ Recommended MF Active Portfolios completing 1 Year as on 31st May 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 Bluechip Equity Fund-Reg Gr	15.58	18.94	-32.66	10.68	0.00
DSP Large & Mid Cap Fund-Reg Gr	20.09	22.45	-36.84	11.72	0.00
Invesco India Contra Fund-Reg Gr	20.20	23.20	-36.57	6.08	0.00
Kotak Emerging Equity Fund-Reg Gr	24.55	27.99	-36.09	2.79	0.00
NJ Flexi Cap Fund-Reg Gr	N.A.	N.A.	N.A.	N.A.	N.A.
SBI Large & Midcap Fund-Reg Gr	21.08	22.14	-36.47	4.60	0.00
Average of above Schemes	20.30	22.94	-35.73	7.17	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

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	26.49	30.42	-36.96	4.71	0.00
HDFC Small Cap Fund-Reg Gr	26.92	29.26	-45.00	11.72	0.00
Kotak Small Cap Fund-Reg Gr	27.78	31.58	-38.66	10.95	0.00
Nippon India Growth Fund-Reg Gr	27.68	29.98	-35.38	3.61	0.00
Tata Mid Cap Growth Fund-Reg Gr	23.55	26.14	-35.21	9.64	0.00
WhiteOak Capital Mid Cap Fund(G)	N.A.	N.A.	N.A.	N.A.	N.A.
Average of above Schemes	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:-

- Rolling Median Returns calculated by taking 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

* 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	11.66	13.34	70.89	27.66	1.45	-26.48	4.11	0.00
Edelweiss Balanced Advantage Fund Gr	13.37	15.59	73.49	25.01	1.50	-16.36	2.63	0.00
HSBC Balanced Advantage Fund Gr	9.72	11.40	40.02	33.69	26.29	-19.31	4.22	0.00
Nippon India Balanced Advantage Fund Gr	12.36	13.15	58.96	31.72	9.32	-21.92	2.85	0.00
NJ Balanced Advantage Fund - Gr	N.A.	N.A.	66.19	15.65	18.16	N.A.	N.A.	N.A.
Average of above Schemes	11.78	13.37	61.91	26.75	11.34	-21.02	3.45	0.00
Crisil Hybrid 50:50 Moderate Index	12.13	13.84	NA	NA	NA	-20.12	1.42	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	14.11	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 Equity Hybrid Fund - Gr	15.26	16.92	-27.93	8.27	0.00
Kotak Equity 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
Average of above Schemes	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

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- Number of Negative Observations:- 1 Year - 1826 & 3 Years - 1096
- Holding % in Balanced Advantage Schemes is as on 30th April 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	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	N.A.	N.A.	N.A.	N.A.	N.A.
Tata ELSS Tax Saver 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
Average of above Schemes	17.97	20.68	-35.90	10.68	0.00
NIFTY 500 TRI	19.06	20.80	-38.11	8.43	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	9.04	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
Average of above Schemes	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:-

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- 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

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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	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	N.A.	N.A.	N.A.	N.A.	N.A.
Average of above Schemes	4.89	5.24	-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	4.93	5.28	-0.55	0.00	0.00
HSBC Arbitrage Fund - Gr	4.79	5.29	-0.56	0.00	0.00
HSBC Short Duration Fund - Gr	4.99	5.88	-2.28	0.00	0.00
Kotak Equity Arbitrage Fund - Gr	5.19	5.54	-0.58	0.00	0.00

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