



NJ Recommended MF Portfolio

September 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%	-5.49	17.31	18.05	20.68	15.49	14.52	17.26
Nifty 500 TRI	-5.28	15.79	16.40	20.71	14.83	14.33	15.44
Tax Saving Portfolio	-7.40	NA	NA	NA	NA	NA	10.11
Nifty 500 TRI	-5.28	NA	NA	NA	NA	NA	10.79
Growth Portfolio - Aggressive Equity 100%	-5.43	18.12	NA	NA	NA	NA	19.83
Nifty Midcap 100 TRI	-5.51	18.76	NA	NA	NA	NA	22.42
Hybrid Portfolio - Balanced Advantage	-0.98	12.19	12.41	NA	NA	NA	9.09
CRISIL HYBRID 50:50 MODERATE INDEX	0.91	11.86	11.89	NA	NA	NA	9.01
Hybrid Portfolio - Aggressive	-0.06	14.67	14.48	16.63	13.05	NA	11.43
CRISIL HYBRID 35:65 AGGRESSIVE INDEX	-0.89	12.93	13.03	15.22	12.57	NA	11.71
Growth Portfolio - Equity 80%	-3.52	15.39	15.96	18.11	13.91	13.08	15.44
80% Equity & 20% Debt	-3.01	14.13	14.44	18.01	13.80	13.12	14.10
Growth Portfolio - Equity 70%	-2.41	14.43	14.91	16.76	13.07	12.35	14.49
70% Equity & 30% Debt	-1.86	13.27	13.43	16.61	13.02	12.43	13.35
Balanced Portfolio - Equity 50%	-0.07	12.36	12.71	13.89	11.18	10.68	12.39
50% Equity & 50% Debt	0.48	11.45	11.35	13.66	11.27	10.90	11.67
SIP Portfolio - Diversified	5.24	NA	NA	NA	NA	NA	6.78
Nifty 500 TRI	5.78	NA	NA	NA	NA	NA	5.83
SIP Portfolio - Aggressive	6.69	NA	NA	NA	NA	NA	8.08
Nifty Midcap 100 TRI	5.39	NA	NA	NA	NA	NA	6.31
Hybrid Portfolio - Conservative	3.43	9.68	NA	NA	NA	NA	10.31
CRISIL HYBRID 85:15 CONSERVATIVE INDEX	5.09	9.23	NA	NA	NA	NA	9.09
Dynamic Portfolio - Aggressive	-0.76	12.70	13.52	12.67	11.35	11.52	13.71
CRISIL HYBRID 50:50 MODERATE INDEX	0.91	11.86	11.89	13.13	11.58	11.24	12.08
Avg. Equity Proportion	66	60	59	54	52	49	50
Multi-Asset Portfolio	10.39	NA	NA	NA	NA	NA	15.29
Liquid Portfolio	7.03	7.33	7.34	5.91	NA	NA	5.75
Avg. Liquid Funds	6.71	6.98	6.91	5.55	NA	NA	5.40

Note:

- Performance is as on 30th September 2025
- Currently showing performance of NJ Recommended MF Active Portfolios completing 1 Year as on 30th September 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	15.58	18.38	-32.66	9.91	0.00
DSP Large & Mid Cap Fund-Reg Gr	20.42	22.53	-36.84	11.99	0.00
Invesco India Contra Fund-Reg Gr	20.48	22.97	-36.57	5.37	0.00
Kotak Mid Cap Fund-Reg Gr	24.40	28.08	-36.09	0.44	0.00
NJ Flexi Cap Fund-Reg Gr*	27.72	28.25	-34.46	16.92	0.00
SBI Large & Midcap Fund-Reg Gr	21.05	23.49	-36.47	0.99	0.00
Average of above Schemes	21.61	23.95	-35.52	7.60	0.00
NIFTY 500 TRI	18.99	20.96	-38.11	8.21	0.00
Nifty Midcap 100 TRI	27.86	29.42	-39.94	6.68	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	30.41	-36.96	2.57	0.00
HDFC Small Cap Fund-Reg Gr	27.26	30.38	-40.68	7.56	0.00
Kotak Small Cap Fund-Reg Gr	23.75	31.14	-38.66	13.42	0.00
Nippon India Growth Mid Cap Fund-Reg Gr	28.07	29.98	-35.38	1.64	0.00
Tata Mid Cap Fund-Reg Gr	23.59	25.39	-35.21	12.49	0.00
WhiteOak Capital Mid Cap Fund-Reg Gr	NA	NA	NA	NA	NA
Average of above Schemes	25.83	29.46	-37.38	7.54	0.00
NIFTY 500 TRI	18.99	20.96	-38.11	8.21	0.00
Nifty Midcap 100 TRI	27.86	29.42	-39.94	6.68	0.00
Nifty Smallcap 250 TRI	27.50	31.26	-43.48	18.84	0.00

Note:-

- Rolling Median Returns calculated by taking Median of 3 Years & 5 Years Daily Rolling between 30th September 2019 to 30th September 2025.
- Number of Rolling Median Return Observation:- 3 Years - 1096 & 5 Years - 366
- Drawdown Period:- 30th September 2019 to 30th September 2025.
- Negative Observations Period:- 30th September 2019 to 30th September 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	11.88	13.80	57.78	30.28	11.94	-26.48	2.14	0.00
Edelweiss Balanced Advantage Fund Gr	13.28	14.95	77.73	20.05	2.22	-16.36	4.33	0.00
HSBC Balanced Advantage Fund Gr	10.25	11.12	38.20	34.43	27.37	-19.31	4.16	0.00
Nippon India Balanced Advantage Fund Gr	12.52	13.60	61.83	30.36	7.81	-21.92	0.00	0.00
NJ Balanced Advantage Fund - Gr*	12.64	15.30	62.65	19.65	17.70	-28.31	16.16	0.00
Average of above Schemes	12.11	13.75	59.64	26.95	13.41	-22.48	5.36	0.00
Crisil Hybrid 50:50 Moderate Index	12.12	13.50	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	14.09	16.26	-25.77	6.24	0.00
DSP Aggressive Hybrid Fund - Gr	14.09	17.14	-28.87	14.02	0.00
Franklin India Aggressive Hybrid Fund - Gr	15.42	17.74	-27.93	4.98	0.00
Kotak Aggressive Hybrid Fund - Gr	16.79	19.50	-32.26	0.82	0.00
SBI Equity Hybrid Fund - Gr	13.46	16.06	-27.53	5.42	0.00
Average of above Schemes	14.77	17.34	-28.47	6.30	0.00
Crisil Hybrid 35:65 Aggressive Index	14.06	15.53	-25.41	1.92	0.00

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

* 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.

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	17.60	20.84	-34.33	10.95	0.00
DSP ELSS Tax Saver Fund - Gr	20.48	23.25	-37.25	9.09	0.00
NJ ELSS Tax Saver Scheme - Gr*	22.69	25.09	-34.74	15.77	0.00
Tata ELSS Fund - Gr	18.01	19.80	-36.88	5.91	0.00
UTI ELSS Tax Saver Fund - Gr	15.54	18.58	-35.13	16.54	0.00
Average of above Schemes	18.86	21.51	-35.67	11.65	0.00
NIFTY 500 TRI	18.99	20.96	-38.11	8.21	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	9.11	10.92	-14.27	0.00	0.00
HDFC Hybrid Debt Fund - Gr	10.88	11.30	-12.12	0.00	0.00
Kotak Debt Hybrid Fund - Gr	10.59	11.48	-11.80	0.00	0.00
SBI Conservative Hybrid Fund - Gr	10.52	11.34	-11.93	0.00	0.00
UTI Conservative Hybrid Fund - Gr	9.72	10.76	-14.54	0.16	0.00
Average of above Schemes	10.16	11.16	-12.93	0.03	0.00
Crisil Hybrid 85:15 Conservative Index	7.68	8.74	-7.55	0.38	0.00

Note:-

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- Drawdown Period:- 30th September 2019 to 30th September 2025.
- Negative Observations Period:- 30th September 2019 to 30th September 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	5.41	5.34	-0.02	0.00	0.00
DSP Liquidity Fund - Gr	5.38	5.40	-0.14	0.00	0.00
HSBC Liquid Fund - Gr	5.40	5.41	-0.27	0.00	0.00
Invesco India Liquid Fund - Gr	5.39	5.41	-0.20	0.00	0.00
NJ Overnight Fund - Gr	NA	NA	NA	NA	NA
Average of above Schemes	5.40	5.39	-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	5.43	5.38	-0.55	0.00	0.00
HSBC Arbitrage Fund - Gr	5.28	5.35	-0.56	0.00	0.00
HSBC Short Duration Fund - Gr	4.99	5.81	-2.28	0.00	0.00
Kotak Arbitrage Fund - Gr	5.74	5.65	-0.58	0.00	0.00

Note:-

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- Drawdown Period:- 30th September 2019 to 30th September 2025.
- Negative Observations Period:- 30th September 2019 to 30th September 2025.
- Number of Negative Observations:- 1 Year - 1826 & 3 Years - 1096
- * NJ Flexi Cap Fund returns are calculated on Backtested NAV from 30th Sep 2006 to 5th Sep 2023 and actual NAV from 5th Sep 2023 to 30th September 2025
- * NJ ELSS Tax Saver Fund returns are calculated on Backtested NAV from 30th Sep 2006 to 16th Jun 2023 and actual NAV from 16th Jun 2023 to 30th September 2025
- * NJ Balanced Advantage Fund returns are calculated on Backtested NAV from 30th Sep 2006 to 29th Oct 2021 and actual NAV from 29th Oct 2021 to 30th September 2025

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



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