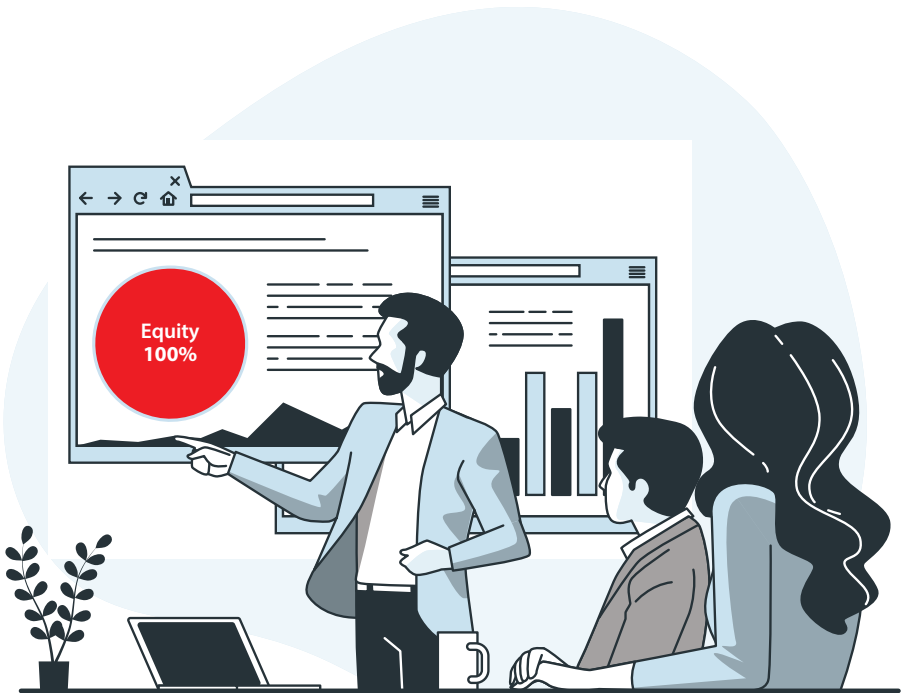




**RECOMMENDED  
MF PORTFOLIO**

**GROWTH PORTFOLIO**

**DIVERSIFIED (CANADA CLIENTS)**



May 2025



**WEALTH**

**FINANCIAL  
PRODUCTS  
DISTRIBUTORS  
NETWORK**

## Portfolio Insights





### About Growth Portfolio - Diversified (Canada Clients)

This portfolio is designed for long-term equity investors seeking to build wealth through diversified equity mutual fund schemes.

Inception Date <b>8th May 2025</b>	Suitable for <b>Equity Investor</b>	
Risk-o-meter <b>Very High</b>	Tenure Suitability <b>5+ Years</b>	
Benchmark <b>NIFTY 500 TRI</b>	Min. Investment <b>₹50,000/-</b>	Min. SIP <b>₹5,000/-</b>
Scheme Count <b>4 Schemes</b>	Lock-in Period <b>NIL</b>	

### Portfolio Composition

Equity - 100%

 <div>Aditya Birla Sun Life Dividend Yield Fund - Gr Dividend Yield 25.00%</div>	 <div>NJ Flexi Cap Fund – Gr Flexi Cap 25.00%</div>
 <div>Nippon India Large Cap Fund - Gr Large Cap Fund 25.00%</div>	 <div>UTI Large &amp; Mid Cap Fund - Gr Large &amp; Midcap 25.00%</div>

### Fund Manager Details

Scheme Name	Fund Manager Name	No. of Managing Schemes	Managing underlying scheme since
Aditya Birla Sun Life Dividend Yield Fund - Gr	Dhaval Gala	6	Mar-2022
	Dhaval Joshi	36	Nov-2022
Nippon India Large Cap Fund - Gr	Bhavik Dave	2	Aug-2024
	Sailesh Raj Bhan	3	Aug-2007
NJ Flexi Cap Fund - Gr	Dhaval Patel	5	Sep-2023
	Viral Shah	5	May-2024
UTI Large & Mid Cap Fund - Gr	V. Srivatsa	4	May-2017

Source: ACE MF | Data as on 31st May 2025

Portfolio Insights

Scheme Performance

Growth Portfolio - Diversified (Canada Clients)	Rolling Median Return(%)		Drawdown %	1 Year Negative Obs %	3 Years Negative Obs %
	3 Years	5 Years			
Scheme Name					
Aditya Birla Sun Life Dividend Yield Fund - Gr	23.98	24.59	-36.18	7.94	0.00
Nippon India Large Cap Fund - Gr	22.38	20.84	-39.88	9.75	0.00
NJ Flexi Cap Fund - Gr *	28.24	30.24	-34.46	11.06	0.00
UTI Large & Mid Cap Fund - Gr	22.28	24.43	-38.89	10.13	0.00
Weighted Average Portfolio Return	24.22	25.03	-37.35	9.72	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 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
- For Weighted Average Portfolio Return - the weights are given as per the portfolio composition
- 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 - Sector Exposure

Major Sector Allocation	Exposure
Bank	12.75
IT - Software	11.61
Pharmaceuticals & Drugs	6.73
Household & Personal Products	4.83
Automobile Two & Three Wheelers	4.18
Power Generation/Distribution	4.01
Finance - NBFC	3.43
Cigarettes/Tobacco	3.27
Refineries	3.24
Mining & Minerals	3.07
Above Top 10 Sector Allocation	57.12
Other Sectors	42.88
Total Allocation	100

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

How to Read:

Higher allocation to a particular sector increases concentration risk.

Portfolio - Scrip Exposure

Major Stock Allocation	Exposure
HDFC Bank Ltd.	4.31
ITC Ltd.	3.27
Infosys Ltd.	3.17
HCL Technologies Ltd.	2.69
ICICI Bank Ltd.	2.62
Reliance Industries Ltd.	2.38
Coal India Ltd.	2.18
Bajaj Auto Ltd.	1.97
Tata Consultancy Services Ltd.	1.80
State Bank Of India	1.67
Above Top 10 Stocks Allocation	26.08
Other Stocks	69.92
Total Equity Stocks	96.00
Debt & Other Securities	4.00
Total	100

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

How to Read:

Higher allocation to a particular stock increases concentration risk. (Generally allocation to a particular stock should not be more than 10%)

## Portfolio Insights

### Portfolio Overlap

Portfolio	Aditya Birla Sun Life Dividend Yield Fund - Gr	Nippon India Large Cap Fund - Gr	NJ Flexicap Fund - Gr	UTI Large & Mid Cap Fund - Gr
Aditya Birla Sun Life Dividend Yield Fund - Gr	100	24	21	21
Nippon India Large Cap Fund - Gr	24	100	13	31
NJ Flexicap Fund - Gr	21	13	100	10
UTI Large & Mid Cap Fund - Gr	21	31	10	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.



## Scheme Insights

### Scheme Details

Scheme Name	Inception Date	AUM (Cr\$)	Expense Ratio %	No. of Equity Securities
Aditya Birla Sun Life Dividend Yield Fund - Gr	10-Feb-2003	1,471	2.22	57
Nippon India Large Cap Fund - Gr	8-Aug-2007	41,750	1.53	69
NJ Flexi Cap Fund - Gr	5-Sep-2023	2,251	1.99	50
UTI Large & Mid Cap Fund - Gr	20-May-2009	4,544	1.93	65

**Note:** Source:- ACE MF | AUM & No. of Equity Securities Data as on 31st May 2025 | Expense Ratio as on 31st May 2025, data is for regular plans

### Scheme M-Cap Allocation

Scheme Name	Large Cap %	Mid Cap %	Small Cap %
Aditya Birla Sun Life Dividend Yield Fund - Gr	70.14	7.83	22.03
Nippon India Large Cap Fund - Gr	83.53	12.43	4.05
NJ Flexi Cap Fund - Gr	60.53	25.18	14.29
UTI Large & Mid Cap Fund - Gr	46.76	39.28	13.96

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



Disclaimer: NJ India Invest Private Limited (NJ) is a mutual fund distributor. The NJ Recommended Portfolio is curated based on our research and analysis. The information contained herein does not constitute, and should not be construed as, investment advice or a recommendation to buy, sell, or otherwise transact in any security or investment product or an invitation, offer or solicitation to engage in any investment activity. It is not personalized investment advice and does not guarantee returns or suitability for any specific client. Clients are strongly advised to discuss with your NJ Partner to assess your risk appetite, financial goals, and investment needs to understand the best suitable portfolio that aligns with your requirements before making any investment decisions. NJ assumes no liability for any investment decisions made based on this portfolio. To the extent that any information is regarding the past performance of securities or

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)