

# A RULE-BASED PORTFOLIO MANAGER

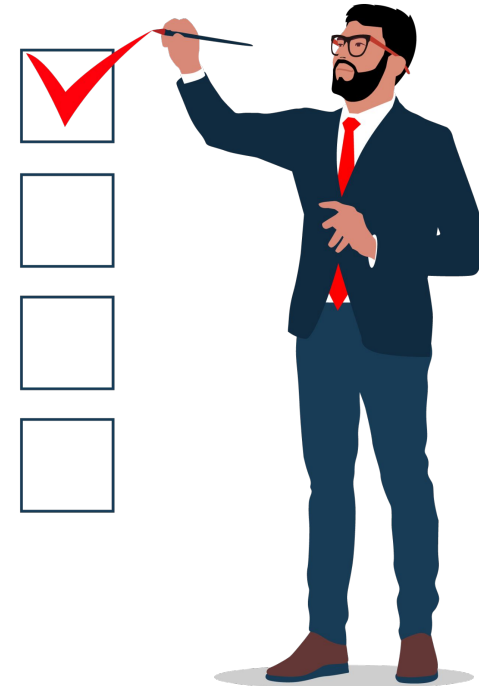


# **NJ Non-Discretionary** **Portfolio Management Service**

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**Smart Investing Across Various Mutual Funds**

- About NJ NDPMS
- Key Features of NJ NDPMS
- Online Onboarding Process
- Redemption Process
- Rebalance Process
- Fees & Charges



# About **NJ NDPMS**





# ONE OF INDIA'S **LARGEST** MUTUAL FUND DISTRIBUTOR

## A BUSINESS BUILT ON TRUST

Our mission is to transform the lives of people across India by ensuring their financial well-being. With a humble beginning in 1994, we are privileged today to impact the lives of countless families. A reputed name in the financial services industry, **NJ Group** today is expanding its horizons into diverse businesses.

We are driven with the passion for transforming lives, and we value trust above everything.

We are **BUILT ON TRUST**



Started  
**1994**



Employees  
**2363**



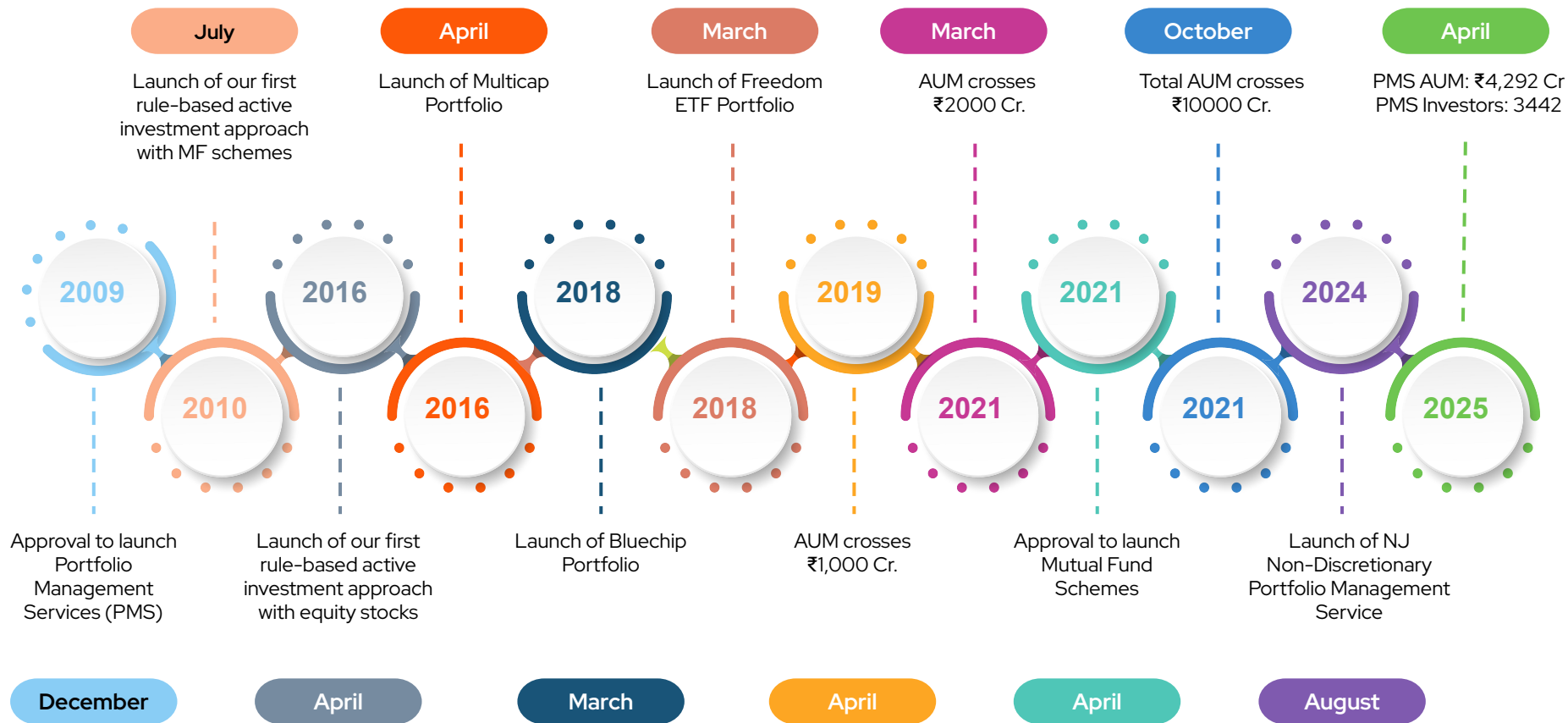
Active Distributors  
**47,112**

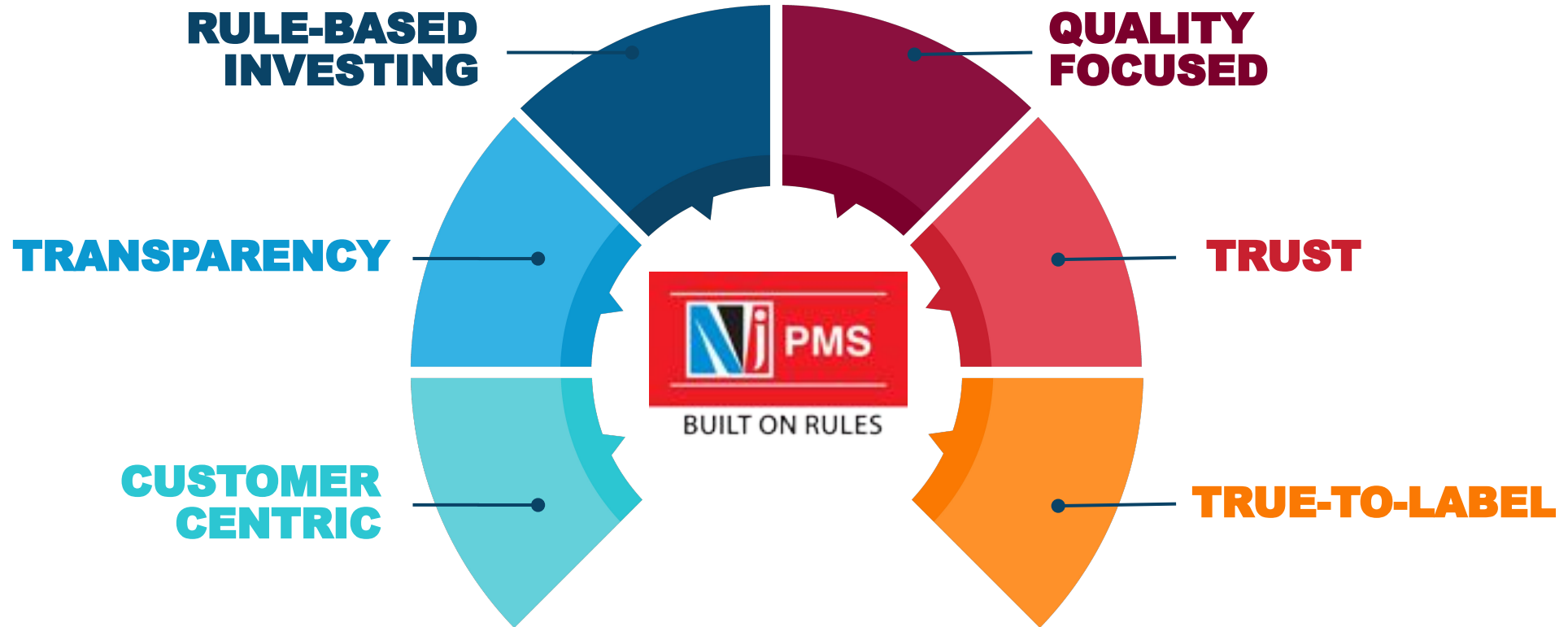


Assets Under Management  
**₹2,58,825\*** Crore

\*Asset managed by various AMCs, mobilised by NJ | As on May, 2025

# OUR ASSET MANAGEMENT JOURNEY





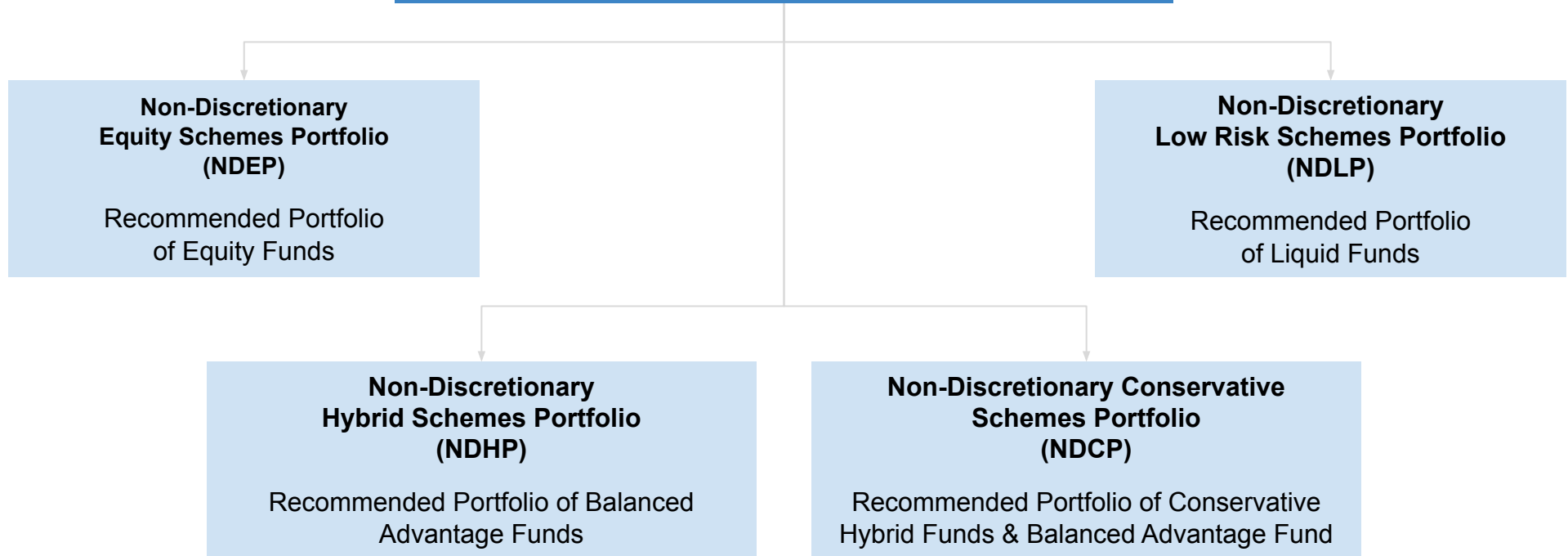
**NJ PMS is different on all the above parameters.**

- NDPMS is a relatively low-cost form of portfolio management where the portfolio manager acts primarily in an advisory capacity and executes investors' trades
- Final investment decision is taken by the investor
- Investors will have the flexibility to invest across **Direct Plans of Mutual Fund schemes\*** offered by different fund houses
- Investors can choose to invest in the **NJ recommended portfolios** or **100% customised portfolios**
- **Index Mutual Funds** are also available as part of the NJ NDPMS offerings
- 100% Online **Rebalancing utility** is now available on NJ NDPMS.
- 100% Online **Partial and Full Redemption** utility is also now available on NJ NDPMS.

*\*Investors will not be able to invest in overseas Fund of Funds, and Solution Oriented Funds  
Only Growth Option of Mutual Fund Schemes will be available for investment*



# NJ NDPMS OFFERINGS



*Investors will not be able to invest in overseas Fund of Funds, and Solution Oriented Funds  
Only Growth Option of Mutual Fund Schemes will be available for investment*

## Key features of **NJ NDPMS**





### 100% Online Platform

**Transact anytime, anywhere.** With NJ NDPMS, your investment journey is **100% online**, giving you the freedom to manage your portfolio at your convenience.



### Lower Expenses, More Savings!

Maximise your returns with **low expenses**. Since all investments are made in **direct plans** of underlying **Mutual Fund schemes**, you save more on fees.

### Smart Portfolio Recommendations

- **NJ Recommended Portfolio** based on the Chosen Investment Purpose
- **Each Mutual Fund Scheme** will be **classified** as **Equity Scheme** or **Debt Scheme** as per NJ's **Internal Classification**
- For **Selected Hybrid Schemes**, a **portion** of the investment will **considered** as **Equity** and the **remaining portion** will be classified as **Debt**
- **NJ Recommended Equity-Debt Allocation Ranges** based on the Chosen Investment Purpose



## KEY FEATURES OF NJ NDPMS OFFERINGS



### Smart Portfolio Recommendations

INVESTMENT PURPOSE	INVESTMENT APPROACH (IA)	RECOMMENDED EQUITY ALLOCATION RANGE*	RECOMMENDED DEBT ALLOCATION RANGE*
Wealth Creation - Aggressive Risk	Non-Discretionary Equity Schemes Portfolio (NDEP)	65% TO 100%	0% TO 35%
Wealth Creation - Moderate Risk	Non-Discretionary Hybrid Schemes Portfolio (NDHP)	40% TO 75%	25% TO 60%
Wealth Creation - Conservative Risk	Non-Discretionary Conservative Schemes Portfolio (NDCP)	10% TO 30%	70% TO 90%
Liquidity & Contingency Fund	Non-Discretionary Low Risk Schemes Portfolio (NDLP)**	0%	100%

*\*Recommended Equity Allocation Range and Recommended Debt Allocation Range as per NJ's Internal Classification. \*\*Investors will only be allowed to invest in Liquid Funds, Overnight Funds, and Arbitrage Funds. Arbitrage Funds have been classified as Debt Funds based on NJ's Internal Classification.*

## KEY FEATURES OF NJ NDPMS OFFERINGS



### NJ's Internal Equity & Debt Classification of Schemes

CATEGORY	SUB-CATEGORY	ASSUMED EQUITY ALLOCATION*	ASSUMED DEBT ALLOCATION*
Equity Schemes	All Sub-Categories	100.00%	0.00%
Debt Schemes	All Sub-Categories	0.00%	100.00%
Hybrid Schemes	Conservative Hybrid Fund	15.00%	85.00%
	Balanced Hybrid Fund	50.00%	50.00%
	Aggressive Hybrid Fund	80.00%	20.00%
	Dynamic Asset Allocation or Balanced Advantage Fund	75.00%	25.00%
	Multi Asset Allocation Fund	50.00%	50.00%
	Arbitrage Fund	0.00%	100.00%
	Equity Savings	30.00%	70.00%

\*Assumed Equity Allocation & Assumed Debt Allocation as per NJ's Internal Classification. This will remain same for all the schemes in a particular category and/or sub-category as mentioned above.

**Minimum investment amount is Rs.50,00,000 across DPMS and NDPMS combined at the investor level. Minimum investment across any NDPMS Investment Approach (IA) is Rs.5,00,000 for initial investment or fresh top-up. Minimum investment across any NDPMS Investment Approach (IA) is Rs.1,00,000 for additional top-up.**

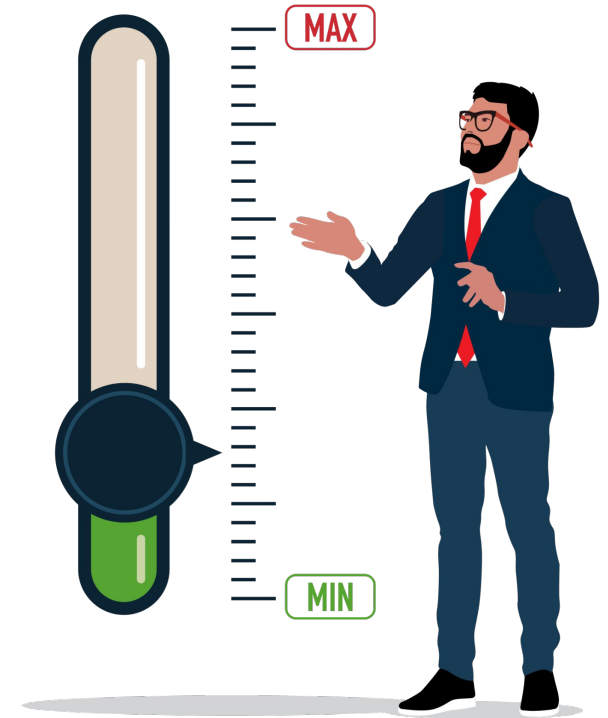
### Fully Customisable

- Your investments, your way. NJ NDPMS allows you to create **100% customisable portfolios** so your investments are aligned perfectly with your financial goals
- NJ NDPMS will provide **recommended mutual fund schemes\*** based on the "Purpose of Transaction" selected. However, the investor has the **complete freedom to choose their preferred mutual fund schemes\* or proceed with the recommended schemes**
- NJ NDPMS will also provide a **recommended asset allocation range**, but the investor has the **complete flexibility to allocate their investment according to their preference or proceed with the recommended allocation**

*\*Investors will not be able to invest in overseas Fund of Funds, and Solution Oriented Funds.*

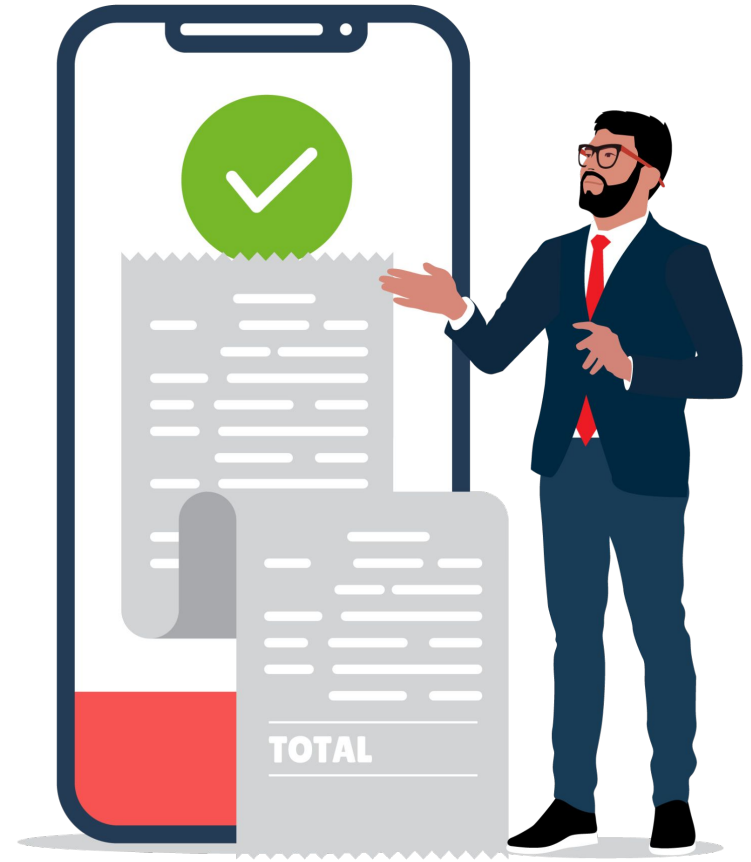
*\*Only Growth Option of Mutual Fund Schemes will be available for investment*

*\*Investors will only be allowed to invest in Liquid Funds, Overnight Funds, and Arbitrage Funds if the investment approach selected is Non-Discretionary Low Risk Schemes Portfolio (NDLP). Arbitrage Funds have been classified as Debt Funds based on NJ's Internal Classification.*



### Group Pricing Structure

- Flexibility to **pay fees at a Family** (i.e. Group) **Level Total Corpus** instead of individual investor's corpus
- **Total Corpus with NJ PMS** i.e. **combined** Family level corpus (or Individual Investor's Total Corpus) in **Discretionary** as well as **Non-Discretionary PMS considered** for Pricing
- Mapping of family members can be done by the distributor
- **Calculation of fee** is based on the **higher** of **Family's Current Investment Value** or **Total Corpus**
- **Fees accrued** on a **monthly** basis and **collected** on a **quarterly** basis by selling the highest valued scheme in the portfolio





### Access to Insightful Reports

- Stay informed and in control of your investments. Get access to **NJ PMS Client Desk**, offering web access to portfolio information and various reports
- **Reports available:**
  - Transaction P&L Report
  - Portfolio Holdings - Detail Statement
  - PMS Performance Report
  - Transaction Report
  - Corpus Movement Report
  - Audited/Unaudited Reports
  - GST Invoices
  - Securities Transfer Report and many more...



# Online Onboarding Process



## STEP 1: SELECTION OF PMS TYPE

Choose one of the following:

- Discretionary
- Non-Discretionary

PMS Type	Purpose of Transaction	Portfolio Name	Investment Amount	Add
NON DISCRETIONARY ▾ -- Select PMS Type -- DISCRETIONARY NON DISCRETIONARY	-- Purpose of Transaction -- ▾	-- Select Portfolio Name -- ▾	<a href="#">Add Details</a>	<a href="#">[X] Remove</a>
Total			0	

**Note:**  
1) For Non-Discretionary Portfolios, You would be required to provide the security transactions.  
2) For investments in NJPMS Non-Discretionary Portfolios the Total Investment Amount must be greater or equal to 50,00,000.

*\*Investor can opt for both discretionary and non-discretionary in single transaction by clicking on the “Add” button.*

## STEP 2: SELECTION OF PURPOSE OF TRANSACTION

Choose one of the following based on risk appetite and investment goal:

- Liquid & Contingency Fund
- Wealth Creation - Aggressive Risk
- Wealth Creation - Conservative Risk
- Wealth Creation - Moderate Risk

PMS Type	Purpose of Transaction	Portfolio Name	Investment Amount	
NON DISCRETIONARY ▼	-- Purpose of Transaction -- ▼	-- Select Portfolio Name -- ▼	<a href="#">Add Details</a>	<a href="#">Add</a>
	<div>-- Purpose of Transaction -- Liquidity &amp; Contingency Fund Wealth Creation - Aggressive Risk Wealth Creation - Conservative Risk Wealth Creation - Moderate Risk</div>			
			<a href="#">Add Details</a>	<a href="#">[X] Remove</a>
		<b>Total</b>	0	

**Note:**  
1) For Non-Discretionary Portfolios, You would be required to provide the security transactions.  
2) For investments in NJPMS Non-Discretionary Portfolios the Total Investment Amount must be greater or equal to 50,00,000.

## STEP 3: SELECTION OF PORTFOLIO NAME

Based on the “Purpose of Transaction” selected, an investment approach (IA) is recommended under the “Portfolio Name” option.

PMS Type	Purpose of Transaction	Portfolio Name	Investment Amount	Add
NON DISCRETIONARY ▼	Wealth Creation - Aggressive f ▼	-- Select Portfolio Name -- ▼ -- Select Portfolio Name -- <b>NON DISCRETIONARY EQUITY SCHEMES PORTFOLIO (Recommended)</b>	Add Details	[X] Remove
Total			0	

**Note:**  
1) For Non-Discretionary Portfolios, You would be required to provide the security transactions.  
2) For investments in NJPMS Non-Discretionary Portfolios the Total Investment Amount must be greater or equal to 50,00,000.

## STEP 4: ENTERING INVESTMENT AMOUNT

Click on the "**Add Details**" option to open a pop-up where you can fill in the required investment details.

PMS Type	Purpose of Transaction	Portfolio Name	Investment Amount	Add
NON DISCRETIONARY ▼	Wealth Creation - Aggressive F ▼	NON DISCRETIONARY EQUITY SCHEMES PORTFOLIO ▼	<a href="#">Add Details</a>	<a href="#">[X] Remove</a>
			Total	0
<b>Note:</b> 1) For Non-Discretionary Portfolios, You would be required to provide the security transactions. 2) For investments in NJPMS Non-Discretionary Portfolios the Total Investment Amount must be greater or equal to 50,00,000.				

## STEP 4: ENTERING INVESTMENT AMOUNT

Enter the amount for NDPMS transaction in the “**Required Amount for Investment**” box and click on the “**Go**” button.

### NDPMS - NON-DISCRETIONARY EQUITY SCHEMES PORTFOLIO - EQUITY STRATEGY Investment Details

Required Amount for Investment :

GO

Allocation Summary:

Sr No.	Asset Types	Recommended Allocation Range	Allocated Ratio
1	Debt	0.00% To 35.00%	0.00%
2	Equity	65.00% To 100.00%	0.00%

## NJ AMC RECOMMENDED ALLOCATION

After clicking the “Go” button, the amount entered will be allocated to the recommended schemes based on the selected “Purpose of Transaction”. Press the “Submit” button below this screen to proceed with the recommended portfolio, else follow Steps 5 to 7 for customising your portfolio.

**NDPMS - NON-DISCRETIONARY EQUITY SCHEMES PORTFOLIO - EQUITY STRATEGY Investment Details**

Required Amount for Investment :

Sr No	AMC Name	Scheme Name	Minimum Purchase Amount	Allocation (%)	Amount	Action
1	<input type="text"/>	<input type="text"/>	5000.00	20.00	2000000.00	<input type="button" value="[X] Delete"/>
2	<input type="text"/>	<input type="text"/>	100.00	20.00	2000000.00	<input type="button" value="[X] Delete"/>
3	<input type="text"/>	<input type="text"/>	100.00	20.00	2000000.00	<input type="button" value="[X] Delete"/>
4	<input type="text"/>	<input type="text"/>	1000.00	20.00	2000000.00	<input type="button" value="[X] Delete"/>
5	<input type="text"/>	<input type="text"/>	500.00	20.00	2000000.00	<input type="button" value="Add"/> <input type="button" value="[X] Delete"/>
CASH (Unallocated Amount)				0.00	0.00	-
Total:				100.00	10000000.00	-

*Recommended scheme names have been hidden.*



## STEP 5: SELECTION OF AMC

Choose the “**AMC Name**”.

NDPMS - NON-DISCRETIONARY EQUITY SCHEMES PORTFOLIO - EQUITY STRATEGY Investment Details

Required Amount for Investment :

Sr No	AMC Name	Scheme Name	Minimum Purchase Amount	Allocation (%)	Amount	Action
1	<div>NJ MUTUAL FUND</div>	NJ FLEXI CAP FUND - DIRECT PLAN GROWTH	500	20.00	2000000.00	<input type="button" value="[X] Delete"/>
2	360 ONE Mutual Fund	MALL CAP FUND - DIRECT PLAN - GROWT	100.00	20.00	2000000.00	<input type="button" value="[X] Delete"/>
3	Aditya Birla Sun Life Mutual Fund	VEISS MID CAP FUND - DIRECT PLAN GRC	100.00	20.00	2000000.00	<input type="button" value="[X] Delete"/>
4	Axis Mutual Fund	CO INDIA CONTRA FUND - DIRECT PLAN (	1000.00	20.00	2000000.00	<input type="button" value="[X] Delete"/>
5	Bajaj Finserv Mutual Fund	RA ROBECO BLUECHIP EQUITY FUND DIR	5000	20.00	2000000.00	<input type="button" value="Add"/> <input type="button" value="[X] Delete"/>
	Bandhan Mutual Fund					
	Bank of India Mutual Fund					
	Baroda BNP Paribas Mutual fund					
	BNP Paribas Mutual Fund					
	Canara Robeco Mutual Fund					
	DSP Mutual Fund					
	Edelweiss Mutual Fund	CASH (Unallocated Amount)		0.00	0.00	-
	Franklin Templeton Mutual Fund					
	Groww Mutual Fund	Total:		100.00	10000000.00	-
	HDFC Mutual Fund					

## STEP 6: SELECTION OF MUTUAL FUND SCHEME

Select the “**Scheme Name**” from the dropdown that includes all the available schemes of the chosen AMC.

NDPMS - NON-DISCRETIONARY EQUITY SCHEMES PORTFOLIO - EQUITY STRATEGY Investment Details

Required Amount for Investment :

Sr No	AMC Name	Scheme Name	Minimum Purchase Amount	Allocation (%)	Amount	Action
1	NJ MUTUAL FUND	NJ FLEXI CAP FUND - DIRECT PLAN GROWTH	500	20.00	2000000.00	<input type="button" value="[X] Delete"/>
2	DSP Mutual Fund	-- Select Scheme --	100.00	20.00	2000000.00	<input type="button" value="[X] Delete"/>
3	Edelweiss Mutual Fund	NJ ARBITRAGE FUND DIRECT PLAN - GROWTH	100.00	20.00	2000000.00	<input type="button" value="[X] Delete"/>
4	Invesco Mutual Fund	NJ BALANCED ADVANTAGE FUND DIRECT PLAN - GROWTH	1000.00	20.00	2000000.00	<input type="button" value="[X] Delete"/>
5	Canara Robeco Mutual Ft	NJ ELSS TAX SAVER SCHEME DIRECT PLAN - GROWTH	5000	20.00	2000000.00	<input type="button" value="Add"/> <input type="button" value="[X] Delete"/>
		NJ FLEXI CAP FUND - DIRECT PLAN GROWTH				
		NJ OVERNIGHT FUND DIRECT PLAN - GROWTH				
		INVESTCO INDIA CONTRA FUND - DIRECT PLAN (				
		CANARA ROBECO BLUECHIP EQUITY FUND DIR				
CASH (Unallocated Amount)				0.00	0.00	-
Total:				100.00	10000000.00	-

*All scheme names will be displayed except overseas Fund of Funds, and Solution Oriented Funds  
Only Growth option will be available for all Mutual Fund Schemes*

## STEP 6: SELECTION OF MUTUAL FUND SCHEME

To add or remove a particular scheme, select the “**Delete**” or “**Add**” option under the “**Action**” column.

NDPMS - NON-DISCRETIONARY EQUITY SCHEMES PORTFOLIO - EQUITY STRATEGY Investment Details

Required Amount for Investment :

10000000

GO

Sr No	AMC Name	Scheme Name	Minimum Purchase Amount	Allocation (%)	Amount	Action
1	NJ MUTUAL FUND	NJ FLEXI CAP FUND - DIRECT PLAN GROWTH	500	20.00	2000000.00	[X] Delete
2	DSP Mutual Fund	DSP SMALL CAP FUND - DIRECT PLAN - GROWT	100.00	20.00	2000000.00	[X] Delete
3	Edelweiss Mutual Fund	EDELWEISS MID CAP FUND - DIRECT PLAN GRC	100.00	20.00	2000000.00	[X] Delete
4	Invesco Mutual Fund	INVESCO INDIA CONTRA FUND - DIRECT PLAN (	1000.00	20.00	2000000.00	[X] Delete
5	Canara Robeco Mutual Ft	CANARA ROBECO BLUECHIP EQUITY FUND DIR	5000	20.00	2000000.00	Add [X] Delete
CASH (Unallocated Amount)				0.00	0.00	-
Total:				100.00	10000000.00	-

## STEP 7: ALLOCATION OF INVESTMENT AMOUNT

Default scheme wise allocation will be as per NJ NDPMS recommendation. Investor can proceed with recommended scheme wise allocation or customise as per their convenience. Allocation can be entered either as a percentage (%) or as an amount.

NDPMS - NON-DISCRETIONARY EQUITY SCHEMES PORTFOLIO - EQUITY STRATEGY Investment Details

Required Amount for Investment:

Sr No	AMC Name	Scheme Name	Minimum Purchase Amount	Allocation (%)	Amount	Action
1	<input type="text" value="NJ MUTUAL FUND"/>	<input type="text" value="NJ FLEXI CAP FUND - DIRECT PLAN GROWTH"/>	<input type="text" value="500"/>	<input type="text" value="20.00"/>	<input type="text" value="2000000.00"/>	<input type="button" value="[X] Delete"/>
2	<input type="text" value="DSP Mutual Fund"/>	<input type="text" value="DSP SMALL CAP FUND - DIRECT PLAN - GROWT"/>	<input type="text" value="100.00"/>	<input type="text" value="20.00"/>	<input type="text" value="2000000.00"/>	<input type="button" value="[X] Delete"/>
3	<input type="text" value="Edelweiss Mutual Fund"/>	<input type="text" value="EDELWEISS MID CAP FUND - DIRECT PLAN GRC"/>	<input type="text" value="100.00"/>	<input type="text" value="20.00"/>	<input type="text" value="2000000.00"/>	<input type="button" value="[X] Delete"/>
4	<input type="text" value="Invesco Mutual Fund"/>	<input type="text" value="INVESCO INDIA CONTRA FUND - DIRECT PLAN €"/>	<input type="text" value="1000.00"/>	<input type="text" value="20.00"/>	<input type="text" value="2000000.00"/>	<input type="button" value="[X] Delete"/>
5	<input type="text" value="Canara Robeco Mutual Fl"/>	<input type="text" value="CANARA ROBECO BLUECHIP EQUITY FUND DIR"/>	<input type="text" value="5000"/>	<input type="text" value="20.00"/>	<input type="text" value="2000000.00"/>	<input type="button" value="Add"/> <input type="button" value="[X] Delete"/>
CASH (Unallocated Amount)				0.00	0.00	-
Total:				100.00	10000000.00	-

*While entering the allocation percentage or amount, investment multiple will be taken into account by the system*

## STEP 7: ALLOCATION OF INVESTMENT AMOUNT

The portfolio allocation ratio is displayed in the “**Allocation Summary**”.

This ratio is calculated using the weighted average of the allocation percentage and investment amount.

Allocation Summary:			
Sr No.	Asset Types	Recommended Allocation Range	Allocated Ratio
1	Debt	0.00% To 35.00%	0.00%
2	Equity	65.00% To 100.00%	100.00%

## STEP 7: ALLOCATION OF INVESTMENT AMOUNT (EXAMPLE)

SR NO.	SCHEME NAME	TYPE OF SCHEME	ASSUMED EQUITY ALLOCATION	SCHEME WEIGHTAGE	EQUITY ALLOCATION IN PORTFOLIO
1	Canara Robeco Overnight Fund Direct Growth	Overnight Fund	0.00%	30.00%	0.00%
2	SBI Conservative Hybrid Fund Direct Growth	Conservative Hybrid Fund	15.00%	20.00%	3.00%
3	NJ Balanced Advantage Fund Direct Plan - Growth	Balanced Advantage Fund	75.00%	20.00%	15.00%
4	Edelweiss Aggressive Hybrid Fund Direct Growth	Aggressive Hybrid Fund	80.00%	30.00%	24.00%
<b>TOTAL</b>				<b>100.00%</b>	<b>42.00%</b>

### Allocation Summary:

Sr No.	Asset Types	Recommended Allocation Range	Allocated Ratio
1	Debt	0.00% To 35.00%	58.00%
2	Equity	65.00% To 100.00%	42.00%

## STEP 7: ALLOCATION OF INVESTMENT AMOUNT

The system will display any unallocated amount in the “**CASH (Unallocated Amount)**” field.

Please note cash amount shall be 0, ensuring that the total allocation is 100%.

NDPMS - NON-DISCRETIONARY EQUITY SCHEMES PORTFOLIO - EQUITY STRATEGY Investment Details

Required Amount for Investment :

10000000

GO

Sr No	AMC Name	Scheme Name	Minimum Purchase Amount	Allocation (%)	Amount	Action
1	Canara Robeco Mutual Fi	CANARA ROBECO OVERNIGHT FUND DIRECT C	5000	38.00	3800000.00	[X] Delete
2	DSP Mutual Fund	DSP SMALL CAP FUND - DIRECT PLAN - GROW	100.00	20.00	2000000.00	[X] Delete
3	Invesco Mutual Fund	INVESCO INDIA CONTRA FUND - DIRECT PLAN	1000.00	20.00	2000000.00	[X] Delete
4	NJ MUTUAL FUND	NJ FLEXI CAP FUND - DIRECT PLAN GROWTH	500.00	20.00	2000000.00	Add [X] Delete
CASH (Unallocated Amount)				2.00	200000.00	-
Total:				100.00	10000000.00	-

## STEP 8: FINALISATION OF THE PORTFOLIO

- For resetting the details to the NJ Recommended allocation, click on the “**Reset as per NJ Recommended**” button provided at the end of the pop-up.
- However, to proceed with customised changes, click the “**Submit**” button.

Reset as per NJ Recommended

Submit



## STEP 9: SUBMIT

- If the allocation of funds across schemes is **not in line** with NJ's recommendation, the system would still allow to continue after providing confirmation to the disclaimer pop-up.
- However, If the allocation of funds across schemes is **in line** with NJ's recommendation, a pop-up with a confirmation will appear upon submission of the details.

**PMS Account Registration**

The allocation of the securities is not recommended by NJ PMS for the selected purpose of transaction. Do you still want to continue ?

**YES** **NO**

Displayed when scheme allocation is not as per NJ's Recommendations

**PMS Account Registration**

Are you sure you want to save NDPMS Investment Details ?

**YES** **NO**

Displayed when scheme allocation is as per NJ's Recommendations

## STEP 10: INVESTOR AUTHORISATION

This step is applicable only for Partner Initiated Transaction (PIT).

Post submission of onboarding details by the Partner, the investor will receive an email for the approval.

*Kindly click on "AUTHORIZE NJPMS Additional Corpus Request" button to Authorize/Reject the Additional Corpus Investment Application and complete the payment within 7 days of initiating request.*

**AUTHORIZE NJPMS ADDITIONAL CORPUS REQUEST**

*Please quote above mentioned Online Request No in case of any query. Contact your PMS distributor for more details on NJ PMS.*

*Thank you for investing through NJ Asset Management Private Limited.*

*Kindly note that this is a system generated unattended mail box hence please do not reply back to this mail. You can alternatively call our customer care on 1800 200 0155 for assistance / queries.*

*Sincere Regards,  
NJ Asset Management Private Limited*

*All steps remain same for onboarding/fresh investment or corpus addition.*

# Redemption Process



## STEP 1: INITIATE THE TRANSACTION

- Initiate the transaction request from the redemption module, where all portfolios of investors will be displayed with their “**Current Holding**”.
- Options for Full or Partial redemptions will be provided along with the eligible amount for redemption.

Please select the type of redemption required from the Portfolios below :

Select	Portfolio Name	Order Type	Current Holding	Minimum Balance Required	Purpose of Redemption	Enter Amount for Redemption
<input type="checkbox"/>	Freedom ETF Portfolio - Equity Strategy	<input type="radio"/> Full <input type="radio"/> Partial	10,00,000	-	-- Select Purpose --	0
<input checked="" type="checkbox"/>	NDPMS - Non-discretionary Low Risk Schemes Portfolio - Debt Strategy	<input checked="" type="radio"/> Full <input type="radio"/> Partial	5,00,000	0	-- Select Purpose --	<a href="#">Add Redemption Details</a>
<input checked="" type="checkbox"/>	NDPMS - Non-discretionary Hybrid Schemes Portfolio - Hybrid Strategy	<input type="radio"/> Full <input checked="" type="radio"/> Partial	5,00,000	5,00,000	-- Select Purpose --	<a href="#">Add Redemption Details</a>
<input checked="" type="checkbox"/>	NDPMS - Non-discretionary Equity Schemes Portfolio - Equity Strategy	<input type="radio"/> Full <input checked="" type="radio"/> Partial	17,72,86,272	5,00,000	Requirement of Funds	<a href="#">Add Redemption Details</a>
Total Amount:						0

## STEP 2: SELECTION OF THE RELEVANT TRANSACTION

Choose a Portfolio from the “**Portfolio Name**” list

Select either Partial redemption or Full redemption

- For partial redemption, the redemption amount must not exceed the minimum required amount as shown in the relevant field.
- For full redemption, the entire portfolio holding will be redeemed.

<input checked="" type="checkbox"/>	NDPMS - Non-discretionary Low Risk Schemes Portfolio - Debt Strategy	<input checked="" type="radio"/> Full <input type="radio"/> Partial	5,00,000	0	-- Select Purpose --	<a href="#">Add Redemption Details</a>
<input checked="" type="checkbox"/>	NDPMS - Non-discretionary Hybrid Schemes Portfolio - Hybrid Strategy	<input type="radio"/> Full <input checked="" type="radio"/> Partial	5,00,000	5,00,000	-- Select Purpose --	<a href="#">Add Redemption Details</a>

## STEP 3: SELECTION OF PURPOSE OF TRANSACTION

Selection of “**Purpose of Transaction**” from the available options is mandatory.

Please select the type of redemption required from the Portfolios below :

Select	Portfolio Name	Order Type	Current Holding	Minimum Balance Required	Purpose of Redemption	Enter Amount for Redemption
<input type="checkbox"/>	Freedom ETF Portfolio - Equity Strategy	<input type="radio"/> Full <input type="radio"/> Partial	10,00,000	-	-- Select Purpose --	0
<input checked="" type="checkbox"/>	NDPMS - Non-discretionary Low Risk Schemes Portfolio - Debt Strategy	<input checked="" type="radio"/> Full <input type="radio"/> Partial	5,00,000	0	-- Select Purpose --	<a href="#">Add Redemption Details</a>
<input checked="" type="checkbox"/>	NDPMS - Non-discretionary Hybrid Schemes Portfolio - Hybrid Strategy	<input type="radio"/> Full <input checked="" type="radio"/> Partial	5,00,000	5,00,000	-- Select Purpose --	<a href="#">Add Redemption Details</a>
<input checked="" type="checkbox"/>	NDPMS - Non-discretionary Equity Schemes Portfolio - Equity Strategy	<input type="radio"/> Full <input checked="" type="radio"/> Partial	17,72,86,272	5,00,000	-- Select Purpose --	<a href="#">Add Redemption Details</a>
Total Amount:						0

-- Select Purpose --

Requirement of Funds

Profit Booking

Need Completion

Not Happy with Performance

Other

## STEP 4: ADDING REDEMPTION DETAILS

- Click on the “**Add Redemption Details**” option to open a pop-up for entering redemption details.
- Ensure that validations for Minimum Redemption units, Minimum redemption amount, etc., as per respective AMC Schemes, are met.

Sr No	ISIN	Scheme Name	Holding Quantity	Holding Amount	Redemption Quantity	Redemption Amount
1	INF846K01B28	AXIS MULTICAP FUND DIRECT PLAN GROWTH	2700.0000	72792.00	<input type="text"/>	<input type="text"/>
2	INF740K01PI2	DSP FLEXI CAP FUND - DIRECT PLAN - GR	4200.0000	451206.00	<input type="text"/>	<input type="text"/>
3	INF740K01OB0	DSP Focus Fund - Direct Plan - Growth	700.0000	39171.30	<input type="text"/>	<input type="text"/>
4	INF0J8L01065	NJ ARBITRAGE FUND DIRECT PLAN - GROWTH	2700.0000	31138.29	<input type="text"/>	<input type="text"/>
5	INF0J8L01156	NJ Flexi Cap Fund Direct Plan - Gr	700.0000	10402.00	<input type="text"/>	<input type="text"/>
6	INF277K017Q3	Tata Arbitrage Fund-Direct Plan-Gr	4200.0000	59359.02	<input type="text"/>	<input type="text"/>
7	CASH		-	0.00	-	0.00
				<b>Total</b>	<b>0.000</b>	<b>0</b>

## STEP 5: REQUEST SUBMISSION

Upon submission of instruction details, the total amount will be updated in the Amount field of the request screen.

<input checked="" type="checkbox"/>	NDPMS - Non-discretionary Hybrid Schemes Portfolio - Hybrid Strategy	<input type="radio"/> Full <input checked="" type="radio"/> Partial	5,00,000	5,00,000	-- Select Purpose --	<a href="#">Add Redemption Details</a>
<input checked="" type="checkbox"/>	NDPMS - Non-discretionary Equity Schemes Portfolio - Equity Strategy	<input type="radio"/> Full <input checked="" type="radio"/> Partial	17,72,86,272	5,00,000	Requirement of Funds	<a href="#">17,68,590</a>



## STEP 6: CONFIRMATION OF REDEMPTION TRANSACTION

- A summary of the redemption request will be shown for final confirmation.
- On confirmation, the request will be processed further.
- Intimation for Transaction Authorised, In Process, and Processed will be sent via e-mail communication to the investor and partner.
- For Partner Initiated Transaction (PIT), Investor will receive an authorisation email and the redemption will be executed after authorisation.

**Partial Redemption Registration Details**

**Bank Account for Fund transfer :**

Sr. No.	Portfolio Name	Order Type	Purpose of Redemption	Current Holding	Redemption Amount
1	NDPMS - Non-discretionary Equity Schemes Portfolio - Equity Strategy	PARTIAL	Requirement of Funds	17,72,86,272	<a href="#">17,68,590</a>
Total Amount:					17,68,590

Authorize

Back

Cancel

# Rebalance Process



## ABOUT NJ NDPMS REBALANCE FEATURE

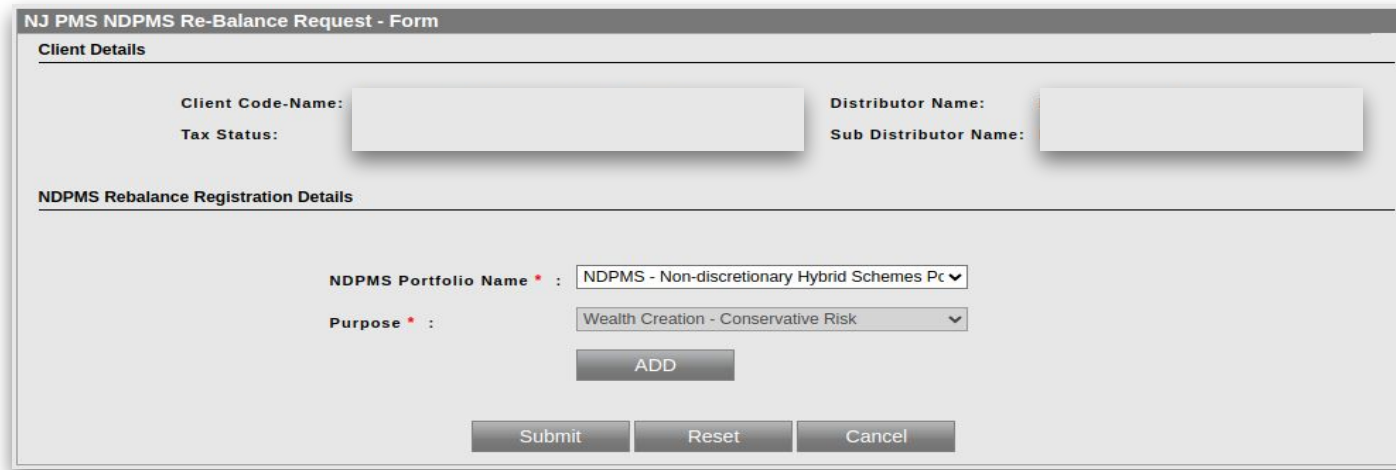
---



- Rebalance feature in NDPMS enables Partners and Investors to review and adjust their portfolios according to their preferences.
- This is a 100% Digital Transaction feature, available on both the Partner Desk and PMS Desk.
- Provides added convenience and flexibility in managing their NDPMS portfolios.
- Accessible to all investors, including both individuals and non-individuals.

## STEP 1: INITIATE THE TRANSACTION

- Follow the menu path PMS Desk >> Transactions >> NJ NDPMS Re-Balance Request. There, find the **"NDPMS Portfolio Name"** dropdown, which will display the list of active NDPMS Investment Accounts (IAs).
- Choose the IA that is to be rebalanced; the purpose of the IA (selected during the initial setup) will automatically appear. Then, click the **"Add"** button to continue.



The screenshot shows a web form titled "NJ PMS NDPMS Re-Balance Request - Form". It is divided into two main sections: "Client Details" and "NDPMS Rebalance Registration Details".

**Client Details**

Client Code-Name:	<input type="text"/>	Distributor Name:	<input type="text"/>
Tax Status:	<input type="text"/>	Sub Distributor Name:	<input type="text"/>

**NDPMS Rebalance Registration Details**

NDPMS Portfolio Name \* : NDPMS - Non-discretionary Hybrid Schemes Pc ▼

Purpose \* : Wealth Creation - Conservative Risk ▼

ADD

Submit Reset Cancel

## STEP 2: ADDING REBALANCE DETAILS

- A pop-up window will appear, divided into three sections:
1. **Allocation Summary:** This will display the breakdown of the investments between Equity and Debt, based on your current holdings, selected sell orders, and intended buy instructions.

Allocation Summary :			
Sr No.	Asset Types	Recommended Allocation Range	Allocated Ratio
1	Debt	0.00% To 35.00%	0.00%
2	Equity	65.00% To 100.00%	100.00%

## STEP 2: ADDING REBALANCE DETAILS

- A pop-up window will appear, divided into three sections:

2. **Sell Instructions:** Displays the quantity and value of current holdings as of the previous day. Enter the amount you wish to sell here.

NDPMS - Non-discretionary Hybrid Schemes Portfolio - Hybrid Strategy - Sell Instructions						
Sr No	AMC Name	Scheme Name	Holding Quantity As on 07-Nov-2024	Holding Amount As on 07-Nov-2024	Sell Quantity*	Sell Amount*
1	DSP BlackRock Mutual Fund		4200.000	249690.00	1000	59450.00
2	Edelweiss Mutual Fund		2700.000	151065.00	200	11190.00
3	Invesco Mutual Fund		933.955	147172.63	719.380	113359.90
4	Nippon Mutual Fund		4200.000	802144.14		
5	NJ MUTUAL FUND		4200.000	49259.70		
6	NJ MUTUAL FU		4200.000	59724.00		
7	NJ MUTUAL FUND		14510.641	210694.51		
8	Tata Mutual Fund		4200.000	60496.38		
9	Tata Mutual Fund		700.000	15390.69		
Total Sell:					1919.380	1,84,000

## STEP 2: ADDING REBALANCE DETAILS

- A pop-up window will appear, divided into three sections:

3. **Buy Instructions:** Enter your buy instructions in this section. The buy allocations will be adjusted proportionately based on the actual proceeds from the sell instructions and the amount set in the buy instructions.

NDPMS - Non-discretionary Hybrid Schemes Portfolio - Hybrid Strategy - Buy Instructions				
Sr No	AMC Name	Scheme Name	Buy Amount	Action
1	NJ MUTUAL FUND ▼	NJ BALANCED ADVANTAGE FUND DIRECT PL ▼	100000	Delete
2	NJ MUTUAL FUND ▼	NJ Overnight Fund Direct Plan - Gr ▼	84000	Add Delete
Total Buy:			1,84,000	

## STEP 3: SUBMISSION OF REBALANCE DETAILS

- For resetting the details to the NJ Recommended allocation, click on the **“Update As Per NJ Recommended IA”** button provided at the end of the pop-up.
- However, to proceed with customised changed click the **“Submit”** button.

**Note:**

1. Mutual Fund investments are subject to market risks, read all scheme related documents carefully.
2. The buy instructions will be proportionately adjusted based on the actual sale proceeds from the sell instructions and the amount allocated in the buy instructions.

Update As Per NJ Recommended IA

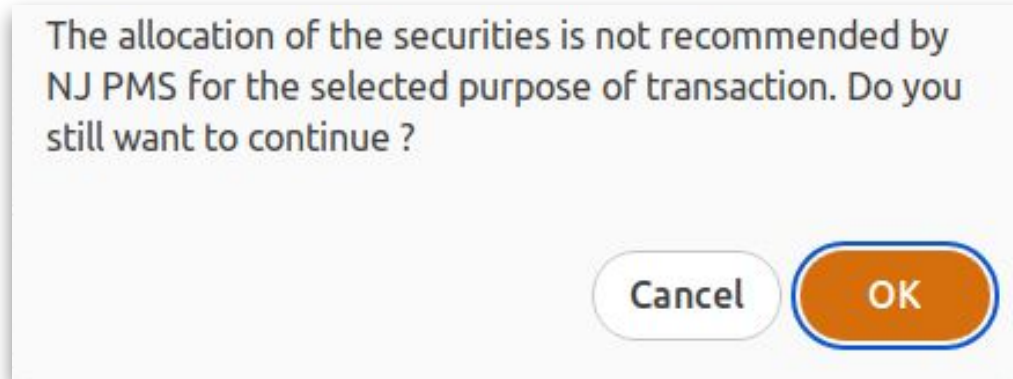
Submit

Close



## STEP 3: SUBMISSION OF REBALANCE DETAILS

- If the allocation of funds across schemes is **not in line** with NJ's recommendation, the system would still allow to continue after providing confirmation to the disclaimer pop-up.
- However, If the allocation of funds across schemes is **in line** with NJ's recommendation, a pop-up with a confirmation will appear upon submission of the details.



## STEP 4: SUBMISSION OF REBALANCE DETAILS

- Click on the “**Submit**” button to submit the rebalance request.

### List of Portfolios Selected For The NJ NDPMS Re-Balance Request

Sr.No.	NDPMS Portfolio Name	Purpose	Re-Balance Instructions	Action
1	NDPMS - Non-discretionary Hybrid Schemes Portfolio - Hybrid	Wealth Creation - Conservative I	184000	<a href="#">Delete</a>

## STEP 5: CONFIRMATION OF REBALANCE REQUEST

- Click on the “**Confirm Transaction**” button to confirm the rebalance request.
- Confirm the submission by clicking “**Ok**” button in the disclaimer pop-up.

**NJ PMS NDPMS Re-Balance Details :**

NDPMS Rebalance Instructions :			
Sr No	NDPMS Portfolio Name	Purpose	Re-Balance Instructions
1	Non-discretionary Hybrid Schemes Portfolio - Hybrid Strategy	Wealth Creation - Conservative Risk	<a href="#">184000</a>

Are you sure,you want to submit NJ PMS NDPMS Re-Balance Request ?

Cancel

OK

## STEP 6: ACKNOWLEDGEMENT OF REBALANCE REQUEST

- Upon successful submission of the rebalance request, an acknowledgment screen will be displayed with the relevant details.

**NJ PMS NDPMS Re-Balance Request - Acknowledgement**

NJ PMS NDPMS Re-Balance Request has been submitted successfully.

Client Details

NJ PMS NDPMS Re-Balance Request No :

Client Code-Name :

Status :

Request Date time :

NJ PMS NDPMS Re-Balance Details

NDPMS Rebalance Instructions :

Sr No	NDPMS Portfolio Name	Purpose	Re-Balance Instructions
1	Non-discretionary Hybrid Schemes Portfolio - Hybrid Strategy	Wealth Creation - Conservative Risk	184000

Instructions/Notes/Guidelines:

- Requested Sell/Buy Amount and actual Sell/Buy amount may vary, as actual Sell/Buy amount will be derived after successful processing of the NJ PMS NDPMS Re-Balance Request .
- Please quote above mentioned 'NDPMS Re-Balance request No.' for future reference.
- After submission, the request will be transferred to the investor for authorization.

## STEP 7: AUTHORIZATION OF REBALANCE REQUEST

- Investor will receive an email for the authorization of rebalance request.
- Investors Authorises the transaction by clicking on the link provided in the email.
- Investors are requested to authorize the transaction within 15 days to avoid auto-rejection of the requests.

*Kindly click on below link for authorization of the request.*

**AUTHORIZE NJ PMS NDPMS Rebalance Request**

*For further details, kindly refer the attached file.*

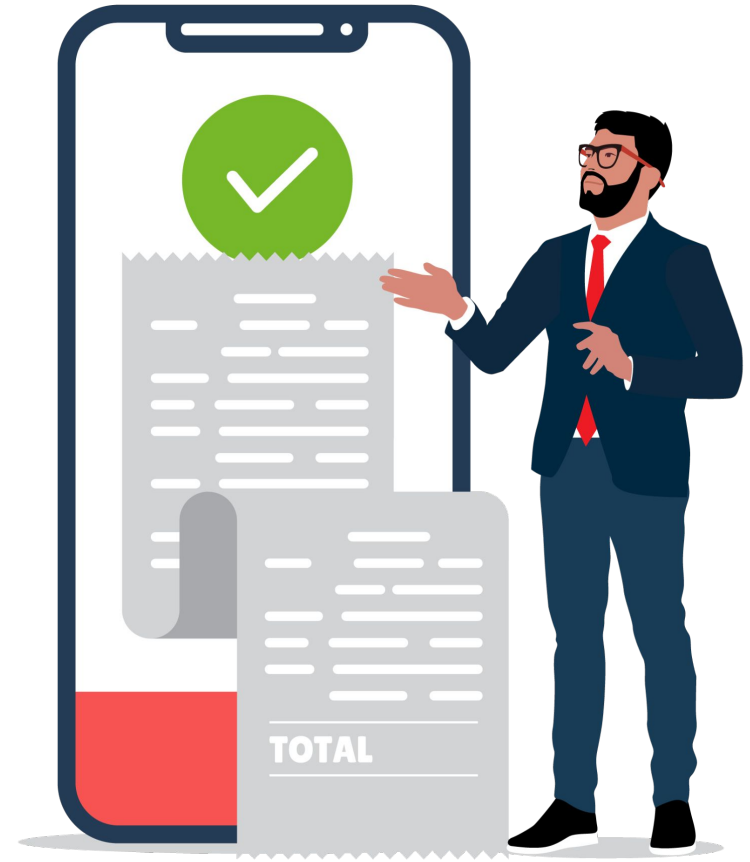
*If you need any further assistance, please contact the Distributor or alternatively call our customer care on [0261-4102888](tel:0261-4102888) for assistance/queries.*

*We shall be glad to serve you with our value added service and shall be awaiting your confirmation.*

***Sincere Regards,  
NJ Asset Management Private Limited***

*Kindly note that this is a system generated unattended mailbox hence please do not reply back to this mail.*

## Fees & Charges of **NJ NDPMS**



The Fees and Charges slabs for the NJ - NDPMS portfolios are as detailed below

NDPMS INVESTMENT APPROACH	SLABS	RATE
All Non-Discretionary Portfolios except Non-Discretionary Low Risk Schemes Portfolio	< 2 Cr	Upto 1.00%
	≥2 Cr to <10 Cr	Upto 0.50%
	≥ 10 Cr to <20 Cr	Upto 0.40%
	≥20 Cr to <30 Cr	Upto 0.30%
	≥30 Cr	Upto 0.25%
Non-Discretionary Low Risk Schemes Portfolio	< 30 Cr	Upto 0.20%
	≥30 Cr	Upto 0.15%

*Excludes Transaction Charges/ Depository Charges/ Brokerage GST, Security Transaction Tax, Other Statutory levies and Audit Fees. Such fees will be applicable at actuals. Any other incidental or out of pocket expenses incurred on behalf of investor under this PMS Agreement shall be charged on actual. The Fees and other Charges are subject to revision from time to time with the consent of the investor.*

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**MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY. INVESTMENT IN SECURITIES MARKET ARE SUBJECT TO MARKET RISK, INVESTORS ARE REQUESTED TO READ DISCLOSURE DOCUMENT CAREFULLY BEFORE INVESTING.**



**THANK YOU**