






As on April 30, 2025

Investment Objective:

The main objective of the portfolio approach is to generate a reasonable return commensurate with low risk by investing in appropriate mutual fund schemes.

Portfolio Snapshot:

-  **Portfolio Inception Date:** September 30, 2020
-  **Type of securities:**
 - (i) Arbitrage Funds
 - (ii) Liquid Funds
 - (iii) Money Market Funds
-  **Benchmark and basis for selection of benchmark:** Nifty Medium To Long Duration Debt Index. The basis for selection of benchmark is such that it is most suited for comparing performance of the portfolio.
-  **Basis of selection of securities:** Schemes are selected based on low credit risk and interest rate risks, consistency of performance, lower exit load, etc.
Investments in any mutual fund scheme shall generally not be greater than 45% of the portfolio.
Single Asset Management Company exposure will generally be restricted to 70% of the portfolio
Investment horizon: Short term
-  **Asset Allocation:**
 - (i) Arbitrage Funds - 0% - 100%
 - (ii) Liquid Funds - 0% - 100%
 - (iii) Overnight Funds - 0% - 50%

Product Details:

- Minimum Investment Per Client:**
₹ 50 Lacs^ & multiple of ₹ 1 thereafter
- Minimum Investment Per Investment Approach ^^:**
₹5 Lacs and in multiple of ₹ 1 thereafter
- Minimum Investment for Additional Top-Up:**
₹ 1 Lac per Investment Approach and in multiple of ₹ 1 thereafter
- Termination Charges:** No Exit Fees.
^ Subject to change as per SEBI (Portfolio Managers) Regulations 2020

*Model Portfolio Holding:

SCHEME NAME	WEIGHTAGE (%)
Edelweiss Liquid Funds - Direct Plan - Growth	25.01
Aditya Birla Sun Life Liquid Fund - Direct Plan - Growth	25.00
Axis Liquid Fund - Direct Plan - Growth	25.00
Nippon India Liquid Fund - Direct Plan - Growth	24.91
Others	0.07

TWRR :

NJ Asset Management Private Limited (SEBI Registration No. PM/INP00003518)		TWRR Returns (%)									
Strategy	Investment Approach Name	AUM (IN INR CR)	1 Month	3 Months	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	Since Inception (Sep 30, 2020)
Debt	Liquid Portfolio - Debt Strategy	31.18	0.57	1.72	3.47	7.09	7.06	6.66	5.76	-	5.39
	Benchmark : Nifty Medium to Long Duration Debt Index	NA	1.81	3.64	5.51	10.78	8.62	7.82	6.63	-	6.61

Performance is as on April 30, 2025. Calculated on a TWRR (time-weighted rate of return) basis * Inception Date September 30, 2020 Past performance may or may not be sustained in future. Above performance data is not verified by SEBI. TWRR provided above are post expenses.

Please note that performance of your portfolio may vary from that of other investors and that generated by the Investment Approach across all investors because of 1) the timing of inflows and outflows of funds; and 2) differences in the portfolio composition because of restrictions and other constraints.

Performance relative to other Portfolio Managers within the selected strategy is available on the link '<https://tinyurl.com/mr3ucm2v>'. The above disclosure is as per SEBI circular SEBI/HO/MD/IMD-PoD-2/P/CIR/2022/172 dated December 16, 2022.

Note: The Portfolio Manager offers the option of direct on-boarding to clients under the Discretionary Services. At the time of on-boarding of clients directly, no charges except statutory charges shall be levied for the on-boarding. The Client may download the Application Form from the website of the Portfolio Manager at www.njpmis.in for availing the Portfolio Management Services and submit the same with required details and documents for direct on-boarding at the office of the Portfolio Manager.

The details pertaining to the investment approach mentioned herein is a subset of details specified in the Disclosure Document. Kindly refer to the Disclosure Document available on the website of the Portfolio Manager www.njpmis.in for the detailed investment approach, including specific risk factors associated with the investment approach before investing.

*The Model Portfolio follows rule based asset allocation based on in-house proprietary model. The portfolio of the client may or may not be exact replica of the model Portfolio, Investor's may note that the investment approach wise performance of the Portfolio Manager is disclosed in the Disclosure Document and the same is available on the website of the Portfolio Manager at www.njpmis.in

#The Securities/Sector(s) mentioned in this material do not constitute any recommendation of the same and the portfolios may or may not have any future positions in these Securities /Sector(s).

^^ The Client may select any number of Investment Approaches for investment subject to the Minimum Investment Per Client as prescribed by SEBI from time to time and the Minimum Investment Value Per Investment Approach provided herein above.

Risk Factors & Disclaimer

Investing in securities involves certain risks and considerations associated generally with making investments in securities. The value of the portfolio investments may be affected generally by factors affecting financial markets, such as price and volume, volatility in interest rates, currency exchange rates, changes in regulatory and administrative policies of the Government or any other appropriate authority (including tax laws) or other political and economic developments. Consequently, there can be no assurance that the objective of the Portfolio would be achieved. The value of the portfolios may fluctuate and can go up or down. Prospective investors are advised to carefully review the Disclosure Document, Client Agreement, and other related documents carefully and in its entirety and consult their legal, tax and financial advisors to determine possible legal, tax and financial or any other consequences of investing under this Portfolio and to understand the risk factors, before making an investment decision. Please note that past performance of the financial products, instruments and the portfolio does not necessarily indicate the future prospects and performance thereof. Such past performance may or may not be sustained in future. Portfolio Manager's investment decisions may not be always profitable, as actual market movements may be at variance with anticipated trends. The investors are not being offered any guaranteed or assured returns. The PM may be engaged in buying/selling of such securities. Individual returns of Clients for a particular portfolio type may vary significantly from the data on performance of the portfolios as may be depicted by the Portfolio Manager from time to time. This is due to factors such as timing of entry and exit, timing of additional flows and redemptions, individual client mandates, specific portfolio construction characteristics or structural parameters, which may have a bearing on individual portfolio performance. No claims may be made or entertained for any variances between the performance depictions and individual portfolio performance. Neither NJ Asset Management Private Limited (the "Portfolio Manager" or "PM") nor its Directors or Employees shall be in any way liable for any variations noticed in the returns of individual portfolios. The Client shall not make any claim against the Portfolio Manager against any losses (notional or real) or against any loss of opportunity for gain under various PMS Products, on account of or arising out of such circumstance/ change in market condition or for any other reason which may specifically affect a particular sector or security. All data/information used in the preparation of this material is dated and may or may not be relevant any time after the issuance of this material. The Portfolio Manager/ the PM take no responsibility of updating any data/information in this material from time to time. In the preparation of this material the PM has used information that is publicly available, including information developed in-house. Some of the material used herein may have been obtained from members/persons other than the PM and/or its affiliates and which may have been made available to the PM and/or to its affiliates. Information gathered and material used herein is believed to be from reliable sources. The PM however does not warrant the accuracy, reasonableness and/or completeness of any information. For data reference to any third party in this material no such party will assume any liability for the same. We have included statements/opinions/recommendations in this material, which contain words, or phrases such as "will", "expect", "should", "believe" and also PE ratios, EPS and Earnings Growth for forthcoming years and similar expressions or variations of such expressions that are "forward looking statements". Actual results may differ materially from those suggested by the forward looking statements due to risk or uncertainties associated with our expectations with respect to, but not limited to, exposure to market risks, general economic and political conditions in India and other countries globally, the monetary and interest policies of India, inflation, unanticipated turbulence in interest rates, foreign exchange rates, equity prices, the performance of the financial markets in India and globally, changes in domestic and foreign laws, regulations and taxes and changes in competition in the industry. This material is for informational purposes only. It is not intended as an investment advice or an opinion concerning securities proving a basis for an investment decision.