

BLUECHIP PORTFOLIO

- ✓ 100% Rule-based
- ✓ Quality Focused
- ✓ Long-Term Buy and Hold Approach with Minimal Churn



- About NJ Group
- Our Asset Management Journey
- NJ PMS Investment Philosophy & Process
- NJ PMS Product Basket
- Bluechip Portfolio
- Historical Performance



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
2578



Active Distributors
53,047



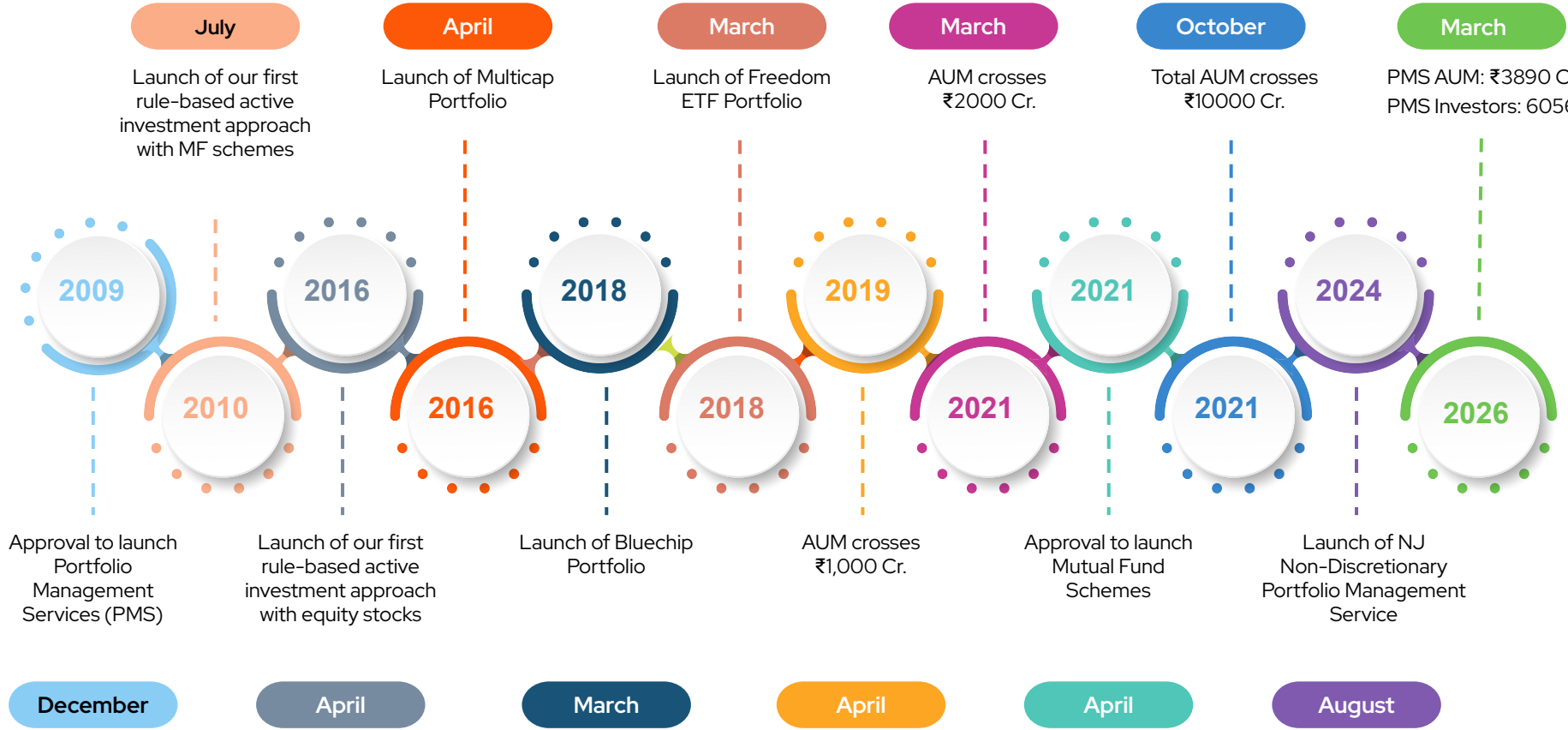
Assets Under Management
₹2,61,238* Crore

*Asset managed by various AMCs, mobilised by NJ | As on March, 2026

OUR ASSET MANAGEMENT JOURNEY



BUILT ON RULES

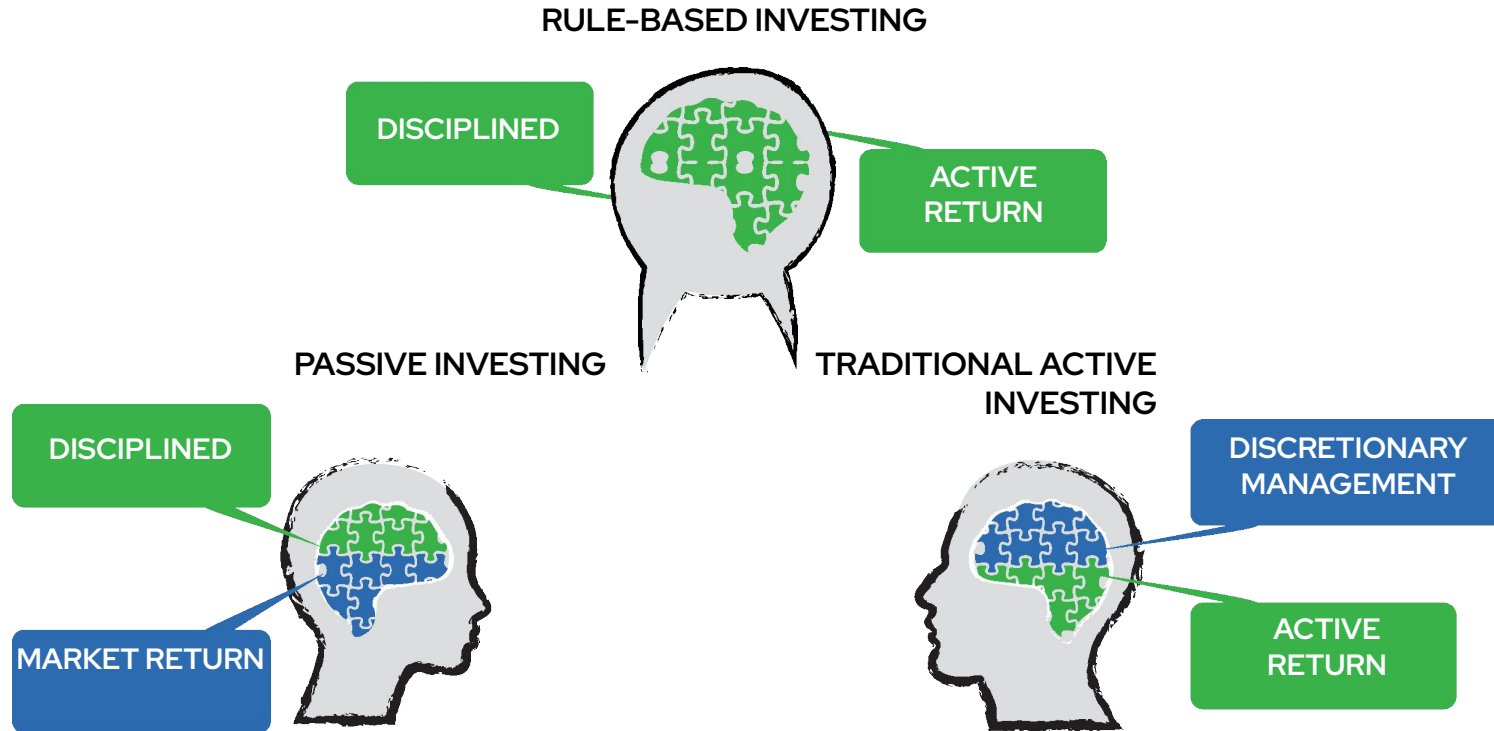


Portfolio Management Services

For private circulation only. This presentation contains 25 slides and must be viewed in its entirety.

NJ PMS

Investment Philosophy & Process



We follow a **HIGHLY PROCESS-DRIVEN AND SCIENTIFIC APPROACH TO INVESTING.**

OUR SECRET INGREDIENT: A DISCIPLINED, RULE-BASED INVESTMENT PROCESS

TRADITIONAL ACTIVE INVESTING



- Quality of ingredients is not predefined
- Quantity of ingredients is not fully predefined
- Mixing of ingredients is not fully predefined
- Temperature is not predefined
- Discretion at the level of the preparer



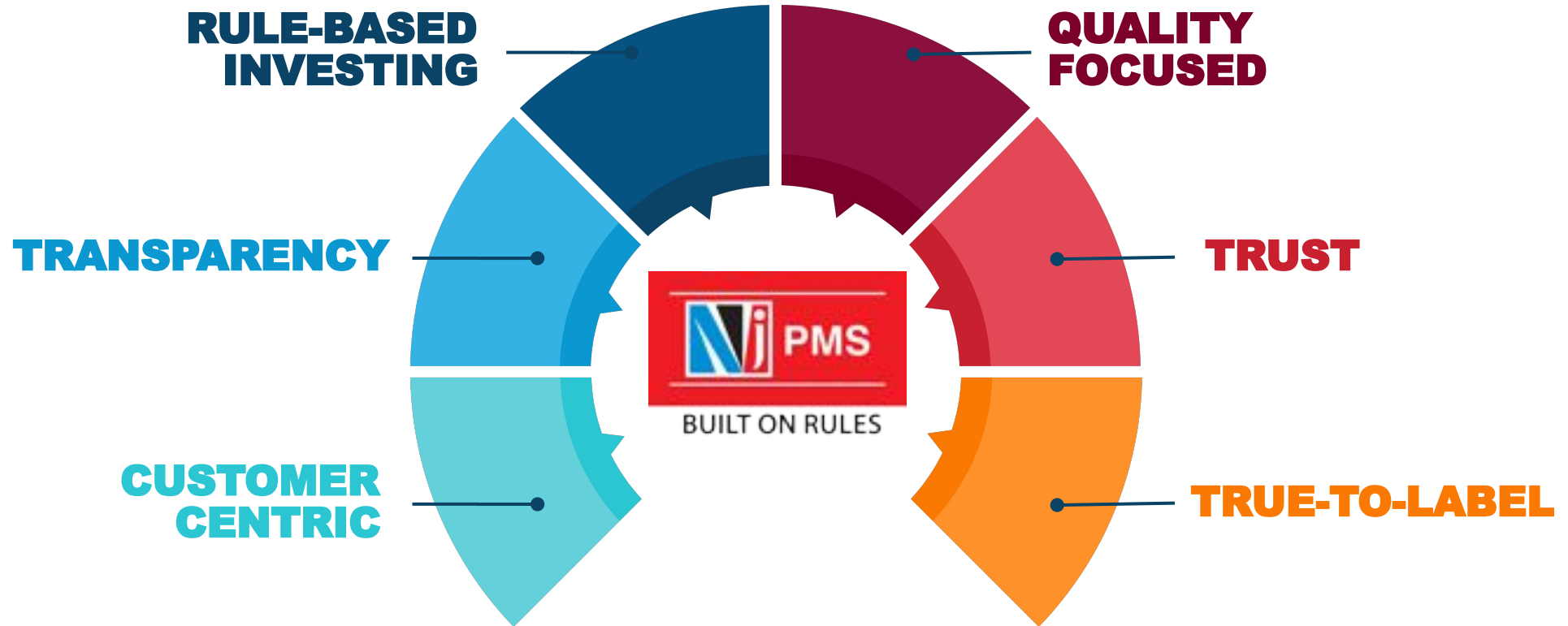
NJ's "BUILT ON RULES" APPROACH



- Quality of ingredients is predefined
- Quantity of ingredients is predefined
- Mixing of ingredients is predefined
- Temperature is predefined
- No discretion at the level of preparer



Even if the Pizza Preparer Changes.. **The QUALITY, TEXTURE & TASTE REMAINS COMPLETELY UNCHANGED**



NJ PMS is different on all the above parameters.

CORE PRODUCTS

DISCRETIONARY PMS

- **Stock-based Equity Investment Approaches**
 - Bluechip Portfolio
 - Multicap Portfolio
- **ETF-based Equity Investment Approach**
 - Freedom ETF Portfolio
- **MF-based Equity, Hybrid and Liquid Investment Approaches**
 - Balanced Advantage Portfolio
 - Freedom Portfolio
 - Liquid Portfolio

NON-DISCRETIONARY PMS

- Equity Schemes Portfolio
- Hybrid Schemes Portfolio
- Low-Risk Schemes Portfolio
- Conservative Schemes Portfolio
- Arbitrage Portfolio

Bluechip Portfolio



NIFTY 500 Universe

Creating a portfolio of 20-25 high-quality stocks with reasonable valuation

Removing companies from existing portfolio on yearly basis if they fail to qualify as per quality and forensic filters

Replacing the outgoing stock with the best-ranked stock

- **Quality Focused**
- **Benchmark and Sector Agnostic**
- **Long-Term Buy and Hold Approach**
- **Annual Rebalancing with Minimal Churn**

For detailed risk factors associated with investment approach, please refer to the Disclosure Document available on our website www.njpms.in

Portfolio Parameters

MARKET CAPITALISATION WISE EXPOSURE OF BLUECHIP PORTFOLIO			
MARKET CAPITALISATION	NO OF COMPANIES	% OF COMPANIES	PORTFOLIO WEIGHTAGE
Large Cap	10	50.00%	50.11%
Mid Cap	7	35.00%	37.64%
Small Cap	3	15.00%	12.25%
TOTAL	20	100.00%	100.00%

Note: Portfolio holdings as on 31st March, 2026. Market Capitalisation is as per the latest half-yearly market capitalisation classification shared by AMFI based as on 31st December 2025. Visit <https://njpms.in/> for more information on the latest Portfolio Disclosures.

SECTOR EXPOSURE & ACTIVE WEIGHTS OF THE PORTFOLIO HOLDINGS

SECTOR WISE EXPOSURE			
SECTOR	WEIGHTAGE IN NIFTY 50 INDEX	BLUECHIP PORTFOLIO	
		PORTFOLIO WEIGHT	ACTIVE WEIGHT
Financial Services	35.46%	24.95%	-10.50%
Fast Moving Consumer Goods	5.96%	19.74%	13.78%
Capital Goods	1.40%	13.11%	11.71%
Chemicals	0.00%	12.13%	12.13%
Healthcare	4.69%	9.97%	5.28%
Others	52.50%	20.10%	-32.39%

Source: NJ Asset Management Internal Research, AMFI, NSE, CMIE. Note: Portfolio Holdings as on 31st March 2026. Sector Classification is as per the latest Macroeconomic Sector classification shared by AMFI based as on 31st March 2026.

AGAINST NIFTY 50 INDEX	
% OVERLAP	9.93
% ACTIVE SHARE	90.07

Source: NJ Asset Management Internal Research, CMIE, NSE. Note: As on 31st March, 2026. % Active Share is equal to (100% - % Overlap). Past data may or may not be sustained in future.

LOW OVERLAP with Nifty 50 index, giving a **GENUINE DIVERSIFICATION** opportunity to investors along with rule-based style diversification..

QUALITY FOCUSED DIVERSIFIED PORTFOLIO OF 20 STOCKS

AVERAGE ROE	
BLUECHIP PORTFOLIO	30.17%
NIFTY 50	19.26%

AVERAGE DIVIDEND PAYOUT	
BLUECHIP PORTFOLIO	54.58%
NIFTY 50	31.31%

AVERAGE DEBT TO EQUITY	
BLUECHIP PORTFOLIO	7.62%
NIFTY 50	67.16%

AVERAGE CURRENT RATIO	
BLUECHIP PORTFOLIO	2.08
NIFTY 50	1.57

Note: Simple averages of Quality parameters mentioned above for the respective portfolio constituents as on 31st March, 2026. Lending companies and companies with lending subsidiaries are excluded from the calculation of Average Portfolio Debt To Equity. Financial companies are excluded from the calculation of Average Portfolio Current Ratio. Source: NJ Asset Management Internal Research, CMIE, NSE.

Historical Performance

ROLLING LUMP SUM RETURNS ACROSS DIFFERENT HOLDING PERIODS



BUILT ON RULES

	1 YEAR ROLLING RETURNS		3 YEARS ROLLING RETURNS		5 YEARS ROLLING RETURNS	
	BLUECHIP PORTFOLIO	NIFTY 50 TRI	BLUECHIP PORTFOLIO	NIFTY 50 TRI	BLUECHIP PORTFOLIO	NIFTY 50 TRI
Total Observations	2575	2575	1845	1845	1115	1115
Average Return	16.02	15.27	16.85	16.30	16.67	16.23
Median Return	8.59	11.75	16.78	15.53	16.98	15.90
Maximum Return	94.71	96.65	32.08	32.39	23.29	26.58
Minimum Return	-22.40	-32.69	2.29	9.19	7.84	9.78
% Outperformance	46.87	0.00	42.38	0.00	55.70	0.00

Returns as on 31st March, 2026.

Performance data upto 12 months are Absolute Returns; Performance data more than 12 months are CAGR.TWRR provided above are post expenses. The above performance data is not verified by SEBI. Past performance may or may not be sustained in future and does not guarantee future return. The Portfolio Manager offers the option of direct onboarding of clients under Discretionary Services. Inception date is March 12, 2018.

NJ Asset Management Private Limited (SEBI Registration No. PM/INP000003518)			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
Equity	Bluechip Portfolio - Equity Strategy	1,445.95	-10.49	-14.18	-14.00	-6.99	-0.67	8.38	1.89	7.89	10.54
	Nifty 50 TRI	**	-11.30	-14.44	-9.02	-3.99	1.19	10.02	7.58	10.01	11.25

Returns as on 31st March, 2026.

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

- the timing of inflows and outflows of funds; and
- 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/IMD/IMD-PoD-2/P/CIR/2022/172 dated December 16, 2022.

CALENDAR YEAR WISE HISTORICAL RETURNS



BUILT ON RULES

Calendar Year	Bluechip Portfolio	Nifty 50
2018	4.56	5.53
2019	4.21	13.48
2020	30.96	16.14
2021	58.73	25.59
2022	-21.65	5.69
2023	26.8	21.3
2024	19.51	10.09
2025	-2.88	11.88
2026 YTD	-14.18	-14.44

Returns as on 31st March, 2026. CY 2018 and 2026 does not represent entire calendar year.

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

- The timing of inflows and outflows of funds; and
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ACTUAL PERFORMANCE OF INVESTORS HAVING A HISTORY OF 5 YEARS OR MORE



Particulars	Last 5 Years XIRR		Since Inception XIRR	
	Bluechip Portfolio	Nifty 50 TRI	Bluechip Portfolio	Nifty 50 TRI
Number of Investors	680	680	680	680
Average Return	7.40%	9.63%	11.02%	11.93%
Median Return	7.90%	10.01%	11.22%	11.33%
Maximum Return	16.40%	14.67%	26.23%	25.08%
Minimum Return	-5.23%	0.85%	-2.80%	1.38%
% of Investors with XIRR Less than 0%	0.59%	0.00%	0.44%	0.00%
% of Investors with XIRR Between 0% and 10%	96.18%	38.09%	34.56%	19.85%
% of Investors with XIRR Between 10% and 20%	3.24%	61.91%	63.97%	78.97%
% of Investors with XIRR Between 20% and 30%	0.00%	0.00%	1.03%	1.18%
% of Investors with XIRR More than 30%	0.00%	0.00%	0.00%	0.00%
Outperformance against benchmark	1.76%	NA	28.82%	NA

Data as of 31st March, 2026. Returns shown above are XIRR. The table includes accounts that have been active for at least five years. “5-Year Performance” reflects returns for these accounts from 28th February, 2021 to 31st March, 2026, while “Since Inception Performance” reflects returns from each account’s inception date up to 31st March, 2026. Past performance may or may not be sustained in future. Above performance data is not verified by SEBI. Returns provided above are post expenses.

Investment Objective:

- To generate capital appreciation over a long term by investing in equity and equity related instruments.

The investment approach is as summarised below :

- Rule-based stock selection
- Focus on companies with superior quality over a long period with high ROE and cash rich companies with high dividend paying capabilities
- Preference for companies with lower volatility in returns and avoid loss making companies
- Portfolio would be reviewed for re-balancing on a yearly basis
- Allocation would be 80% to 100% in equity and equity related securities and 0% to 20% in debt oriented mutual funds, cash, liquid funds and arbitrage funds.

For detailed risk factors associated with investment approach, please refer to the Disclosure Document available on our website www.njpms.in

FEES, CHARGES, AND MINIMUM INVESTMENT



BUILT ON RULES

Minimum Investment Per Client	INR 50 Lakh*, Multiples of INR 1 thereafter								
Minimum Investment per Investment Approach for Bluechip Portfolio	INR 25 Lakh, Multiples of INR 1 thereafter								
Additional Top Up	1 Lac for existing Investment Approach								
Mode of Investment	Cheque, RTGS, NEFT, Security Transfer (Sell)								
Annual Portfolio Management Fees (exclusive of GST)	<table border="0"> <tr> <td>< 2 Cr: Upto 2.50%</td> <td>≥2 Cr to <5 Cr: Upto 2.00%</td> </tr> <tr> <td>≥5 Cr to <10 Cr: Upto 1.50%</td> <td>≥ 10 Cr to <20 Cr: Upto 1.20%</td> </tr> <tr> <td>≥20 Cr to <30 Cr: Upto 1.00%</td> <td>≥30 Cr to <50 Cr: Upto 0.80%</td> </tr> <tr> <td>≥ 50 Cr: Upto 0.70%</td> <td></td> </tr> </table>	< 2 Cr: Upto 2.50%	≥2 Cr to <5 Cr: Upto 2.00%	≥5 Cr to <10 Cr: Upto 1.50%	≥ 10 Cr to <20 Cr: Upto 1.20%	≥20 Cr to <30 Cr: Upto 1.00%	≥30 Cr to <50 Cr: Upto 0.80%	≥ 50 Cr: Upto 0.70%	
< 2 Cr: Upto 2.50%	≥2 Cr to <5 Cr: Upto 2.00%								
≥5 Cr to <10 Cr: Upto 1.50%	≥ 10 Cr to <20 Cr: Upto 1.20%								
≥20 Cr to <30 Cr: Upto 1.00%	≥30 Cr to <50 Cr: Upto 0.80%								
≥ 50 Cr: Upto 0.70%									
Exit Fees	1% on withdrawal amount (If redeemed within 1 year)								
Audit Fees	Upto INR 1200 Per Annum**								

*Subject to change as per SEBI (Portfolio Managers) Regulations, 2020. | ** May change from time to time

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.njpms.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.

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 (erstwhile NJ Advisory Services 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.

THANK YOU

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