







## Why is Asset Allocation important?

- » Perception and reality of risk are opposite to each other
- » When markets are high the perceived risk is low
- » When markets are low the perceived risk is high
- » Investors decisions are generally driven by emotions and revolve around the cycle of fear, greed and hope

## INVESTMENT STRATEGY:

The fund endeavours to generate superior risk adjusted returns and shall achieve this by investing in a basket of Balanced Advantage Funds selected on the basis of pre-defined set of rules. The fund presents an opportunity to investors in two parts:

### ASSET ALLOCATION

Investment into Balanced Advantage Funds present an asset allocation strategy i.e. when the market risk is high the asset allocation towards equity shall be low and vice-versa.

### FUND DIVERSIFICATION

Since the Fund has invested in three Balanced advantage funds, it brings to the investors equity selection and asset allocation of three different styles through three different fund managers.

PORTFOLIO	6 MONTHS		1 YEAR		3 YEARS		5 YEARS		SINCE INCEPTION*	
	INR	USD	INR	USD	INR	USD	INR	USD	INR	USD
NJ Global Opportunities Fund	4.86	5.71	13.24	8.97	10.19	7.2	7.99	4.24	8.28	5.14
NIFTY 500 TRI	6.84	7.69	23.9	19.2	26.06	22.64	13.78	9.82	13.84	10.54
MSCI India	4.42	5.25	19.17	14.66	23.2	19.86	13.15	9.21	12.47	9.2

Past performance may or may not be sustained in the future.



# NJGOF PORTFOLIO PERFORMANCE



## NJGOF PERFORMANCE

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## UNDERLYING SCHEMES PERFORMANCE

MUTUAL FUND SCHEMES (Direct Plan - Gr)	6 MONTHS		1 YEAR		3 YEARS		5 YEARS		SINCE INCEPTION <sup>^</sup>	
	INR	USD	INR	USD	INR	USD	INR	USD	INR	USD
Edelweiss Balanced Advantage Fund	7.17	8.03	17.68	13.22	18.34	15.13	13.06	9.13	12.38	9.11
Kotak Balanced Advantage Fund	7.32	8.17	16.97	12.54	15.29	12.16	11.31	7.48	11.31	7.48
NJ Balanced Advantage Fund	6.43	7.28	16.7	12.28	NA	NA	NA	NA	4.45	-1.16
TATA Balanced Advantage Fund	6.95	7.81	17.42	12.98	17.09	13.91	13.53	10.02	13.53	10.02

Performance in CAGR as on 30, June 2023

<sup>^</sup>Inception Date: July 14, 2016. Source: Bloomberg, from the inception date of NJ Global Opportunities Fund  
Past performance may or may not be sustained in the future.

# INDIA VIS A VIS GLOBAL ECONOMIES

INDEX	3 YEARS	5 YEARS	10 YEARS	15 YEARS
S&P 500 (USA)	14.58	12.21	12.78	10.86
FTSE 100 (UK)	11.75	3.12	3.82	2.78
Hang Seng (Hong Kong)	-5.67	-4.83	2.42	2.35
Topix (Japan)	5.64	3.2	5.55	3.89
Seoul Composite (S. Korea)	5.63	1.3	3.64	3.06
Straits Times (Singapore)	12.79	4.16	3.27	4.19
Bovespa (Brazil)	12.27	5.78	1.47	-3.29
RTS Index (Russia)	1.48	4.61	3.58	-0.54
Shanghai Composite (China)	3.9	3.71	5.5	2.91
NIFTY 50 (India)	21.48	10.1	10.49	7.81
Gold (USD)	3.29	9.72	5.01	5.85
Rs/Dollar	2.79	3.65	3.23	4.41
Crude Oil(Brent \$)	22.78	-0.75	-2.96	-3.99



# LUMPSUM INVESTMENT OF USD \$ 5,00,000



YEARS / EXPECTED RETURN	2%	4%	8%	10%	12%	15%
10	\$6,09,497	\$7,40,122	\$10,79,462	\$12,96,871	\$15,52,924	\$20,22,779
15	\$6,72,934	\$9,00,472	\$15,86,085	\$20,88,624	\$27,36,783	\$40,68,531
20	\$7,42,974	\$10,95,562	\$23,30,479	\$33,63,750	\$48,23,147	\$81,83,269

For illustrative purposes only and should not be construed as the indicative return of the scheme.



# **BENEFITS OF ACCESSING DAAP THROUGH OFFSHORE FUND**





## EASE IN OPERATION

- » No requirement of PAN card
- » No requirement of NRE-NRO bank account
- » Transaction account not required



## EASE IN COMPLIANCE

- » No filing of Tax return in India
- » No intermittent bank hassles as redemption money is transferred to its origin bank account



## TAX BENEFIT

- » No Capital Gain Tax
- » No TDS

Capital gains from alienation of Units of Indian Mutual Fund continue to be exempt under the India - Mauritius Tax Treaty



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