



MARS

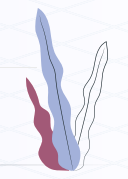
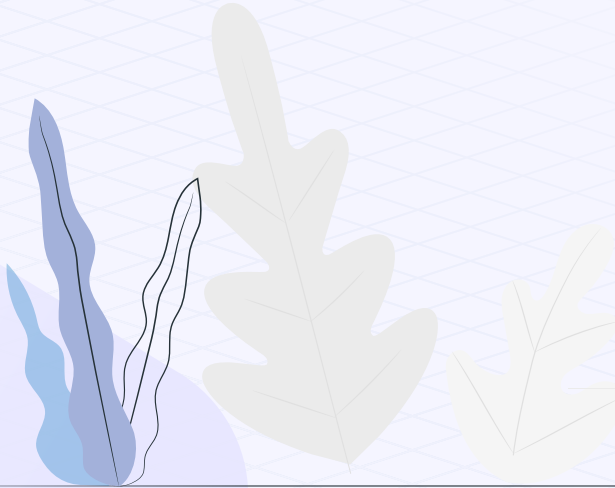
MUTUAL FUND AUTOMATED PORTFOLIO REBALANCING SYSTEM

DAAC



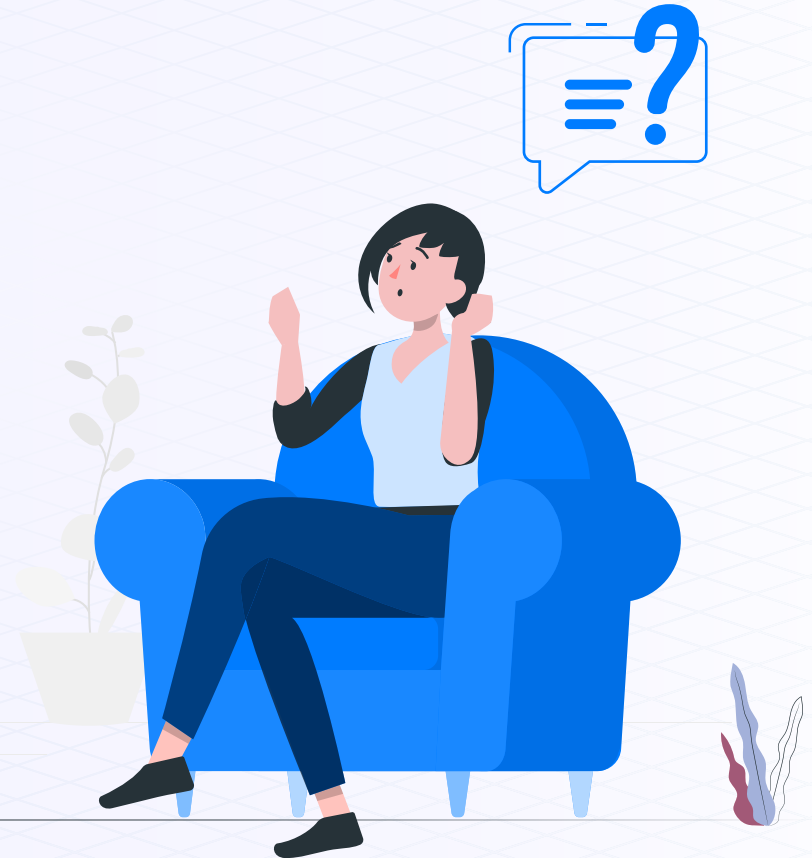
I WANT
STABLE RETURN
FOR MY
INVESTMENTS?

? WHERE
TO INVEST?

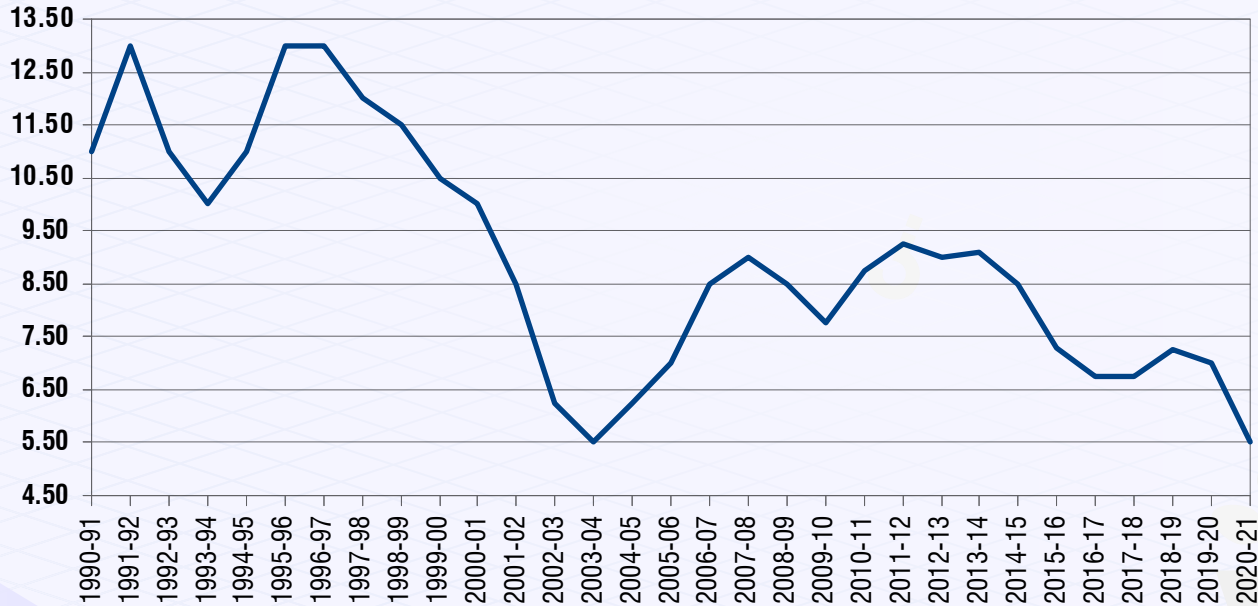


CURRENT FD RATES

BANK	5YEARS
SBI	5.40%
PNB	5.80%
KOTAK	5.00%
HDFC	5.75%
BOB	5.70%
ICICI	5.50%



FALLING INTEREST RATES: 5 YEAR FD RATES



5 YEAR FD RATES AT MULTI YEAR LOWS!!



OTHER PROBLEMS WITH FD

- ▶ TAXATION AT HIGHEST RATE
- ▶ HIGH EXIT COSTS

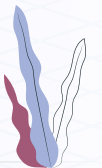


**ANY OTHER
BETTER
INVESTING OPTION
AVAILABLE ?**

**WHICH IS
HAVING LOWER
TAXATION ?**

**WHICH
GENERATES
BETTER THAN
FD RETURNS ?**

**IS EASY
TO OPERATE?**



PRESENTING **MARS** CONSERVATIVE

- ▶ Investment in a mix of Equity and Debt MF Schemes
- ▶ 70%-100% of money invested in Debt MF schemes at all points of time
- ▶ 0-30% money dynamically invested in Equity MF schemes based on NJ MARS model
- ▶ Half yearly reallocation of Equity & Debt in Portfolio
- ▶ Annual shuffling of schemes, to eliminate non performers in a timely manner
- ▶ Completely Online



MARS DAA CONSERVATIVE: PERFORMANCE

	1 YR ROLLING	3 YRS ROLLING	5 YRS ROLLING
NO OF OBS	68	44	20
AVERAGE RETURNS	8.41	8.22	8.05
MEDIAN RETURNS	8.04	8.07	7.76
MAX RETURNS	20.97	12.66	9.96
MIN RETURNS	1.55	4.42	6.33
NEGATIVE OBS	0	0	0

Period: 31 Dec 2013 to 31 Jul 2020 | Returns are on a CAGR basis | Observations are based on monthly data.

- ▶ **DELIVERING FD+ RETURNS**
- ▶ **0 CASES OF NEGATIVE RETURNS FOR 1 YEAR AND ABOVE INVESTMENT**
- ▶ **AVERAGE RETURNS IN THE RANGE 8-8.5%**



ACTUAL 5 YEAR PERFORMANCE

DATE	DATE	DAAC RETURNS (%)	
		CAGR (%)	ABSOLUTE (%)
31/12/13	31/12/18	9.78	59.45
31/01/14	31/01/19	9.96	60.76
28/02/14	28/02/19	9.78	59.45
31/03/14	31/03/19	9.49	57.35
30/04/14	30/04/19	9.38	56.56
31/05/14	31/05/19	8.75	52.11
30/06/14	30/06/19	8.13	47.82
31/07/14	31/07/19	8.01	47.00
31/08/14	31/08/19	7.84	45.85
30/09/14	30/09/19	7.79	45.51
31/10/14	31/10/19	7.74	45.17
30/11/14	30/11/19	7.59	44.16
31/12/14	31/12/19	7.49	43.50
31/01/15	31/01/20	7.26	41.97
28/02/15	28/02/20	7.18	41.44
31/03/15	31/03/20	6.33	35.92
30/04/15	30/04/20	7.03	40.45
31/05/15	31/05/20	6.84	39.21
30/06/15	30/06/20	7.21	41.64
31/07/15	31/07/20	7.38	42.76



TAXATION

- ▶ As investment in DAAC is in a combination of Equity and Debt MF Schemes so,
 - ▶ Equity Taxation @10% only for Long Term
 - ▶ Indexation benefit in Debt MF Schemes



INVESTOR EXPECTATIONS

- ▶ To get the best performance from investing in DAAC, Investors are expected to
 - ▶ Follow the rebalancing schedule
 - ▶ Suitable for investment period of 5 years or higher
 - ▶ Returns are not going to be in a straight line and may vary from year to year
 - ▶ No Need to panic in case of negative returns in short duration of 3-6 months



THANK YOU



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