



**FINANCIAL  
PRODUCTS  
DISTRIBUTORS  
NETWORK**



MAKE THE  
**RIGHT MOVES** for  
your Investments...





# ELITE ADVISOR V/S NORMAL ADVISOR

PARTICULARS	AVERAGE ADVISOR	ELITE ADVISOR
Client Interaction	16%	32%
Client Acquisition	10%	17%
Research & Portfolio Management	24%	11%
Office Admin & Back Office Mgt.	20%	5%
Training & Process Setup	10%	20%

Source: [www.iris.xyz](http://www.iris.xyz)



# ROLE OF A DISTRIBUTOR



- **Need Identification** of investor.
- Ascertain **right Asset Allocation** of investor according to his/her **risk appetite**.
- Help investors in reaching their goals.
- Hand hold investors in **volatility**, so that they don't diverge from their AA.
- Spend more time in **reaching clients** & less time in operational & fund selection activities.



# TOO MANY FUNDS!!

44

AMCs

37

Categories

650+

Equity & Hybrid  
Schemes

650+

Debt  
Schemes

144

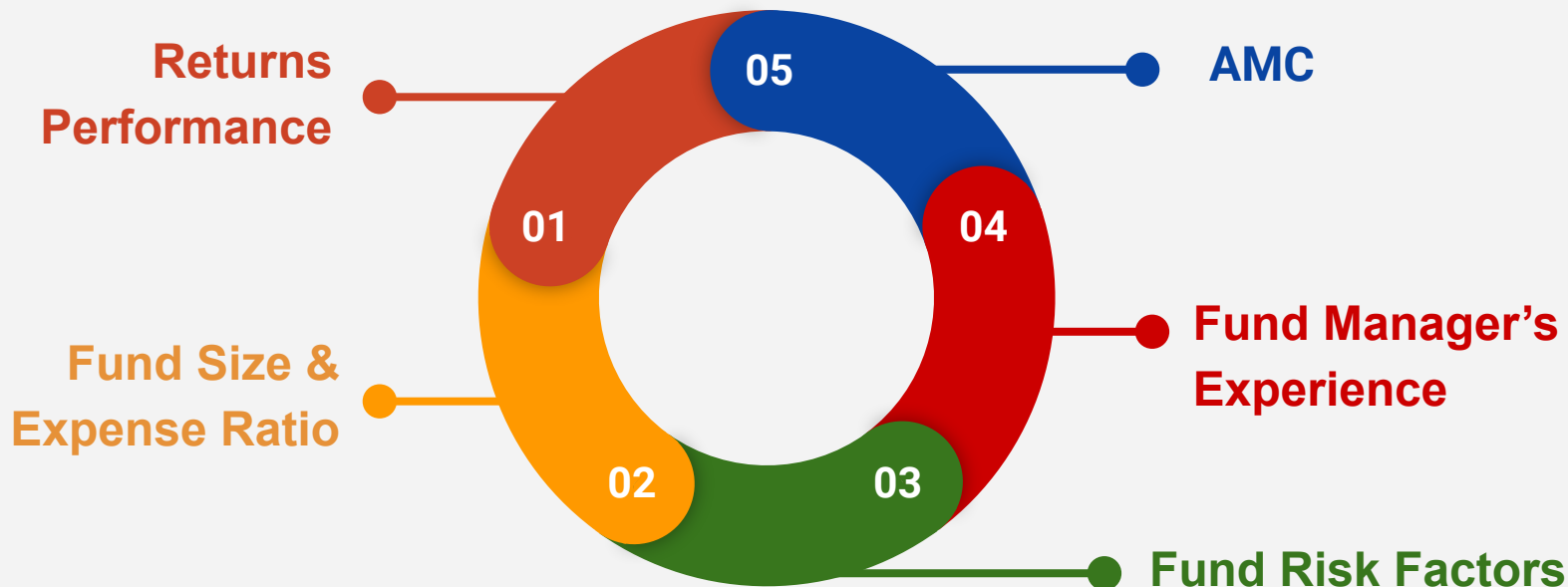
NFOs in FY  
21-22



## How To Select Fund For Investors?



# OTHER CRITERIAS TO PICK FROM





# FUND SELECTION ON 1 YEAR PERFORMANCE IS A FUTILE ACTIVITY!

## Analysis on multi-cap fund

Scheme Name	CY 2014		CY 2015		CY 2016	
	Return	Rank	Return	Rank	Return	Rank
Scheme 1	72.1	1	6.72	6	0.69	19
Scheme 2	59.67	2	0.51	14	-6.66	26
Scheme 3	58.9	3	8.28	4	-2.69	25
Scheme 4	57.87	4	2.95	10	9.44	4
Scheme 5	56.79	5	4.37	8	4.98	10
Fund Universe	22		24		26	

Scheme Name	CY 2015		CY 2016		CY 2017	
	Return	Rank	Return	Rank	Return	Rank
Scheme 1	14.19	1	8.45	5	43.05	4
Scheme 2	9.80	2	5.81	8	36.98	12
Scheme 3	8.93	3	3.27	13	29.36	23
Scheme 4	8.28	4	-2.69	25	39.04	10
Scheme 5	6.90	5	-0.95	23	30.97	20
Fund Universe	24		26		26	



# FUND SELECTION ON 1 YEAR PERFORMANCE IS A FUTILE ACTIVITY!

## Analysis on multi-cap fund

Scheme Name	CY 2016		CY 2017		CY 2018	
	Return	Rank	Return	Rank	Return	Rank
Scheme 1	15.21	1	33.51	18	-4.09	11
Scheme 2	10.54	2	39.49	9	-5.38	15
Scheme 3	10.13	3	28.00	24	0.2	4
Scheme 4	9.44	4	34.30	16	-0.88	6
Scheme 5	8.45	5	43.05	4	-7.84	19
Fund Universe	26		26		28	

Scheme Name	CY 2017		CY 2018		CY 2019	
	Return	Rank	Return	Rank	Return	Rank
Scheme 1	48.73	1	-8.66	22	3.93	29
Scheme 2	47.37	2	-4.91	14	8.38	18
Scheme 3	46.15	3	-12.5	28	4.61	27
Scheme 4	43.05	4	-7.84	19	7.92	19
Scheme 5	42.58	5	-11.95	27	13.21	7
Fund Universe	26		28		31	



# TOO MUCH CONFUSION????



- How to select best fund for my client?
- How to evaluate the portfolio regularly?



***Presenting.....***



- Platform which provides you **multiple ready made portfolios**,
- Built after thorough **research**,
- Best suited for **needs of different investors**.

**MARS portfolios are periodically rebalanced with poor performing schemes replaced with good performing schemes**



# DIFFERENT CLIENT TYPES

## NEED/TYPE OF THE INVESTOR

1.

**HIGH RISK**

- E100, E90 & E80

2.

**LESS VOLATILE EQUITY  
RETURNS**

- DAA Aggressive, DAA Moderate

3.

**FD + RETURN WITH LESS  
RISK**

- DAA Conservative, E10, E20, E30

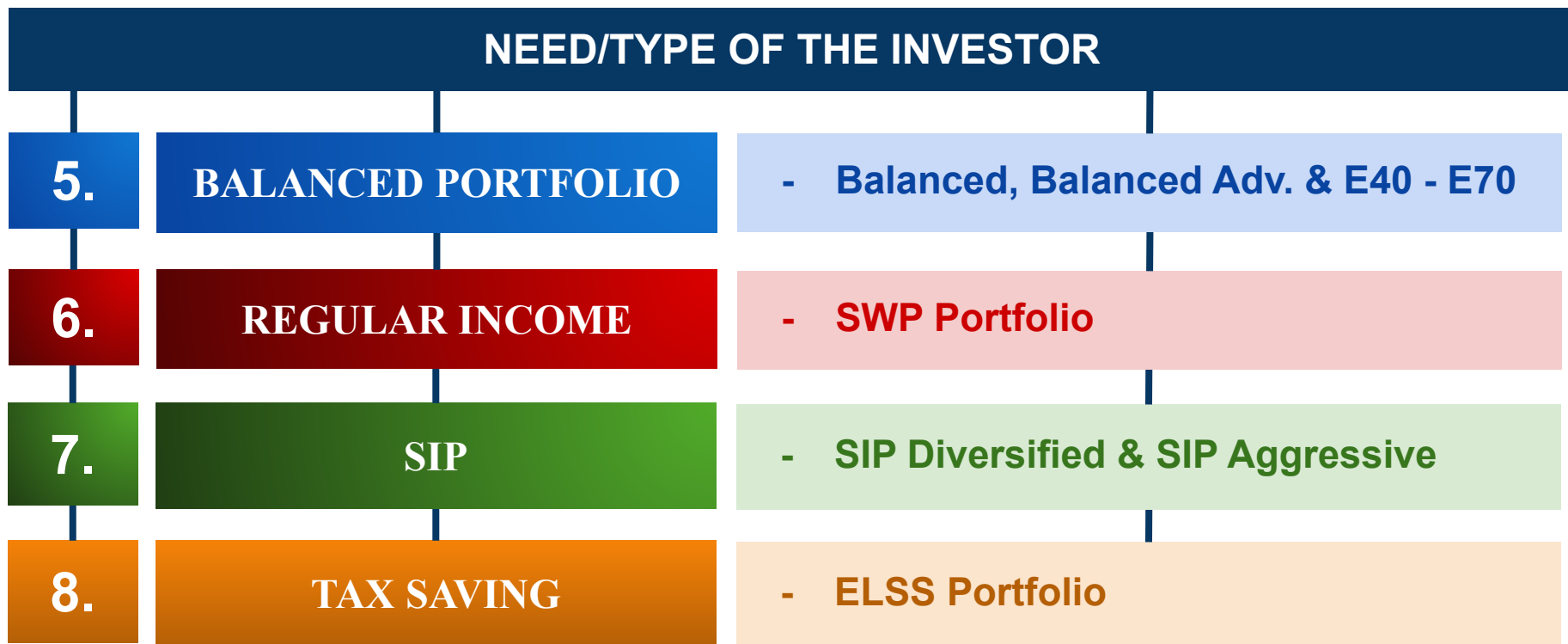
4.

**CONSERVATIVE**

- Liquid Portfolio



# DIFFERENT CLIENT TYPES



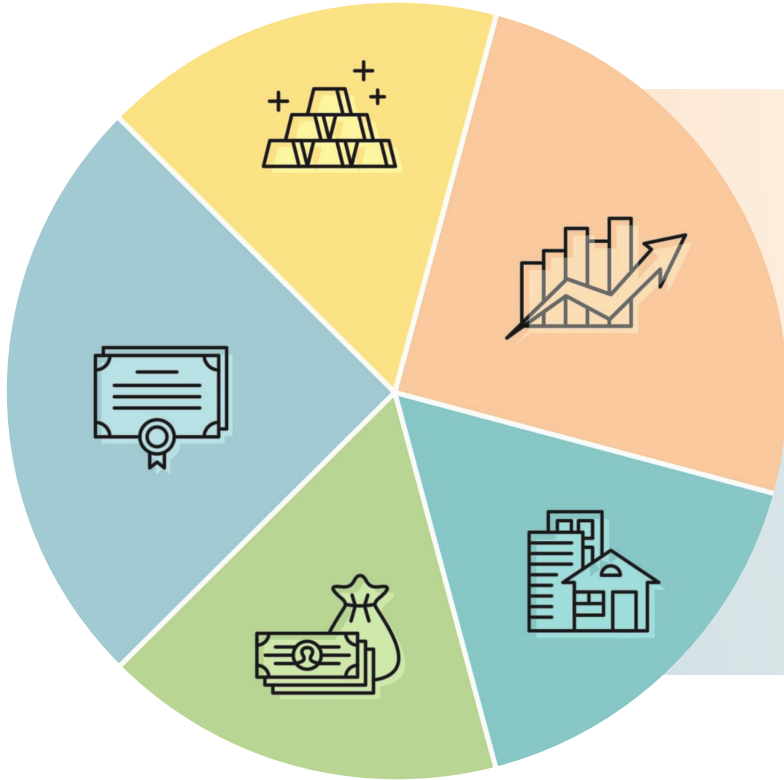




# Methodology of Portfolio Creation



# ASSET ALLOCATION

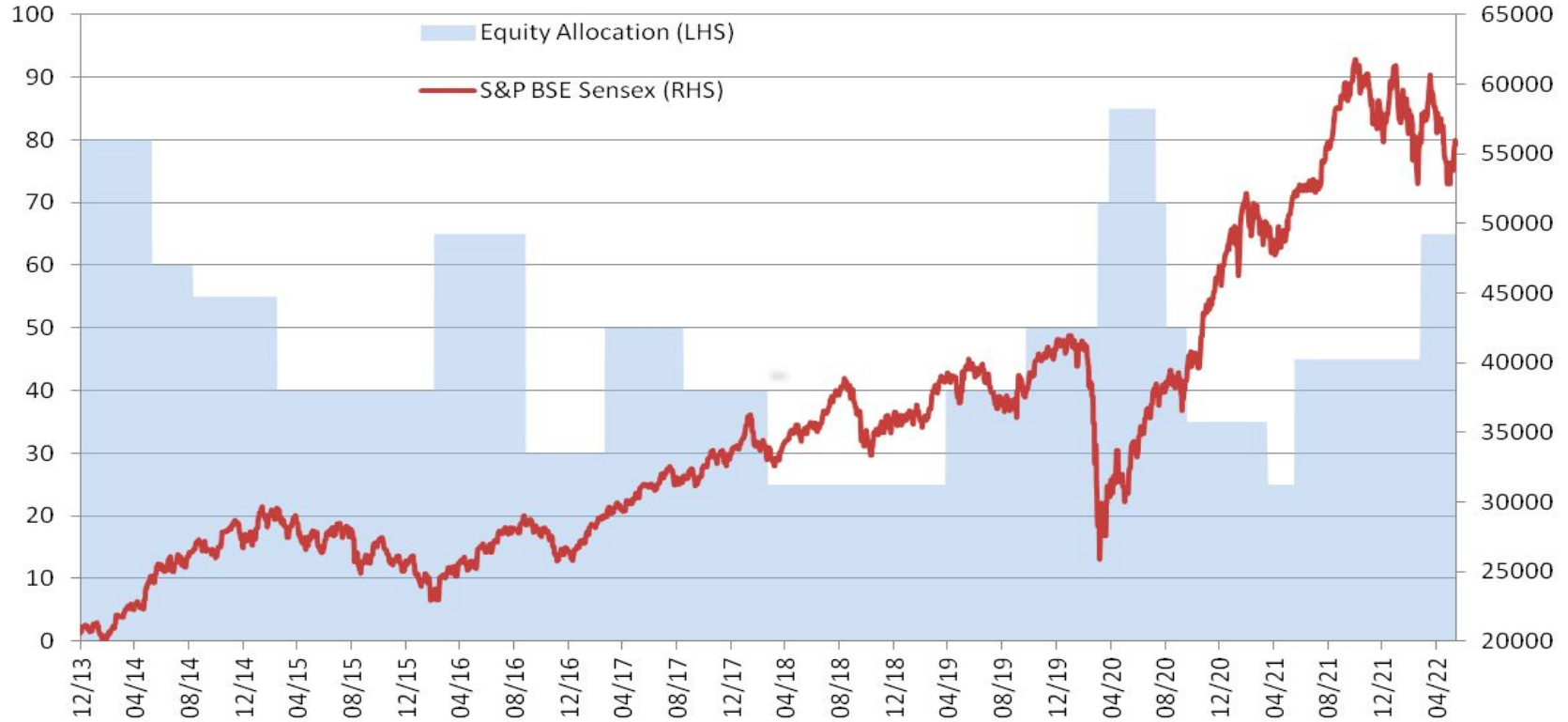


Asset Allocation in all DAA portfolios is managed through an **inhouse research model** made by NJ.

Model give out ideal equity allocations based on **market valuations, interest rates, GDP growth** & other factors.



# ACTUAL AA VS MARKET DATA





# EQUITY ALLOCATION - DAA MODELS

DAA Portfolio	Aggressive	Moderate	Conservative
Equity Allocation	0 - 100%	0 - 60%	0 - 30%

If model has 80% equity allocation, then equity allocation in various portfolios:

Aggressive	Moderate	Conservative
80%	48%	24%



# FUND SELECTION



- Checking funds performance.
- Identifying consistent performing funds.
- Regular interactions with fund manager

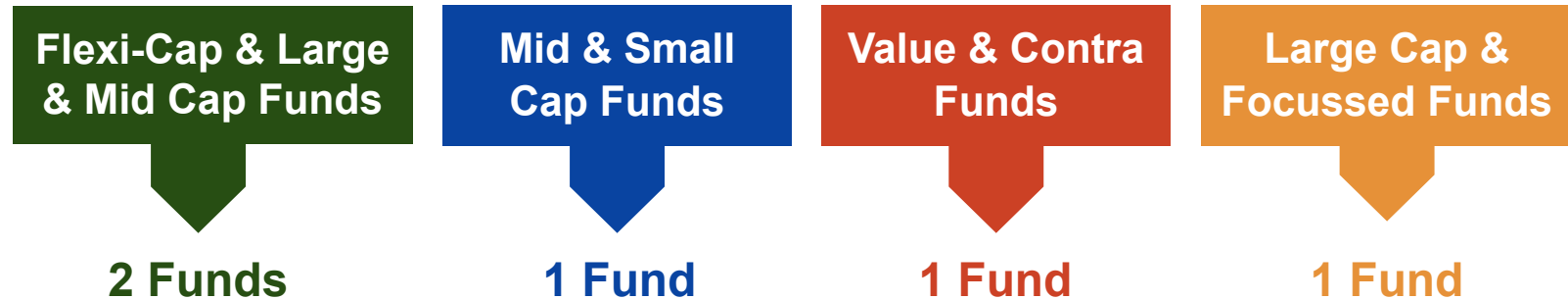


- Scheme scores are **calculated & tracked on monthly basis.**
- NJ research team does **quarterly discussions with the FM's** of MARS schemes.
- Interactions are **continuous with FM's in non MARS** schemes with decent performance.



## DAA portfolios, E10-E 100, SIP diversified portfolios:

- Equity schemes are common in all above portfolios but **weights are different depending on asset allocation.**



Minimal overlap amongst underlying funds giving proper diversification.



## Balanced & SWP Portfolios



- 4 Top Schemes based on highest scheme score selected in the portfolios.
- Common Balanced Funds in Both the Portfolios.
- 10% money in SWP portfolio goes in debt fund, from where monthly withdrawals are made.



# FUND SELECTION - DIFFERENT PORTFOLIOS

## OTHER PORTFOLIOS

### ELSS PORTFOLIO

- 3 schemes shortlisted from top ELSS schemes based on their score.

### SIP AGGRESSIVE PORTFOLIO

- 5 Schemes from Mid & small cap Funds based on their score.

### BALANCED ADVANTAGE FUND

- Top 4 schemes based on highest scheme score selected in the portfolios.



## *DAA - Half yearly change in AA in April & October*

- Annual Change in Schemes - **In April**
- Rebalancing in the month of **April and October.**
- NJ research team can also trigger rebalance in portfolio if there is **20% change** in AA from previous rebalancing.
- In Annual scheme change, scheme below 1 year will not be redeemed to save **exit load & taxation costs.**



# REBALANCING & PORTFOLIO CHANGE


## FAA, BALANCED, BALANCED ADVANTAGE, LIQUID

- Annual scheme change in portfolio - April.
- Schemes below 1 year will not be redeemed to save Exit load & taxation costs

## ELSS PORTFOLIOS

- New Series Launched every year
- No rebalancing done as the money is locked in





## SIP AGGRESSIVE & SIP DIVERSIFIED PORTFOLIOS

- New Series launched **every year**.
- No rebalancing done.
- All SIPs are registered on **perpetual basis**.
- Scheme changes - once in **5 years**.
- SIPs in old series continue as it is without any change.





**Easy to invest.**

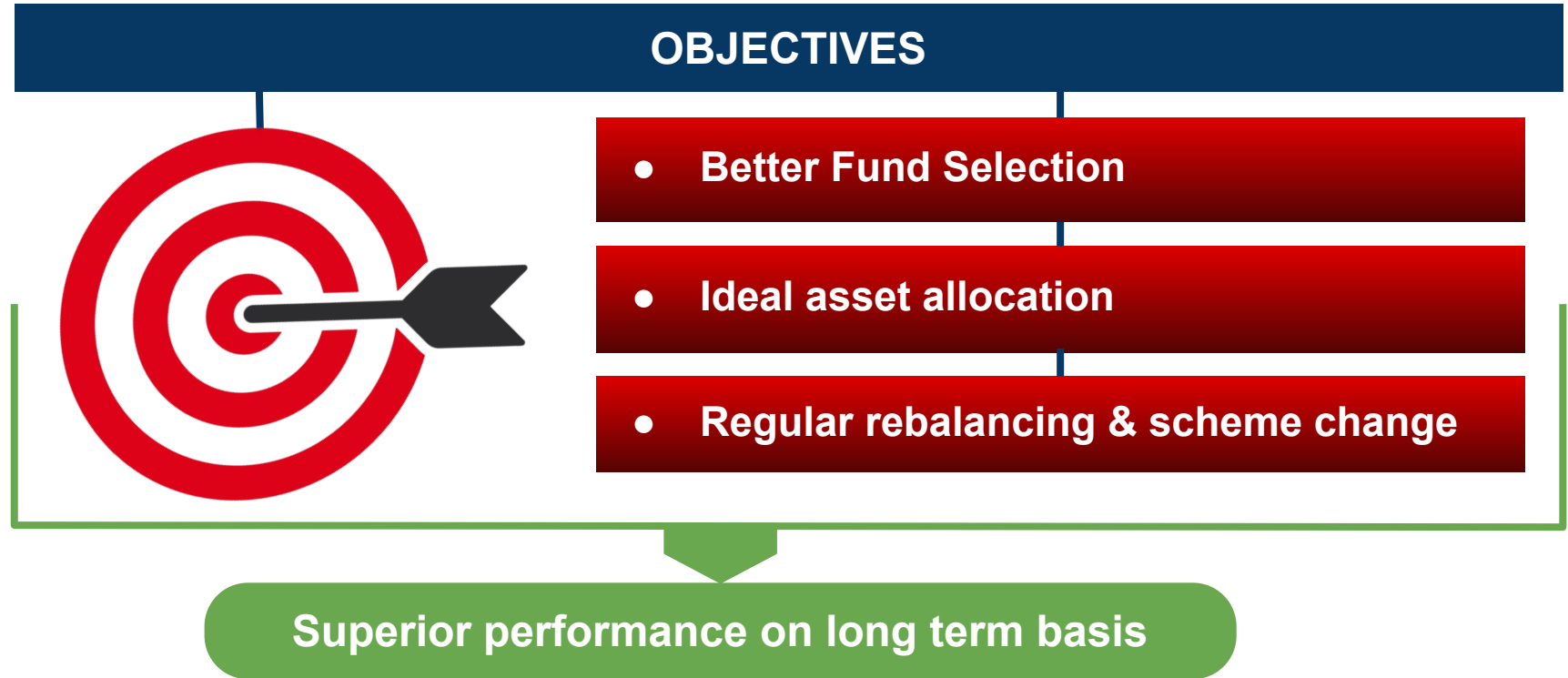
**Easy to Rebalance.**

**Entire rebalancing process is automated.  
(client will only authorise transactions)**

**PIT option available for Partners.**

**0 paperwork, fully online on NJ EWA  
platform.**







# ULTIMATELY...





# MARS PERFORMANCE

Particulars	6 M	1 YR	2 YR	3 YR	5 YR	7 YR	Since Inception
DAA-AGGRESSIVE	-2.50	3.89	16.39	9.88	8.82	10.07	13.75
Nifty 500 TRI	-3.04	8.08	35.85	14.25	12.40	11.95	15.03
Avg. Equity Proportion	55	50	48	49	43	44	47

FAA E100	-5.59	6.55	31.08	13.56	10.83	11.75	16.85
Nifty 500 TRI	-3.04	8.08	35.85	14.25	12.40	11.95	15.03

*Note: Performance is as on 31 May 22*



# MARS PERFORMANCE



FINANCIAL  
PRODUCTS  
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Particulars	6 M	1 YR	2 YR	3 YR	Since Inception
ELSS	-6.32	5.03	30.65	NA	15.72
Nifty 500 TRI	-3.04	8.08	35.85	NA	20.68
Balanced	-3.70	5.47	24.04	12.13	9.31
Avg. Aggressive Hybrid	-3.79	5.62	25.60	10.97	8.74
SIP Aggressive Portfolio 2018	-5.31	-8.15	20.85	23.60	18.00
Nifty Midcap 100 TRI	-5.23	-7.06	22.76	25.57	18.42

*Note: Performance is as on 31 May 22*



# MARS ROLLING RETURNS

ROLLING RETURN - E100	3 YEAR ROLLING		5 YEAR ROLLING	
	E100	NIFTY 500 TRI	E100	NIFTY 500 TRI
No. Of Observations	66	66	42	42
Average Returns	12.84	11.85	12.49	11.79
Obs. With Negative Returns	2	2	0	0
Maximum Return	25.41	21.20	18.35	17.88
Minimum Return	-2.58	-3.14	3.05	1.29

- E100 portfolio has outperformed Nifty 500 TR on 3Y & 5Y rolling basis & deliver better risk adjusted return for 5 years.



# MARS ROLLING RETURNS

ROLLING RETURN - DAAA	3 YEAR ROLLING		5 YEAR ROLLING	
	DAAA	NIFTY 500 TRI	DAAA	NIFTY 500 TRI
No. Of Observations	66	66	42	42
Average Returns	11.41	11.85	11.18	11.79
Obs. With Negative Returns	0	2	0	0
Maximum Return	21.89	21.20	16.48	17.88
Minimum Return	2.35	-3.14	6.26	1.29
Std. Deviation	3.85	5.13	2.14	4.20
Sharpe	1.67	1.34	2.89	1.61

- DAA aggressive portfolio delivered better risk adjusted return for 3Y and 5Y, & has no negative return observation in 3Y & 5Y.



***MOVE YOUR BUSINESS TO..***



- **For Higher Client Satisfaction.**
- **For Scientific Approach In Investors Money Management.**
- **For Huge Savings On Cost & Time.**



# THANK YOU