

Presenting

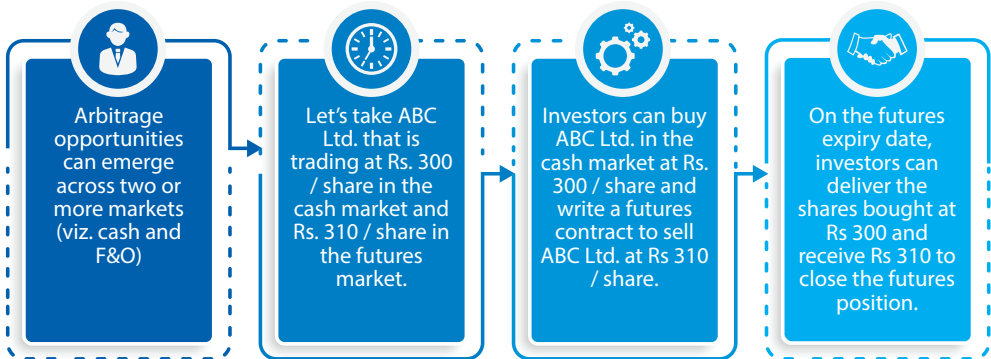
NJ ARBITRAGE FUND

An open-ended scheme investing in arbitrage opportunities



FOLLOWS RULE-BASED ACTIVE INVESTING

What is Arbitrage?



What are Arbitrage Funds?



Arbitrage funds fall under the hybrid fund category as per categorization.



Arbitrage Funds aim to benefit from arbitrage opportunities in securities in the shape of price differences between markets.



These funds achieve this by simultaneously buying stocks in cash market and selling it in futures market, earning a gain because of the difference.

Why NJ Arbitrage Funds?

WHY ARBITRAGE FUNDS?

1

Lower volatility & risk: Since equal and simultaneous positions are taken in cash and futures, there is low risk from share price fluctuations

2

Tax-friendly: Being equity-oriented, they are more tax-friendly than debt funds

3

All weather mutual fund: Since arbitrage opportunities are available across market phases, investors can invest in them regardless of market conditions

Who Should Invest?



Investors looking for a stop gap arrangement before they systematically transfer funds (via STP) in an equity-oriented fund later when they believe it is the right time.



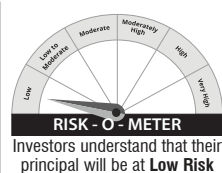
Investors with surplus funds looking for liquidity + tax efficient return will find these funds helpful.

For SID, SAI, KIM and detailed Risk factors of the Scheme please log onto www.njmutualfund.com

This product is suitable for investors who are seeking*:

- To generate income by predominantly investing in arbitrage opportunities.
- Predominantly investing in arbitrage opportunities in the cash and derivatives segment of the equity market.

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



The product labelling assigned during the NFO is based on internal assessment of the Scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made.

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.