

Presenting

NJ OVERNIGHT FUND

An open-ended debt scheme investing in overnight securities with a relatively low interest rate risk and relatively low credit risk



**FOLLOWS RULE-BASED
ACTIVE INVESTING**

What are Overnight Funds?

Overnight funds are open-ended debt funds that invest in securities with a residual maturity of one day, otherwise referred to as 'overnight' assets.

This debt fund category came into existence as part of SEBI's mutual fund reclassification in 2017.

Why NJ Overnight Fund?



Who Should Invest?



Investors looking for a low risk option to time their investments into equity-oriented funds or use as a source for Systematic Transfer Plan (STP) into an equity-oriented fund



Investors with surplus funds looking for liquidity, low risk + commensurate return will find these funds helpful

POTENTIAL RISK CLASS

Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)	A-I		
Moderate (Class II)			
Relatively High (Class III)			

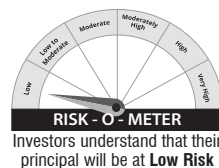
A relatively low interest rate risk and relatively low credit risk

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*:

- An overnight fund that aims to generate optimal returns in line with overnight rates and high liquidity.
- To invest in debt and money market instruments with maturity of 1 day.

*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.