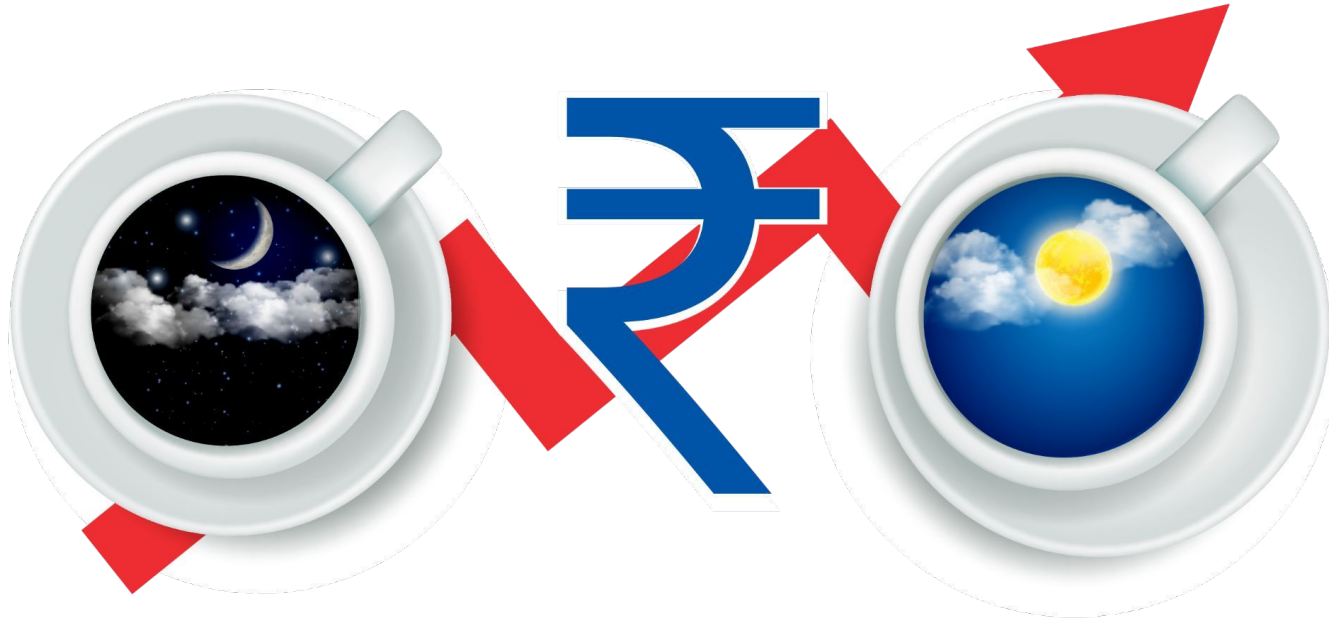


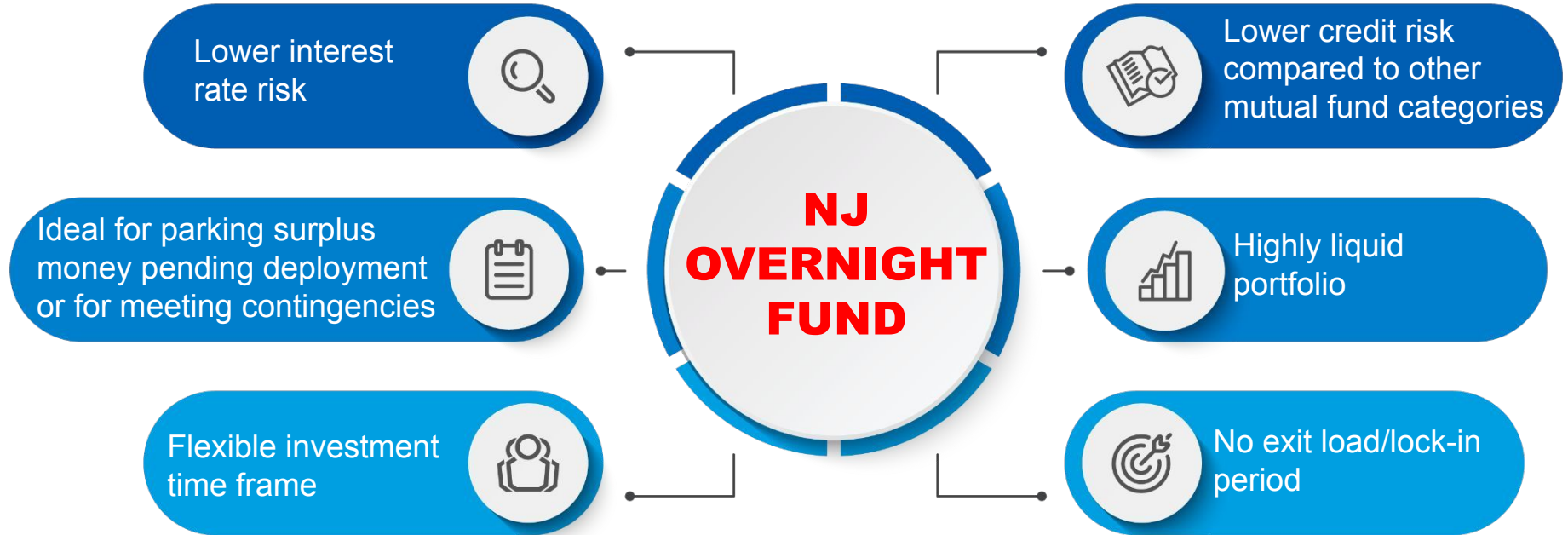
NJ OVERNIGHT FUND



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



WHY NJ OVERNIGHT FUND?



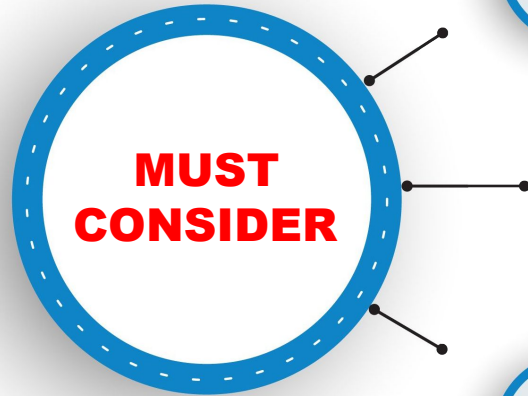
WHO SHOULD INVEST?



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 fund looking for low risk+liquidity, commensurate return will find these funds helpful.



Returns are incremental at best

Investors should not look at overnight funds to maximize returns. So, rather than looking at overnight funds in terms of returns, consider them as better alternatives to current accounts that offer no return.



Risk mitigation holds priority

For an investor in overnight funds, lowering risk and improving liquidity must hold priority over returns, as this is the objective with which overnight funds are managed.



Look for funds with lower costs

All things being same, performance of overnight funds is closely linked to the cost, as reflected in the expense ratio.

PERFORMANCE

PERFORMANCE DATA							
Period		NJ Overnight Fund-Direct Plan - Growth Option	NIFTY 1D Rate Index (Benchmark)	NIFTY 1 Year T-Bill Index (Additional Benchmark)	NJ Overnight Fund - Regular Plan - Growth Option	NIFTY 1D Rate Index (Benchmark)	NIFTY 1 Year T-Bill Index (Additional Benchmark)
7 days	Simple Annualized (%)	6.63%	6.77%	6.91%	6.53%	6.77%	6.91%
	Current Value of Investment of ₹10,000/-	10,013	10,013	10,013	10,013	10,013	10,013
15 days	Simple Annualized (%)	6.63%	6.77%	7.34%	6.53%	6.77%	7.34%
	Current Value of Investment of ₹10,000/-	10,027	10,028	10,030	10,027	10,028	10,030
30 days	Simple Annualized (%)	6.69%	6.78%	6.72%	6.59%	6.78%	6.72%
	Current Value of Investment of ₹10,000/-	10,055	10,056	10,055	10,054	10,056	10,055
03 months	Simple Annualized (%)	6.59%	6.71%	6.58%	6.49%	6.71%	6.58%
	Current Value of Investment of ₹10,000/-	10,163	10,166	10,162	10,160	10,166	10,162
06 months	Simple Annualized (%)	6.56%	6.67%	6.63%	6.46%	6.67%	6.63%
	Current Value of Investment of ₹10,000/-	10,329	10,335	10,332	10,324	10,335	10,332
01 year	CAGR (%)	6.50%	6.62%	6.76%	6.39%	6.62%	6.76%
	Current Value of Investment of ₹10,000/-	10,650	10,662	10,676	10,639	10,662	10,676
Since Inception	CAGR (%)	6.39%	6.48%	6.19%	6.28%	6.48%	6.19%
	Current Value of Investment of ₹10,000/-	10,798	10,810	10,773	10,785	10,810	10,773

The scheme has been in existence for more than 1 year but less than 3 years or 5 years. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments. Different plans shall have different expense structures. Since Inception returns are calculated on Rs. 10,000/- invested at inception of the scheme. In case the start/end date is a non business day, the NAV of the previous day is used for computation Mr. Viral Shah is Fund Manager of the Scheme since October 20, 2022 and is also Fund Manager of NJ Balanced Advantage Fund and NJ ELSS Tax Saver Scheme. Mr. Dhaval Patel is managing the scheme since March 8, 2023 and manages four other scheme namely NJ Balanced Advantage Fund, NJ ELSS Tax Saver Scheme, NJ Arbitrage Fund and NJ Flexi Cap Fund.

FUND FEATURES

Objective	The investment objective of the scheme is to seek to generate returns commensurate with risk of investments in overnight instruments. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.
Type of scheme	An open-ended debt scheme investing in overnight securities with a relatively low interest rate risk and relatively low credit risk.
Asset Allocation	Overnight Securities*: Minimum 0% - Maximum 100% Risk profile - Low *TREPS, Government Repo/Reverse Repo (in Government Securities), Treasury bills, Government securities (Issued by both Central and State governments) and any other like instruments as specified by the Reserve Bank of India from time to time and approved by SEBI from time to time having maturity of 1 day.
Plans and Options	Regular Plan and Direct Plan Each plan offers the Growth option
Minimum Investment Amount	Lumpsum investment:Rs.5000/- and in multiples of Rs.1/- thereafter Additional investment:Rs.500/- and in multiples of Rs.1/- thereafter
Minimum Redemption Amount	There is no minimum redemption criteria

FUND FEATURES



Load	Entry Load:Not Applicable Exit Load:NIL
SIP/STP/SWP	Available
Benchmark	NIFTY 1D Rate Index
Fund Manager	Mr.Viral Shah and Mr.Dhaval Patel

For SID and other related queries, log onto www.njmutualfund.com

POTENTIAL RISK CLASS MATRIX			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)	A-1		
Moderate (Class II)			
Relatively High (Class III)			
A relatively low interest rate risk and relatively low credit risk			

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.

SCHEME RISK-O-METER



Investors understand that their principal will be at **Low Risk**

BENCHMARK RISK-O-METER



NIFTY 1D Rate Index: **Low Risk**

The riskometer is based on the portfolio of October 31, 2023 and is subject to periodic review and change, log onto www.njmutualfund.com for updates.



Please contact your
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or
For more details

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

THANK YOU