



# **NJ** BALANCED ADVANTAGE FUND

An open-ended dynamic asset allocation fund

# HOW BALANCED ADVANTAGE FUNDS WORK?

## What many investors do?

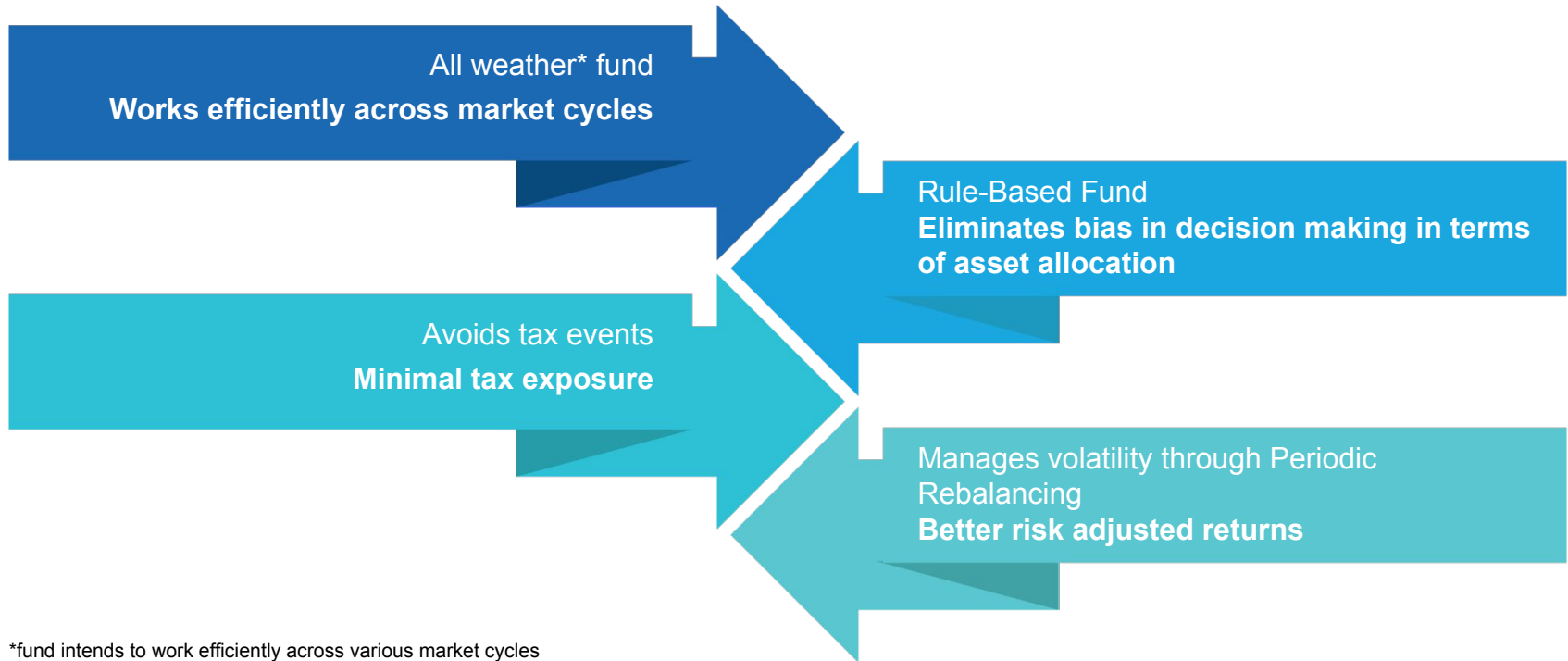


## What SMART investors do?



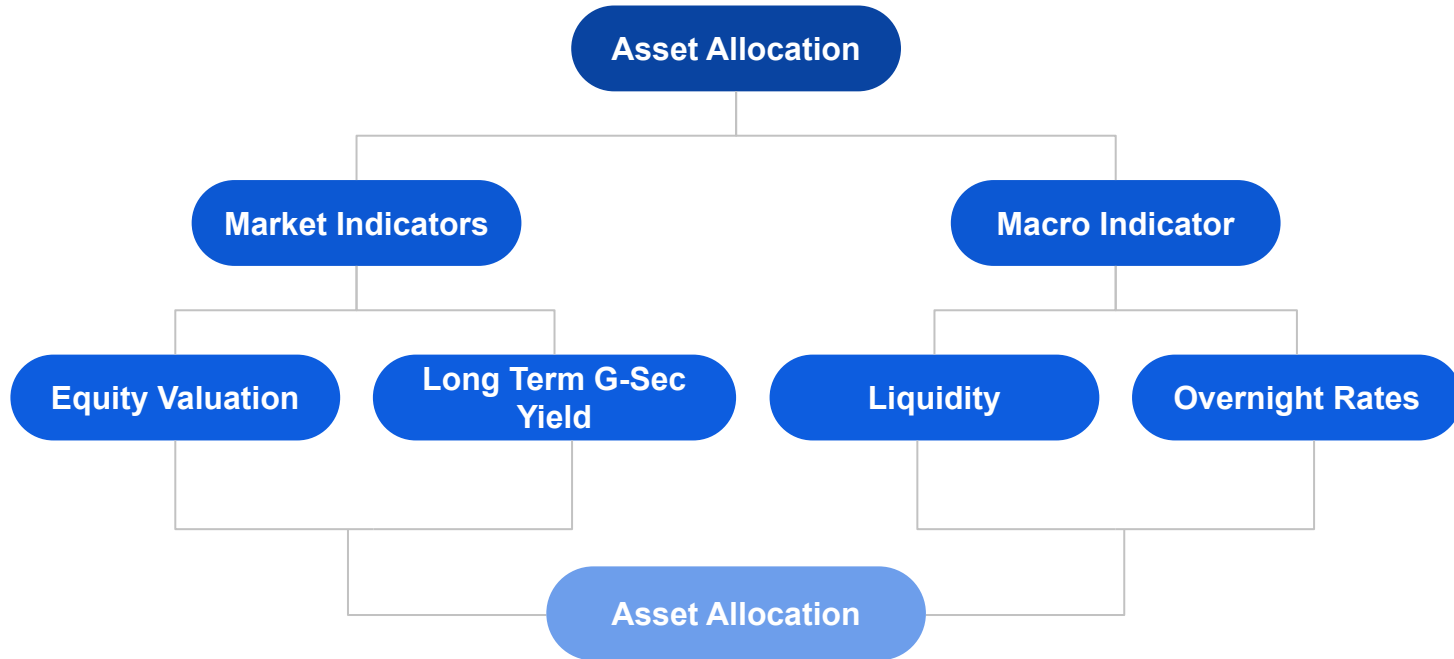
Since not everyone is a smart investor, consider opting for a **Balanced Advantage Fund**.

# WHY NJ BALANCED ADVANTAGE FUND?



\*fund intends to work efficiently across various market cycles

# RULE-BASED ASSET ALLOCATION MODEL



# ASSET ALLOCATION TIMELINE

Date	Equity	Arbitrage	Debt	Total
<b>31-Dec-21</b>	52.68%	36.67%	10.65%	100.00%
<b>31-Mar-22</b>	70.13%	26.02%	19.65%	100.00%
<b>30-Jun-22</b>	47.98%	20.53%	31.79%	100.00%
<b>30-Sep-22</b>	60.93%	20.35%	19.19%	100.00%
<b>31-Dec-22</b>	59.58%	18.76%	21.86%	100.00%
<b>31-Mar-23</b>	52.05%	22.84%	26.99%	100.00%
<b>30-Jun-23</b>	62.20%	19.72%	18.08%	100.00%
<b>30-Sep-23</b>	58.58%	24.97%	17.10%	100.00%

**Note: Quarterly asset allocation rebalancing along with threshold rebalancing.**

**Equity & Equity related instruments including  
Derivatives :**

**0% to 100%**

**Specified Debt Securities\* :**

**0% to 100%**

\*TREPS (or any similar instrument), 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.



# FACTOR BASED STOCK SELECTION

## BALANCED ADVANTAGE FUND

<b>DESIGN</b>	Multi-factor
<b>Universe</b>	Free Float Market Cap
<b>Number of Stocks</b>	50
<b>Elimination</b>	Highly Volatile + Highly Valued
<b>Basic Hygiene</b>	Minimum ROE,Maximum Gearing
<b>Liquidity Criteria</b>	Maximum 10 days
<b>Selection Factor/Factors</b>	Quality + Momentum
<b>Dynamic Weighing Methodology-CURRENT</b>	Equal weighted
<b>Rebalancing Frequency</b>	Half Yearly

PERFORMANCE DATA							
Period		NJ Balanced Advantage Fund - Direct Plan - Growth Option	NIFTY 50 Hybrid Composite Debt 50:50 Index (Benchmark)	Nifty 50 TR Index (Additional Benchmark)	NJ Balanced Advantage Fund - Regular Plan - Growth Option	NIFTY 50 Hybrid Composite Debt 50:50 Index (Benchmark)	Nifty 50 TR Index (Additional Benchmark)
6 Months	Simple Annualized (%)	21.35%	8.47%	12.10%	19.98%	8.47%	12.10%
	Current Value of Investment of ₹10,000/-	11,064.45	10,422.41	10,603.28	10,996.02	10,422.41	10,603.28
1 Year	CAGR (%)	13.76%	7.25%	7.01%	12.42%	7.25%	7.01%
	Current Value of Investment of ₹10,000/-	11,375.50	10,725.43	10,700.85	11,242.36	10,725.43	10,700.85
3 Years	CAGR (%)	-	-	-	-	-	-
	Current Value of Investment of ₹10,000/-	-	-	-	-	-	-
5 Years	CAGR (%)	-	-	-	-	-	-
	Current Value of Investment of ₹10,000/-	-	-	-	-	-	-
Since Inception	CAGR (%)	6.63%	5.14%	5.27%	5.19%	5.14%	5.27%
	Current Value of Investment of ₹10,000/-	11,330.00	11,030.35	11,056.21	11,040.00	11,030.35	11,056.21

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. 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 managing the Fund since October 20, 2022 and is also Fund Manager of NJ Overnight Fund and NJ ELSS Tax Saver Scheme. Mr. Dhaval Patel is managing the scheme since March 8, 2023 and manages other scheme namely NJ Arbitrage Fund , NJ Overnight Fund NJ ELSS Tax Saver Scheme, NJ Flexi Cap Fund. Mr. Vishal Ashar is Fund Manager for arbitrage portion of the Scheme since March 8, 2023 and manages one more scheme namely NJ Arbitrage Fund.





# FUND FEATURES

<b>Objective</b>	The investment objective of the scheme is to generate capital appreciation by dynamically allocating its assets between equity and specified debt securities. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.
<b>Type of scheme</b>	An open-ended dynamic asset allocation fund.
<b>Asset Allocation</b>	Equity & Equity related instruments including Derivatives: Minimum 0% - Maximum 100% Risk Profile - Medium to High Specific Debt Securities* - Minimum 0% - Maximum 100% Risk Profile - Low to Medium *TREPS (or any similar instrument), 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.
<b>Plans and Options</b>	Regular Plan and Direct Plan Each plan offers two options- (i) Growth Option and (ii) Payout of Income Distribution cum Capital withdrawal option (IDCW)
<b>Minimum Investment Amount</b>	Lumpsum investment:Rs.500/- and in multiples of Rs.1/- thereafter Additional investment:Rs.500/- and in multiples of Rs.1/- thereafter
<b>Minimum Redemption Amount</b>	There is no minimum redemption criteria

# FUND FEATURES

<b>Load</b>	<p>Entry Load: Not Applicable</p> <p>1.NIL Exit Load: NIL for 5% of the units upto completion of 30 days</p> <ul style="list-style-type: none"><li>• The “First In First Out (FIFO)” logic will be applied while selecting the units for redemption.</li><li>• Waiver of Exit Load is calculated for each inflow transaction separately on FIFO basis and not on the total units through multiple inflows.</li><li>• The load free units from purchases made subsequent to the initial purchase will be available only after redeeming all units from the initial purchase.</li></ul> <p>2.All units redeemed/switched out in excess of the 5% load free units will be subject to the below mentioned exit load.</p> <ul style="list-style-type: none"><li>• 1.00% - if Units are redeemed/switched-out on or before 30 days from the date of allotment.</li><li>• NIL : if redeemed after 30 days from the date of Allotment.</li></ul>
<b>SIP/STP/SWP</b>	Available
<b>Benchmark</b>	NIFTY 50 Hybrid Composite Debt 50:50 Index
<b>Fund Manager</b>	Mr. Viral Shah, Mr. Dhaval Patel, Mr. Vishal Ashar (Arbitrage Position)

	SCHEME RISK-O-METER	BENCHMARK RISK-O-METER
<p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>● Long term capital growth</li> <li>● Dynamic asset allocation between equity and specified debt securities.</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	 <p><b>RISK - O - METER</b></p> <p>Investors understand that their principal will be at <b>Moderately High Risk</b></p>	 <p><b>RISK - O - METER</b></p> <p>NIFTY 50 Hybrid Composite Debt 50:50 Index: <b>High Risk</b></p>

The riskometer is based on the portfolio of October 31, 2023 and is subject to periodic review and change, log onto [www.njmutualfund.com](http://www.njmutualfund.com) for updates.



Please contact your  
**Mutual Fund Distributor**  
or  
For more details

Toll Free Number  
**1860 500 2888**

Website  
[www.njmutualfund.com](http://www.njmutualfund.com)

Mail us at  
[customercare@njmutualfund.com](mailto:customercare@njmutualfund.com)

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

**THANK YOU**