

NJ Mutual Fund

Annual Disclosure of Risk-o-meters for the year ending March 31, 2022
(as per SEBI Circular dated October 5, 2020 No. SEBI/HO/IMD/DF3/CIR/P/2020/197)

Sr. No	Name of the Scheme	No of times Risk-o-meter has changed during the Financial Year / Period (October 2021 to March 2022)	Risk-o-meter level at start of the financial year*	Risk-o-meter at the end of the Financial Year i.e. March 31, 2022	Risk-o-meter Image#
1	NJ Balanced Advantage Fund	3	Moderately High	Very High	 <p style="text-align: center;">RISKOMETER Investors understand that their principal will be at Very High Risk.</p>

Note:

1. The above disclosure is made in terms of SEBI Circular No. SEBI/HO/IMD/DF3/CIR/P/2020/197 dated October 05, 2020, which states, Mutual Funds shall disclose the risk level of schemes as on March 31 of every year, along with number of times the risk level has changed over the year.

2. *NJ Balanced Advantage Fund was launched in October 2022. NFO opening date was October 8, 2021 and NFO Closing date was October 22, 2021. Allotment date was October 29, 2021.

3. #The Risk-o-meter is based on evaluation of the risk level of Scheme's portfolio as at March 31, 2022.