

Product Label for the Schemes of NJ Mutual Fund, based on SEBI circular no. SEBI/HO/IMD/DF3/CIR/P/2020/197 dated October 05, 2020

Sr. No	Name and Type of Scheme	This product is suitable for investors who are seeking*	Revised Risk- o- meter	Benchmark Risk- o- meter
Risk: Very High				
1	NJ Balanced Advantage Fund (An open ended Dynamic Asset Allocation Fund)	- Long term capital growth - Dynamic asset allocation between equity and specified debt securities	 Investors understand that their principal will be at Very High Risk	NIFTY 50 Hybrid Composite Debt 50:50 Index  Investors understand that their principal will be at High Risk
Risk: Low				
2	NJ Arbitrage Fund^ (An open ended scheme investing in arbitrage opportunities)	- To generate income by investing in arbitrage opportunities - Predominantly investing in arbitrage opportunities in the cash and derivatives segment of the equity market	 Investors understand that their principal will be at Low Risk	NIFTY 50 Arbitrage  Investors understand that their principal will be at Low Risk
3	NJ Overnight Fund^ (An open ended debt scheme investing in overnight securities with a relatively low interest rate risk and relatively low credit risk)	- 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 understand that their principal will be at Low Risk	NIFTY 1D Rate Index  Investors understand that their principal will be at Low Risk

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

The Risk-o-meter of NJ Balanced Advantage Fund is based on evaluation of the risk level of Scheme's portfolio as at July 31, 2022.

^ Please note that the opening and closing NFO period of NJ Arbitrage Fund and NJ Overnight Fund was on July 29, 2022 and the Units were allotted on August 1, 2022.

The applicable Risk-o-meters can be reviewed on a monthly basis and notice about changes, if any, shall be issued. All other details of the Product Label and all other terms and conditions of the aforesaid Schemes will remain unchanged.

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