their investment through any distributor.  2. Direct Plan: This Plan is for investors who invest directly without routing the investments through any distributors. Direct Plan is a lower expense ratio which excludes distribution commission. No commission for distributions of the plans will have a common portfolio and separate NAVs. The Scheme will have a crommon portfolio and separate NAVs. The Scheme will have a crommon portfolio and separate NAVs. The Scheme will have a crommon portfolio and separate NAVs. The Scheme will have a crommon portfolio and separate NAVs. The Scheme will have a crommon portfolio and separate NAVs. The Scheme will have a crommon portfolio and separate NAVs. The Scheme will have a crommon portfolio and separate NAVs. The Scheme will have a crommon portfolio and separate NAVs. The Scheme will have a crommon portfolio and separate NAVs. The Scheme will have a crommon portfolio and separate NAVs. The Scheme will have a crommon portfolio and separate NAVs. The Scheme will have a crommon portfolio and separate NAVs. The Scheme will have a crommon portfolio and separate NAVs. The Scheme will have a crommon portfolio and separate NAVs. The Scheme will have a crommon portfolio and separate NAVs. The Scheme will have a crommon portfolio and separate value in separate value with a relatively low interest rate risk and relatively low credit risk.  8. Description of the Scheme Description, Objective of the Scheme is to seek to generate returns commensurate with risk of investments in overnight instruments.  9. Stated Asset Allocation  1. Stated Asset Alloca	Fields	SCHEME SUMMARY DOCUMENT NJ MUTUAL FUND	
1. Regular Plan: This Plan is for investors who wish to route their investment through any distributor.  2. Direct Plan: This Plan is for investors who invest directly without routing the investments through any distributors. Direct Plan Thas a lower expense ratio which excludes distribution commission. No commission for distribution of Units is charged under the Direct Plan which excludes distribution commission. No commission for distribution of Units is charged under the Direct Plan in a silve which excludes distribution commission. No commission for distribution of Units is charged under the Direct Plan of Plan and Plan a	1	Fund Name	
5 Riskometer (as on Date) 6 Category as Per SEBI Categorization Circular 7 Potential Risk Class (as on date) 7 Potential Risk Class (as on date) 8 Description, Objective of the scheme 8 Description, Objective of the scheme 8 Description, Objective of the scheme 9 Stated Asset Allocation 10 Face Value 11 Of Face Value 11 Of Face Value 12 NFO Close date 12 Por-2022 13 Allotment Date 14 Reopen Date 12 Por-2022 14 Reopen Date 12 Por-2022 15 Maturity Date (For closed-end funds) 16 Benchmark (Tier 1) 17 Benchmark (Tier 1) 18 Fund Manager Name 19 Fund Manager Type (Primary/Comanage/Description) 10 Fund Manager From Date 11 Annual Expense (Stated maximum) 12 Fund Manager From Date 13 Custodian 14 Regular Plan – Growth Option – 1870VBG N J Overnight Fund – Browsh Option – 1870VBG N J Overnight Fund – Direct Plan – Growth Option – 1870VBG N J Overnight Fund – Direct Plan – Growth Option – 1870VBC			The scheme Offers following plans:  1. Regular Plan: This Plan is for investors who wish to route their investment through any distributor.  2. Direct Plan: This Plan is for investors who invest directly without routing the investments through any distributors. Direct Plan has a lower expense ratio which excludes distribution commission. No commission for distribution of Units is charged under the Direct Plan.  Both the Plans will have a common portfolio and separate NAVs. The Scheme will have a Growth option.  An open ended debt scheme investing in overnight securities with a relatively low interest rate risk and relatively low
5 Riskometer (as on Date) 6 Category as Per SEBI Categorization Circular 7 Potential Risk Class (as on date) 7 Potential Risk Class (as on date) 8 Description, Objective of the scheme 8 Description, Objective of the scheme 8 Description, Objective of the scheme 9 Stated Asset Allocation 10 Face Value 11 Of Face Value 11 Of Face Value 12 NFO Close date 12 Por-2022 13 Allotment Date 14 Reopen Date 12 Por-2022 14 Reopen Date 12 Por-2022 15 Maturity Date (For closed-end funds) 16 Benchmark (Tier 1) 17 Benchmark (Tier 1) 18 Fund Manager Name 19 Fund Manager Type (Primary/Comanage/Description) 10 Fund Manager From Date 11 Annual Expense (Stated maximum) 12 Fund Manager From Date 13 Custodian 14 Regular Plan – Growth Option – 1870VBG N J Overnight Fund – Browsh Option – 1870VBG N J Overnight Fund – Direct Plan – Growth Option – 1870VBG N J Overnight Fund – Direct Plan – Growth Option – 1870VBC	1	Pickemeter (At the time of Launch)	low
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7 Potential Risk Class (as on date)  8 Description, Objective of the scheme  8 Description, Objective of the scheme will be achieved.  8 Instruments Indicative allocations (% of total assets)  9 Overnight Securities*: Minimum 0% - Maximum 100%  8 Risk Profile – Low  10 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 havin maturity of 1 day.  10 Face Value  1000  11 NFO Open Date  12 Por-2022  13 Allotment Date  10-08-2022  14 Reopen Date  10-08-2022  15 Maturity Date (For closed-end funds)  16 Benchmark (Tier 1)  17 Benchmark (Tier 2)  18 Fund Manager Name  19 Fund Manager Name  19 Fund Manager Type (Primary/Comanage/Description)  20 Fund Manager From Date  10-08-2022  21 Annual Expense (Stated maximum)  22 Exit Load (if applicable)  23 Custodian  24 Auditor  25 Registrar  8 RTA Code (To be phased out)  8 Allovernight Fund - Regular Plan – Growth Option – 1870VD		•	
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(% of total assets)  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 havin maturity of 1 day.  Please refer SID for Further details  10 Face Value 1000 11 NFO Open Date 29-07-2022 12 NFO Close date 29-07-2022 13 Allotment Date 01-08-2022 14 Repoen Date 03-08-2022 15 Maturity Date (For closed-end funds) NA 16 Benchmark (Tier 1) NFTY 1D Rate Index 17 Benchmark (Tier 1) NFTY 1D Rate Index 17 Benchmark (Tier 2)			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
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24     Auditor     MSKA and Associates       25     Registrar     Kfin Technologies Limited       26     RTA Code (To be phased out)     NJ Overnight Fund - Regular Plan - Growth Option - 1870VRG       NJ Overnight Fund - Direct Plan - Growth Option - 1870VD	22	Exit Load (if applicable)	Nil
25 Registrar Kfin Technologies Limited  NJ Overnight Fund - Regular Plan – Growth Option – 1870VRG NJ Overnight Fund - Direct Plan – Growth Option – 1870VD	23	Custodian	Deutsche Bank AG
NJ Overnight Fund - Regular Plan – Growth Option – 1870VRG NJ Overnight Fund - Direct Plan – Growth Option – 1870VD	24	Auditor	MSKA and Associates
NJ Overnight Fund - Regular Plan – Growth Option – 1870VRG NJ Overnight Fund - Direct Plan – Growth Option – 1870VD	25		Kfin Technologies Limited
27 Listing Details NA	26		NJ Overnight Fund - Regular Plan – Growth Option –
	27	Listing Details	NA

		NJ Overnight Fund - Regular Plan – Growth Option – INF0J8L01073
28	ISINs	NJ Overnight Fund - Direct Plan – Growth Option – INF0J8L01081
		NJ Overnight Fund - Regular Plan – Growth Option – 150368
29	AMFI Codes (To be phased out)	NJ Overnight Fund - Direct Plan – Growth Option – 150369
30	SEBI Codes	NJMF/O/D/ONF/22/01/0002
	Investment Amount Details:	
31	Minimum Application Amount	5000
32	Minimum Application Amount in multiples of Rs.	1
33	Minimum Additional Amount	500
34	Minimum Additional Amount in multiples of Rs.	1
35	Minimum Redemption Amount in Rs.	0
36	Minimum Redemption Amount in Units	0
37	Minimum Balance Amount (if applicable)	0
38	Minimum Balance Amount in Units (if applicable)	0
39	Max Investment Amount	There will be no upper limit on the total amount collected under the Scheme during the NFO Period.  No single investor shall account for more than 25% of the corpus of the Scheme. However, if such limit is breached during the NFO of the Scheme, the Mutual Fund will endeavor to ensure that within a period of three months or the end of the succeeding calendar quarter from the close of the NFO of the Scheme, whichever is earlier
40	Minimum Switch Amount (if applicable)	Purchase including Switch-in - Minimum of Rs. 5000/- and in multiples of Rs.1/- Thereafter  Additional purchase including switch-in - Minimum of Rs. 500/- and in multiples of Rs. 1/- thereafter  Repurchase – There will be no Minimum redemption criterion.
41	Minimum Switch Units	-
42	Switch Multiple Amount (if applicable)	-
43	Switch Multiple Units (if applicable)	-
44	Max Switch Amount	Unitholders under the Scheme have the option to switch part or all of their holdings
45	Max Switch Units (if applicable)	-
46	Swing Pricing (if applicable)	-
47	Side-pocketing (if applicable)	Provisions enabled in SID but there is no side pocketing
	SIP SWP & STP Details:	
48	Frequency	Monthly
49	Minimum amount	SIP Rs. 1000/- and in multiple of Rs. 1/- thereafter SWP/STP Rs.500/- and in multiple of Rs. 1/-
50	In multiple of	Rs.1
51	Minimum Instalments	6
52	Dates	SIP/STP Any date between 1 to 28*  SWP 1, 5, 12 and 20 of each month*  * Next business day if the date falls on non-business day.
53	Maximum Amount (if any)	No Maximum Limit
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