

| Fields | SCHEME SUMMARY DOCUMENT | |
|--------|--|---|
| 1 | Fund Name | NJ Balanced Advantage Fund |
| 2 | Option Names (Regular & Direct) | <p>The Scheme offers following Plans:</p> <p>1. Regular Plan</p> <p>2. Direct Plan</p> <p>Each Plan offers following two Options:</p> <p>(i) Growth Option and</p> <p>(ii) Payout of Income Distribution cum Capital withdrawal Option(IDCW)</p> |
| 3 | Fund Type | An open ended dynamic asset allocation fund |
| 4 | Riskometer (At the time of Launch) | Moderately High |
| 5 | Riskometer (as on Date) | Very High |
| 6 | Category as Per SEBI Categorization Circular | Dynamic Asset Allocation or Balanced Advantage |
| 7 | Potential Risk Class (as on date) | NA |
| 8 | Description, Objective of the scheme | <p>NJ Balanced Advantage Fund is an an open ended dynamic asset allocation fund</p> <p>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.</p> |
| 9 | Stated Asset Allocation | <p>Instruments Indicative allocations (% of total assets)</p> <p>Equity & Equity related instruments including Derivatives Minimum 0% - Maximum 100% Risk Profile – Medium to High</p> <p>Specified Debt Securities - Minimum 0% - Maximum 100% Risk Profile - Low to Medium</p> |
| 10 | Face Value | 10 |
| 11 | NFO Open Date | 08-10-2021 |
| 12 | NFO Close date | 22-10-2021 |
| 13 | Allotment Date | 29-10-2021 |
| 14 | Reopen Date | 01-11-2021 |
| 15 | Maturity Date (For closed-end funds) | NA |
| 16 | Benchmark (Tier 1) | NIFTY 50 Hybrid Composite Debt 50:50 Index |
| 17 | Benchmark (Tier 2) | - |
| 18 | Fund Manager Name | Mr. Viral Shah, Mr. Vishal Ashar and Mr. Dhaval Patel |
| 19 | Fund Manager Type (Primary/Comanage/Description) | Primary |
| 20 | Fund Manager From Date | 20-10-2022 , 08-03-2023 |
| 21 | Annual Expense (Stated | Regular 1.7700, Direct 0.4700 |
| 22 | Exit Load (if applicable) | <p>In respect of each purchase of Units:-</p> <p>1. NIL Exit load – for 5% of the units upto completion of 30 days</p> <p>The “First In First Out (FIFO)” logic will be applied while selecting the units for redemption Waiver of Exit load is calculated for each inflow transaction separately on FIFO basis and not on the total units through multiple inflows The load free units from purchases made subsequent to the initial purchase will be available only after redeeming all units from the initial purchase</p> <p>2. All units redeemed /switched-out in excess of the 5% load free units will be subject to the below mentioned exit load. 1.00% - if Units are redeemed/switched-out on or before 30 days from the date of allotment Nil - if redeemed after 30 days from the date of Allotment.</p> |
| 23 | Custodian | Deutsche Bank AG |
| 24 | Auditor | MSKA and Associates |
| 25 | Registrar | Kfin Technologies Limited |
| 26 | RTA Code (To be phased out) | <p>NJ Balanced Advantage Fund - Direct Plan - Growth Option – 187BADG</p> <p>NJ Balanced Advantage Fund - Direct Plan - IDCW Payout Option – 187BADD</p> <p>NJ Balanced Advantage Fund - Regular Plan - Growth Option – 187BARG</p> <p>NJ Balanced Advantage Fund - Regular Plan - IDCW Payout Option – 187BARD</p> |
| 27 | Listing Details | NA |

| | | |
|----|---------------------------------------|--|
| 28 | ISINs | NJ Balanced Advantage Fund - Direct Plan - Growth Option – INF0J8L01040 NJ Balanced Advantage Fund - Direct Plan - IDCW Payout Option – INF0J8L01032 NJ Balanced Advantage Fund - Regular Plan - Growth Option – INF0J8L01024 NJ Balanced Advantage Fund - Regular Plan - IDCW Payout Option – INF0J8L01016 |
| 29 | AMFI Codes (To be phased out) | NJ Balanced Advantage Fund - Direct Plan - Growth Option – 149264 NJ Balanced Advantage Fund - Direct Plan - IDCW Payout Option – 149265 NJ Balanced Advantage Fund - Regular Plan - Growth Option – 149266 NJ Balanced Advantage Fund - Regular Plan - IDCW Payout Option – 149263 |
| 30 | SEBI Codes | NJMF/O/H/BAF/21/08/0001 |
| 31 | Minimum Application | 500 |
| 32 | Minimum Application | 1 |
| 33 | Minimum Additional Amount | 500 |
| 34 | Minimum Additional Amount | 1 |
| 35 | Minimum Redemption | 0 |
| 36 | Minimum Redemption | 0 |
| 37 | Minimum Balance Amount (if | 0 |
| 38 | Minimum Balance Amount in | 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. e. 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. 500/- 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 | NA |
| 43 | Switch Multiple Units (if | NA |
| 44 | Max Switch Amount | Unitholders under the Scheme have the option to switch part or all of their holdings |
| 45 | Max Switch Units (if | NA |
| 46 | Swing Pricing (if applicable) | NA |
| 47 | Side-pocketing (if applicable) | Provisions enabled in SID but there is no side pocketing |
| 48 | SIP SWP & STP Details: | Monthly |
| 49 | SIP SWP & STP Details: | Rs. 500/- and in multiple of Rs. 1/- thereafter |
| 50 | SIP SWP & STP Details: In | Rs.1 |
| 51 | SIP SWP & STP Details: | 6 |
| 52 | SIP SWP & STP Details: Dates | Any date between 1 to 28* * Next business day if the date falls on non-business day. |
| 53 | SIP SWP & STP Details: | No Maximum Limit |