

Fields	SCHEME SUMMARY DOCUMENT	
1	Fund Name	NJ Balanced Advantage Fund
2	Option Names (Regular & Direct)	The Scheme offers following Plans: 1. Regular Plan 2. Direct Plan Each Plan offers following two Options: (i) Growth Option and (ii) Payout of Income Distribution cum Capital withdrawal Option(IDCW)
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	NJ Balanced Advantage Fund is an an open ended dynamic asset allocation fund 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.
9	Stated Asset Allocation	Instruments Indicative allocations (% of total assets) Equity & Equity related instruments including Derivatives Minimum 0% - Maximum 100% Risk Profile – Medium to High Specified Debt Securities - Minimum 0% - Maximum 100% Risk Profile - Low to Medium
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. Dhaval Patel and Mr. Jaimin Ilavia
19	Fund Manager Type (Primary/Comanage/Description)	Primary
20	Fund Manager From Date	Mr. Viral shah since Inception of the scheme, Mr. Dhaval Patel from March 08, 2023 and Mr. Jaimin Ilavia from June 11, 2026
21	Annual Expense (Stated maximum)	Regular 2.42, Direct 1.14
22	Exit Load (if applicable)	In respect of each purchase of Units:- 1. NIL Exit load – for 5% of the units upto completion of 30 days 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 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.
23	Custodian	Deutsche Bank AG
24	Auditor	MSKA and Associates
25	Registrar	Kfin Technologies Limited
26	RTA Code (To be phased out)	NJ Balanced Advantage Fund - Direct Plan - Growth Option – 187BADG NJ Balanced Advantage Fund - Direct Plan - IDCW Payout Option – 187BADD NJ Balanced Advantage Fund - Regular Plan - Growth Option – 187BARG NJ Balanced Advantage Fund - Regular Plan - IDCW Payout Option – 187BARD
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 Amount	500
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. 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 applicable)	NA
43	Switch Multiple Units (if applicable)	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 applicable)	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: Frequency	Monthly
49	SIP SWP & STP Details: Minimum amount	Rs. 500/- and in multiple of Rs. 1/- thereafter

Fields	SCHEME SUMMARY DOCUMENT	
50	SIP SWP & STP Details: In multiple of	Rs.1
51	SIP SWP & STP Details: Minimum Instalments	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: Maximum Amount (if any)	No Maximum Limit