

Scheme wise changes in Risk-o-meter as required under SEBI Master Circular for Mutual Funds no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023 for the Financial Year 2023-2024

Scheme name	Risk-o-meter level at start of the financial year 2023-2024*	Risk-o-meter level at end of the financial year 2023-2024	Number of changes in Risk-o-meter during the financial year 2023-2024
NJ Balanced Advantage Fund	Very High	Moderately High	3
NJ Arbitrage Fund	Low	Low	0
NJ Overnight Fund	Low	Low	0
NJ ELSS Tax Saver Scheme	Very High	Very High	0
NJ Flexi Cap Fund	Very High	Very High	0

## \*Notes:

- 1. For NJ ELSS Tax Saver Scheme allotment date was June 16, 2023.
- 2. For NJ Flexi Cap Fund allotment date was September 5, 2023.