

DEFINITIONS

<p>“Applications Supported by Blocked Amount” or “ASBA”</p>	<p>An application containing an authorization to a Self Certified Syndicate Bank (SCSB) given by the Investor to block the Amount or “ASBA” application money in his specified bank account towards the subscription of Units offered during the NFO of the Scheme. If an investor is applying through ASBA facility, the application money towards the subscription of Units shall be debited from his specified bank account only if his/her application is selected for allotment of Units.</p> <p>The ASBA form used by an applicant to make a NFO application through ASBA process, which will be considered as the application for allotment.</p>
<p>“Applicable NAV”</p>	<p>Unless otherwise stated in this document, Applicable NAV is the Net Asset Value per Unit at the close of the Business Day on which the application for purchase or redemption/switch is received at the ISCs of NJ MF and is considered accepted on that day. An application is considered accepted on that day, subject to it being complete in all respects and received prior to the cut-off time on that Business Day.</p>
<p>"AMC" or "Asset Management Company" or "Investment Manager" or NJAMPL</p>	<p>NJ Asset Management Private Limited, incorporated under the provisions of the Companies Act, 1956 and approved by Securities and Exchange Board of India to act as the Asset Management Company for the scheme(s) of NJ Mutual Fund.</p>
<p>“AMFI”</p>	<p>Association of Mutual Funds in India, the apex body of all the registered AMCs incorporated on August 22, 1995 as a non-profit organisation</p>
<p>“ARN”</p>	<p>AMFI Registration Number</p>
<p>“Beneficial owner”</p>	<p>Beneficial owner as defined in the Depositories Act, 1996 (22 of 1996) means a person whose name is recorded as such with a depository.</p>

<p>"Business Day" or "Working Day"</p>	<p>A day other than: Saturday and Sunday; A day on which the banks in Mumbai and /or RBI are closed for business /clearing; A day on which the National Stock Exchange of India Limited and/or the Stock Exchange, Mumbai are closed; A day which is a public and /or bank Holiday at an Investor Service Centre/ISC where the application is received; A day on which Sale / Redemption / of Units is suspended by the AMC; A day on which normal business cannot be transacted due to storms, floods, bandhs, strikes or such other events as the AMC may specify from time to time. The AMC reserves the right to declare any day as a Business Day or otherwise at any or all Investor Service Centres.</p>
<p>"Business Hours"</p>	<p>Presently 9.30 a.m. to 5.30 p.m. on any Business Day or such other time as may be applicable from time to time.</p>
<p>CDSL</p>	<p>Central Depository Services (India) Limited</p>
<p>"Custodian"</p>	<p>A person who has been granted a certificate of registration to carry on the business of custodian of securities under the Securities and Exchange Board of India (Custodian of Securities) Regulations 1996, which for the time being is Deutsche Bank AG. Presently, Deutsche Bank AG, registered vide registration number IN/CUS/003 is appointed as Custodian of securities for all the schemes of NJ Mutual Fund.</p>
<p>Credit Event (with respect to creation of segregated portfolio, if any)</p>	<p>1.Credit Event refers to issuer level downgrade in credit rating by a SEBI registered Credit Rating Agency (CRA), as under: a. Downgrade of a debt or money market instrument to 'below investment grade', or b. Subsequent downgrades of the said instruments from 'below investment grade', or c. Similar such downgrades of a loan rating d. Any other scenario as specified by SEBI from time to time. Note: In case of difference in rating by multiple CRAs, the most conservative</p>

	<p>rating shall be considered.</p> <p>2.For unrated debt and money market instruments by mutual fund schemes of an issuer, 'actual default' by the issuer will be considered for creation of a segregated portfolio.</p>
"Deed of Trust"	The Deed of Trust dated November 11, 2020 made by and between NJ India Invest Private Limited and NJ Trustee Private Limited thereby establishing an irrevocable trust, called NJ Mutual Fund.
"Depository"	Depository as defined in the Depositories Act, 1996 (22 of 1996).
"Depository Participant" or "DP"	Means a person registered as such under subsection (1A) of section 12 of the Securities and Exchange Board of India Act, 1992.
"Depository Records"	Depository Records as defined in the Depositories Act, 1996 (22 of 1996) includes the records maintained in the form of books or stored in a computer or in such other form as may be determined by the said Act from time to time.
"Derivative"	Derivative includes (i) a security derived from a debt instrument, share, loan whether secured or unsecured, risk instrument or contract for differences or any other form of security; (ii) a contract which derives its value from the prices, or index of prices, or underlying securities.
"Investor Service Centre /Designated Investor Service Centres (ISC/DISC)"	Any location may be defined by the Asset Management Company from time to time, where investors can tender the request for subscription, redemption or switching of units, etc.
"ELSS" /"ELSS Guidelines"/"ELSS Rules"	Equity Linked Savings Scheme, 2005, as notified by the Ministry of Finance (Department of Economic Affairs) vide notification dated 03 November 2005 and amended vide notification dated 13 December, 2005.
"Entry Load"	Load on subscription / Switch-in of Units.
"Exit Load"	Load on Redemption / Switch out of Units.
"Foreign Portfolio Investor (FPI)"	FPI means a person who satisfies the eligibility criteria prescribed under Regulation 4 and has been registered under Chapter II of Securities and Exchange Board of India (Foreign Portfolio Investors) Regulations, 2018, which shall be deemed to be an intermediary in terms of the provisions of the Act.

"Gilts" or "Government Securities"	Securities created and issued by the Central Government and/or a State Government (including Treasury Bills) or Government Securities as defined in the Public Debt Act, 1944, as amended or re-enacted from time to time.
"GOI"	Government of India
"Holiday"	Holiday means the day(s) on which the banks (including the Reserve Bank of India) are closed for business or clearing in Mumbai or their functioning is affected due to a strike / bandh call made at any part of the country or due to any other reason.
"Investment Management Agreement"	The agreement dated November 11, 2020 entered into between NJ Trustee Private Limited and NJ Asset Management Private Limited, as amended from time to time.
"Load"	In the case of Redemption / Switch out of a Unit, the sum of money deducted from the Applicable NAV on the Redemption / Switch out (Exit Load) and in the case of Sale / Switch in of a Unit, a sum of money to be paid by the prospective investor on the Sale / Switch in of a Unit (Entry Load) in addition to the Applicable NAV Presently, entry load cannot be charged by mutual fund scheme.
"Money Market Instruments"	Include call or notice money, term money, repo, reverse repo, certificate of deposit, commercial usance bill, commercial paper, treasury bills, Government securities having an unexpired maturity up to one year and such other debt instrument of original or initial maturity up to one year as the RBI/ SEBI may specify from time to time.
"Mutual Fund" or "the Fund"	NJ Mutual Fund, a trust set up under the provisions of the Indian Trusts Act, 1882.
Main Portfolio (with respect to creation of segregated portfolio, if any)	Scheme portfolio excluding the Segregated Portfolio, if any.
"Net Asset Value" or "NAV"	Net Asset Value per Unit calculated in the manner described in this Scheme Information Document or as may be prescribed by the SEBI (MF) Regulations from time to time.
"NRI"	A Non-Resident Indian or a Person of Indian Origin residing outside India.
"NSDL"	The National Securities Depository Limited

"Overseas Citizen of India" / "OCI"	A person registered as an Overseas Citizen of India Cardholder by the Central Government under section 7A of The Citizenship Act, 1955.
"Person of Indian Origin" "PIO"	A citizen of any country other than Bangladesh or Pakistan, if (a) he at any time held an Indian passport; or (b) he or either of his parents or any of his grandparents was a citizen of India by virtue of Constitution of India or the Citizenship Act, 1955 (57 of 1955); or (c) the person is a spouse of an India citizen or person referred to in sub-clause (a) or (b).
"Payout of Income Distribution cum Capital Withdrawal Option (IDCW)"	Amount distributed by the Mutual Fund on the Units.
"Rating"	Rating means an opinion regarding securities, expressed in the form of standard symbols or in any other standardized manner, assigned by a credit rating agency and used by the issuer of such securities, to comply with any requirement of the SEBI (Credit Rating Agencies) Regulations, 1999.
"RBI"	Reserve Bank of India, established under the Reserve Bank of India Act, 1934, (2 of 1934)
"Registrar and Transfer Agent" or "Registrar"	KFin Technologies. Ltd., Selenium Tower B, Plot No 31 & 32 Gachibowli Financial District, Nanakramguda, Serilingampally, Hyderabad – 500032 is currently acting as registrar to the Scheme, or any other Registrar appointed by the AMC from time to time.
"Redemption / Repurchase"	Redemption of Units of the Scheme
"Regulatory Agency"	GOI, SEBI, RBI or any other authority or agency entitled to issue or give any directions, instructions or guidelines to the Mutual Fund
"Repo"/Reverse Repo	Sale/Purchase of Securities with simultaneous agreement to repurchase / resell them at a later date.
"Risk-o-meter"	Risk-o-meter forms part of the product labeling and depicts the risk level of the Scheme. The Risk-o-meter shall be in accordance with SEBI Circular dated October 05 2020 and the same shall be evaluated and updated on a monthly basis.
"Statement of Additional Information" or "SAI"	The document issued by NJ Mutual Fund contains details of NJ Mutual Fund, its constitution, and certain tax, legal and general information. SAI is legally a part of the Scheme Information Document.
"Sale / Subscription"	Sale or allotment of Units to the Unit holder upon subscription by the Investor / applicant under the scheme.

"Scheme"	NJ Balanced Advantage Fund, NJ Arbitrage Fund, NJ Flexi Cap Fund, NJ ELSS Tax Saver Scheme, NJ Overnight Fund.
"Scheme Information Document"	This document is issued by NJ Mutual Fund offering Units under the Scheme for subscription.
"SEBI"	Securities and Exchange Board of India, established under the Securities and Exchange Board of India Act, 1992.
"SEBI (MF) Regulations" or "Regulations"	Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended from time to time.
"Sponsor"	NJ India Invest Private Limited
"Specified Debt Securities"	TREPS (or any similar instrument), Repo/Reverse Repo (in Government Securities), Treasury bills, Government securities (Issued by both Central and State governments) and other like instruments as specified by the Reserve Bank of India from time to time and approved by SEBI from time to time.
"Stock Lending"	Lending of securities to another person or entity for a fixed period of time, at a negotiated compensation in order to enhance returns of the portfolio.
"Switch"	Redemption of a unit in any scheme (including the plans and options therein) of the Mutual Fund against purchase of a unit in another scheme (including the plans and options therein) of the Mutual Fund, subject to completion of Lock-in Period, if any.
Segregated Portfolio	A portfolio, comprising debt or money market instruments affected by a Credit Event that may be segregated in the Scheme optionally and at the sole discretion of the AMC.
"Tri Party Repos"	Tri-party repo means a repo contract where a third entity (apart from the borrower and lender), called a Tri-Party Agent, acts as an intermediary between the two parties to the repo to facilitate services like collateral selection, payment and settlement, custody and management during the life of the transaction.
"Trustee" or "Trustee Company"	NJ Trustee Private Limited incorporated under the provisions of the Companies Act, 2013 and approved by SEBI to act as the Trustee to the Schemes of the Mutual Fund.
"Trust Deed"	The Trust Deed entered into between the Sponsor and the Trustee, and all amendments thereof.

"Unit"	The interest of the Unit holder which consists of each Unit representing one undivided share in the assets of the Scheme.
"Unit holder" or "Investor"	A person holding Unit in the Scheme of NJ Mutual Fund offered under this Scheme Information Document.
Unitholders Record"	Unitholders whose names appear on the unitholders register of the concerned plan/(s) on the date of determination of distribution of amount , subject to realisation of the cheque.
"Website" or "the AMC Website"	Website of NJ Mutual Fund namely www.njmutualfund.com

INTERPRETATION

For all purposes of Scheme Information Documents, except as otherwise expressly provided or unless the context otherwise requires:

- All references to the masculine shall include the feminine and all references, to the singular shall include the plural and vice-versa.
- All references to "dollars" or "\$" refer to United States Dollar`s and "Rs" refer to Indian Rupees. A "crore" means "ten million" and a "lakh" means a "hundred thousand".
- All references to timings relate to Indian Standard Time (IST).
- References to a day are to a calendar day including non Business Day.
- Words and expressions used herein but not defined shall have the meaning specified in the Companies Act, 2013, Securities Contracts (Regulation) Act, 1956, SEBI Act, 1992, SEBI (Mutual Funds) Regulations, 1996, Depositories Act, 1996, Reserve Bank of India Act, 1934, Public Debts Act, 1944, Information Security Act, 2000 and the Rules, Income Tax Act 1961, Contract Act 1872, Prevention of Money Laundering Act, 2002, Foreign Exchange Management Act 1999 & Regulations and the Rules, Regulations and Guidelines issued thereunder from time to time.
- Clause headings are for ease of reference only and shall not affect the construction or interpretation of this Document.
- A reference to a thing includes a part of that thing.
- Any reference to any statute or statutory provision shall be construed as including a reference to any statutory modifications or re-enactment from time to time.