



NOTICE CUM ADDENDUM TO THE STATEMENT OF ADDITIONAL INFORMATION (SAI), SCHEME INFORMATION DOCUMENT (SID), KEY INFORMATION MEMORANDUM (KIM) OF THE DESIGNATED SCHEMES OF NJ MUTUAL FUND ("THE FUND").

1. INTRODUCTION OF CHOTI SIP FACILITY FOR THE SCHEMES OF THE NJ MUTUAL FUND

Investors are requested to take note of the Introduction of "Choti SIP" facility effective from April 1, 2025 under all the eligible schemes of NJ Mutual Fund as mentioned below:

Key Features of Choti SIP:

- The new investor must not have previously invested in mutual funds (SIP "Systematic Investment Plan"/Lumpsum) at the industry level.
- SIP ticket size should be INR 250/- only restricted to a total three SIP's per investor, one each in upto 3 Asset Management Companies.
- List of Eligible Schemes : NJ Balanced Advantage Fund, NJ Flexi Cap Fund and NJ Arbitrage Fund.
- Investments must be under the Growth Option.
- Minimum commitment of 60 installments is required at the time of registration.
- Early withdrawals of the instalments shall not be restricted and exit load shall be applicable as per the provisions of the SID of the respective eligible schemes.
- SIP frequency is Monthly.
- SIP investment payment is currently allowed to be made through NACH option only.
- If the investor does not meet the eligibility criteria for CHOTI SIP, the SIP will not be registered under CHOTI SIP, it will be processed as a normal SIP.

All other terms and conditions applicable to the Systematic Investment Plan (SIP) facility shall apply mutatis mutandis to this facility. NJ Asset Management Private Limited reserves the right to change or modify the terms and conditions/ Add or delete any of the eligible schemes offered through this facility from time to time/ withdraw the facility.

This notice - cum - addendum shall form an integral part of SID, KIM of all the scheme(s) and SAI of NJ Mutual Fund. All other features, terms and conditions as mentioned in the SID, KIM of all the scheme(s) and SAI shall remain unchanged.



2. ADOPTION OF TIER 2 BENCHMARK FOR CERTAIN SCHEMES OF NJ MUTUAL FUND

NOTICE is hereby given to the investors/unitholders that in accordance with SEBI Master Circular for Mutual Funds dated June 27, 2024 on 'Guiding Principles for bringing uniformity in Benchmarks of Mutual Fund Schemes', SEBI has mandated that there would be two-tiered structure of benchmarking for certain categories of schemes. The first-tier benchmark (Tier-1) shall be reflective of the category of the scheme, and the second-tier benchmark (Tier-2) which shall be demonstrative of the investment style / strategy of the Fund Management within the category shall be optional for the AMC. In accordance with the same, NJ Trustee Private Limited has approved adoption of Tier-2 Benchmark effective March 29, 2025, for the below mentioned schemes as under:

| Scheme Name | Tier-1 Benchmark Existing Benchmark | Tier-2 Benchmark |
|--------------------------|--|--|
| NJ Flexi Cap Fund | NIFTY 500 TRI | Nifty500 Quality 50 |
| NJ ELSS Tax Saver Scheme | NIFTY 500 TRI | Nifty MidSmallcap400 Momentum Quality 100 |

It may be noted that the existing benchmark of the abovementioned schemes shall be treated as Tier -1. Accordingly, SIDs and KIMs of the above-mentioned schemes of NJMF stands amended suitably to reflect the changes as stated above.

This notice - cum - addendum shall form an integral part of SID, KIM of the scheme(s) and SAI of NJ Mutual Fund. All other features, terms and conditions as mentioned in the SID, KIM of the scheme(s) and SAI shall remain unchanged.

For NJ Asset Management Private Limited
Investment Manager of NJ Mutual Fund

Sd/-
Vineet Nayyar
(DIN: 10690316)
Director & Chief Executive Officer

Date: March 29, 2025
Place: Mumbai

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MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.