

**NOTICE-CUM-ADDENDUM**

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

**1. Introduction of new Plan under NJ Overnight Fund:**

Pursuant to the SEBI requirement on treatment of unclaimed redemption amount, a new plan shall be introduced under NJ Overnight Fund (an open ended debt scheme investing in overnight securities with a relatively low interest rate risk and relatively low credit risk) for the limited purpose of deployment of the unclaimed redemption amount with effect from December 10, 2023. Details of the Plan shall be as follows:

<b>Features</b>	<b>Particulars</b>
<b>Name of the Plan</b>	NJ Overnight Fund - Unclaimed Redemption Plan - upto 3 years
<b>Minimum initial / additional subscription</b>	<p>Minimum initial/additional subscription amount shall not be applicable to this Plan. No regulatory/scheme criteria will be considered for allotment of units. The Plan shall not be available for regular subscriptions/ switch-in by the investors/unitholders.</p> <p>Allotment of units in these plans shall be made in the investor's existing folio in which redemption remains unclaimed.</p>
<b>Minimum Redemption Amount</b>	<p>Redemption / switch-out requests under the Unclaimed Amount Plan will be treated as for 'All units'. No partial redemptions will be allowed for investors.</p> <p>Switch-out transactions from these plans shall be allowed to any permissible schemes of NJ Mutual Fund.</p> <p>Redemption/ Switch-out transaction will get processed and paid to the unitholders for unclaimed amount along with the appreciated value i.e., Units will be redeemed at the applicable NAV, subject to availability of necessary information to process the application with the AMC. The AMC reserves the right to seek additional clarification/ information before processing the redemption/ switch-out and accordingly the NAV of the day on which the AMC receives necessary information shall apply.</p>
<b>Allotment</b>	The unclaimed redemption shall be invested in the Unclaimed Redemption Plan – Growth option at Face Value of Rs. 1000 per unit on December 10, 2023. Thereafter, this plan will have a separate NAV and the Units under this plan will be allotted at NAV based prices, based on the date and time of processing the investment and applicable provisions on availability of funds for utilization. Cut-off timing shall remain the same as defined in the Scheme Information Document.
<b>NAV Declaration</b>	NAV shall be declared on all Calendar days.
<b>Load Structure</b>	<p>Entry Load: Not Applicable</p> <p>Exit Load: Nil</p>

<b>Fees and Expense Ratio</b>	<p>The Total Expense Ratio under the plan will be capped at 50 bps (0.50%) of the daily net assets of the Scheme / Plan.</p>
<b>Asset Allocation / Portfolio</b>	<p>The investment under the Plan shall have the same portfolio as that of the Scheme and there will be no separate portfolio for unclaimed redemption plan. Accordingly, the same investment objectives and investment pattern shall apply.</p>
<b>Process for claiming the unclaimed redemption / dividend amounts by investors</b>	<p>The list of name(s) and addresses of investors of the Fund in whose folios there are unclaimed redemption amounts, is made available on the <a href="http://www.njmutualfund.com">www.njmutualfund.com</a>. An investor can obtain details after providing his/her proper credentials (like PAN, date of birth etc.) along with other security controls. Further, the process for claiming unclaimed redemption amounts and necessary forms/documents required for the same are also made available on <a href="http://www.njmutualfund.com">www.njmutualfund.com</a>. Investors who claim the unclaimed amounts during a period of 3 years from the date of investment will be paid initial unclaimed amount along-with the income earned on its deployment. Investors, who claim these amounts after 3 years from the date of investment, will be paid initial unclaimed amount along-with the income earned on its deployment till the end of the third year of investment. After the third year, the income earned on such unclaimed amounts shall be used for the purpose of investor education.</p> <p>Investors may note that applications/requests that are incomplete or inaccurate or ambiguous or conditional are termed as 'Not in Good Order' (NIGO). NIGO applications are processed or rejected in accordance with the guidelines as mentioned on our website <a href="http://www.njmutualfund.com">www.njmutualfund.com</a>, as amended from time to time. All applications are accepted "Subject to Verification". Applications/ Requests can be therefore rejected at the counter itself, or subsequently at the time of a good order review either at the branch or at the back office. Further, any requests for redemption or switch must be unconditional. The Mutual Fund/Trustee/AMC shall not be bound to take cognizance of any conditions placed on the transaction request and may at its sole discretion, reject such transaction request, or process the same as if the condition were not mentioned.</p>
<b>Tax Consequences</b>	<p>Investors should note that, as and when the investor claims unclaimed redemption amounts after such amounts were invested in Unclaimed Amount Plan, redemptions from Unclaimed Amount Plan and subsequent payment to concerned investors may entail tax consequences. In view of the individual nature of tax consequences, each Unit holder / Investor is advised to consult his/her professional tax advisor.</p>

All the other terms and conditions of the Scheme Information Document, read with the addenda issued from time to time will remain unchanged.

This addendum forms an integral part of the Scheme Information Document issued for NJOF, read with the addenda.

Please note that investor name and address in whose folios there are unclaimed amounts is available on our website – [www.njmutualfund.com](http://www.njmutualfund.com) and AMFI website – [www.amfiindia.com](http://www.amfiindia.com) subject to necessary validations. The process of claiming unclaimed amounts is also available on these websites.

### **Addendum to the Statement of Additional Information of NJ Mutual Fund**

Effective December 10, 2023, the paragraph on ‘Unclaimed Redemption Amount’, stands substituted with the following paragraph:

The unclaimed redemption amount may be deployed by the mutual fund in call money market, money market instruments or separate plan of Liquid scheme /Overnight scheme/ Money Market Mutual Fund scheme floated specifically for deployment of the unclaimed amounts only. SEBI vide circular dated July 30, 2021 has prescribed that schemes where the unclaimed redemption and IDCW amounts are deployed shall be only those Overnight scheme/ Liquid scheme/ Money Market Mutual Fund schemes which are placed in A-1 cell (Relatively Low Interest Rate Risk and Relatively Low Credit Risk) of Potential Risk Class matrix as per SEBI Circular No. SEBI/HO/IMD/IMD-II/DOF3/P/CIR/2021/573 dated June 07, 2021.

Accordingly, with effect from December 10, 2023, the unclaimed redemption amount shall be deployed in “NJ Overnight Fund - Unclaimed Redemption Plan - upto 3 years” a new plan introduced under NJ Overnight Fund .

The investors who claim the unclaimed amounts during a period of three years from the due date shall be paid initial unclaimed amount along-with the income earned on its deployment. Investors, who claim these amounts after 3 years, shall be paid the initial unclaimed amount along with the income earned on its deployment till the end of the third year. After the third year, the income earned on such unclaimed amounts shall be used for the purpose of investor education. The AMC would make a continuous effort to remind the investors through letters to take their unclaimed amounts. The investment management fees charged by the AMC for managing unclaimed amounts will not exceed 50 basis points. The Fund/AMC shall not be liable to pay any interest or compensation on unclaimed amount.

The details of such unclaimed redemption amount are made available to investors upon them providing proper credentials, on the website of Mutual Funds and AMFI along with the information on the process of claiming the unclaimed amount and the necessary forms / documents required for the same. The redemption or repurchase proceeds shall be dispatched to the unitholders within 10 working days from the date of redemption or repurchase. The information on unclaimed amount along-with its prevailing value (based on income earned on deployment of such unclaimed amount), shall be separately disclosed to investors through the periodic statement of accounts / Consolidated Account Statement sent to the investors.

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. Change in minimum Systematic Investment Plan (SIP) amount

Investors are requested to note that with effect from January 1, 2024, the minimum SIP amount shall be revised to Rs. 100 and in multiples of Rs. 1 thereafter for NJ Balanced Advantage Fund, NJ Flexi Cap Fund, NJ Arbitrage Fund and NJ Overnight Fund.

All other terms and conditions as mentioned in the Systematic Investment Plan in the respective Scheme Information Document of above designated schemes shall remain unchanged.

This notice- cum- addendum shall form an integral part of SID, KIM of all the designated 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.

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

Sd/-  
**Rajiv Shastri**  
Director and Chief Executive Officer  
(DIN 02143422)

Date: December 6, 2023  
Place: Mumbai

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**For further details, please contact:** NJ Asset Management Private Limited (CIN U67100GJ2005PTC046959) **Registered office:** Block no. 601, 3rd floor, C Tower, Udhna Udyognagar Sangh Commercial Complex, Central Road No.10, Udhna. Surat - 394210. Gujarat. Telephone Number – 0261 6715601. **Corporate office:** Unit no. 101A, 1st floor, Hallmark Business Plaza, Bandra (East). Mumbai – 400051. Telephone number: 022 68940000 /1860 500 2888 / 040-49763510 **Email id:** [customercare@njmutualfund.com](mailto:customercare@njmutualfund.com) **Website:** [www.njmutualfund.com](http://www.njmutualfund.com)

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