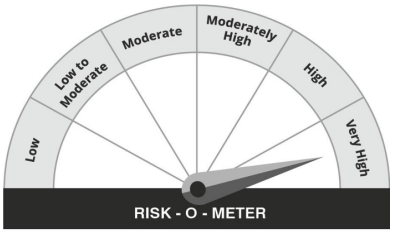



NOTICE CUM ADDENDUM TO THE SCHEME INFORMATION DOCUMENT (SID) AND KEY INFORMATION MEMORANDUM (KIM) OF NJ BALANCED ADVANTAGE FUND.

Revision in Risk-o-meter of NJ Balanced Advantage Fund of NJ Mutual Fund

Notice is hereby given that Risk-o-meter of NJ Balanced Advantage Fund (an open ended dynamic asset allocation fund) was calculated in accordance with SEBI Master Circular for Mutual Funds dated May 19, 2023, based on the risk value of the portfolio as on October 31, 2023, the risk-o-meter of NJ Balanced Advantage Fund stands revised as under:

| Name of the Scheme | Risk level based on portfolio as on September 30, 2023 | Risk level based on portfolio as on October 31, 2023 |
|----------------------------|---|--|
| NJ Balanced Advantage Fund |  <p>RISK - O - METER</p> <p>Investors understand that their principal will be at Very High Risk</p> |  <p>RISK - O - METER</p> <p>Investors understand that their principal will be at Moderately High Risk</p> |

There are no changes in product labeling details other than that mentioned above. All other terms and conditions of the Scheme Information Document and Key Information Memorandum of NJ Balanced Advantage Fund read with the addendum issued from time to time, will remain unchanged.

This Notice-cum Addendum forms an integral part of the SID and KIM of NJ Balanced Advantage Fund. Further, it may be noted that necessary/ incidental changes, if any, shall be made in the SID and KIM of NJ Balanced Advantage Fund in the above regard.

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

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

Date: November 3, 2023
 Place: Mumbai

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 **Website:** www.njmutualfund.com

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