Product Label for the Schemes of NJ Mutual Fund, based on SEBI circular no. SEBI/HO/IMD/DF3/CIR/P/2020/197 dated October 05, 2020

	Name and Type of Scheme	This product is suitable for investors who are seeking*	Revised Risk-o- meter
Risk: Very High			
	NJ Balanced Advantage Fund	Long term capital growthDynamic asset allocation	RISK - O - METER Investors understand that their principal will be at Very High Risk
	(An open ended Dynamic Asset Allocation Fund)	between equity and specified debt securities	

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

The above Risk-o-meters are based on evaluation of the risk level of Scheme's portfolio as at February 28, 2022.

The applicable Risk-o-meters can be reviewed on a monthly basis and notice about changes, if any, shall be issued. All other details of the Product Label and all other terms and conditions of the aforesaid Schemes will remain unchanged.

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.