

#QualityPeFocus

 **MUTUAL  
FUND**

BUILT ON RULES

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INVESTING**

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**FACTSHEET**

June 2026

[www.njmutualfund.com](http://www.njmutualfund.com)

SEBI Registered Name (Number): NJ Mutual Fund (MF/076/21/02) | Details of Other Regulatory Registrations: <https://shorturl.at/eJgJt>  
MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

# NJ FLEXI CAP FUND

An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks

Report as on June 30, 2026.

## Objective:

The investment objective of the Scheme is to generate long term capital appreciation by investing in equity and equity related instruments across market capitalizations. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

## Type of the scheme:

An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks.

**Entry Load:** NA

**Exit Load:** Nil

**Tier 1 Benchmark:** NIFTY 500 TRI

**Tier 2 Benchmark:** Nifty 500 Quality 50 TRI

**Additional Benchmark:** Nifty 50 TRI

**Name of the Fund Manager:** Mr. Dhaval Patel, Mr. Viral Shah and Mr. Jaimin Ilavia.

**Work Experience:** Mr. Dhaval Patel - 20 years, Mr. Viral Shah - 23 years and Mr. Jaimin Ilavia - 11 years..

**Managing the Scheme Since:** Mr. Dhaval Patel is managing the scheme since September 6, 2023, Mr. Viral Shah is managing the scheme from May 1, 2024 and Mr. Jaimin Ilavia managing the scheme from June 11, 2026.

**Plans:** Regular Plan and Direct Plan

**Options:** Growth and IDCW

**Date of Allotment:** September 5, 2023

## Total Expense Ratio#

Regular Plan 2.55%

Direct Plan 1.03%

**Monthly Average AUM** INR 2575.41 Crores

**Closing AUM** INR 2591.73 Crores

## Minimum Investment Amount

For Lumpsum Investment: INR 500/- and in multiple of INR 1/- thereafter

For SIP Investment: INR 100/- and in multiple of INR 1/- thereafter

For STP and SWP Investment: INR 500/- and in multiple of INR 1/- thereafter

## Additional Investment Amount

INR 500 and multiples of INR 1/- thereafter

## NAV (as on June 30, 2026)

Direct IDCW 13.30 Regular IDCW 12.72

Direct Growth 13.30 Regular Growth 12.72

## Other Parameters (as on June 30, 2026)

Portfolio Turnover Ratio 0.87

Note: Portfolio Beta, Standard Deviation, R Squared and Sharpe Ratio of the Scheme are not computed owing to the short time frame since launch of the Scheme.

IDCW history is not available since no income is distributed since the launch of the scheme.

# Total Expense Ratio is as on the last business day of the month and includes Additional Expenses and Goods & Service Tax on Management Fees.

## PORTFOLIO

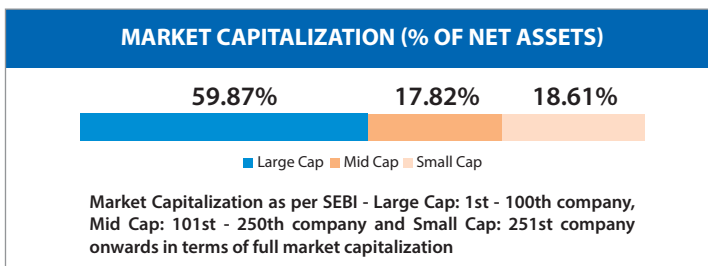
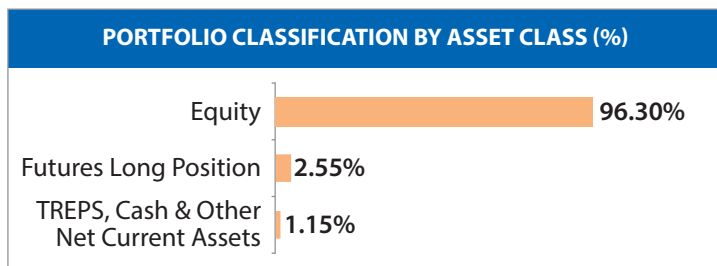
ISSUER	INDUSTRY/ RATING	NET EXPOSURE % OF NET ASSETS
<b>EQUITY<sup>^</sup></b>		<b>96.30%</b>
Marico Limited	Agricultural Food & other Products	4.43%
Bosch Limited	Auto Components	4.34%
ICICI Bank Limited	Banks	4.27%
Eicher Motors Limited	Automobiles	4.11%
Britannia Industries Limited	Food Products	4.00%
Dr. Lal Path Labs Limited	Healthcare Services	4.00%
Cipla Limited	Pharmaceuticals & Biotechnology	3.90%
Torrent Pharmaceuticals Limited	Pharmaceuticals & Biotechnology	3.80%
Dr. Reddy's Laboratories Limited	Pharmaceuticals & Biotechnology	3.62%
ITC Limited	Diversified FMCG	3.61%
Sun Pharmaceutical Industries Limited	Pharmaceuticals & Biotechnology	3.50%
Alkem Laboratories Limited	Pharmaceuticals & Biotechnology	3.48%
Oil & Natural Gas Corporation Limited	Oil	3.03%
Nestle India Limited	Food Products	3.00%
Pidilite Industries Limited	Chemicals & Petrochemicals	2.81%
Page Industries Limited	Textiles & Apparels	2.67%
HDFC Bank Limited	Banks	2.58%
Ajanta Pharma Limited	Pharmaceuticals & Biotechnology	2.27%
Hero MotoCorp Limited	Automobiles	2.23%
Kotak Mahindra Bank Limited	Banks	1.83%
Colgate Palmolive (India) Limited	Personal Products	1.56%
Emami Limited	Personal Products	1.45%
Bajaj Finance Limited	Finance	1.44%
JB Chemicals & Pharmaceuticals Limited	Pharmaceuticals & Biotechnology	1.44%
Havells India Limited	Consumer Durables	1.40%
Aptus Value Housing Finance India Limited	Finance	1.36%
HDFC Asset Management Company Limited	Capital Markets	1.35%
Indiamart InterMesh Limited	Retailing	1.35%
The Great Eastern Shipping Company Limited	Transport Services	1.30%
Endurance Technologies Limited	Auto Components	1.29%
Muthoot Finance Limited	Finance	1.19%
Tech Mahindra Limited	IT - Software	1.12%
Mphasis Limited	IT - Software	1.07%
Kajaria Ceramics Limited	Consumer Durables	1.01%
UTI Asset Management Company Limited	Capital Markets	0.99%
Berger Paints (I) Limited	Consumer Durables	0.96%
Tata Technologies Limited	IT - Services	0.95%
Crompton Greaves Consumer Electricals Limited	Consumer Durables	0.91%
Castrol India Limited	Petroleum Products	0.90%
Hindustan Aeronautics Limited	Aerospace & Defense	0.85%
ABB India Limited	Electrical Equipment	0.82%
HCL Technologies Limited	IT - Software	0.72%
Tata Elxsi Limited	IT - Software	0.68%
Infosys Limited	IT - Software	0.65%
Tata Consultancy Services Limited	IT - Software	0.65%
CRISIL Limited	Finance	0.59%
Bajaj Auto Limited	Automobiles	0.44%
Abbott India Limited	Pharmaceuticals & Biotechnology	0.35%
SBI Cards and Payment Services Limited	Finance	0.02%
Wipro Limited	IT - Software	0.01%
<b>FUTURES LONG POSITION</b>		<b>2.55%</b>
SBI Cards and Payment Services Limited	Finance	0.99%
Wipro Limited	IT - Software	0.94%
Bajaj Auto Limited	Automobiles	0.62%
<b>TREPS, Cash &amp; Other Net Current Assets</b>		<b>1.15%</b>
<b>Net Assets</b>		<b>100.00%</b>

<sup>^</sup> Totals may differ marginally from those in the Monthly Portfolio Disclosure due to security level rounding off Investment in Top 10 scrips constitutes 40.08% of the portfolio

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

# NJ FLEXI CAP FUND

An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks



**INDUSTRY ALLOCATION OF EQUITY HOLDING**

Industry	% OF NET ASSETS
Pharmaceuticals & Biotechnology	22.36%
Banks	8.68%
Food Products	7.00%
Automobiles	6.78%
Auto Components	5.63%
IT - Software	4.90%
Finance	4.60%
Agricultural Food & other Products	4.43%
Consumer Durables	4.28%
Healthcare Services	4.00%
Diversified FMCG	3.61%

**INDUSTRY ALLOCATION OF EQUITY HOLDING**

Industry	% OF NET ASSETS
Oil	3.03%
Personal Products	3.01%
Chemicals & Petrochemicals	2.81%
Textiles & Apparels	2.67%
Capital Markets	2.34%
Retailing	1.35%
Transport Services	1.30%
IT - Services	0.95%
Petroleum Products	0.90%
Aerospace & Defense	0.85%
Electrical Equipment	0.82%

**PERFORMANCE DATA**

Period		NJ Flexi Cap fund - Direct Plan - Growth Option	Scheme Benchmark* (Tier 1)	Scheme Benchmark* (Tier 2)	Additional Benchmark**	NJ Flexi Cap fund - Regular Plan - Growth Option	Scheme Benchmark* (Tier 1)	Scheme Benchmark* (Tier 2)	Additional Benchmark**
6 Months	Simple Annualized (%)	-8.15%	-6.46%	6.98%	-16.34%	-9.52%	-6.46%	6.98%	-16.34%
	Current Value of Investment of ₹10,000/-	9,595.96	9,679.72	10,346.21	9,189.58	9,528.09	9,679.72	10,346.21	9,189.58
1 Year	CAGR (%)	-4.39%	-1.71%	-2.50%	-5.42%	-5.85%	-1.71%	-2.50%	-5.42%
	Current Value of Investment of ₹10,000/-	9,561.47	9,829.00	9,750.50	9,457.98	9,415.25	9,829.00	9,750.50	9,457.98
3 Years	CAGR (%)	-	-	-	-	-	-	-	-
	Current Value of Investment of ₹10,000/-	-	-	-	-	-	-	-	-
5 Years	CAGR (%)	-	-	-	-	-	-	-	-
	Current Value of Investment of ₹10,000/-	-	-	-	-	-	-	-	-
Since Inception	CAGR (%)	10.65%	11.75%	14.47%	8.51%	8.91%	11.75%	14.47%	8.51%
	Current Value of Investment of ₹10,000/-	13,300.00	13,677.38	14,637.15	12,587.90	12,720.00	13,677.38	14,637.15	12,587.90


**Note:** Business convention days are considered as 365 for calculation. The scheme has been in existence for more than 1 year but less than 3 years or 5 years. **Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.** Different plans shall have different expense structures. Since Inception, returns are calculated on ₹10,000/- invested at inception of the scheme. In case the start/end date is a non business day, the NAV of the previous day is used for computation. Mr. Dhaval Patel is Fund Manager of the Schemes since September 6, 2023 and Mr. Viral Shah is Fund Manager of the Scheme since May 1, 2024 and Mr. Jaimin Ilavia is the Fund Manager of the schemes since June 11, 2026. Mr. Dhaval Patel is also Fund Manager of NJ Balanced Advantage Fund, NJ Overnight Fund, NJ Arbitrage Fund and NJ ELSS Tax Saver Scheme. Mr. Viral Shah is also Fund Manager of NJ Balanced Advantage Fund, NJ ELSS Tax Saver Scheme, NJ Overnight Fund and NJ Arbitrage Fund. Mr. Jaimin Ilavia is also Fund Manager of NJ Balanced Advantage Fund, NJ ELSS Tax Saver Scheme, NJ Overnight Fund and NJ Arbitrage Fund. Kindly refer to Page No. 4 for performance data of NJ ELSS Tax Saver Scheme. Kindly refer to Page No. 6 for performance data of NJ Balanced Advantage Fund, Page No. 8 for performance data of NJ Arbitrage Fund and Page No. 10 for performance data of NJ Overnight Fund. Kindly refer to Page No. 11 for SIP Return.

**This product is suitable for investors who are seeking\*:**

- Long term capital appreciation.
- Investment predominantly in equity and equity related instruments.


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

**SCHEME RISK-O-METER**



**RISK - O - METER**  
Investors understand that their principal will be at **Very High Risk**

**BENCHMARK RISK-O-METER**



**RISK - O - METER**  
NIFTY 500 TRI: **Very High Risk**

The riskometer is based on the portfolio of June 30, 2026 and is subject to periodic review and change, log onto [www.njmutualfund.com](http://www.njmutualfund.com) for updates.



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# NJ ELSS TAX SAVER SCHEME

An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit

Report as on June 30, 2026.

## Objective:

The investment objective of the scheme is to generate income and long term capital appreciation from a diversified portfolio of predominantly equity and equity-related instruments. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

## Type of the scheme:

An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit

**Entry Load:** NA

**Exit Load:** Nil

**Tier 1 Benchmark:** NIFTY 500 TRI

**Tier 2 Benchmark:** Nifty MidSmallcap400 Momentum Quality 100 TRI

**Additional Benchmark:** Nifty 50 TRI

**Name of the Fund Manager:** Mr. Dhaval Patel, Mr. Viral Shah and Mr. Jaimin Ilavia.

**Work Experience:** Mr. Dhaval Patel - 20 years, Mr. Viral Shah - 23 years and Mr. Jaimin Ilavia - 11 years..

**Managing the Scheme Since:** Mr. Dhaval Patel is managing the scheme since September 6, 2023, Mr. Viral Shah is managing the scheme from May 1, 2024 and Mr. Jaimin Ilavia managing the scheme from June 11, 2026.

**Plans:** Regular Plan and Direct Plan

**Options:** Growth and IDCW

**Date of Allotment:** June 16, 2023

## Total Expense Ratio#

Regular Plan 2.71%

Direct Plan 0.79%

**Monthly Average AUM** INR 329.52 Crores

**Closing AUM** INR 332.40 Crores

## Minimum Investment Amount

For Lumpsum Investment: INR 500/- and in multiple of INR 500/- thereafter

For SIP Investment: INR 500/- and in multiple of INR 500/- thereafter

For STP and SWP Investment: INR 500/- and in multiple of INR 1/- thereafter

## Additional Investment Amount

INR 500 and multiples of INR 500

## NAV (as on June 30, 2026)

Direct IDCW 14.46 Regular IDCW 13.69

Direct Growth 14.46 Regular Growth 13.69

## Other Parameters (as on June 30, 2026)

Portfolio Turnover Ratio 0.67

## Risk Ratio

Standard deviation 16.04

Beta 0.93

Sharpe Ratio\*\* 0.36

Computed for the 3 years period ended June 30, 2026.

Based on the month end NAV.

Note: Portfolio Beta, Standard Deviation, R Squared and Sharpe Ratio of the Scheme are not computed owing to the short time frame since launch of the Scheme.

IDCW history is not available since no income is distributed since the launch of the scheme.

# Total Expense Ratio is as on the last business day of the month and includes Additional Expenses and Goods & Service Tax on Management Fees.

\*\*Risk free rate: 5.50% (Source: FIMMDA MIBOR)

## PORTFOLIO

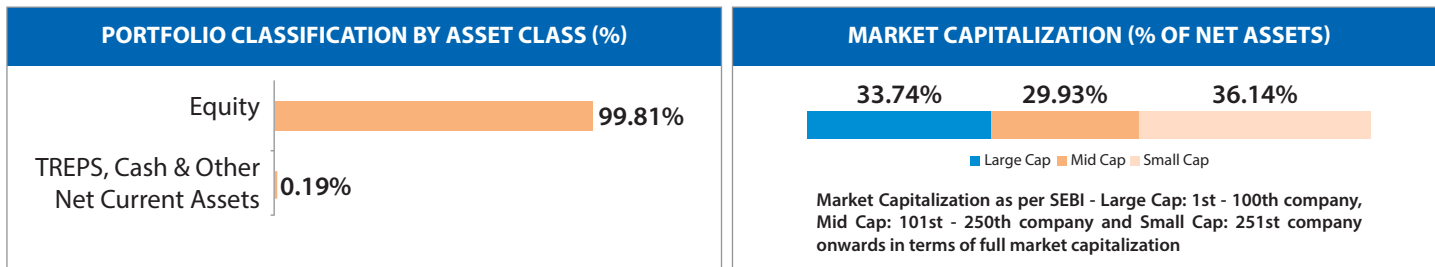
ISSUER	INDUSTRY/ RATING	NET EXPOSURE % OF NET ASSETS
<b>EQUITY<sup>^</sup></b>		<b>99.81%</b>
Pidilite Industries Limited	Chemicals & Petrochemicals	5.70%
Page Industries Limited	Textiles & Apparels	5.53%
Bosch Limited	Auto Components	5.45%
JSW Dulux Limited	Consumer Durables	5.38%
Marico Limited	Agricultural Food & other Products	5.31%
AU Small Finance Bank Limited	Banks	4.90%
ABB India Limited	Electrical Equipment	4.78%
Mphasis Limited	IT - Software	4.67%
The Great Eastern Shipping Company Limited	Transport Services	4.63%
Hero MotoCorp Limited	Automobiles	4.63%
Britannia Industries Limited	Food Products	4.42%
Bayer Cropscience Limited	Fertilizers & Agrochemicals	4.28%
Can Fin Homes Limited	Finance	3.93%
Rainbow Childrens Medicare Limited	Healthcare Services	3.65%
Dr. Lal Path Labs Limited	Healthcare Services	3.38%
Muthoot Finance Limited	Finance	3.36%
HDFC Asset Management Company Limited	Capital Markets	3.31%
Alkem Laboratories Limited	Pharmaceuticals & Biotechnology	3.30%
CRISIL Limited	Finance	3.18%
Pfizer Limited	Pharmaceuticals & Biotechnology	3.08%
Abbott India Limited	Pharmaceuticals & Biotechnology	3.04%
Aptus Value Housing Finance India Limited	Finance	3.01%
UTI Asset Management Company Limited	Capital Markets	2.48%
JB Chemicals & Pharmaceuticals Limited	Pharmaceuticals & Biotechnology	2.32%
Divi's Laboratories Limited	Pharmaceuticals & Biotechnology	2.09%
<b>TREPS, Cash &amp; Other Net Current Assets</b>		<b>0.19%</b>
<b>Net Assets</b>		<b>100.00%</b>

<sup>^</sup> Totals may differ marginally from those in the Monthly Portfolio Disclosure due to security level rounding off Investment in Top 10 scrips constitutes 50.98 % of the portfolio.

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

# NJ ELSS TAX SAVER SCHEME

An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit



INDUSTRY ALLOCATION OF EQUITY HOLDING	% OF NET ASSETS	INDUSTRY ALLOCATION OF EQUITY HOLDING	% OF NET ASSETS
Pharmaceuticals & Biotechnology	13.83%	Agricultural Food & other Products	5.31%
Finance	13.48%	Banks	4.90%
Healthcare Services	7.03%	Electrical Equipment	4.78%
Capital Markets	5.79%	IT - Software	4.67%
Chemicals & Petrochemicals	5.70%	Transport Services	4.63%
Textiles & Apparels	5.53%	Automobiles	4.63%
Auto Components	5.45%	Food Products	4.42%
Consumer Durables	5.38%	Fertilizers & Agrochemicals	4.28%

PERFORMANCE DATA									
Period		NJ ELSS Tax Saver Scheme Direct Growth	Scheme Benchmark* (Tier 1)	Scheme Benchmark* (Tier 2)	Additional Benchmark**	NJ ELSS Tax Saver Scheme Regular Growth	Scheme Benchmark* (Tier 1)	Scheme Benchmark* (Tier 2)	Additional Benchmark**
6 Months	Simple Annualized (%)	-3.29%	-6.46%	13.66%	-16.34%	-5.03%	-6.46%	13.66%	-16.34%
	Current Value of Investment of ₹10,000/-	9,836.73	9,679.72	10,677.52	9,189.58	9,750.71	9,679.72	10,677.52	9,189.58
1 Year	CAGR (%)	-6.47%	-1.71%	-0.62%	-5.42%	-8.12%	-1.71%	-0.62%	-5.42%
	Current Value of Investment of ₹10,000/-	9,353.17	9,829.00	9,938.50	9,457.98	9,187.92	9,829.00	9,938.50	9,457.98
3 Years	CAGR (%)	12.51%	12.92%	17.58%	8.80%	10.51%	12.92%	17.58%	8.80%
	Current Value of Investment of ₹10,000/-	14,246.31	14,403.27	16,261.38	12,881.80	13,500.99	14,403.27	16,261.38	12,881.80
5 Years	CAGR (%)	-	-	-	-	-	-	-	-
	Current Value of Investment of ₹10,000/-	-	-	-	-	-	-	-	-
Since Inception	CAGR (%)	12.89%	13.33%	17.57%	9.38%	10.88%	13.33%	17.57%	9.38%
	Current Value of Investment of ₹10,000/-	14,460.00	14,629.38	16,359.63	13,134.67	13,690.00	14,629.38	16,359.63	13,134.67


**Note:** Business convention days are considered as 365 for calculation. The scheme has been in existence for more than 3 years but less than 5 years. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments. Different plans shall have different expense structures. Since inception, returns are calculated on ₹10,000/- invested at inception of the scheme. In case the start/end date is a non business day, the NAV of the previous day is used for computation. Mr. Viral Shah and Mr. Dhaval Patel are Fund Manager of the Schemes since inception of the scheme. Mr. Viral Shah is also Fund Manager of NJ Balanced Advantage Fund, NJ Flexi Cap Fund, NJ Overnight Fund and NJ Arbitrage Fund and Mr. Jaimin Ilavia is the Fund Manager of the schemes since June 11, 2026. Mr. Dhaval Patel is also Fund Manager of NJ Balanced Advantage Fund, NJ Overnight Fund, NJ Arbitrage Fund and NJ Flexi Cap Fund. Mr. Jaimin Ilavia is also Fund Manager of NJ Balanced Advantage Fund, NJ Flexi Cap fund, NJ Overnight Fund and NJ Arbitrage Fund. Kindly refer to Page No. 2 for performance data of NJ Flexi Cap Fund, Page No. 6 for performance data of NJ Balanced Advantage Fund, Page No. 8 for performance data of NJ Arbitrage Fund and Page No. 10 for performance data of NJ Overnight Fund. Kindly refer to Page No. 11 for SIP Return.

**This product is suitable for investors who are seeking\*:**

- Capital appreciation & generating income over long term
- Investment in a portfolio predominantly consisting of equity and equity related instruments

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


**SCHEME RISK-O-METER**



**RISK - O - METER**

Investors understand that their principal will be at **Very High Risk**

**BENCHMARK RISK-O-METER**



**RISK - O - METER**

**NIFTY 500 TRI: Very High Risk**

The riskometer is based on the portfolio of June 30, 2026 and is subject to periodic review and change, log onto [www.njmutualfund.com](http://www.njmutualfund.com) for updates.



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# NJ BALANCED ADVANTAGE FUND

An open-ended dynamic asset allocation fund

Report as on June 30, 2026.

## Objective:

The investment objective of the scheme is to generate capital appreciation by dynamically allocating its assets between equity and specified debt securities. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

## Type of the scheme:

An open-ended dynamic asset allocation fund

## Entry Load: NA

Exit Load: Nil

**Tier 1 Benchmark:** NIFTY 50 Hybrid Composite Debt 50:50 Index

**Additional Benchmark:** Nifty 50 TRI

**Name of the Fund Manager:** Mr. Dhaval Patel, Mr. Viral Shah and Mr. Jaimin Ilavia.

**Work Experience:** Mr. Dhaval Patel - 20 years, Mr. Viral Shah - 23 years and Mr. Jaimin Ilavia - 11 years..

**Managing the Scheme Since:** Mr. Dhaval Patel is managing the scheme since September 6, 2023, Mr. Viral Shah is managing the scheme from May 1, 2024 and Mr. Jaimin Ilavia managing the scheme from June 11, 2026.

**Plans:** Regular Plan and Direct Plan

**Options:** Growth and IDCW

**Date of Allotment:** October 29, 2021

## Total Expense Ratio#

Regular Plan	2.56%
Direct Plan	1.21%

<b>Monthly Average AUM</b>	INR 3386.24 Crores
<b>Closing AUM</b>	INR 3393.51 Crores

## Minimum Investment Amount

For Lumpsum Investment: INR 500/- and in multiple of INR 1/- thereafter  
For SIP Investment: INR 100/- and in multiple of INR 1/- thereafter  
For STP and SWP Investment: INR 500/- and in multiple of INR 1/- thereafter

## Additional Investment Amount

INR 500 and multiples of INR 1/- thereafter

## NAV (as on June 30, 2026)

Direct IDCW	14.26	Regular IDCW	13.42
Direct Growth	14.26	Regular Growth	13.42

## Other Parameters (as on June 30, 2026)

Average Maturity*	30 Days	Macaulay Duration*	30 Days
Modified Duration*	29 Days	Portfolio Turnover Ratio	3.69
Yield to Maturity	5.27%		

## Risk Ratio

Standard deviation	9.52
Beta	1.07
Sharpe Ratio**	0.32

Computed for the 3 years period ended June 30, 2026.

Based on the month end NAV.

^ Totals may differ marginally from those in the Monthly Portfolio Disclosure due to security level rounding off Investment in Top 10 scrips constitutes 26.90 % of the portfolio

#Total Expense Ratio is as on the last business day of the month and includes Additional Expenses and Goods & Service Tax on Management Fees.

\*Calculated on amount invested in debt securities (including accrued interest), deployment of funds in TREPS.

IDCW history is not available since no income is distributed since the launch of the scheme.

\*\*Risk free rate: 5.50% (Source: FIMMDA MIBOR)

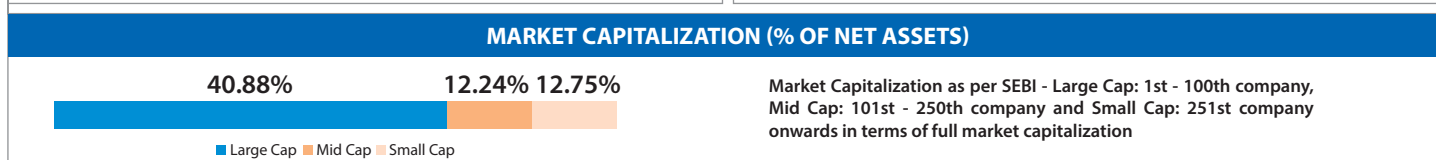
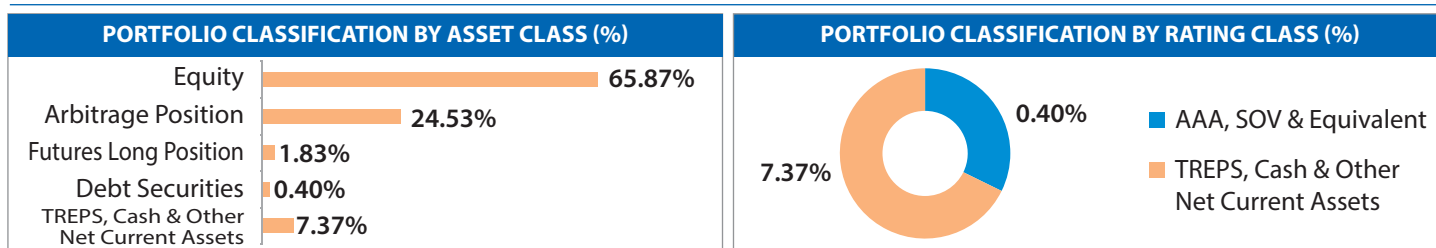
## PORTFOLIO

ISSUER	INDUSTRY/ RATING	NET EXPOSURE % OF NET ASSETS
<b>EQUITY<sup>^</sup></b>		<b>65.87%</b>
Marico Limited	Agricultural Food & other Products	3.03%
Bosch Limited	Auto Components	2.97%
ICICI Bank Limited	Banks	2.92%
Eicher Motors Limited	Automobiles	2.81%
Britannia Industries Limited	Food Products	2.74%
Dr. Lal Path Labs Limited	Healthcare Services	2.74%
Cipla Limited	Pharmaceuticals & Biotechnology	2.67%
Torrent Pharmaceuticals Limited	Pharmaceuticals & Biotechnology	2.60%
Dr. Reddy's Laboratories Limited	Pharmaceuticals & Biotechnology	2.48%
ITC Limited	Diversified FMCG	2.47%
Sun Pharmaceutical Industries Limited	Pharmaceuticals & Biotechnology	2.40%
Alkem Laboratories Limited	Pharmaceuticals & Biotechnology	2.38%
Oil & Natural Gas Corporation Limited	Oil	2.07%
Nestle India Limited	Food Products	2.06%
Pidilite Industries Limited	Chemicals & Petrochemicals	1.93%
Page Industries Limited	Textiles & Apparels	1.83%
HDFC Bank Limited	Banks	1.77%
Ajanta Pharma Limited	Pharmaceuticals & Biotechnology	1.56%
Hero MotoCorp Limited	Automobiles	1.53%
Kotak Mahindra Bank Limited	Banks	1.25%
Colgate Palmolive (India) Limited	Personal Products	1.07%
Bajaj Finance Limited	Finance	0.99%
Emami Limited	Personal Products	0.99%
JB Chemicals & Pharmaceuticals Limited	Pharmaceuticals & Biotechnology	0.99%
Havells India Limited	Consumer Durables	0.96%
Aptus Value Housing Finance India Limited	Finance	0.93%
HDFC Asset Management Company Limited	Capital Markets	0.92%
Indiamart InterMesh Limited	Retailing	0.92%
Endurance Technologies Limited	Auto Components	0.89%
The Great Eastern Shipping Company Limited	Transport Services	0.89%
Muthoot Finance Limited	Finance	0.82%
Tech Mahindra Limited	IT - Software	0.77%
Mphasis Limited	IT - Software	0.73%
Kajaria Ceramics Limited	Consumer Durables	0.69%
UTI Asset Management Company Limited	Capital Markets	0.68%
Berger Paints (I) Limited	Consumer Durables	0.66%
Tata Technologies Limited	IT - Services	0.65%
Crompton Greaves Consumer Electricals Limited	Consumer Durables	0.63%
Castrol India Limited	Petroleum Products	0.61%
Hindustan Aeronautics Limited	Aerospace & Defense	0.58%
ABB India Limited	Electrical Equipment	0.56%
HCL Technologies Limited	IT - Software	0.49%
Tata Elxsi Limited	IT - Software	0.47%
Tata Consultancy Services Limited	IT - Software	0.45%
Infosys Limited	IT - Software	0.44%
CRISIL Limited	Finance	0.40%
Abbott India Limited	Pharmaceuticals & Biotechnology	0.24%
Bajaj Auto Limited	Automobiles	0.14%
SBI Cards and Payment Services Limited	Finance	0.05%
Wipro Limited	IT - Software	0.05%
<b>ARBITRAGE POSITION<sup>^</sup></b>		<b>24.53%</b>
<b>FUTURES LONG POSITION</b>		<b>1.83%</b>
SBI Cards and Payment Services Limited	Finance	0.65%
Wipro Limited	IT - Software	0.60%
Bajaj Auto Limited	Automobiles	0.58%
<b>DEBT SECURITIES</b>		<b>0.40%</b>
<b>Treasury Bill</b>		<b>0.25%</b>
364 Days Tbill (MD 03/12/2026)	Sovereign	0.07%
364 Days Tbill (MD 02/10/2026)	Sovereign	0.06%
364 Days Tbill (MD 25/02/2027)	Sovereign	0.06%
364 Days Tbill (MD 19/03/2027)	Sovereign	0.06%
<b>Government Bond</b>		<b>0.15%</b>
5.74% GOI (MD 15/11/2026)	Sovereign	0.15%
<b>TREPS, Cash &amp; Other Net Current Assets</b>		<b>7.37%</b>
<b>Net Assets</b>		<b>100.00%</b>

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

# NJ BALANCED ADVANTAGE FUND

An open-ended dynamic asset allocation fund



INDUSTRY ALLOCATION OF EQUITY HOLDING	% OF NET ASSETS	INDUSTRY ALLOCATION OF EQUITY HOLDING	% OF NET ASSETS
Pharmaceuticals & Biotechnology	15.32%	Oil	2.07%
Banks	5.94%	Personal Products	2.06%
Food Products	4.80%	Chemicals & Petrochemicals	1.93%
Automobiles	4.48%	Textiles & Apparels	1.83%
Auto Components	3.86%	Capital Markets	1.60%
IT - Software	3.40%	Retailing	0.92%
Finance	3.19%	Transport Services	0.89%
Agricultural Food & other Products	3.03%	IT - Services	0.65%
Consumer Durables	2.94%	Petroleum Products	0.61%
Healthcare Services	2.74%	Aerospace & Defense	0.58%
Diversified FMCG	2.47%	Electrical Equipment	0.56%

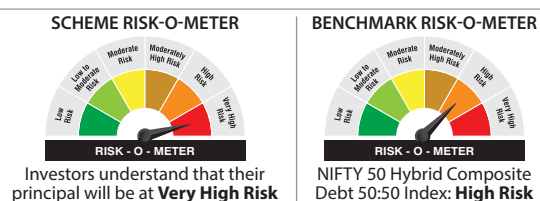
PERFORMANCE DATA							
Period		NJ Balanced Advantage Fund - Direct Plan - Growth Option	Scheme Benchmark* (Tier 1)	Additional Benchmark**	NJ Balanced Advantage Fund - Regular Plan - Growth Option	Scheme Benchmark* (Tier 1)	Additional Benchmark**
6 Months	Simple Annualized (%)	-2.38%	-6.23%	-16.34%	-3.69%	-6.23%	-16.34%
	Current Value of Investment of ₹10,000/-	9,882.19	9,691.08	9,189.58	9,817.12	9,691.08	9,189.58
1 Year	CAGR (%)	-0.63%	-1.11%	-5.42%	-1.90%	-1.11%	-5.42%
	Current Value of Investment of ₹10,000/-	9,937.28	9,889.27	9,457.98	9,809.94	9,889.27	9,457.98
3 Years	CAGR (%)	9.83%	7.84%	8.80%	8.41%	7.84%	8.80%
	Current Value of Investment of ₹10,000/-	13,252.79	12,543.32	12,881.80	12,744.54	12,543.32	12,881.80
5 Years	CAGR (%)	-	-	-	-	-	-
	Current Value of Investment of ₹10,000/-	-	-	-	-	-	-
Since Inception	CAGR (%)	7.89%	7.06%	7.90%	6.50%	7.06%	7.90%
	Current Value of Investment of ₹10,000/-	14,260.00	13,751.20	14,263.89	13,420.00	13,751.20	14,263.89

**Note:** Business convention days are considered as 365 for calculation. The scheme has been in existence for more than 3 years but less than 5 years. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments. Different plans shall have different expense structures. Since Inception, returns are calculated on ₹10,000/- invested at inception of the scheme. In case the start/end date is a non business day, the NAV of the previous day is used for computation. Mr. Viral Shah and Mr. Dhaval Patel are the Fund Managers of the scheme, Mr. Viral Shah is also Fund Manager of NJ ELSS Tax Saver Scheme, NJ Flexi Cap Fund, NJ Overnight Fund and NJ Arbitrage Fund and Mr. Jaimin Ilavia is the Fund Manager of the schemes since June 11, 2026. Mr. Dhaval Patel is also Fund Manager of NJ ELSS Tax Saver Scheme, NJ Overnight Fund, NJ Arbitrage Fund and NJ Flexi Cap Fund. Mr. Jaimin Ilavia is also Fund Manager of NJ ELSS Tax Saver Scheme, NJ ELSS Tax Saver Scheme, NJ Overnight Fund and NJ Arbitrage Fund. Kindly refer to Page No. 2 for performance data of NJ Flexi Cap Fund, Page No. 4 for performance data of NJ ELSS Tax Saver Scheme, Page No. 8 for performance data of NJ Arbitrage Fund and Page No. 10 for performance data of NJ Overnight Fund. Kindly refer to Page No. 11 for SIP Return.

## This product is suitable for investors who are seeking\*:

- Long term capital growth.
- Dynamic asset allocation between equity and specified debt securities

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



The riskometer is based on the portfolio of June 30, 2026 and is subject to periodic review and change, log onto [www.njmutualfund.com](http://www.njmutualfund.com) for updates.



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

# NJ ARBITRAGE FUND

An open ended scheme investing in arbitrage opportunities

Report as on June 30, 2026.

## Objective:

The investment objective of the scheme is to generate capital appreciation and income by predominantly investing in arbitrage opportunities in the cash and derivatives segment of the equity market and by investing the balance in debt and money market instruments. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

## Type of the scheme:

An open ended scheme investing in arbitrage opportunities

**Entry Load:** NA

**Exit Load:** NIL

**Tier 1 Benchmark:** Nifty 50 Arbitrage Index

**Additional Benchmark:** NIFTY 1 Year T-Bill Index

**Name of the Fund Manager:** Mr. Dhaval Patel, Mr. Viral Shah and Mr. Jaimin Ilavia.

**Work Experience:** Mr. Dhaval Patel - 20 years, Mr. Viral Shah - 23 years and Mr. Jaimin Ilavia - 11 years..

**Managing the Scheme Since:** Mr. Dhaval Patel is managing the scheme since September 6, 2023, Mr. Viral Shah is managing the scheme from May 1, 2024 and Mr. Jaimin Ilavia managing the scheme from June 11, 2026.

**Plans:** Regular Plan and Direct Plan

**Options:** Growth

**Date of Allotment:** August 01, 2022

## Total Expense Ratio#

Regular Plan 1.65%

Direct Plan 1.00%

**Monthly Average AUM** INR 271.99 Crores

**Closing AUM** INR 272.83 Crores

## Minimum Investment Amount

For Lumpsum Investment: INR 5000/- and in multiple of INR 1/- thereafter

For SIP Investment: INR 100/- and in multiple of INR 1/- thereafter

For STP and SWP Investment: INR 500/- and in multiple of INR 1/- thereafter

## Additional Investment Amount

INR 500 and multiples of INR 1/- thereafter

## NAV (as on June 30, 2026)

Direct Growth 12.9703

Regular Growth 12.6186

## Other Parameters (as on June 30, 2026)

Average Maturity\* 90 Days

Modified Duration\* 87 Days

Yield to Maturity 5.35%

Macaulay Duration\* 90 Days

Portfolio Turnover Ratio 9.37

#Total Expense Ratio is as on the last business day of the month and includes Additional Expenses and Goods & Service Tax on Management Fees.

\*Calculated on amount invested in debt securities (including accrued interest), deployment of funds in TREPS.

Note: Portfolio Beta, Standard Deviation, R-Squared and Sharpe Ratio of the Scheme are not computed owing to the short time frame since launch of the Scheme.

^ Quantity completely hedged by corresponding Equity future

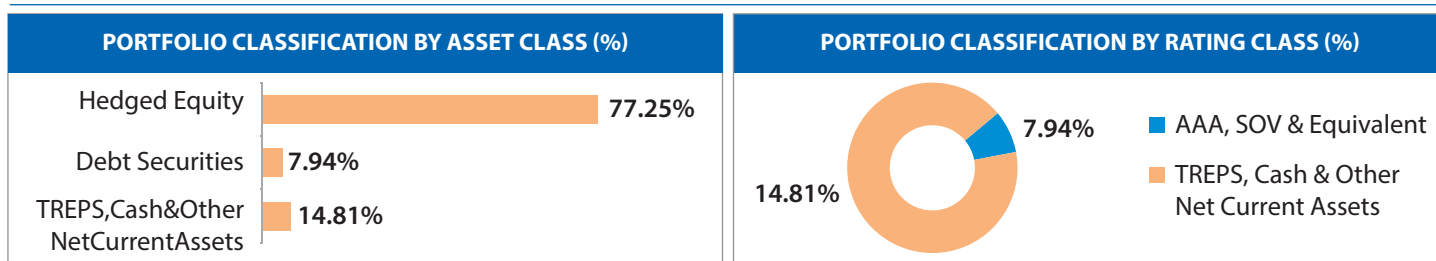
## PORTFOLIO

ISSUER	INDUSTRY/ RATING	NET EXPOSURE % OF NET ASSETS
<b>EQUITY<sup>^</sup></b>		<b>77.25%</b>
Reliance Industries Limited	Petroleum Products	7.02%
Bharti Airtel Limited	Telecom - Services	6.96%
Kotak Mahindra Bank Limited	Banks	6.47%
Vodafone Idea Limited	Telecom - Services	5.83%
Mahindra & Mahindra Limited	Automobiles	4.00%
Sun Pharmaceutical Industries Limited	Pharmaceuticals & Biotechnology	3.70%
Adani Enterprises Limited	Metals & Minerals Trading	3.64%
HDFC Bank Limited	Banks	3.63%
ICICI Bank Limited	Banks	3.00%
Biocon Limited	Pharmaceuticals & Biotechnology	2.18%
Bajaj Finance Limited	Finance	1.85%
UltraTech Cement Limited	Cement & Cement Products	1.84%
Eternal Limited	Retailing	1.76%
Adani Power Limited	Power	1.54%
Bank of Baroda	Banks	1.46%
SBI Life Insurance Company Limited	Insurance	1.24%
Yes Bank Limited	Banks	1.24%
Titan Company Limited	Consumer Durables	1.16%
Tata Steel Limited	Ferrous Metals	1.12%
Eicher Motors Limited	Automobiles	1.01%
Steel Authority of India Limited	Ferrous Metals	0.99%
Grasim Industries Limited	Cement & Cement Products	0.97%
Punjab National Bank	Banks	0.97%
Maruti Suzuki India Limited	Automobiles	0.85%
ITC Limited	Diversified FMCG	0.82%
NMDC Limited	Minerals & Mining	0.76%
Bandhan Bank Limited	Banks	0.75%
Ambuja Cements Limited	Cement & Cement Products	0.74%
Axis Bank Limited	Banks	0.71%
Adani Energy Solutions Limited	Power	0.70%
NTPC Limited	Power	0.65%
Canara Bank	Banks	0.62%
Larsen & Toubro Limited	Construction	0.61%
Pidilite Industries Limited	Chemicals & Petrochemicals	0.61%
Exide Industries Limited	Auto Components	0.56%
Dabur India Limited	Personal Products	0.50%
IDFC First Bank Limited	Banks	0.49%
Tata Power Company Limited	Power	0.45%
One 97 Communications Limited	Financial Technology (Fintech)	0.42%
LIC Housing Finance Limited	Finance	0.39%
HDFC Life Insurance Company Limited	Insurance	0.35%
Jio Financial Services Limited	Finance	0.33%
Crompton Greaves Consumer Electricals Limited	Consumer Durables	0.28%
Indian Energy Exchange Limited	Capital Markets	0.26%
Indus Towers Limited	Telecom - Services	0.24%
Laurus Labs Limited	Pharmaceuticals & Biotechnology	0.24%
Hindustan Aeronautics Limited	Aerospace & Defense	0.22%
United Spirits Limited	Beverages	0.18%
Power Grid Corporation of India Limited	Power	0.16%
GMR Airports Limited	Transport Infrastructure	0.11%
Godrej Properties Limited	Realty	0.11%
Solar Industries India Limited	Chemicals & Petrochemicals	0.10%
IndusInd Bank Limited	Banks	0.09%
RBL Bank Limited	Banks	0.09%
Bharat Electronics Limited	Aerospace & Defense	0.06%
DLF Limited	Realty	0.06%
Bajaj Finserv Limited	Finance	0.04%
Max Healthcare Institute Limited	Healthcare Services	0.04%
JSW Steel Limited	Ferrous Metals	0.03%
UPL Limited	Fertilizers & Agrochemicals	0.03%
Tata Motors Passenger Vehicles Limited	Automobiles	0.02%
<b>DEBT SECURITIES</b>		<b>7.94%</b>
<b>Government Bond</b>		<b>0.37%</b>
8.24% GOI (MD 15/02/2027)	Sovereign	0.37%
<b>Treasury Bill</b>		<b>7.57%</b>
364 Days Tbill (MD 03/12/2026)	Sovereign	2.21%
182 Days Tbill (MD 08/10/2026)	Sovereign	1.81%
364 Days Tbill (MD 02/10/2026)	Sovereign	1.08%
364 Days Tbill (MD 25/02/2027)	Sovereign	1.06%
364 Days Tbill (MD 19/03/2027)	Sovereign	1.06%
364 Days Tbill (MD 04/03/2027)	Sovereign	0.35%
<b>TREPS, Cash &amp; Other Net Current Assets</b>		<b>14.81%</b>
<b>Net Assets</b>		<b>100.00%</b>

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

# NJ ARBITRAGE FUND

An open ended scheme investing in arbitrage opportunities



INDUSTRY ALLOCATION OF EQUITY HOLDING	% OF NET ASSETS	INDUSTRY ALLOCATION OF EQUITY HOLDING	% OF NET ASSETS
Banks	19.52%	Minerals & Mining	0.76%
Telecom - Services	13.03%	Chemicals & Petrochemicals	0.71%
Petroleum Products	7.02%	Construction	0.61%
Pharmaceuticals & Biotechnology	6.12%	Auto Components	0.56%
Automobiles	5.88%	Personal Products	0.50%
Metals & Minerals Trading	3.64%	Financial Technology (Fintech)	0.42%
Cement & Cement Products	3.55%	Aerospace & Defense	0.28%
Power	3.50%	Capital Markets	0.26%
Finance	2.61%	Beverages	0.18%
Ferrous Metals	2.14%	Realty	0.17%
Retailing	1.76%	Transport Infrastructure	0.11%
Insurance	1.59%	Healthcare Services	0.04%
Consumer Durables	1.44%	Fertilizers & Agrochemicals	0.03%
Diversified FMCG	0.82%		

## PERFORMANCE DATA

Period		NJ Arbitrage Fund - Direct Plan - Growth Option	Scheme Benchmark* (Tier 1)	Additional Benchmark**	NJ Arbitrage Fund - Regular Plan - Growth Option	Scheme Benchmark* (Tier 1)	Additional Benchmark**
6 Months	Simple Annualized (%)	6.06%	6.86%	5.40%	5.34%	6.86%	5.40%
	Current Value of Investment of ₹10,000/-	10,300.35	10,340.36	10,267.72	10,264.78	10,340.36	10,267.72
1 Year	CAGR (%)	6.11%	7.01%	5.54%	5.35%	7.01%	5.54%
	Current Value of Investment of ₹10,000/-	10,610.52	10,701.18	10,553.70	10,534.64	10,701.18	10,553.70
3 Years	CAGR (%)	6.95%	7.52%	6.60%	6.18%	7.52%	6.60%
	Current Value of Investment of ₹10,000/-	12,234.86	12,431.26	12,116.00	11,973.81	12,431.26	12,116.00
5 Years	CAGR (%)	-	-	-	-	-	-
	Current Value of Investment of ₹10,000/-	-	-	-	-	-	-
Since Inception	CAGR (%)	6.87%	7.31%	6.44%	6.12%	7.31%	6.44%
	Current Value of Investment of ₹10,000/-	12,970.30	13,182.16	12,769.65	12,618.60	13,182.16	12,769.65

Note: Business convention days are considered as 365 for calculation

The scheme has been in existence for more than 3 years but less than 5 years.

Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments. Different plans shall have different expense structures. Since inception, returns are calculated on ₹10,000/- invested at inception of the scheme. In case the start/end date is a non business day, the NAV of the previous day is used for computation. Mr. Viral Shah and Mr. Dhaval Patel are the Fund Managers of the scheme, Mr. Viral Shah is also Fund Manager of NJ Balanced Advantage Fund, NJ Flexi Cap Fund, NJ Overnight Fund and NJ ELSS Tax Saver Scheme and Mr. Jaimin Ilavia is the Fund Manager of the schemes since June 11, 2026. Mr. Dhaval Patel is also Fund Manager of NJ Balanced Advantage Fund, NJ Overnight Fund, NJ ELSS Tax Saver Scheme and NJ Flexi Cap Fund. Mr. Jaimin Ilavia is also Fund Manager of NJ Balanced Advantage Fund, NJ ELSS Tax Saver Scheme, NJ Overnight Fund and NJ Flexi Cap Fund. Kindly refer to Page No. 2 for performance data of NJ Flexi Cap Fund, Page No. 4 for performance data of NJ ELSS Tax Saver Scheme, Page No. 6 for performance data of NJ Balanced Advantage Fund and Page No. 10 for performance data of NJ Overnight Fund. Kindly refer to Page No. 11 for SIP Return.

### This product is suitable for investors who are seeking\*:

- To generate income over short term by investing in arbitrage opportunities
- Predominantly investing in arbitrage opportunities in the cash and derivatives segment of the equity market

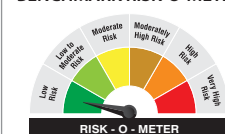
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

#### SCHEME RISK-O-METER



Investors understand that their principal will be at **Low Risk**

#### BENCHMARK RISK-O-METER



NIFTY 50 Arbitrage: **Low Risk**

The riskometer is based on the portfolio of June 30, 2026 and is subject to periodic review and change, log onto [www.njmutualfund.com](http://www.njmutualfund.com) for updates.

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

# NJ OVERNIGHT FUND

An open ended debt scheme investing in overnight securities with a relatively low interest rate risk and relatively low credit risk

Report as on June 30, 2026.

## Objective:

The investment objective of the scheme is to seek to generate returns commensurate with risk of investments in overnight instruments. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

## Type of the scheme:

An open ended debt scheme investing in overnight securities with a relatively low interest rate risk and relatively low credit risk

**Entry Load:** NA

**Exit Load:** NIL

**Tier 1 Benchmark:** NIFTY 1D Rate Index

**Additional Benchmark:** NIFTY 1 Year T-Bill Index

**Name of the Fund Manager:** Mr. Dhaval Patel, Mr. Viral Shah and Mr. Jaimin Ilavia.

**Work Experience:** Mr. Dhaval Patel - 20 years, Mr. Viral Shah - 23 years and Mr. Jaimin Ilavia - 11 years..

**Managing the Scheme Since:** Mr. Dhaval Patel is managing the scheme since September 6, 2023, Mr. Viral Shah is managing the scheme from May 1, 2024 and Mr. Jaimin Ilavia managing the scheme from June 11, 2026.

**Plans:** Regular Plan and Direct Plan

**Options:** Growth

**Date of Allotment:** August 01, 2022

## Total Expense Ratio#

Regular Plan 0.17%

Direct Plan 0.08%

**Monthly Average AUM** INR 369.18 Crores

**Closing AUM** INR 349.23 Crores

## Minimum Investment Amount

For Lumpsum Investment: INR 5000/- and in multiple of INR 1/- thereafter

For SIP Investment: INR 100/- and in multiple of INR 1/- thereafter

For STP and SWP Investment: INR 500/- and in multiple of INR 1/- thereafter

## Additional Investment Amount

INR 500 and multiples of INR 1/- thereafter

## NAV (as on June 30, 2026)

Direct Growth 1262.2698

Regular Growth 1257.3256

## Other Parameters (as on June 30, 2026)

Average Maturity\* 1 Day

Modified Duration\* 1 Day

Yield to Maturity 5.36%

Macaulay Duration\* 1 Day

#Total Expense Ratio is as on the last business day of the month and includes Additional Expenses and Goods & Service Tax on Management Fees.

\*Calculated on amount invested in debt securities (including accrued interest), deployment of funds in TREPS.

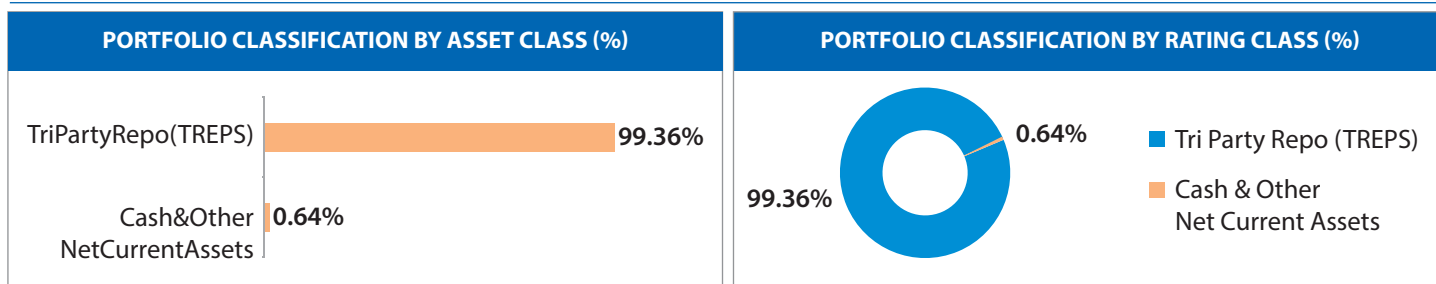
## PORTFOLIO

ISSUER	INDUSTRY/ RATING	NET EXPOSURE % OF NET ASSETS
<b>Tri Party Repo (TREPS)</b>		
Clearing Corporation of India Ltd		99.36%
<b>Cash &amp; Other Net Current Assets</b>		0.64%
<b>Net Assets</b>		100.00%

^Quantity completely hedged by corresponding Equity future

# NJ OVERNIGHT FUND

An open ended debt scheme investing in overnight securities with a relatively low interest rate risk and relatively low credit risk



## PERFORMANCE DATA

Period		NJ Overnight Fund - Direct Plan - Growth Option	Scheme Benchmark* (Tier 1)	Additional Benchmark**	NJ Overnight Fund - Regular Plan - Growth Option	Scheme Benchmark* (Tier 1)	Additional Benchmark**
7 days	Simple Annualized (%)	5.21%	5.31%	11.90%	5.12%	5.31%	11.90%
	Current Value of Investment of ₹10,000/-	10,010.00	10,010.19	10,022.83	10,009.82	10,010.19	10,022.83
15 days	CAGR (%)	5.18%	5.26%	9.50%	5.09%	5.26%	9.50%
	Current Value of Investment of ₹10,000/-	10,021.30	10,021.60	10,039.05	10,020.91	10,021.60	10,039.05
30 days	CAGR (%)	5.13%	5.22%	9.45%	5.04%	5.22%	9.45%
	Current Value of Investment of ₹10,000/-	10,042.18	10,042.86	10,077.65	10,041.40	10,042.86	10,077.65
03 months	CAGR (%)	5.09%	5.15%	5.57%	4.99%	5.15%	5.57%
	Current Value of Investment of ₹10,000/-	10,126.84	10,128.35	10,138.93	10,124.46	10,128.35	10,138.93
6 Months	CAGR (%)	5.08%	5.13%	5.40%	4.98%	5.13%	5.40%
	Current Value of Investment of ₹10,000/-	10,251.99	10,254.47	10,267.72	10,247.05	10,254.47	10,267.72
1 Year	CAGR (%)	5.27%	5.33%	5.54%	5.16%	5.33%	5.54%
	Current Value of Investment of ₹10,000/-	10,526.79	10,533.08	10,553.70	10,516.42	10,533.08	10,553.70
3 Years	CAGR (%)	6.11%	6.19%	6.60%	6.00%	6.19%	6.60%
	Current Value of Investment of ₹10,000/-	11,948.15	11,977.23	12,116.00	11,912.32	11,977.23	12,116.00
Since Inception	CAGR (%)	6.13%	6.21%	6.44%	6.02%	6.21%	6.44%
	Current Value of Investment of ₹10,000/-	12,622.70	12,662.20	12,769.65	12,573.26	12,662.20	12,769.65

Note: Business convention days are considered as 365 for calculation

The scheme has been in existence for more than 3 years but less than 5 years.

Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments. Different plans shall have different expense structures. Since inception returns are calculated on ₹10,000/- invested at inception of the scheme. In case the start/end date is a non business day, the NAV of the previous day is used for computation. Mr. Viral Shah and Mr. Dhaval Patel are the Fund Manager of the scheme, Mr. Viral Shah is also Fund Manager of NJ Balanced Advantage Fund, NJ Flexi Cap Fund, NJ ELSS Tax Saver Scheme and NJ Arbitrage Fund and Mr. Jaimin Ilavia is the Fund Manager of the schemes since June 11, 2026. Mr. Dhaval Patel is also Fund Manager of NJ Balanced Advantage Fund, NJ ELSS Tax Saver Scheme, NJ Arbitrage Fund and NJ Flexi Cap Fund. Mr. Jaimin Ilavia is also Fund Manager of NJ Balanced Advantage Fund, NJ ELSS Tax Saver Scheme, NJ Flexi Cap Fund and NJ Arbitrage Fund. Kindly refer to Page No. 2 for performance data of NJ Flexi Cap Fund, Page No. 4 for performance data of NJ ELSS Tax Saver Scheme, Page No. 6 for performance data of NJ Balanced Advantage Fund and Page No. 8 for performance data of NJ Arbitrage Fund. Kindly refer to Page No. 11 for SIP Return.

## POTENTIAL RISK CLASS MATRIX

Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)	A-I		
Moderate (Class II)			
Relatively High (Class III)			
A relatively low interest rate risk and relatively low credit risk			

### This product is suitable for investors who are seeking\*:

- An overnight fund that aims to generate optimal returns in line with overnight rates and high liquidity over short term
- To invest in debt and money market instruments with maturity of 1 day

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

#### SCHEME RISK-O-METER



Investors understand that their principal will be at **Low Risk**

#### BENCHMARK RISK-O-METER



NIFTY 1D Rate Index: **Low Risk**

The riskometer is based on the portfolio of June 30, 2026 and is subject to periodic review and change, log onto [www.njmutualfund.com](http://www.njmutualfund.com) for updates.

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## SIP RETURN

Period	AMOUNT		RETURNS		
	Investment	NJ Balanced Advantage Fund - Regular Plan - Growth Option	NJ Balanced Advantage Fund - Regular Plan - Growth Option	Scheme Benchmark* (Tier 1)	Additional Benchmark**
1 year	1,20,000	1,19,798	-0.31%	-0.53%	-5.63%
3 years	3,60,000	3,75,420	2.75%	4.74%	3.36%
Since Inception	5,60,000	6,49,409	6.30%	6.91%	7.31%

Date of Inception: Regular Plan Growth Option: October 29, 2021.

Period	AMOUNT		RETURNS		
	Investment	NJ Arbitrage Fund - Regular Plan - Growth Option	NJ Arbitrage Fund - Regular Plan - Growth Option	Scheme Benchmark* (Tier 1)	Additional Benchmark**
1 year	1,20,000	1,23,414	5.36%	6.86%	5.58%
3 years	3,60,000	3,93,024	5.80%	7.28%	6.35%
Since Inception	4,60,000	5,16,249	5.97%	7.37%	6.45%

Date of Inception: Regular Plan Growth Option: August 01, 2022.

Period	AMOUNT		RETURNS		
	Investment	NJ Overnight Fund - Regular Plan - Growth Option	NJ Arbitrage Fund - Regular Plan - Growth Option	Scheme Benchmark* (Tier 1)	Additional Benchmark**
1 year	1,20,000	1,23,265	5.11%	5.27%	5.59%
3 years	3,60,000	3,92,305	5.67%	5.85%	6.35%
Since Inception	4,60,000	5,14,801	5.82%	6.01%	6.45%

Date of Inception: Regular Plan Growth Option: August 01, 2022.

Period	AMOUNT		RETURNS			
	Investment	NJ ELSS Fund - Regular Plan - Growth Option	NJ ELSS Fund - Regular Plan - Growth Option	Nifty 500 TRI (Tier 1 Benchmark)	Nifty MidSmallcap400 Momentum Quality 100 TRI (Tier 2 Benchmark)	Nifty 50 TRI (Additional Benchmark)
1 year	1,20,000	1,18,269	-2.68%	1.52%	11.49%	-5.63%
3 years	3,60,000	3,68,952	1.61%	6.62%	8.62%	3.36%
Since Inception	3,60,000	3,68,952	1.61%	6.62%	8.62%	3.36%

Date of Inception: Regular Plan Growth Option: June 16, 2023.

Period	AMOUNT		RETURNS			
	Investment	NJ Flexicap Fund - Regular Plan - Growth Option	NJ Flexicap Fund - Regular Plan - Growth Option	NIFTY 500 TRI (Tier 1 Benchmark)	Nifty500 Quality 50 TRI (Tier 2 Benchmark)	Nifty 50 TRI (Additional Benchmark)
1 year	1,20,000	1,17,572	-3.76%	1.52%	6.19%	-5.63%
Since Inception	3,30,000	3,24,296	-1.23%	5.43%	7.02%	2.32%

Date of Inception: Regular Plan Growth Option: September 05, 2023.

The Fund offers flexible and convenient Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested say ₹10,000 systematically on the first Business Day of every month over a period of time in the Growth Option of Respective Scheme.

The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions.

Data as on 30th June 2026.

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

# HOW TO READ A MUTUAL FUND FACTSHEET?

## Fund Manager:

An employee of the asset management company such as a mutual fund or life insurer, who manages investments of the scheme. He is usually part of a larger team of fund managers and research analysts.

## Application Amount for Fresh Subscription:

This is the minimum investment amount for a new investor in a mutual fund scheme.

## Minimum Additional Amount:

This is the minimum investment amount for an existing investor in a mutual fund scheme

## Yield to Maturity:

The Yield to Maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, coupon interest rate and time to maturity.

## SIP:

Systematic Investment Plan (SIP) works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposits. For instance, an investor may opt for an SIP that invest Rs. 100 every 15th of the month in an equity fund for a period of three years.

## NAV:

The NAV or the net asset value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund.

## Benchmark:

A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include the NIFTY, Sensex, BSE200, BSE500, 10-Year G-Sec.

## Entry Load:

A mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent. Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is Rs. 100 and the entry load is 1%, the investor will enter the fund at ₹101.

Note: SEBI, vide circular dated June 30, 2009 has abolished entry load and mandated that the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor.

## Exit Load:

Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is deducted from the prevailing NAV at the time of redemption. For instance, if the NAV is Rs. 100 and the exit load is 1%, the redemption price would be ₹99 per unit.

## Modified Duration:

Modified duration is the price sensitivity and the percentage change in price for a unit change in yield.

## Standard Deviation:

Standard deviation is a statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, it means its range of performance is wide, implying greater volatility.

## Sharpe Ratio:

The Sharpe Ratio, named after its founder, the Nobel Laureate William Sharpe, is a measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit of risk.

## Beta Ratio:

Beta is a measure of an investment's volatility vis-a-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.

## AUM:

AUM or assets under management refers to the recent / updated cumulative market value of investments managed by a mutual fund or any investment firm.

## Holdings:

The holdings or the portfolio is a mutual fund's latest or updated reported statement of investments / securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

## Nature of Scheme:

The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in stock markets is an equity fund or growth fund. Likewise, a mutual fund that aims at capital preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have sub-categories.

## Rating Profile:

Mutual funds invest in securities after evaluating their creditworthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their ratings becomes the rating profile of the fund. Typically, this is a feature of debt funds.

## Total Expense Ratio:

The Expenses of a mutual fund include management fees and all the fees associated with the fund's daily operations. Expense Ratio refers to the annual percentage of a fund's assets that is paid out in expenses.

## Average Maturity:

The average time of maturity of all the debt securities held in a portfolio. It states the weighted average maturity of the assets in the portfolio.

## Portfolio Yield:

The income return on an investment. This refers to the interest or IDCW (previously known as Dividend) received from a security and are usually expressed annually as a percentage based on the investment's cost, its current market value or its face value.

## Risk Free Return:

The theoretical rate of return attributed to an investment with zero risk. The risk-free rate represents the interest on an investor's money that he or she would expect from an absolutely risk-free investment over a specified period of time.

## Portfolio Turnover Ratio:

This is a measure of the fund's trading activity, which is computed by taking the lesser of purchases or sales (excluding all securities with maturities of less than one year) and dividing by average monthly net assets.

## Macaulay duration:

The Macaulay duration is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price.

## Tracking Error:

The divergence between the price behavior of a position or portfolio and the price behavior of a benchmark.

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[www.njmutualfund.com](http://www.njmutualfund.com)

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SEBI Registered Name (Number): NJ Mutual Fund (MF/076/21/02) | Details of Other Regulatory Registrations: <https://shorturl.at/eJgJt>

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