#QualityPeFocus

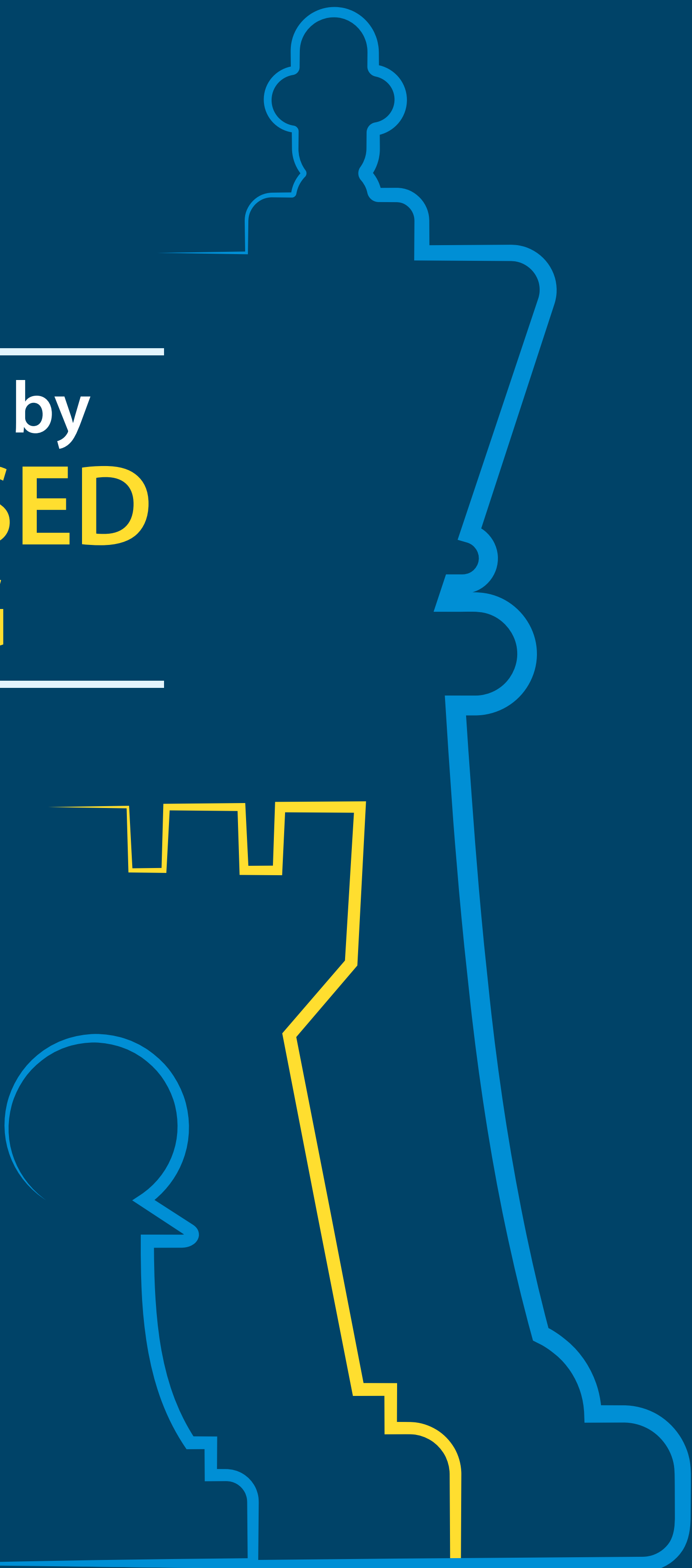
MUTUAL FUND

BUILT ON RULES

An AMC driven by RULE-BASED INVESTING

FACTSHEET

July 2026



www.njmutualfund.com

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

NJ FLEXI CAP FUND

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

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 inception, 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	2.37%
Direct Plan	0.86%
Monthly Average AUM	INR 2646.62 Crores
Closing AUM	INR 2698.93 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 July 31, 2026)

Direct IDCW	13.89	Regular IDCW	13.27
Direct Growth	13.89	Regular Growth	13.27

Other Parameters (as on July 31, 2026)
Portfolio Turnover Ratio 0.93

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 incudes Additional Expenses and Goods & Service Tax on Management Fees.

Report as on July 31, 2026.

PORTFOLIO

ISSUER	INDUSTRY/ RATING	NET EXPOSURE % OF NET ASSETS
EQUITY^		**97.01%**
Torrent Pharmaceuticals Limited	Pharmaceuticals & Biotechnology	5.64%
Dr. Lal Path Labs Limited	Healthcare Services	4.47%
Marico Limited	Agricultural Food & other Products	4.44%
Eicher Motors Limited	Automobiles	4.38%
Bosch Limited	Auto Components	4.31%
ICICI Bank Limited	Banks	4.29%
Britannia Industries Limited	Food Products	4.05%
Cipla Limited	Pharmaceuticals & Biotechnology	3.78%
Sun Pharmaceutical Industries Limited	Pharmaceuticals & Biotechnology	3.61%
Alkem Laboratories Limited	Pharmaceuticals & Biotechnology	3.46%
ITC Limited	Diversified FMCG	3.41%
Nestle India Limited	Food Products	3.11%
Oil & Natural Gas Corporation Limited	Oil	3.02%
Dr. Reddy's Laboratories Limited	Pharmaceuticals & Biotechnology	2.95%
Pidilite Industries Limited	Chemicals & Petrochemicals	2.74%
Page Industries Limited	Textiles & Apparels	2.51%
Hero MotoCorp Limited	Automobiles	2.42%
HDFC Bank Limited	Banks	2.34%
Ajanta Pharma Limited	Pharmaceuticals & Biotechnology	2.22%
Kotak Mahindra Bank Limited	Banks	1.75%
Bajaj Finance Limited	Finance	1.58%
Colgate Palmolive (India) Limited	Personal Products	1.56%
Havells India Limited	Consumer Durables	1.47%
Emami Limited	Personal Products	1.38%
Endurance Technologies Limited	Auto Components	1.29%
HDFC Asset Management Company Limited	Capital Markets	1.28%
Tech Mahindra Limited	IT - Software	1.27%
Aptus Value Housing Finance India Limited	Finance	1.23%
Indiamart Intermesh Limited	Retailing	1.23%
Bajaj Auto Limited	Automobiles	1.21%
Muthoot Finance Limited	Finance	1.20%
The Great Eastern Shipping Company Limited	Transport Services	1.14%
Mphasis Limited	IT - Software	1.12%
Tata Technologies Limited	IT - Services	1.00%
Kajaria Ceramics Limited	Consumer Durables	0.96%
Berger Paints (I) Limited	Consumer Durables	0.94%
UTI Asset Management Company Limited	Capital Markets	0.92%
Castrol India Limited	Petroleum Products	0.87%
Hindustan Aeronautics Limited	Aerospace & Defense	0.87%
HCL Technologies Limited	IT - Software	0.87%
Crompton Greaves Consumer Electricals Limited	Consumer Durables	0.83%
ABB India Limited	Electrical Equipment	0.82%
Tata Consultancy Services Limited	IT - Software	0.73%
Infosys Limited	IT - Software	0.70%
Tata Elxsi Limited	IT - Software	0.63%
CRISIL Limited	Finance	0.60%
Abbott India Limited	Pharmaceuticals & Biotechnology	0.37%
SBI Cards and Payment Services Limited	Finance	0.02%
Wipro Limited	IT - Software	0.02%
FUTURES LONG POSITION		**2.04%**
SBI Cards and Payment Services Limited	Finance	1.06%
Wipro Limited	IT - Software	0.98%
TREPS, Cash & Other Net Current Assets		**0.95%**
Net Assets		**100.00%**

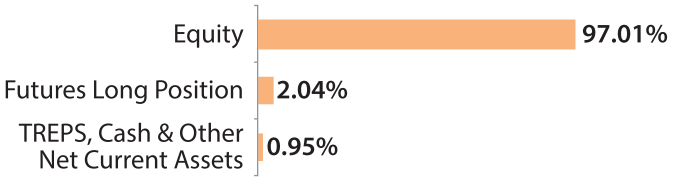
^ Totals may differ marginally from those in the Monthly Portfolio Disclosure due to security level rounding off Investment in Top 10 scrips constitutes 42.43% of the portfolio

#BuiltOnRules

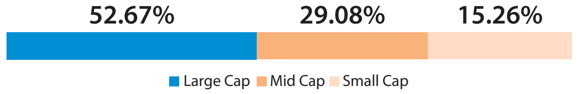
NJ FLEXI CAP FUND

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

PORTFOLIO CLASSIFICATION BY ASSET CLASS (%)



MARKET CAPITALIZATION (% OF NET ASSETS)



Market Capitalization as per SEBI - Large Cap: 1st - 100th company, Mid Cap: 101st - 250th company and Small Cap: 251st company onwards in terms of full market capitalization

INDUSTRY ALLOCATION OF EQUITY HOLDING	% OF NET ASSETS
Pharmaceuticals & Biotechnology	22.03%
Banks	8.38%
Automobiles	8.01%
Food Products	7.16%
Auto Components	5.60%
IT - Software	5.34%
Finance	4.63%
Healthcare Services	4.47%
Agricultural Food & other Products	4.44%
Consumer Durables	4.20%
Diversified FMCG	3.41%

INDUSTRY ALLOCATION OF EQUITY HOLDING	% OF NET ASSETS
Oil	3.02%
Personal Products	2.94%
Chemicals & Petrochemicals	2.74%
Textiles & Apparels	2.51%
Capital Markets	2.20%
Retailing	1.23%
Transport Services	1.14%
IT - Services	1.00%
Petroleum Products	0.87%
Aerospace & Defense	0.87%
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 (%)	6.56%	4.56%	14.31%	-5.98%	4.96%	4.56%	14.31%	-5.98%
	Current Value of Investment of ₹10,000/-	10,327.14	10,227.43	10,713.39	9,701.59	10,247.10	10,227.43	10,713.39	9,701.59
1 Year	CAGR (%)	0.80%	3.37%	4.78%	-0.43%	-0.67%	3.37%	4.78%	-0.43%
	Current Value of Investment of ₹10,000/-	10,079.83	10,337.44	10,477.63	9,957.44	9,932.63	10,337.44	10,477.63	9,957.44
3 Years	CAGR (%)	-	-	-	-	-	-	-	-
	Current Value of Investment of ₹10,000/-	-	-	-	-	-	-	-	-
5 Years	CAGR (%)	-	-	-	-	-	-	-	-
	Current Value of Investment of ₹10,000/-	-	-	-	-	-	-	-	-
Since Inception	CAGR (%)	11.98%	12.22%	14.85%	9.12%	10.23%	12.22%	14.85%	9.12%
	Current Value of Investment of ₹10,000/-	13,890.00	13,978.27	14,948.63	12,885.60	13,270.00	13,978.27	14,948.63	12,885.60

Scheme Benchmark: *Tier-1 - Nifty 500 TR Index, *Tier-2 - NIFTY500 QUALITY 50 TR Index | **Additional Benchmark:** **Nifty 50 TR Index

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 inception 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*:

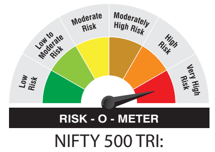
- Long term capital appreciation.
- Investment predominantly in equity and equity related instruments.

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

SCHEME RISK-O-METER

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

BENCHMARK RISK-O-METER



NIFTY 500 TRI: **Very High Risk**

The riskometer is based on the portfolio of July 31, 2026 and is subject to periodic review and change, log onto **www.njmutualfund.com** for updates.

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

MUTUAL FUND
BUILT ON RULES

NJ ELSS TAX SAVER SCHEME

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

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. Viral Shah is managing the scheme from since inception, Mr. Dhaval Patel is managing the scheme since June 19, 2023 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	2.62%
Direct Plan	0.70%
Monthly Average AUM	INR 340.45 Crores
Closing AUM	INR 345.49 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 July 31, 2026)

Direct IDCW	14.99	Regular IDCW	14.18
Direct Growth	14.99	Regular Growth	14.18

Other Parameters (as on July 31, 2026)
Portfolio Turnover Ratio 0.66

Risk Ratio

Standard deviation	16.00
Beta	0.93
Sharpe Ratio**	0.36

Computed for the 3 years period ended July 31, 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 incudes Additional Expenses and Goods & Service Tax on Management Fees.
**Risk free rate: 5.41% (Source: FIMMDA MIBOR)

Report as on July 31, 2026.

PORTFOLIO

ISSUER	INDUSTRY/ RATING	NET EXPOSURE % OF NET ASSETS
EQUITY^		**99.21%**
Pidilite Industries Limited	Chemicals & Petrochemicals	5.56%
Bosch Limited	Auto Components	5.42%
Marico Limited	Agricultural Food & other Products	5.33%
Page Industries Limited	Textiles & Apparels	5.21%
Hero MotoCorp Limited	Automobiles	5.02%
Mphasis Limited	IT - Software	4.89%
ABB India Limited	Electrical Equipment	4.78%
AU Small Finance Bank Limited	Banks	4.77%
JSW Dulux Limited	Consumer Durables	4.73%
Britannia Industries Limited	Food Products	4.49%
Bayer Cropscience Limited	Fertilizers & Agrochemicals	4.22%
The Great Eastern Shipping Company Limited	Transport Services	4.07%
Rainbow Childrens Medicare Limited	Healthcare Services	3.80%
Dr. Lal Path Labs Limited	Healthcare Services	3.77%
Can Fin Homes Limited	Finance	3.58%
Muthoot Finance Limited	Finance	3.38%
Alkem Laboratories Limited	Pharmaceuticals & Biotechnology	3.28%
CRISIL Limited	Finance	3.28%
Pfizer Limited	Pharmaceuticals & Biotechnology	3.23%
Abbott India Limited	Pharmaceuticals & Biotechnology	3.20%
HDFC Asset Management Company Limited	Capital Markets	3.15%
Aptus Value Housing Finance India Limited	Finance	2.72%
Torrent Pharmaceuticals Limited	Pharmaceuticals & Biotechnology	2.55%
Divi's Laboratories Limited	Pharmaceuticals & Biotechnology	2.47%
UTI Asset Management Company Limited	Capital Markets	2.31%
TREPS, Cash & Other Net Current Assets		**0.79%**
Net Assets		**100.00%**

^ Totals may differ marginally from those in the Monthly Portfolio Disclosure due to security level rounding off Investment in Top 10 scrips constitutes 50.20 % of the portfolio.

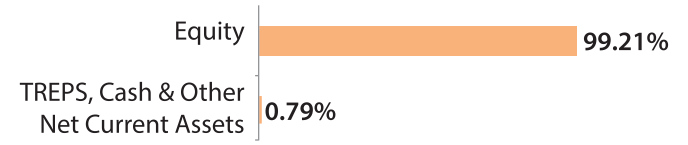
MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

NJ MUTUAL FUND
BUILT ON RULES

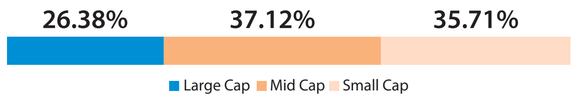
NJ ELSS TAX SAVER SCHEME

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

PORTFOLIO CLASSIFICATION BY ASSET CLASS (%)



MARKET CAPITALIZATION (% OF NET ASSETS)



Market Capitalization as per SEBI - Large Cap: 1st - 100th company, Mid Cap: 101st - 250th company and Small Cap: 251st company onwards in terms of full market capitalization

INDUSTRY ALLOCATION OF EQUITY HOLDING	% OF NET ASSETS	INDUSTRY ALLOCATION OF EQUITY HOLDING	% OF NET ASSETS
Pharmaceuticals & Biotechnology	14.73%	Automobiles	5.02%
Finance	12.96%	IT - Software	4.89%
Healthcare Services	7.57%	Electrical Equipment	4.78%
Chemicals & Petrochemicals	5.56%	Banks	4.77%
Capital Markets	5.46%	Consumer Durables	4.73%
Auto Components	5.42%	Food Products	4.49%
Agricultural Food & other Products	5.33%	Fertilizers & Agrochemicals	4.22%
Textiles & Apparels	5.21%	Transport Services	4.07%

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 (%)	11.01%	4.56%	18.53%	-5.98%	9.17%	4.56%	18.53%	-5.98%
	Current Value of Investment of ₹10,000/-	10,548.91	10,227.43	10,923.93	9,701.59	10,457.23	10,227.43	10,923.93	9,701.59
1 Year	CAGR (%)	-1.96%	3.37%	5.59%	-0.43%	-3.67%	3.37%	5.59%	-0.43%
	Current Value of Investment of ₹10,000/-	9,803.79	10,337.44	10,559.42	9,957.44	9,633.15	10,337.44	10,559.42	9,957.44
3 Years	CAGR (%)	12.30%	12.29%	15.53%	8.56%	10.31%	12.29%	15.53%	8.56%
	Current Value of Investment of ₹10,000/-	14,168.24	14,163.29	15,427.37	12,798.40	13,428.03	14,163.29	15,427.37	12,798.40
5 Years	CAGR (%)	-	-	-	-	-	-	-	-
	Current Value of Investment of ₹10,000/-	-	-	-	-	-	-	-	-
Since Inception	CAGR (%)	13.83%	13.73%	17.33%	9.93%	11.82%	13.73%	17.33%	9.93%
	Current Value of Investment of ₹10,000/-	14,990.00	14,951.22	16,481.46	13,445.30	14,180.00	14,951.22	16,481.46	13,445.30

Scheme Benchmark: *Tier-1 - Nifty 500 TR Index, *Tier-2 - NIFTY MIDSMALLCAP400 MOMENTUM QUALITY 100 TR Index | **Additional Benchmark:** **Nifty 50 TR Index

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, Mr. Dhaval Patel and Mr. Jaimin Ilavia are Fund Manager of the schemes. Mr. Viral Shah is also Fund Manager of NJ Balanced Advantage Fund, NJ Flexi Cap Fund, NJ Overnight Fund and NJ Arbitrage Fund . 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 in doubt about whether the product is suitable for them.

SCHEME RISK-O-METER

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

BENCHMARK RISK-O-METER

NIFTY 500 TRI:
Very High Risk

The riskometer is based on the portfolio of July 31, 2026 and is subject to periodic review and change, log onto **www.njmutualfund.com** for updates.

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

Report as on July 31, 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. Viral Shah is managing the scheme from since inception, Mr. Dhaval Patel is managing the scheme since March 08, 2023 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	2.47%
Direct Plan	1.12%
Monthly Average AUM	INR 3410.91 Crores
Closing AUM	INR 3424.67 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 July 31, 2026)

Direct IDCW	14.70	Regular IDCW	13.82
Direct Growth	14.70	Regular Growth	13.82

Other Parameters (as on July 31, 2026)

Average Maturity*	28 Days	Macaulay Duration*	28 Days
Modified Duration*	28 Days	Portfolio Turnover Ratio	3.87
Yield to Maturity	5.91%		

Risk Ratio

Standard deviation	9.57
Beta	1.07
Sharpe Ratio**	0.35

Computed for the 3 years period ended July 31, 2026.
Based on the month end NAV.

PORTFOLIO

ISSUER	INDUSTRY/ RATING	NET EXPOSURE % OF NET ASSETS
EQUITY^		**64.60%**
Torrent Pharmaceuticals Limited	Pharmaceuticals & Biotechnology	3.75%
Dr. Lal Path Labs Limited	Healthcare Services	2.97%
Marico Limited	Agricultural Food & other Products	2.96%
Eicher Motors Limited	Automobiles	2.92%
Bosch Limited	Auto Components	2.87%
ICICI Bank Limited	Banks	2.86%
Britannia Industries Limited	Food Products	2.70%
Cipla Limited	Pharmaceuticals & Biotechnology	2.52%
Sun Pharmaceutical Industries Limited	Pharmaceuticals & Biotechnology	2.40%
Alkem Laboratories Limited	Pharmaceuticals & Biotechnology	2.30%
ITC Limited	Diversified FMCG	2.27%
Nestle India Limited	Food Products	2.07%
Oil & Natural Gas Corporation Limited	Oil	2.01%
Dr. Reddy's Laboratories Limited	Pharmaceuticals & Biotechnology	1.96%
Pidilite Industries Limited	Chemicals & Petrochemicals	1.83%
Page Industries Limited	Textiles & Apparels	1.67%
Hero MotoCorp Limited	Automobiles	1.61%
HDFC Bank Limited	Banks	1.55%
Ajanta Pharma Limited	Pharmaceuticals & Biotechnology	1.47%
Kotak Mahindra Bank Limited	Banks	1.17%
Bajaj Finance Limited	Finance	1.05%
Colgate Palmolive (India) Limited	Personal Products	1.04%
Havells India Limited	Consumer Durables	0.98%
Emami Limited	Personal Products	0.92%
Endurance Technologies Limited	Auto Components	0.86%
HDFC Asset Management Company Limited	Capital Markets	0.85%
Tech Mahindra Limited	IT - Software	0.84%
Aptus Value Housing Finance India Limited	Finance	0.82%
Indiamart Intermesh Limited	Retailing	0.82%
Bajaj Auto Limited	Automobiles	0.81%
Muthoot Finance Limited	Finance	0.80%
The Great Eastern Shipping Company Limited	Transport Services	0.76%
Mphasis Limited	IT - Software	0.74%
Tata Technologies Limited	IT - Services	0.67%
Kajaria Ceramics Limited	Consumer Durables	0.64%
Berger Paints (I) Limited	Consumer Durables	0.63%
UTI Asset Management Company Limited	Capital Markets	0.62%
Castrol India Limited	Petroleum Products	0.58%
Hindustan Aeronautics Limited	Aerospace & Defense	0.58%
HCL Technologies Limited	IT - Software	0.58%
Crompton Greaves Consumer Electricals Limited	Consumer Durables	0.56%
ABB India Limited	Electrical Equipment	0.54%
Tata Consultancy Services Limited	IT - Software	0.49%
Infosys Limited	IT - Software	0.47%
Tata Elxsi Limited	IT - Software	0.42%
CRISIL Limited	Finance	0.40%
Abbott India Limited	Pharmaceuticals & Biotechnology	0.25%
SBI Cards and Payment Services Limited	Finance	0.01%
Wipro Limited	IT - Software	0.01%
ARBITRAGE POSITION^		**25.80%**
FUTURES LONG POSITION		**1.35%**
SBI Cards and Payment Services Limited	Finance	0.71%
Wipro Limited	IT - Software	0.64%
DEBT SECURITIES		**0.34%**
Treasury Bill		**0.19%**
364 Days Tbill (MD 03/12/2026)	Sovereign	0.07%
364 Days Tbill (MD 25/02/2027)	Sovereign	0.06%
364 Days Tbill (MD 19/03/2027)	Sovereign	0.06%
Government Bond		**0.15%**
5.74% GOI (MD 15/11/2026)	Sovereign	0.15%
TREPS, Cash & Other Net Current Assets		**7.91%**
Net Assets		**100.00%**

^ Totals may differ marginally from those in the Monthly Portfolio Disclosure due to security level rounding off Investment in Top 10 scrips constitutes 28.25 % 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: 5.41% (Source: FIMMDA MIBOR)

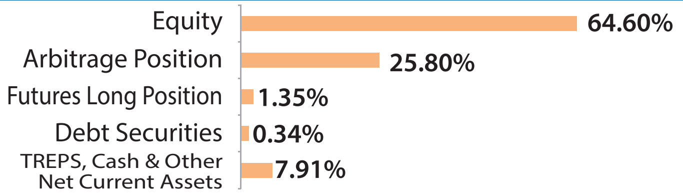
MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

MUTUAL FUND
BUILT ON RULES

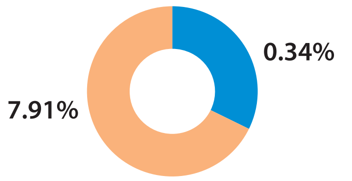
NJ BALANCED ADVANTAGE FUND

An open-ended dynamic asset allocation fund

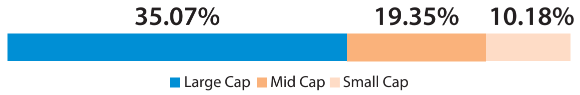
PORTFOLIO CLASSIFICATION BY ASSET CLASS (%)



PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



MARKET CAPITALIZATION (% OF NET ASSETS)



Market Capitalization as per SEBI - Large Cap: 1st - 100th company, Mid Cap: 101st - 250th company and Small Cap: 251st company onwards in terms of full market capitalization

INDUSTRY ALLOCATION OF EQUITY HOLDING	% OF NET ASSETS
Pharmaceuticals & Biotechnology	14.65%
Banks	5.58%
Automobiles	5.34%
Food Products	4.77%
Auto Components	3.73%
IT - Software	3.55%
Finance	3.08%
Healthcare Services	2.97%
Agricultural Food & other Products	2.96%
Consumer Durables	2.81%
Diversified FMCG	2.27%

INDUSTRY ALLOCATION OF EQUITY HOLDING	% OF NET ASSETS
Oil	2.01%
Personal Products	1.96%
Chemicals & Petrochemicals	1.83%
Textiles & Apparels	1.67%
Capital Markets	1.47%
Retailing	0.82%
Transport Services	0.76%
IT - Services	0.67%
Petroleum Products	0.58%
Aerospace & Defense	0.58%
Electrical Equipment	0.54%

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 (%)	7.06%	-0.73%	-5.98%	5.67%	-0.73%	-5.98%
	Current Value of Investment of ₹10,000/-	10,352.11	9,963.51	9,701.59	10,282.74	9,963.51	9,701.59
1 Year	CAGR (%)	3.01%	1.15%	-0.43%	1.69%	1.15%	-0.43%
	Current Value of Investment of ₹10,000/-	10,301.33	10,115.14	9,957.44	10,169.24	10,115.14	9,957.44
3 Years	CAGR (%)	10.07%	7.62%	8.56%	8.66%	7.62%	8.56%
	Current Value of Investment of ₹10,000/-	13,339.38	12,466.27	12,798.40	12,831.94	12,466.27	12,798.40
5 Years	CAGR (%)	-	-	-	-	-	-
	Current Value of Investment of ₹10,000/-	-	-	-	-	-	-
Since Inception	CAGR (%)	8.44%	7.17%	8.28%	7.04%	7.17%	8.28%
	Current Value of Investment of ₹10,000/-	14,700.00	13,902.80	14,601.23	13,820.00	13,902.80	14,601.23

Scheme Benchmark: *Tier-1 - NIFTY 50 Hybrid Composite Debt 50:50 Index | **Additional Benchmark:** **Nifty 50 TR Index
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, Mr. Dhaval Patel and Mr. Jaimin Ilavia 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. 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 Flexi Cap Fund, 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.

SCHEME RISK-O-METER

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

BENCHMARK RISK-O-METER

NIFTY 50 Hybrid Composite Debt 50:50 Index: **High Risk**

The riskometer is based on the portfolio of July 31, 2026 and is subject to periodic review and change, log onto **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 July 31, 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. Viral Shah is managing the scheme from since inception, Mr. Dhaval Patel is managing the scheme since March 8, 2023, 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	1.67%
Direct Plan	1.02%
Monthly Average AUM	INR 278.57 Crores
Closing AUM	INR 277.86 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 July 31, 2026)	
Direct Growth	12.9703
Regular Growth	12.6186

Other Parameters (as on July 31, 2026)	
Average Maturity*	72 Days
Modified Duration*	70 Days
Yield to Maturity	5.30%
Macaulay Duration*	71 Days
Portfolio Turnover Ratio	9.50

#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
EQUITY^		**80.45%**
Bharti Airtel Limited	Telecom - Services	7.28%
Reliance Industries Limited	Petroleum Products	6.97%
Kotak Mahindra Bank Limited	Banks	6.32%
Vodafone Idea Limited	Telecom - Services	5.15%
Mahindra & Mahindra Limited	Automobiles	4.35%
Sun Pharmaceutical Industries Limited	Pharmaceuticals & Biotechnology	3.89%
Adani Enterprises Limited	Metals & Minerals Trading	3.55%
ICICI Bank Limited	Banks	3.07%
Canara Bank	Banks	2.79%
HDFC Bank Limited	Banks	2.63%
Bajaj Finance Limited	Finance	2.62%
Biocon Limited	Pharmaceuticals & Biotechnology	2.18%
UltraTech Cement Limited	Cement & Cement Products	1.91%
ITC Limited	Diversified FMCG	1.83%
Adani Power Limited	Power	1.43%
Bank of Baroda	Banks	1.43%
Larsen & Toubro Limited	Construction	1.31%
SBI Life Insurance Company Limited	Insurance	1.30%
Titan Company Limited	Consumer Durables	1.26%
Axis Bank Limited	Banks	1.24%
Yes Bank Limited	Banks	1.15%
Tata Steel Limited	Ferrous Metals	1.13%
Eicher Motors Limited	Automobiles	1.10%
Punjab National Bank	Banks	1.01%
Grasim Industries Limited	Cement & Cement Products	0.95%
Steel Authority of India Limited	Ferrous Metals	0.94%
Maruti Suzuki India Limited	Automobiles	0.85%
Adani Energy Solutions Limited	Power	0.76%
Ambuja Cements Limited	Cement & Cement Products	0.75%
Asian Paints Limited	Consumer Durables	0.74%
Bandhan Bank Limited	Banks	0.63%
NTPC Limited	Power	0.62%
Pidilite Industries Limited	Chemicals & Petrochemicals	0.61%
Dabur India Limited	Personal Products	0.59%
IDFC First Bank Limited	Banks	0.51%
One 97 Communications Limited	Financial Technology (Fintech)	0.49%
Tata Power Company Limited	Power	0.44%
LIC Housing Finance Limited	Finance	0.36%
Jio Financial Services Limited	Finance	0.35%
HDFC Life Insurance Company Limited	Insurance	0.33%
Tata Motors Passenger Vehicles Limited	Automobiles	0.33%
Divi's Laboratories Limited	Pharmaceuticals & Biotechnology	0.29%
Laurus Labs Limited	Pharmaceuticals & Biotechnology	0.28%
Indian Energy Exchange Limited	Capital Markets	0.27%
Crompton Greaves Consumer Electricals Limited	Consumer Durables	0.26%
Indus Towers Limited	Telecom - Services	0.24%
Hindustan Aeronautics Limited	Aerospace & Defense	0.23%
State Bank of India	Banks	0.22%
United Spirits Limited	Beverages	0.20%
Power Grid Corporation of India Limited	Power	0.16%
Tata Consumer Products Limited	Agricultural Food & other Products	0.13%
Godrej Properties Limited	Realty	0.12%
Hindalco Industries Limited	Non - Ferrous Metals	0.12%
GMR Airports Limited	Transport Infrastructure	0.11%
IndusInd Bank Limited	Banks	0.10%
Solar Industries India Limited	Chemicals & Petrochemicals	0.10%
InterGlobe Aviation Limited	Transport Services	0.08%
DLF Limited	Realty	0.07%
CG Power and Industrial Solutions Limited	Electrical Equipment	0.05%
Eternal Limited	Retailing	0.05%
Bajaj Finserv Limited	Finance	0.04%
Coal India Limited	Consumable Fuels	0.04%
Oracle Financial Services Software Limited	IT - Software	0.04%
Max Healthcare Institute Limited	Healthcare Services	0.04%
JSW Steel Limited	Ferrous Metals	0.03%
UPL Limited	Fertilizers & Agrochemicals	0.03%
DEBT SECURITIES		**4.98%**
Government Bond		**0.36%**
8.24% GOI (MD 15/02/2027)	Sovereign	0.36%
Treasury Bill		**4.62%**
364 Days Tbill (MD 03/12/2026)	Sovereign	2.18%
364 Days Tbill (MD 25/02/2027)	Sovereign	1.05%
364 Days Tbill (MD 19/03/2027)	Sovereign	1.04%
364 Days Tbill (MD 04/03/2027)	Sovereign	0.35%
TREPS, Cash & Other Net Current Assets		**14.57%**
Net Assets		**100.00%**

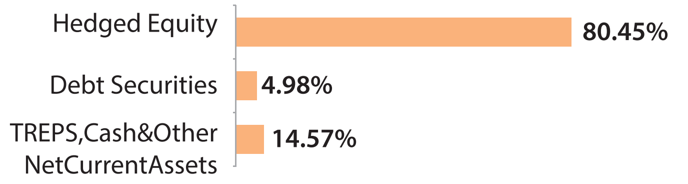
MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

NJ MUTUAL FUND
BUILT ON RULES

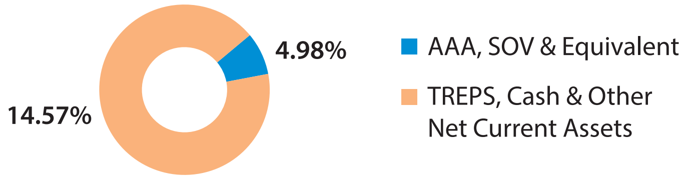
NJ ARBITRAGE FUND

An open ended scheme investing in arbitrage opportunities

PORTFOLIO CLASSIFICATION BY ASSET CLASS (%)



PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



INDUSTRY ALLOCATION OF EQUITY HOLDING	% OF NET ASSETS	INDUSTRY ALLOCATION OF EQUITY HOLDING	% OF NET ASSETS
Banks	21.10%	Financial Technology (Fintech)	0.49%
Telecom - Services	12.67%	Capital Markets	0.27%
Petroleum Products	6.97%	Aerospace & Defense	0.23%
Pharmaceuticals & Biotechnology	6.64%	Beverages	0.20%
Automobiles	6.63%	Realty	0.19%
Cement & Cement Products	3.61%	Agricultural Food & other Products	0.13%
Metals & Minerals Trading	3.55%	Non - Ferrous Metals	0.12%
Power	3.41%	Transport Infrastructure	0.11%
Finance	3.37%	Transport Services	0.08%
Consumer Durables	2.26%	Electrical Equipment	0.05%
Ferrous Metals	2.10%	Retailing	0.05%
Diversified FMCG	1.83%	Consumable Fuels	0.04%
Insurance	1.63%	IT - Software	0.04%
Construction	1.31%	Healthcare Services	0.04%
Chemicals & Petrochemicals	0.71%	Fertilizers & Agrochemicals	0.03%
Personal Products	0.59%		

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 (%)	6.22%	6.63%	5.76%	5.52%	6.63%	5.76%
	Current Value of Investment of ₹10,000/-	10,310.20	10,330.44	10,287.27	10,275.15	10,330.44	10,287.27
1 Year	CAGR (%)	6.32%	7.31%	5.51%	5.56%	7.31%	5.51%
	Current Value of Investment of ₹10,000/-	10,631.78	10,731.27	10,550.86	10,556.48	10,731.27	10,550.86
3 Years	CAGR (%)	7.03%	7.56%	6.56%	6.26%	7.56%	6.56%
	Current Value of Investment of ₹10,000/-	12,262.78	12,444.74	12,102.12	12,001.40	12,444.74	12,102.12
5 Years	CAGR (%)	-	-	-	-	-	-
	Current Value of Investment of ₹10,000/-	-	-	-	-	-	-
Since Inception	CAGR (%)	6.91%	7.36%	6.42%	6.17%	7.36%	6.42%
	Current Value of Investment of ₹10,000/-	13,065.50	13,286.73	12,825.34	12,704.20	13,286.73	12,825.34

Scheme Benchmark: *Tier-1 - NIFTY 50 Arbitrage Index | **Additional Benchmark:** **NIFTY 1 Year T-Bill Index
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, Mr. Dhaval Patel and Mr. Jaimin Ilavia 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. 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 July 31, 2026 and is subject to periodic review and change, log onto **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 July 31, 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. Viral Shah is managing the scheme from since inception, Mr. Dhaval Patel is managing the scheme since March 8, 2023, 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 402.75 Crores
Closing AUM	INR 359.53 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 July 31, 2026)

Direct Growth	1262.2698
Regular Growth	1257.3256

Other Parameters (as on July 31, 2026)

Average Maturity*	3 Day
Modified Duration*	3 Day
Yield to Maturity	5.28%
Macaulay Duration*	3 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
Tri Party Repo (TREPS)		
Clearing Corporation of India Ltd		99.29%
Cash & Other Net Current Assets		0.71%
Net Assets		100.00%

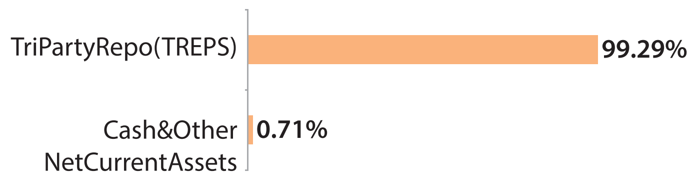
MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

NJ MUTUAL FUND
BUILT ON RULES

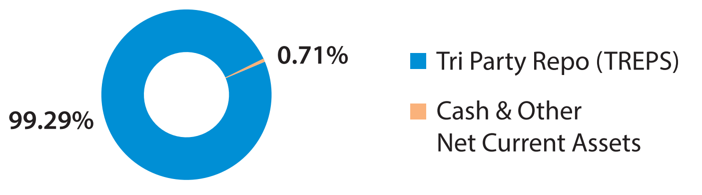
NJ OVERNIGHT FUND

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

PORTFOLIO CLASSIFICATION BY ASSET CLASS (%)



PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



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 (%)	5.08%	5.19%	6.79%	4.98%	5.19%	6.79%
	Current Value of Investment of ₹10,000/-	10,009.73	10,009.95	10,013.02	10,009.55	10,009.95	10,013.02
15 days	CAGR (%)	5.08%	5.17%	5.69%	4.98%	5.17%	5.69%
	Current Value of Investment of ₹10,000/-	10,020.88	10,021.23	10,023.40	10,020.49	10,021.23	10,023.40
30 days	CAGR (%)	5.23%	5.17%	5.47%	5.13%	5.17%	5.47%
	Current Value of Investment of ₹10,000/-	10,042.96	10,042.52	10,044.95	10,042.18	10,042.52	10,044.95
03 months	CAGR (%)	5.17%	5.21%	5.80%	5.08%	5.21%	5.80%
	Current Value of Investment of ₹10,000/-	10,130.33	10,131.35	10,146.28	10,127.92	10,131.35	10,146.28
6 Months	CAGR (%)	5.09%	5.13%	5.76%	4.99%	5.13%	5.76%
	Current Value of Investment of ₹10,000/-	10,252.55	10,254.31	10,285.74	10,247.66	10,254.31	10,285.74
1 Year	CAGR (%)	5.26%	5.32%	5.51%	5.16%	5.32%	5.51%
	Current Value of Investment of ₹10,000/-	10,526.25	10,531.87	10,550.86	10,515.92	10,531.87	10,550.86
3 Years	CAGR (%)	6.07%	6.16%	6.56%	5.97%	6.16%	6.56%
	Current Value of Investment of ₹10,000/-	11,936.54	11,964.55	12,102.12	11,900.80	11,964.55	12,102.12
Since Inception	CAGR (%)	6.11%	6.19%	6.42%	6.01%	6.19%	6.42%
	Current Value of Investment of ₹10,000/-	12,678.73	12,717.87	12,825.34	12,628.05	12,717.87	12,825.34

Scheme Benchmark: *Tier-1 - NIFTY 1D Rate Index | **Additional Benchmark:** **NIFTY 1 Year T-Bill Index
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, Mr. Dhaval Patel and Mr. Jaimin Ilavia 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. 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 July 31, 2026 and is subject to periodic review and change, log onto **www.njmutualfund.com** for updates.

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

SIP RETURN

	AMOUNT		RETURNS		
Period	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	1,23,497	5.47%	1.68%	-5.63%
3 years	3,60,000	3,83,766	4.20%	5.02%	3.36%
Since Inception	5,70,000	6,79,033	7.31%	7.13%	7.31%

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

	AMOUNT		RETURNS		
Period	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	1,23,705	5.80%	7.26%	5.55%
3 years	3,60,000	3,93,689	5.91%	7.39%	6.27%
Since Inception	4,70,000	5,29,805	6.07%	7.47%	6.41%

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

	AMOUNT		RETURNS		
Period	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	1,23,283	5.12%	5.27%	5.55%
3 years	3,60,000	3,92,096	5.63%	5.80%	6.28%
Since Inception	4,70,000	5,27,087	5.80%	5.98%	6.40%

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

	AMOUNT		RETURNS			
Period	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	1,23,207	5.01%	5.89%	13.01%	-0.61%
3 years	3,60,000	3,78,465	3.28%	7.33%	8.06%	4.40%
Since Inception	3,70,000	3,92,463	3.77%	7.68%	8.65%	4.68%

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

	AMOUNT		RETURNS			
Period	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	1,23,158	4.94%	5.89%	10.67%	-0.61%
Since Inception	3,40,000	3,48,702	1.75%	6.64%	8.12%	3.81%

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 31st July 2026.

MUTUAL FUND
BUILT ON RULES

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, its 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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