

SCHEME DIFFERENTIATION

Name of the Existing Scheme	Investment Objective	Asset Allocation Pattern	Investment Strategy	Differentiation	Benchmark	AUM (in Crs) - as on May 31, 2026	No of Folios as on May 31, 2026
NJ Balanced Advantage Fund	The investment objective of the Scheme is to generate capital appreciation by dynamically allocating its assets between equity and specified debt securities.	<p>1. Equity & Equity related instruments including Derivatives Minimum 0% - Maximum 100%</p> <p>2. Specified Debt Securities* Minimum 0% - Maximum 100%</p>	The investment objective of the Scheme is to generate Capital appreciation by dynamically allocating its assets between equity and specified debt securities. The scheme allocates its assets and selects securities using a rule-based active approach based on proprietary protocols. These protocols are derived based on analysis of various market, macroeconomic and fundamental factors described below.	An open Ended Dynamic Asset Allocation Fund	NIFTY 50 Hybrid Composite Debt 50:50 Index	3392.38	89118
NJ Arbitrage Fund	The investment objective of the scheme is to generate capital appreciation and	1. Equity & Equity related instruments Minimum 65% - Maximum 100%	The primary objective of the scheme is to invest in arbitrage	An open ended scheme investing in arbitrage opportunities	Nifty 50 Arbitrage Index	270.68	2609

	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.	2. Debt and money market instruments* Minimum 0% Maximum 35%	opportunities between spot and futures prices of exchange traded equities and the arbitrage opportunities available within the derivative segment.				
NJ ELSS Tax Saver Scheme	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	1. Equity & Equity related instruments Minimum 0% - Maximum 100% 2. Debt and money market instruments- Minimum 0% - Maximum 80%	The objective of the Scheme is to generate long term capital appreciation by investing in equity and equity related instruments across market capitalizations. The scheme selects securities using a rule based active approach based on proprietary protocols.	An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit	Tier 1 Benchmark : NIFTY 500 TRI Tier 2 Benchmark : Nifty MidSmallcap400 Momentum Quality 100 TRI	327.66	45807
NJ Flexi Cap Fund	The investment objective of the Scheme is to generate long term capital appreciation by investing in equity and equity related instruments across market capitalizations.	1. Equity & Equity related instruments Minimum 65%- Maximum 100% 2. Debt and money market instruments Minimum 0% Maximum 35%	The investment objective of the Scheme is to generate long Term capital appreciation by investing in equity and equity related instruments across market capitalizations.	An open ended Dynamic equity scheme investing across large cap, mid cap, small cap stocks	Tier 1 Benchmark : NIFTY 500 TRI Tier 2 Benchmark : Nifty 500 Quality 50 TRI	2559.69	355838