

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

Unitholders / Investors are requested to take note the following changes in the Scheme Information Document and Key Information Memorandum of NJ Balanced Advantage Fund with effect from November 1, 2021:

1. Designation of MFCentral as Official Point of Acceptance

Pursuant to SEBI circular no. SEBI/HO/IMD/IMD- II DOF3/P/CIR/2021/604 dated July 26, 2021 on Registrar & Transfer Agents (RTA) inter-operable Platform for enhancing investors' experience in Mutual Fund transactions / service requests, the Qualified RTAs, KFin Technologies Private Limited (KFintech) and Computer Age Management Services Limited (CAMS) have jointly developed MFCentral – A digital platform for Mutual Fund investors (the Platform).

MFCentral is created with an intent to be a one stop portal/ mobile app for all Mutual fund investments and service-related needs that significantly reduces the need for submission of physical documents by enabling various digital / physical services to Mutual fund investors across the fund houses subject to applicable Terms & Conditions of the Platform. MFCentral will be enabling various features and services in a phased manner. Presently, the investors can submit non-financial transactions through the said Platform. MFCentral can be accessed using <https://mfcentral.com> at present and through a Mobile App in future. With a view to comply with all provisions of the aforesaid circular and to increase digital penetration of Mutual Funds, NJ Mutual Fund hereby designates MFCentral as an Official Point of Acceptance for its Scheme.

Any registered user of MFCentral, requiring submission of physical documents as per the requirement of MFCentral, may do so at any of the designated Investor Service Centres or Collection Centres of KFintech or CAMS.

2. Introduction of SIP Top- Up Facility

Introduction of SIP Top-up Facility under under Section III 'Units and Offer', sub-section B 'Ongoing Offer Details' III, under the heading 'Special Products available', sub-heading 'Systematic Investment Plan (SIP)':

SIP Top- up Facility

It is a facility wherein an investor who is enrolling for SIP has an option to increase the amount of the SIP installment by a fixed amount at pre-defined intervals. Thus, an investor can progressively start increasing the amount invested, allowing them to gradually increase the investment corpus in a systematic manner.

1. Top-up SIP facility can be availed by the investors, at the time of registration / renewal of SIP/ any time during the continuation of existing SIP by submitting the specified form in this regard. The SIP Top-up request shall be registered within 15 business days.
2. The minimum SIP Top-up amount is Rs. 100 and in multiples of Rs. 1/- .
3. SIP Top-up facility can be availed at half yearly and yearly frequencies
4. Default Top-up SIP Frequency and amount:
 - ◆ Frequency : Yearly frequency
 - ◆ Default Amount: Rs. 100 and in multiples of Rs. 1/-
5. In case the investor fails to specify both, i.e. the frequency for Top- Up SIP and amount for Top-up SIP, the application form may be processed as conventional SIP, subject to it being complete in all other aspects.

6. SIP Top-up will start with a gap of 6 months or 12 months from 1st SIP installment for half yearly or yearly frequency respectively. If the end-date of the Top-up facility is not mentioned the Top-up facility will be continued up till the tenure of the SIP. For example, if the SIP is registered up till 2099, and the end date of the Top-up facility is not mentioned; then the Top-up will continue till 2099.
7. SIP Top-up facility can be availed by the existing investors having SIP investment by providing a separate Top-up registration request. The First SIP Top-Up installment shall start from the next SIP installment date post SIP Top-up registration subject to completion of 6 SIP installments.
8. The Top-up details cannot be modified once enrolled. In order to make any changes, the investor must cancel the existing SIP with Top-up option and enroll for fresh SIP with modified Top up facility details.
9. The Load structure prevailing at the time of submission of the SIP application (whether fresh or extension) will apply for all the installments indicated in such application.
10. SIP Top-up facility shall be available for SIP Investments through One time Debit Mandate (OTM). The amount of each such SIP installment cannot exceed the Daily One Time Mandate (OTM) limit for purchases in scheme(s) of NJ Mutual Fund from all modes (lump sum as well as SIP).
11. The initial investment under the SIP Top-up will be subject to minimum SIP investment requirement applicable from time to time.
12. All other terms & conditions applicable for regular SIP will also be applicable to Top-up SIP.

The Trustee / AMC reserves the right to change / modify the terms of the SIP from time to time on a prospective basis.

3. Change in Systematic Withdrawal Plan:

Investor/ Unitholders are requested to note the following change in date of Systematic withdrawal plan and accordingly the default date under Section III 'Units and Offer', sub-section B 'Ongoing Offer Details' III, under the heading 'Special Products available', sub-heading 'Systematic Withdrawal Plan (SIP)':

Particulars	Existing Clause	Revised Clause
SWP Date*	any day between 1 to 28	1, 5, 12, and 20 of each month
Default Date*	7th of every month	5th of every month

*Next business day if the date falls on a non-business day.

The Trustee / AMC reserves the right to change / modify the terms of the SWP from time to time on a prospective basis."

4. Non applicability of Minimum Application Amount (Lump-sum) and Minimum Redemption amount

SEBI vide its circular SEBI/HO/IMD/IMD-I/DOF5/P/CIR/2021/553 dated April 28, 2021 read along with SEBI/HO/IMD/IMD-IDOF5/P/CIR/2021/624 dated September 20, 2021 (Alignment of interest of Designated Employees of Asset Management Companies (AMCs) with the Unitholders of the Mutual Fund Schemes) has, inter alia mandated that prescribed percentage(10%, 15 and 20% as may be applicable) of gross annual CTC net of income tax and any statutory contributions of the Designated Employees of the AMCs shall be invested in units of the scheme(s) of the Fund in which they have a role/oversight. The said guidelines came into effect from October 1, 2021.



In accordance with the regulatory requirement, the minimum application amount (lump-sum) and minimum redemption amount wherever specified in the SID / KIM will not be applicable for investment made in NJ Balanced Advantage Fund in compliance with the aforesaid circular(s).

The above-mentioned changes shall override the conflicting provisions, if any, and shall form an integral part of SAI, SID, KIM and CKIM of all schemes of the Fund.

This Notice-cum- Addendum forms an integral part of the SID and KIM of NJ Balanced Advantage Fund and SAI. All the other provisions of the SID and KIM of all the schemes except as specifically modified herein above remain unchanged. Further, it may be noted that necessary/ incidental changes, if any, shall be made in the SID and KIM of NJ Balanced Advantage Fund and SAI in the above regard.

For NJ Asset Management Private Limited
(Formerly known as NJ Advisory Services Private Limited)
Investment Manager of NJ Mutual Fund

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

Date: October 29, 2021
Place: Mumbai

For further details, please contact: NJ Asset Management Private Limited (CIN U67100GJ2005PTC046959) **Registered office:** Block no. 901, 6th floor, B tower, Udhna Udyognagar Sangh Commercial Complex, Central Road No.10, Udhna. Surat - 394210. Gujarat. Telephone Number – 0261 4025901. **Corporate office:** Unit no. 101A, 1st floor, Hallmark Business Plaza, Bandra (East). Mumbai – 400051. Telephone number: 022 68940000/1860 500 2888 / 040-49763510 **Email id:** customercare@njmutualfund.com
Website: <https://www.njmutualfund.com>

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