COMMON APPLICATION FORM EQUITY, HYBRID AND DEBT SCHEMES



PRODUCT LABELING:

To provide investors an easy understanding of the kind of product / scheme they are investing in and its suitability to them, the product labeling for the following schemes is as under:

NAME OF THE SCHEMES	THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*:	RISKOMETER
NJ BALANCED ADVANTAGE FUND (An open – ended Dynamic Asset Allocation Fund)	Long term capital growth Dynamic asset allocation between equity and specified debt securities.	RISK O - METER Investors understand that their principal will be at Moderately High Risk
NJ FLEXI CAP FUND (An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks)	Long term capital appreciation Investment predominantly in equity and equity related instruments	RISK O - METER Investors understand that their principal will be at Very High Risk
NJ OVERNIGHT FUND (An open ended debt scheme investing in overnight securities with a relatively low interest rate risk and relatively low credit risk)	An overnight fund that aims to generate optimal returns in line with overnight rates and high liquidity To invest in debt and money market instruments with maturity of 1 day	RISK-O-METER Investors understand that their principal will be at Low Risk
NJ ARBITRAGE FUND (An open ended scheme investing in arbitrage opportunities)	To generate income by investing in arbitrage opportunities. Predominantly investing in arbitrage opportunities in the cash and derivatives segment of the equity market.	RISK O METER Investors understand that their principal will be at Low Risk
NJ ELSS TAX SAVER SCHEME (An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit)	capital appreciation & generating income over long term Investment in a portfolio predominantly consisting of equity and equity related instruments	RISK O - METER Investors understand that their principal will be at Very High Risk

COMMON APPLICATION FORM (FOR CREATING NEW FOLIO)

INVESTORS MUST READ THE KEY INFORMATION MEMORANDUM, THE INSTRUCTIONS AND PRODUCT LABELING BEFORE COMPLETING THIS FORM. ALL SECTIONS TO BE COMPLETED IN ENGLISH IN BLACK / BLUE COLOURED INK AND IN BLOCK LETTERS.



ARN/RIA Code/Stock Broker/ Portfolio Manager Registration Number (PMRN) ARN/RIA/Portfolio Manager Stock Broker's Name.	's/ Sub Agent's ARN Inter	nal Code for Sub-Agent/ Employee / RM Numbe	byee Unique Identification For Office use only
, , , , , , , , , , , , , , , , , , ,			
KEY PARTNER / AGENT INFORMATION (Investors applying under Direct Plan must	t mention "Direct" in ARN column	n.) (Refer Instruction 2)	
I/We confirm that the EUIN box is intentionally left blank by me/us as this is an Commission shall be paid directly by the investor to the 'AMFI registered Distribut subscription amount is Rs 10,000/- or more and your Distributor has opted to recei fund investor) will be deducted from the subscription amount and paid to the distributor has	ors based on the investors' asse ive Transaction Charges, Rs 150/	ssment of various factors includin - (for first time mutual fund investo	g the service rendered by the distributor. In case the
x		x	
First/Sole Applicant/Guardian Signature Mandatory	2nd Applicant's Signature		3rd Applicant's Signature
I am a First Time Investor in Mutual Fund Industry.	m an Existing Investor in	Mutual Fund Industry.	
1. APPLICANT'S DETAILS (ALL THE FIELDS ARE MANDATO	RY FOR ALL THE HOLDER(S) II	NCLUDING GUARDIAN AND DE	TAILS MUST BE ENTERED AS PER THE PAN.)
Name of Sole / First Applicant (In case of Minor, there shall be no	joint holders)		Date of Birth / Proof of DOB/
First Name Middle Name		Last Name	Incorporation Incorporation
Name of Guardian (in case of Sole / First Applicant is a Minor) / Contact Per	rson - Designation (in case of non-	individual Investors)	Date of Birth (Guardian/POA)
PAN (only of minor)			
PAN (1st Applicant/Guardian)	CKYC -KIN		KYC Attached
	of Guardian Relationsh	in with Minor	
Court appointed Bir	th Certificate Passpor	·	Other
2nd Applicant Details			
First Name Middle Name		Last Name	Date of Birth D D M M Y Y Y Y
PAN CKYC -KIN		Last Name	Date of Birth
			INTO Attached
3rd Applicant Details			
First Name Middle Name		Last Name	Date of Birth
PAN CKYC -KIN			KYC Attached
2. INVESTMENT AND PAYMENT DETAILS (DEFAULT F	PLAN/OPTION WILL BE APPL	LIED IN CASE OF NO INFORM	IATION, AMBIGUITY OR DISCREPANCY)
One time Lumpsum Investment			
Scheme Name: NJ	P	lan: Regular Direct	Option: Growth IDCW Payout
Amount (₹)in Figures Amount(₹)	in \	Words	
SIP: Systematic Investment Plan. 🖾 Mandatory Atta	ach OTM form		
Scheme Name: NJ	P	lan: Regular Direct	Option: Growth IDCW Payout
Amount (₹)in FiguresAmount(₹)	in \	Words	Frequency: 🗸 Monthly
SIP Date: SIP Period: From Date D D M	M Y Y Y Y To Date	D D M M Y Y Y	Y
(Mention any date from 1 to 28, If SIP date is not mentioned, default date v multiples of Re. 1 only for all scheme except ELSS. For ELSS minimum of			
SIP TOP-UP FACILITY	115 500/- & III Mulliples Of As. 8	500, oriny. Maximum period of V	anarry of the mandate is 40 years only
	ease refer to the SIP topup Ir	nstruction) Frequen	cy: Half Yearly Yearly (Default)
Top-up Start Month based on Frequency Opted Top-up End M			inue till SIP amount reaches ₹
Mention LUMPSUM and/OR First SIP Details below (Insti	,		
Payment Mode : Cheque DD NEFT	RTGS		,
Reference/ UTR Number:	Instrument Number:		DD charges, if any. ₹
Bank Name:	В	ank A/C No:	
Bank A/C Type: Savings Current NRE NRO	FCNR Others:	,	Date: D D M M Y Y Y Y
Documents Attached to avoid Third Party Payment Rejection	n, where Applicable	Bank certificate, For DD	Third party Declaration
MUTUAL ACKNOWLEDGMENT SLIP (TO BE FILLED IN	I BY THE INVESTOR)		COMMON APPLICATION FORM
Please note: All purchases are subject to realization of funds and a Information Document). From Mr / Ms / M/s	as per applicable load stru	cture (please refer Scheme	
Scheme Name	Instrument No.	Amount	Collection Contains Classes 9
NJ			Collection Center's Stamp & Receipt Date and Time

	(Minimum ₹500/- and in multiple of ₹1/- thereafter)
SWP Date: DDD Mention any date from 1	SWP Period: From Date D M M Y Y Y Y To Date D D M M Y Y Y Y OR Perpetual 31/12/2099, 5, 12 and 20 of every month. If SWP date is not mentioned, default date would be considered as 5th of every month.
4. SYSTEMATIC TE	ANSFER PLAN (STP) (To be submitted atleast 15 Business days before 1st due date.)
From Scheme: NJ	Plan: ☐ Regular ☐ Direct │ Option: ☐ Growth │ ☐ IDCW Payou
To Scheme: NJ	Plan: ☐ Regular ☐ Direct Option: ☐ Growth ☐ IDCW Payou
STP Amount :	in Figures (Minimum Rs. 500/- and in multiple of Rs. 1/-thereafter) Frequency Monthly
STP Date:	STP Period: From Date DDMMYYYY To Date DDMMYYYYY OR Perpetual 31/12/2099 1st to 28th of every month. If STP date is not mentioned, default date would be considered as 7th of every month.
5. MODE OF HOLDI	NG (In case of Demat Purchase: Mode of Holding should be same as in Demat Account) Anyone or Survivor (Default)
	DETAILS (MANDATORY FOR REDEMPTION/IDCW/REFUND)
Bank Name:	A/C Type: Savings Current NRE NRO FCNR Others
Bank A/C No.	Pin IFSC Code Savings Current NRE NRO FCNR Others
City	// enal Entity Identifier Number is Mandatory for Redemotion Transaction value
LEI Code: Please ensure the name in this Com	Valid up: Valid
_ 00\/	
	LS OF SOLE/FIRST APPLICANT (MANDATORY)
	ss" (P.O. Box is not sufficient) Please note that your Overseas Address (Mandatory for NRI / FPI Applicants)
Citv/Town	State City/Town Province
(Note: If Mobile number/Email p Spouse Depende Custodian (for FPIs of If the mobile number or communication in this re	Pin Code Country Zip code Department of the Lorentz Department Department Of the Lorentz Departm
Country Tel (Res.) Email ID Mobile Number provide (Note: If Mobile number/Email p Spouse Depende Custodian (for FPIs of Communication in this recommunication in this recommunication in the schemewise and get instant transaction and transaction an	Pin Code Country Zip code Dependent Siblings Guardian (for Minor Investment) POA Country PMS the email id provided herein above does not appear to be that of the unit holder's, then the AMC shall send suitable agard to the unit holder.
Country Tel (Res.) Email ID Mobile Number provide (Note: If Mobile number/Email p Spouse Depende Custodian (for FPIs of Communication in this recommunication in this recommunication in the schemewise and get instant transaction and transaction an	Pin Code Country Zip code Department of Accounts to the unit holder. Pin Code Department of Accounts to the unit holder. Pin Code Department of Accounts in lieu of physical Statement of Accounts i
Country Tel (Res.) Email ID Mobile Number provider (Note: If Mobile number/Email p Spouse Depende Custodian (for FPIs of Communication in this recommunication in this read of the schemewise and get instant transaction a I wish to receive scheme	Pin Code
Country Tel (Res.) Email ID Mobile Number provider (Note: If Mobile number/Email p Spouse Depende Custodian (for FPIs of Communication in this recommunication in this re	Pin Code Country Zip code Tel (Off.) Mobile d pertains to* Self Family Member Email ID provided pertains to* Self Family Member entains to Family Member please select any one) Int Parents Dependent Children Dependent Siblings Guardian (for Minor Investment) POA mit Parents Dependent Children Dependent Siblings Guardian (for Minor Investment) POA mit Parents Dependent Children Dependent Siblings Guardian (for Minor Investment) POA mit Parents Dependent Children Dependent Siblings Guardian (for Minor Investment) POA mit Parents Dependent Children Dependent Siblings Guardian (for Minor Investment) POA mit Parents Dependent Children Dependent Siblings Guardian (for Minor Investment) POA mit Parents Dependent Children Dependent Siblings Guardian (for Minor Investment) POA mit Parents Dependent Children Dependent Siblings Guardian (for Minor Investment) POA mit Parents Dependent Children Dependent Siblings Guardian (for Minor Investment) POA mit Parents Dependent Children Dependent Siblings Guardian (for Minor Investment) POA mit Parents Dependent Children Dependent Siblings Guardian (for Minor Investment) POA mit Parents Dependent Children Dependent Siblings Guardian (for Minor Investment) POA mit Parents Dependent Children Dependent Siblings Guardian (for Minor Investment) POA mit Parents Dependent Children Dependent Siblings Guardian (for Minor Investment) POA mit Parents Dependent Children Dependent Siblings Guardian (for Minor Investment) POA mit Parents Dependent Children Dependent Siblings Guardian (for Minor Investment) POA mit Parents Dependent Children Dependent Siblings Guardian (for Minor Investment) POA mit Parents Dependent Children Dependent Siblings Guardian (for Minor Investment) POA mit Parents Dependent Children Depository Siblings Dependent Siblings Dependent Siblings Dep

9. KYC Details (Mandatory) :																
(a). Status o	f Applicant	(Please ti	ck √)													
Status	Resident Individual	Non Resident	Company	HUF		/linor h Guardian)	Societ	y FII/FF	PI PIO	Partnershi Firm	р	Proprieto	or	Trust	Other (P	lease Specify)
1st Applicant																
2nd Applicant																
3rd Applicant																
Guardian																
Are you an "Non-Profit Organization" [NPO] which has been constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961), and is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (18 of 2013)?" ☐ Yes ☐ No If yes, please quote Registration No. of Darpan portal of Niti Aayog: If not, please register immediately and confirm with the above information. Failure to get above confirmation or registration with the portal as mandated, wherever applicable will force MF / AMC to register your entity name in the above portal and may report to the relevant authorities as applicable. I/we am/are aware that we may be liable for it for any fines or consequences as required under the respective statutory requirements and authorize you to deduct such fines/charges under intimation to me/us or collect such fines/charges in any other manner as might be applicable. (b). Occupation Details (Please tick ✓)																
Status	Private Sector Service	Public Se Servic	ctor Govern		Business	Professiona	l Agricu	ulturist	Retired	Housew	ife S	Student	Forex Deale		her (Plea	se Specify)
1st Applicant																
2nd Applicant																
3rd Applicant																
Guardian																
(c). Gross A	nnual Incom	e (Please	tick √)													
Status	Below 1 La	.c 1-5 I	acs 5-1	0 Lacs	10-	25 Lacs	> 25 La	cs-1 Cr	ore	> 1 Crore				Ne	tworth A	s on
1st Applicant												₹			D	D M M Y Y Y Y
2nd Applicant												₹ D D M M Y Y Y				D M M Y Y Y
3rd Applicant															D M M Y Y Y	
Guardian PEP & UBO I	Ootoilo (Dise		_									₹			D	DMMYYYY
PEP & OBO I	1	lo the e	mpany listed o	compan	v or subsidi	arv of listed co	mpany									
Status	I am political exposed pers	y or	controlled by I	isted co	mpany (if n IBO declara	o, please attac	h	Foreign Cha	Exchang Inger Sen	e/Money vices	F	arming/Ga Casin	ambling o servi		Money L	ending / Pawning
1st Applicant				L												
2nd Applicant 3rd Applicant																
Guardian]				\Box							
10. FATCA	AND CRS	DETAIL!	S:													
	S	ole/First A	pplicant/Gu	uardia	n		Seco	nd App	olicant					Third A	Applican	t
Place			Place					Place						Р	lace	
Country of Bir	th	Cou	ntry of Birth				Cou	untry of I	Birth					Countr	y of Birth	
						Indian						l la	dian			
Nationality	India					Indian	US		Other				dian	USA	Othe	···
# Please indicate all * If TIN is not availab above do not require	le or mentioned, p	lease mention	as: 'A' if the cou	ntry doe	or purpose, a s not issue T	INs to its resider	ayer Identifi nts; 'B' & me	ention Nu	mber and y you are u	it's Identifica inable to obt	tion ty ain a	ype eg. TIN TIN; 'C' if th	etc. ne autho	orities of the co	ountry of tax	residence entered
So	le/First Appli	cant/Guar	dian			Secor	nd Appli	cant						Third Ap	plicant	
Sr. Country #	Tax Identif		dentificatio ype/Reasor	Sr	Countr	v #	entifica		dentific		Sr.	Country #		Tax Identification		Identification Type/Reason*
4	Nullic	ei i	ype/neasoi			11	lullibei	17	ype/ne			+ -		Nullic)ei	Type/neason*
1				1							1					
2				2					2		2					
3				3							3					
	'															
11. POWER	OF ATTOR	NEY (PC	A) HOLDI	ER DI	ETAILS									Р	AN NO	
First Applicar	it POA Name															
Second Appl	cant POA Na	ame														
													_			
Third Applica	Third Applicant POA Name															

12	. NOMINATION DETAILS							
	A. WISH TO NOMINATE (NOTE: N	OT REQUIRED IF	THE APPLICANT IS MI	NOR)				
Sr.	Nie wie za Nie wa (e\$	PAN	Relationship with applicants		Date of Births	Allocation		
no.	Nominee Name/s\$	(Optional)		Guardian Name ^{\$}	Guardian PAN	Guardian Signatures	of Minor*	(%)
1.							DD/MM/YYYY	
2.							DD/MM/YYYY	
3.							DD/MM/YYYY	
Address:								
*PI	ease attach proof of date of birth	of minor like	Birth Certificate, S	School Leaving Cert	ificate, Passport	etc. \$mandatory fields	;	
	B. WISH TO OPT OUT OF NOM	NATION (NOTI	E: NOT REQUIRED IF T	THE APPLICANT IS MINOF	R)			
iss	We hereby confirm that I / We do uses involved in non-appointment of submit all the requisite documents	of nominee(s)	and further are av	vare that in case of d	leath of all the acc	count holder(s), my / o	ur legal heirs w	ould need

13. DECLARATION & SIGNATURES (APPLICANTS MUST SIGN AS PER MODE OF HOLDING)

Direct Plan investors: I/ We have invested in the Scheme(s) of your Mutual Fund under Direct Plan. I/We hereby give you my/our consent to share/ provide the transactions data feed/ portfolio holdings/ NAV etc. in respect of my/our investments under Direct Plan of all Schemes Managed by you, to the above mentioned Mutual Fund Distributor / SEBI-Registered Investment Adviser.

Declaration by NRI/PIO: I / We hereby confirm that NJ Asset Management Private Limited ("NJAMC") / NJ Mutual Fund ("NJMF") has not communicated in any manner for soliciting its schemes / products in my jurisdiction and I/We have based on my / our own discretion applied / invested in the schemes of NJMF. I/We are aware that NJAMC / NJMF have neither filed any of its constitution / scheme related documents nor registered its Units in any jurisdiction / region except India as stated in the Statement of Additional Information. I/We confirm that my/our application is in compliance with applicable Indian and foreign laws and I am /we are not prohibited from accessing capital markets under any order/ruling/judgment etc. of any jurisdiction / regulation. I/We understand and acknowledge that NJAMC reserves the right to accept or reject any transactions and redeem any investments, at their sole discretion and as they may deem fit without assigning any reason thereto. I/We hereby authorize NJAMC / NJMF, its employees, its agents, its Registrar to disclose, share, remit in any form/manner/mode information with respect to investments made by me/us and/or any part of it including the changes/updates that may be provided by me/us to its agents, third party service providers, SEBI registered intermediaries for the purposes of any Indian or foreign statutory, regulatory, judicial, quasi- judicial authorities/agencies requirements without any intimation/advice to me/us. I/We hereby agree to provide any additional information / documentation to NJAMC, its agents, employees, it's Registrar etc. that may be required in connection with the investments made by me

All Investors: I hereby authorize the representatives of NJ Asset Management Private Limited and its Associates to contact me through any mode of communication. This will override registry on DND / DNDC , as the case may be. I/We confirm that the information provided in this form is true & accurate. I / We hereby authorise the Fund, AMC and its Agents to disclose my / our details including investment details to my / our bank(s) / Fund's bank(s) and / or Distributor / Broker / Investment Advisor and to verify my / our bank details provided by me / us, or to disclose to such service providers as deemed necessary for conduct of business. I hereby declare that the AMC / Fund can provide my information to any institution / tax authorities / governmental body for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. I/We have read and understood the content of the SID / SAI / KIM of the scheme. I have read and understood the terms, conditions, details, rules and regulations governing the scheme. I/We hereby declare that the amount invested in the scheme is through legitimate source only and does not involve designed for the purpose of the contravention of any Act, Rules, Regulations, Notifications or Directives of the provisions of the Income Tax Act, Anti Money Laundering Laws, Anti Corruption Laws or any other applicable laws enacted by the Government of India from time to time. I/we have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment. I/We confirm that the funds invested in the Scheme, legally belong to me/us. I/We hereby authorize the Mutual Fund, to redeem the funds invested in the Scheme, in favour of the applicant, at the applicable NAV prevailing on the date of such redemption and undertake such other action with such funds that may be required by the law. The ARN holder has disclosed to me/us.

I/ We hereby provide my/our consent in accordance with Aadhaar Act, 2016 and regulations made thereunder, for collecting, storing and usage including demographic information, validating/authenticating and updating my/ our Aadhaar number(s) (if provided as proof of address or proof of identity of investors, provided the investor redact or blackout his Aadhar number while submitting the applications for investments) in accordance with the Aadhaar Act, 2016 (and regulations made thereunder) and PMLA with asset management companies of SEBI registered mutual fund (s)and their Registrar and Transfer Agent (RTA) for the purpose of updating the same in my/our folios with my PAN.

I/we authorize NJAMC/NJMF and/or its RTA to retrieve my/our KYC (including CKYC) records along with documents from the KYC Registration Agencies ("KRA")

Second Applica	ant / Authorised Signatory	X Third Applicant / Auth	norised Signatory	POA holder, if any
		Place	2:	
	Website: www.njmutualf	fund.com	Contact Center: 1	8605002888 / 040-49763510
	Second Applica	Second Applicant / Authorised Signatory Website: www.njmutual	Second Applicant / Authorised Signatory Third Applicant / Authorised Signatory	Second Applicant / Authorised Signatory Third Applicant / Authorised Signatory Place:

ONE TIME DEBIT MANDATE (NACH/DI	rect Debit Mandate Form) (Application for l	r Lumpsum Addition Purchases as well as SIP Registation)
NACH/ECS/AUTO DEBIT UMRN		
Sponsor Bank	Code HDFC0000070	Utility Code NACH000000023008
CREATE	Fund	to debit (tick \checkmark) SB/CA/CC/SB-NRE/SB-NRO/Other
CANCEL Bank a/c number		
with Bank	IFSC	or MICR
an amount of Rupees In Words		In Figures
FREQUENCY Mthly Qtly H-Yrly	Yrly 🗸 As & when presented	DEBIT TYPE Fixed Amount 🗸 Maximum Amount
Reference 1 (Folio no. / Application no.)		Phone No.
Reference 2 (PAN no.)		Email ID
I agree for the debit of mandate processing charges by PERIOD From D D M M Y Y Y Y	the bank whom I am authorizing to debit my acc	ccount as per latest schedule of charges of the bank.
MANDATE INSTRUCTION FORM Tick () CREATE I/We hereby authorize NJ Mutual Fund to debit (tick) SB/C MODIFY Bank a/c number with Bank IFSC or MICR an amount of Rupees In Words FREQUENCY Mthly Qtly H-Yrly Yrly As & when presented DEBIT TYPE Reference 1 (Folio no. / Application no.) Phone No. Reference 2 (PAN no.) Email ID I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of PERIOD PERIOD PER		ignature of Second Holder Signature of Third Holder
(Maximum period of validity of this mandate is 40 years only) 1	Name as in Bank record 2. N	Name as in Bank record 3. Name as in Bank record

SPECIFIC TERMS & CONDITIONS FOR SIP AND BANK MANDATE

- This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing the user entity/ Corporate to debit my account, based on the instructions as agreed and signed by me.
- I have understood that I am authorised to cancel/amend this mandate by appropriately communicating the cancellation / amendment request to the User entity / Corporate or the bank where I have authorized the debit.

- The SIP (Systematic Investment Plan) and Bank mandate form should be completed in English and in Block letters
 only. Please tick (</) in the appropriate box (</), where boxes have been provided. The SIP and Bank mandate form,
 complete in all respects, should be submitted to any of the Official Points of Acceptance of Transactions.
- New Investors who wish to enroll for SIP are required to fill the Application form and one time Bank mandate form.
 New investors are advised to read the Statement of Additional Information (SAI), Scheme Information Document (SID) and Key Information Memorandum (KIM) carefully before investing.
- . This mandate registration form will be submitted through National Automated Clearing House (NACH).
- This facility is offered to investors having Bank accounts in select banks mentioned in the link http://www.npci.org.in/. The Banks in the list may be modified/updated/changed/removed at any time in future entirely at the discretion of National Payments Corporation of India (NPCI) without assigning any reasons or prior notice. Standing instructions for investors in such Banks will be discontinued. The investor consents to agree to abide by the terms and conditions of NACH facility of NPCI. By signing this Systematic Investment Plan Application form, the Applicant(s) hereby authorises NJ Asset Management Private Limited (NJAMC), Investment manager to NJ Mutual Fund (NJMF) acting through their authorised service providers to debit the mentioned Bank A/c provided by NACH / ECS/Direct Debit Facility or any other facility for collection of SIP payments.
- Applicant acknowledges that NJ Mutual Fund, NJAMC or any of its associate / subsidiary / Sponsor /Directors/ Employees will not be liable in any manner whatsoever, for any transaction failures due to rejection by the investor's bank/branch, which is due to technical reasons or due to delay in registration of the NACH mandate.
- Investors are required to submit One Time Bank Mandate Form and SIP Enrollment Form along with a cancelled
 original cheque / self certified copy of blank cheque of Debit Bank Account (as mentioned on the One Time Bank
 Mandate Form) at least 30 calendar days before the first SIP Installment date for NACH Debit & Clearing. In case One
 time Bank Mandate form is already registered in the folio then the subsequent SIP registration request provided in the
 same folio will be processed within 12 calendar days.
- An investor can opt any day between 1 to 28 under Monthly frequency for SIP. If an investor does not mention SIP start date appropriately, the SIP will by default start from the subsequent month after meeting the minimum registration requirement of 30 calendar days or 12 calendar days as applicable. Starting from April 01, 2024, it is obligatory for investors to specify the SIP end date and NACH Mandate (OTM) end date, with a maximum allowable period of 40 years. Failure to provide the OTM End date or specifying an end date exceeding the 40-year limit will result in rejection. If an investor mentions the SIP end date or specifies an end date that falls beyond the OTM End date, the SIP duration will be considered up to the OTM end date.
- Minimum SIP Amount for all schemes except ELSS: Rs. 100 and in multiples of Re. 1 thereafter ELSS: Rs. 500 and in multiples of Rs. 500/- thereafter. An investor shall also have the option to enroll for more than 1 SIP in the same scheme, same plan and in the same month. Investors are requested to submit a separate form for each SIP enrollment. The investor can choose the SIP dates from 1 to 28 of any given month for SIP registered through One Time Bank Mandate. Please note that investors can opt for more than one SIP debit on the same day. If an investor does not mention SIP Date in the application form / SIP Mandate, the default SIP date shall be treated as 7th.
- In One time Bank mandate Investor's Signature must be as per bank records. Signature of all bank account holders
 required if the mode of holding in the bank account is "Joint".
- In case of minor application, NJMF / NJAMC will register standing instructions till the date of the minor attaining majority, though the instructions may be for a period beyond that date. Prior to minor attaining majority, NJMF /NJAMC shall send advance notice to the registered correspondence address advising the guardian and the minor to submit an application form along with prescribed documents to change the status of the account to "major". The account shall be frozen for operation by the guardian on the day the minor attains the age of majority and no fresh transactions shall be permitted till the documents for changing the status are received.
- Investor's Bank may charge the Investor's bank account for registration/ modification/ cancellation of bank mandate and/or SIP installment debit processing/rejection or any such services. NJMF / NJAMC or its service provider shall not be held responsible or bear any such charges.
- For details about the Scheme and its facility please refer to the SID, SAI & KIM of the respective schemes/Addendum issued from time to time carefully before investing.
- In case of insufficient balance in the investor's account on the date of SIP, the transaction shall be rejected and the NJMF / NJAMC / Bank will not retry further to debit the amount from the investor's bank account. NJMF / NJAMC or its service provider shall not be held responsible or bear any such charges.
- In case of three consecutive failures due to insufficient balance in bank account while processing a request for SIP,
 NJMF / NJAMC shall reserve the right to terminate the SIP without any written request from the investor.
- In case the SIP date falls on a non-business day, the immediate next business day would be considered as the date of SIP, subject to fund realisation. SIP installment will be processed only after the funds are received by the NJMF/ NJAMC. If the transaction(s) are delayed / not processed due to any reason including delay / non realization of the funds to the NJMF/NJAMC from the investor's bank account, then in no circumstances, NJMF/NJAMC / its service providers shall be held liable or responsible to the investor or any third party, whatsoever. In case of rejection of SIP form for any reason whatsoever, the NJMF / NJAMC will not accept/entertain any request for refund of proceeds of first cheque that would have been processed.
- Investors are requested to note that in case they wish to change their bank account details for any of their ongoing SIP, the following documents should be submitted at-least 30 days in advance of the next SIP debit date:
- (a) A request letter to change the existing bank account details for SIP transaction mentioning old and new bank account details and details of ongoing SIP transaction.

- (b) New SIP Auto Debit Facility Form with new bank account details
- Investors are requested to note that post the registration of a change in bank account, all other details of the existing SIP registration will continue to remain the same.
- Investors wishing to cancel / discontinue the SIP would need to give a written request to the Bank / NJAMC / NJMF / RTA stating that they wish to discontinue the SIP and request the Bank not to deduct any further amount from their account atleast 10 calendar days prior to the next execution date. Such a request shall be submitted at any official point of acceptance of the transactions. In case of One Time Mandate cancellation, all the SIPs mapped under respective One Time Bank Mandate will be cancelled automatically. The One Time Bank Mandate which is cancelled will not be available for any modes for transactions in future.
- NJMF/ NJAMC reserves the right to reject any application without assigning any reason thereof. NJMF/NJAMC in
 consultation with Trustees reserves the right to withdraw these offerings, modify the procedure, frequency, dates, load
 structure in accordance with the SEBI Regulations.
- Entry load is Not Applicable. Exit Load as applicable in the respective Scheme at the time of enrollment of SIP will be applicable.
- NJMF / NJAMC, its Sponsor / Associate / subsidiary / Directors/ Employees / its registrars and other service providers shall not be held responsible or will not be liable for any damages and will not compensate for any loss, damage etc. incurred to the investor. The investor assumes the entire risk of using this facility and takes full responsibility, Investors will not hold NJMF / NJAMC, its Sponsor / Associate / subsidiary / Directors/ Employees / its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles of NACH Debit / local holidays / any other reason beyond the control of NJMF / NJAMC and its Service Providers.
- The NJMF/ NJAMC reserves all the rights to change these terms and conditions from time to time.
- Any dispute shall be subject to jurisdiction of Courts at Surat only.
- AMC has rights to initiate Mandate cancellation in case the Mandate is dormant i.e. if there is no transaction in the Mandate for more than 6 months. The cancellation will be initiated by the AMC after sending an email intimation to the investors.

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.

- 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/- , For ELSS the minimum SIP Top-up amount is Rs. 500 and in multiples of Rs. 500/- .
- 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/-, For NJ ELSS Fund, the minimum SIP Top-up amount is Rs. 500 and in multiples of Rs. 500/-.
- 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.
- 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.
- 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.

TERM AND CONDITION FOR SYSTEMATIC WITHDRAWAL PLAN (SWP)

This enrolment form should be completed in ENGLISH and in BLOCK LETTERS only. Please tick in the appropriate box for relevant options wherever applicable. Please do not overwrite. For any correction / changes (if any) made on the application form, the sole/all applicants (as per mode of holding opted in the folio) are requested to authenticate the same by cancelling and re-writing the correct details and counter-signing the same. This enrolment form, complete in all respects, should be submitted at any of the Official Points of Acceptance of NJ Mutual Fund. Incomplete enrolment form is liable to be rejected.

Instructions For SWP:

- Unitholders are advised to read the Key Information Memorandum, Scheme information Document of the respective scheme and Statement of Additional Information carefully for Applicable NAV, Exit load and detailed Risk factors.
- 2. A single SWP Enrolment Form can be used for one Scheme / Plan / Option only. Investor should use separate forms for more than one Scheme / Plan / Option.
- Signature(s) should be as it appears on the Application Form in the same order and as per the mode of holding under the folio. In case the mode of holding is joint, all Unit holders are required to sign.
- 4. The SWP Facility using this SWP request form is available only for units held in Non Demat Mode. For SWP in the units held in demat mode, investors are required to contact their Brokers and/or Depository Participants for respective Trading-Demat accounts.
- 5. The minimum withdrawal amount is Rs. 500/- and in multiple of Rs.1/-thereafter.
- 6. If the scheme/plan/option is not mentioned and there is only one scheme/plan/ option available in the folio, the same will be processed. In case there are multiple Scheme/Plan/Option available and if the same is not specified in the request, the same will be subject to rejection.
- 7. Investors can choose any date for SWP 1, 5, 12 and 20 Month In case there is any ambiguity the default date will be considered as 5th of every month. In case the "To Date" i.e. SWP end date is not mentioned, the payout will continue until the balance units are reduced to zero. Default installments under SWP: Where the number of installments has not been specified by the investors/Unit holder, the default number of installments shall be the applicable minimum installments i.e. 6.
- The amount withdrawn under the SWP will be considered as a redemption and shall be converted into units and will be deducted from the unit balance of the Unit holder on FIFO basis
- If there is inadequate balance on the SWP date, the SWP will be processed for the balance units and the SWP will be automatically terminated and there will not be any further trigger.
- 10. Investors/ unitholders subscribing for SWP are required to submit SWP requests at least 15 business days prior to the date of first SWP and shall not be beyond 100 days from the date of submission of request.
- 11. Exit load will be charged as per the scheme's applicable load structure at the time of purchase of the units.

- 12. If the withdrawal date falls on a non-Business day, the next Business Day will be considered for processing the SWP installment and/or releasing the payment.
- 13. If the SWP request is received without NFO purchase the same will be liable to reject.
- 14. The Unit holder needs to specify the start date and the end date in the SWP from. In cases where the start date and end date has not been specified, the SWP will commence from the specified instalment day of the same month, subject to the date falling within 15 Business days of the date of submission, otherwise the SWP will commence from the specified instalment day of the immediately following month in which such request is received. Also such SWP will continue till the balance in the account becomes nil.
- 15. SWP facility may be terminated on receipt of a written notice from the Unitholder. Notice of such discontinuation should be received at least 15 Business days prior to the due date of the next withdrawal. SWP will terminate automatically if all Units are liquidated or withdrawn from the folio or pledged or upon receipt of notification of death of the first named Unitholder.
- 16. Proceeds of SWP payout will be sent only to the Default bank account that is already registered for the aforesaid folio. The payout of funds under SWP will be at NAV after deducting the applicable exit load, TDS etc. for the respective transaction. In case you wish to change the bank account fill in a Common Transaction Slip.
- 17. NJMF/ NJAMC reserves the right to reject any application without assigning any reason thereof. NJMF/NJAMC in consultation with Trustees reserves the right to withdraw these offerings, modify the procedure, frequency, dates, load structure in accordance with the SEBI Regulations.
- 18. NJMF / NJAMC, its Sponsor / Associate / subsidiary / Directors/ Employees / its registrars and other service providers shall not be held responsible or will not be liable for any damages and will not compensate for any loss, damage etc. incurred to the investor. The investor assumes the entire risk of using this facility and takes full responsibility. Investors will not hold NJMF / NJAMC, its Sponsor / Associate / subsidiary / Directors/ Employees / its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is credited with delay or after the specific SWP payout date due to various clearing cycles / local holidays / any other reason beyond the control of NJMF / NJAMC and its Service Providers.
- 19. In case of a minor applicant, the guardian can opt for STP only till the date of minor attaining majority. AMC shall suspend the standing instruction of STP enrollment from the date of minor attaining majority by giving adequate prior notice. Further, once the minor attains majority, the guardian will not be able undertake any financial and non-financial transactions including fresh registration of STP and the folio shall be frozen for the further operation till the time requisite documents for changing the status from minor to major is submitted to the Fund
- The NJMF/ NJAMC reserves all the rights to change these terms and conditions from time to time.
- 21. Any dispute shall be subject to jurisdiction of Courts at Surat only.

TERMS & CONDITIONS FOR SYSTEMATIC TRANSFER PLAN (STP)

This enrolment form should be completed in ENGLISH and in BLOCK LETTERS only. Please tick in the appropriate box for relevant options wherever applicable. Please do not overwrite. For any correction / changes (if any) made on the application form, the sole/all applicants (as per mode of holding opted in the folio) are requested to authenticate the same by cancelling and re-writing the correct details and counter-signing the

same. This enrolment form, complete in all respects, should be submitted at any of the Official Points of Acceptance of NJ Mutual Fund. Incomplete enrolment form is liable to be rejected.

Instructions For STP:

Unitholders are advised to read the Key Information Memorandum, Scheme information Document of the respective scheme and Statement of Additional Information carefully for Applicable NAV, Exit load and detailed Risk factors.

- Transfer fixed sums from their Unit accounts in the Scheme to the existing schemes or other schemes launched by the NJ Mutual Fund from time to time.
- 2. Minimum installment Amount: Rs.500/- and in multiple of 1/- thereafter
- 3. Frequency: Monthly only
- 4. Transfer Dates: Any date between 1 to 28
- Default installments under STP: Where the number of installments has not been specified by the investors/Unit holder, the default number of installments shall be the applicable minimum installments i.e 6.
- 6. In case of absence /ambiguity in selection of frequency, default will be monthly for the 7th of each month. An investor has to clearly specify the name & the option of the Transferor & Transferee scheme in the enrolment form. If name of the Transferor or Transferee Scheme is not stated or incase of any ambiguity STP enrolment request shall be liable to be rejected. In absence of information, the default option for the Transferee scheme shall be growth option.
- 7. Investors/ unitholders subscribing for STP are required to submit STP requests at least 15 business days prior to the date of first STP and shall not be beyond 100 days from the date of submission of request.
- 8. Unit holders should note that unit holders' details and mode of holding (single, jointly, anyone or survivor) in the Transferee Scheme will be as per the existing folio number of the Transferor Scheme.

- If STP date / day is a non-Business day, then the next Business Day shall be the STP date / day and the same will be considered for the purpose of determining the applicable NAV.
- 10. Investors will have the right to discontinue the STP at any time, if they so desire provided they intimate the Mutual Fund at least 15 Business Days prior to the date of their due installment date.
- 11. Units marked under lien or pledged or units under lockin period in the "Source Scheme" shall not be eligible for STP.
- 12. At every installment, the system will check for the Balance amount in the source Scheme with "STP Amount": In case of insufficient balance in the source scheme, the installment will not be processed.
- 13. Auto Termination of STP: The STP shall be auto terminated in case of :
- a) three consecutive failures to process the instalments on account of insufficient balance maintained by the investor in the source scheme or any other reason attributable to the investor; or expiry of the enrolment period whichever is earlier.
- b) specific court order
- 14. Load structure of the Transferor Scheme & Transferee Schemes as on the date of enrolment of STP shall be applicable.
- 15. In case of a minor applicant, the guardian can opt for STP only till the date of minor attaining majority. AMC shall suspend the standing instruction of STP enrollment from the date of minor attaining majority by giving adequate prior notice. Further, once the minor attains majority, the guardian will not be able undertake any financial and non-financial transactions including fresh registration of STP and the folio shall be frozen for the further operation till the time requisite documents for changing the status from minor to major is submitted to the Fund.
- 16.The NJMF/ NJAMC reserves all the rights to change these terms and conditions from time to time.
- 17. Any dispute shall be subject to jurisdiction of Courts at Surat only.
- 18. Investors/ unitholders subscribing for STP are required to submit STP requests at least 15 business days prior to the date of first STP and shall not be beyond 100 days from the date of submission of request. In case the STP is submitted along with NFO Application the timeline of 15 Business days will start from scheme reopen date.

INSTRUCTIONS TO INVESTORS FOR FILLING UP THE COMMON APPLICATION FORM

1. GENERAL INSTRUCTIONS

- 1. Please read the Key Information Memorandum, Scheme Information Document (SID) and Statement of Additional Information (SAI) containing the terms of offer carefully before investing. In the SID your attention is particularly drawn to the risk factors of investing in the Scheme and also the sections "Who can't invest" and "Important note on Anti Money Laundering, KYC & investor protection".
- Applications from restricted jurisdictions, Financial Action Task Force(FATF) declared Non-Compliance Countries or Territories (NCCTs) will not be accepted.
- 3. All applicants are deemed to have accepted the terms subject to which the offer is being made and bind themselves to the terms upon signing the Common Application Form and tendering the payment.
- 4. Common Application Form should be filled legibly in ENGLISH in BLOCK letters using Black or Dark Blue ink. Incomplete application forms are liable to be rejected. Please refer to the checklist at the end of the application form to ensure that the requisite details and documents have been provided in order to avoid unnecessary delays and / or rejection of your application.
- Please strike out any section that is not applicable. Correction/Cancellation on any of the mandatory information should be countersioned by the investor.
- Redemption / Switch-out of units is permitted only after a period of three years (lock-in period) from the date of allotment of units proposed to be redeemed as prescribed in the ELSS guidelines.
- 7. SWP / STP shall be available post completion of statutory lock-in period of 3 years in the NJ ELSS Fund.
- 8. If an application for purchase, switch, SIP or STP is received from or under the ARN of a non-empaneled Distributor, such a transaction shall be processed under the Direct Plan.

2. APPLICANT INFORMATION

- Name should be given in full without any abbreviations. Preferably write exactly as it appears in your Bank Account
 or as it appears in the incorporation document as the case may be.
- Name, Date of birth of the Minor, Name of Parent/Legal Guardian and relationship with minor is mandatory for investment on behalf of Minor applicant.
- Name of the Contact Person, Email email address and Mobile No. should be mentioned in case of investments by Company, Body Corporate, Trust, Society, FII and other non-individual applicants.
- 4. The signature should be in English or in any of the Indian languages. Thumb Impressions must be attested by a magistrate or a notary public or a special executive magistrate under his/her official seal. Application by minor should be signed by the guardian. In case of H.U.F., the Karta should sign on behalf of the H.U.F. In case the applicants are more than one, all the applicants should sign the application form, irrespective of mode of holding.
- 5. The designated Investor Service Center/ Collection Center will affix time stamp/manual stamp and return the acknowledgment slip from the application form, to acknowledge receipt of the Application. No separate receipt will be issued for the application money.
- 6. Please fill in all the fields to prevent rejection of your Common Application Form. Please refer to the checklist provided at the end of the Common Application Form to ensure that the necessary details and attachments are made available. The application complete in all respects along with the cheque/ fund transfer instructions must be submitted to the nearest designated Investor Service Center/Collection Center. Applications which are incomplete, invalid in any respect or not accompanied by cheque or fund transfer instructions for the amount payable are liable to be rejected.
- Investors must write the Application Form number / Folio number on the reverse of the cheques accompanying the Application Form.
- 8. Direct application Investors are requested to mention the correct distributor Code in the Application Form. In case, the investor is directly applying, then they should clearly mention "DIRECT" in the column mentioned Name and Distributor Code, in all such cases where applications are not routed through any distributor/agent/broker. In cases where unit holder uses a pre-printed Broker Code, unit holder should cancel the ARN No/ Broker Code, write 'DIRECT' in the said column and it should also be counter signed by the First unit holder.
- 9. If the investor does not specify any plan or distributor code in the application form or in case of any ambiguity of these fields, the Direct Plan shall be considered as the default plan.
- 10. Investment through constituted Attorney should necessarily be signed by the constituted Power of Attorney holder.
- 11. Some additional details are required for validating your identity for certain transactions / Communications. Hence please fill the parent's name in case of first applicant and date of birth of all unit holders.
- Please provide email ID & Mobile Number, this will help us send investment / product related communication and resolve any queries more promotiv
- 13. In the event the application has more than one investor and the mode of holding is not specified in the application form, the default option for holding would be considered to be "anyone or survivor". However, in all such cases, communications, proceeds of all IDCW/redemption will be paid to the first named holder.

3. EMAIL COMMUNICATION

For those unit holders who have provided an email address, the AMC will send the communication by email. Unit holders who receive email statements may download the documents after receiving email from the Mutual Fund. In case the Unit holder experiences any difficulty in accessing the electronically delivered documents, the Unit holder shall promptly advise the Mutual Fund to enable the Mutual Fund to make the delivery through alternate means. Failure to inform the Mutual Fund of such difficulty within 24 hours after receiving the email will serve as a confirmation regarding the acceptance by the Unitholder of the account statement.

It is deemed that the Unit holder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties. For ease of communication, the first applicant's own email ID and mobile number should be provide. Subsequent Account Statements/Newsletters /

Annual Reports / Other statutory information/Disclosures (as permitted under SEBI (Mutual Funds) Regulations, 1996) will be sent to each Unit holder by e-mail. Investors are requested to provide their e-mail address for the same and this will also help us resolve your queries more promptly. Unitholders who have provided email id will be sent all communications/reports as mentioned above by email only and no physical communications will be sent. Any change in the e-mail address should be communicated to nearest designated Investor Services. MF/Registrars are not responsible for e-mail not reaching the investor and for all consequences thereof. In case the Unit holder experiences any difficulty in accessing the electronically delivered documents, the AMC will arrange for the same through physical mode on receipt of request for the same. It is deemed that the Unitholder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties.

4. BANK ACCOUNT DETAILS

It is mandatory to attach cancelled original cheque / self certified copy of blank cheque / self certified Bank Statement / first page of the Bank Pass book (bearing account number and first unit holder name on the face of the cheque/ Bank Pass Book/ Bank Statement) is required as an incremental additional document in case of: a. Registration of the investor's Bank Mandate at the time of investment b. Subsequent change in the investor's Bank Mandate

SEBI Regulations have made it mandatory for investors to mention the Bank Name & address of branch and bank Account Number in their Investment application form in order to protect the interest of investors from fraudulent encashment of cheques. For registering multiple bank account please fill separate Form for Registering/ Adding Multiple Bank Accounts. Individuals / HUF can register upto 5 bank accounts and Non Individuals upto 10 bank accounts. For further information please refer SAI.

5. PAN DETAILS

It is mandatory for all investors to quote their Permanent Account Number (PAN) (except MICRO SIP Investments) and submit self certified copy of the PAN card issued by the Income Tax Department, irrespective of the amount of investment, while making an application for Purchase of Units. In case of joint holding, PAN details of all holders should be submitted. In case the application is on behalf of minor, PAN details of the Guardian must be submitted. Investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN proof submission; however sufficient documentary evidence shall have to be submitted for verifying that they are residents of the State of Sikkim. Applications without the aforesaid details are liable to be rejected without any reference to the investors. Central Board of Direct Taxes vide its gazette notification G.S.R 112 (E) dated February 12, 2020 inserted rule 114AAA in the Income Tax Rule, which made Aadhar linking mandatory with PAN for all PAN holders on or before September 30, 2021 or such extended timeline as may be prescribed in this regard, post which if PAN is not linked with Aadhar, then PAN of such person shall become inoperative immediately.

6. INVESTMENT DETAILS

Investors should indicate the Option for which the application is made. In case Investors wish to opt for both the Options, separate Application form will have to be filled. In case applications are received where option/sub-option for investment is not selected the default option/Sub option as prescribed in SID will be applicable. Investors have the option to sweep their IDCW in any other Open-ended Scheme of the Fund at the applicable NAV based prices, irrespective of minimum application amount and eligibility requirements of the scheme in which such IDCW is being invested.

If the scheme name on the application form and on the payment instrument are different, the application will be processed and units allotted at applicable NAV of the scheme mentioned in the application / transaction slip duly signed by investor(s).

7. IN CASE MINOR APPLICANT

A. On hehalf of Minor's accounts:

- a. The Minor shall be the first and sole holder in the account. As per the recent regulatory guidelines [SEBI/HO/IMD/POD-II/CIR/P/2023/0069 May 12, 2023], payments can be accepted from the bank account of the Minor, Parent (Guardian in the folio) or Legal Guardian, or from a joint Account of the Minor with the Natural / Legal Guardian.
- b. No Joint holders are allowed. In case an investor provides joint holder details, these shall be ignored.
- c. Guardian should be either a natural guardian (i.e. father or mother) or a court appointed legal guardian.
- d. Guardian should mention the relationship with Minor and date of birth of the Minor on the application form.
- e. A document evidencing the relationship and date of birth of the Minor should be submitted along with the application form. Photo copy of any one of the following documents can be submitted a) Birth certificate of the minor or b) school leaving certificate / mark sheet of Higher Secondary board of respective states, ICSE, CBSE etc. c) Passport of the minor d) Any other suitable proof evidencing the relationship.
- f. Where the guardian is not a natural guardian (father or mother) and is a court appointed legal guardian, suitable supporting documentary evidence should be provided.
- g. If the mandatory details and/or documents are not provided, the application is liable to be rejected.

B. Minor attaining majority (MAM)

- a. In case of a minor investor attaining the age of majority (i.e. completes 18 years of age), the AMC / Registrar will send 30 days advance notice advising the guardian and minor to submit an application along with prescribed documents for changing the status in the Fund's records from 'Minor' to 'Major'.
 - List of documents required for minor attaining major are duly filled MAM form, copy of PAN Card of the applicant, KYC Acknowledgment or a duly competed KYC form, a cancelled cheque leaf with the applicant's name pre-printed or the applicant's latest Bank Statement/Passbook and Nomination Form.
- b. The guardian shall not be allowed to undertake any financial or non-financial transactions from the date of the minor attaining majority. Accordingly all existing standing instructions like SIP, SWP & STP, if registered for a

INSTRUCTIONS TO INVESTORS FOR FILLING UP THE COMMON APPLICATION FORM

period beyond the date on which the minor attains majority, will cease to be executed from the date of the minor attaining majority.

The unitholder (erstwhile minor) will need to submit a fresh SIP, STP, SWP mandate in the prescribed form while applying for change in status from minor to major, in order to continue the SIP, STP, SWP.

The minor's account shall be frozen for operation by the guardian on the day the minor attains the age of majority and no further customer-initiated transactions shall be permitted till the the status is changed from minor to major.

- c. Before submitting the MAM application form for change in status from Minor to Major, the unitholder should
 - i. Apply for PAN & obtain a PAN card;
 - ii. Complete the KYC process; and
- iii. Change his/her status in his/her existing bank account from Minor to Major OR open a new bank account immediately upon becoming a major and procure a new cheque book with his/her name pre-printed on the cheque.

Only after fulfilling the above steps, he/she should submit the prescribed MAM form duly completed to the AMC/ Registrar along with the requisite supporting documents.

C. Change in Guardian:

In case there is a change in guardian of the minor, the new guardian must be either a natural guardian (mother/father) or court appointed guardian and such guardian will have to provide valid prescribed document/s prior to registering the guardianship including Know Your Customer (KYC) related evidence and bank attestation of his/her signature from the Branch Manager of the bank with whom his/her name is registered as the guardian of the minor.

Prescribed form pertaining to Minors DOB and details of Guardian, change in Guardian of Minor, change in status from minor to major and Bank attestation of account details and account holder signature is available on our website www.njmutualfund.com

8 MODE OF PAYMENT

- As per AMFI best practice guidelines on 'Risk mitigation process against third party cheques in mutual fund subscriptions', NJ Mutual Fund shall not accept applications for subscriptions with third party payment instruments. For further information please refer SAI.
- Investors may make payment by cheque payable locally in the city where the application form is submitted at AMC/Kfin ISC's or electronic mode such as RTGS/NEFT directly to Mutual Fund Collection account
- The cheque should be drawn on any bank which is situated at and is a member/sub member of the bankers clearing house. Cheque drawn on the bank not participating in the clearing house will not be accepted.
- 4. Payment through Stock invest, outstation cheques and cash will not be accepted.
- 5. The cheque should be drawn in favor of Scheme and should be crossed 'Account Payee Only'.
- 6. Returned cheques will not be presented again for collection and the accompanying application will be rejected.
- Single cheque for investments in multiple Schemes and multiple cheques for investments in Single Scheme will not be accepted.
- 8. In case of investment through electronic mode (RTGS/ Transfer letter), you are requested to contact the nearest AMC/ Kfin ISC for the Bank Account Number to which the purchase/additional purchase amount is to be credited.
- 9. NRI / FII's

Repatriation basis: - Payments by NRIs/FIIs may be made by way of cheques drawn on non-resident external accounts payable at par and payable at the cities where the Investor Service Centers are located.

Non-Repatriation basis:- NRIs investing on a non repatriable basis may do so by issuing cheques drawn on Non-Resident Ordinary (NRO) account payable at the cities where the Investor Service Centers are located.

10. In case of payment through electronic mode (RTGS/NEFT or Transfer Letter), need to provide the bank acknowledgment copy along with purchase application.

9. PAYMENT OF REDEMPTION /IDCW PAYOUT

Investors are requested to provide the following details along with the mandatory requirement of bank account details (bank, branch address, account type and account no.) in the application form for electronic fund transfer (EFT) of IDCW PAYOUTS / redemption amount to the unit holders bank account. AMC will automatically extend this facility to all unit holders in case the bank account as communicated by the unit holder is with any of the bank providing EFT facility.

a. The 11 digit IFSC (Indian Financial System) Code b. The 9-digit MICR (Magnetic Ink Character Recognition) number appearing next to the cheque number in the cheque leaf (Please attach copy of the cancelled cheque for verification) Based on the above information AMC will enable secure transfer of your redemption and IDCW PAYOUTS via the various electronic mode of transfers RTGS/NEFT/Direct Credit mode that are available in the banking system).

This facility of EFT is safe and fast and eliminates the potential risk of loss of instruments in transit through physical mode. The Mutual Fund, however, reserves the right to issue a cheque / demand draft to unit holders residing at locations where this facility is not available.

"If the remittance is delayed or not affected for reasons of incomplete or incorrect information, AMC cannot be held responsible". For validation of IFSC/MICR code, investor is required to attach the cancelled cheque/copy of cheque (PSU banks account holders to provide the front page of pass book along with cheque copy). If these documents are not provided the fund will not be responsible consequent delay in receipt of payment. Fund is also not responsible for bankers delay.

Amounts can be distributed under the IDCW option out of investors capital (equalization reserve), which is part of the sale price that represents realized gains. However, investors are requested to note that the distribution of the amount under the IDCW option is not guaranteed and subject to the availability of distributable surplus

10. NOMINATION DETAILS

Applicants applying for Units singly/jointly can make a nomination at the time of initial investment or during subsequent investments.

- 1. The nomination can be made only by individuals applying for /holding units on their own singly or jointly. Non-individuals including society, trust (other than a religious or charitable trust), body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate, nomination is not allowed in a folio held on behalf of a minor. All holders will have to sign request for nomination or cancellation of nomination, even if the mode of holding is not joint. Nomination cannot be signed by Power of Attorney (POA) holders.
- 2. A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the Unit Holder. Nomination can also be made in favor of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
- 3. A Non-Resident Indian can be a Nominee subject to the exchange control regulations in force, from time to time.
- 4. Nomination in respect of the units stands rescinded upon the redemption/ transfer/ transmission of units.
- Transmission of units in favour of a Nominee shall be a valid discharge by the Asset Management Company (AMC) against the legal heir.
- 6. The cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination. On cancellation of the nomination, the nomination shall stand rescinded and the AMC/Fund/Trustees shall not be under any obligation to transmit the units in favour of the Nominee.
- 7. Nomination shall maintained at the folio / account level and shall be applicable for all schemes in the folio / account.
- 8. AMC will not be able to process the request for redemption from a claimant in case of incompletion of the transmission of the units in favor of the claimant. Please note, AMC will process the request for transmission of units first and foremost if the required documents are in good order and on the receipt of the same, the redemption request will be processed. In case the nominee or legal heir, as the case may be in the NJ ELSS Fund, shall be able to withdraw the investment amount only after the completion of one year from the date of allotment of the units or any time thereafter.
- Nomination shall be mandatory for new folios/accounts opened by individuals especially with sole/single holding and no new folios/accounts for individuals in single holding shall be opened without nomination.
- 10. The applicant who does not wish to nominate must select "Wish to Opt-Out of Nomination", failing which the form shall be treated as incomplete and may be rejected at the discretion of the AMC/Mutual Fund.

PREVENTION OF MONEY LAUNDERING AND KNOW YOUR CUSTOMER (KYC) According to SEBI Guidelines under 'The Prevention of Money Laundering Act, 2002',

Mutual Funds are required to follow enhanced know your customer (KYC) norms. Further, SEBI has also notified SEBI (KYC Registration Agency) Regulations, 2011 on December 23, 2011 with a view to bring uniformity in KYC requirements for the securities market and to develop a mechanism for centralization of the KYC records. Accordingly the following procedures shall apply:

SEBI has introduced a common KYC Application Form for all the SEBI registered intermediaries viz. Mutual Funds, Portfolio Managers, Depository Participants, Stock Brokers, Venture Capital Funds, Collective Investment Schemes, etc. New Investors are therefore requested to use the common KYC Application Form and carry out the KYC process including IPV with any SEBI registered intermediaries including mutual funds. The KYC Application Forms are also available on our website www.njmutualfund.com

The Fund shall perform the initial KYC of its new investors and may undertake enhanced KYC measures commensurate with the risk profile of its investors in line with the aforementioned circulars/circulars issued by SEBI in this regard from time to time. The Fund shall upload the details of the investors on the system of the KYC Registration Agency ("KRA"). The Registrar & Transfer Agent of the Fund viz. KFin Technologies Private Limited ("Kfin") may also undertake the KYC of the investors on behalf of the Fund. On receipt of the KYC documents from the Fund, the KRA shall send a letter to the investor within SEBI stipulated timelines, confirming the details thereof.

Once the investor has done KYC with a SEBI registered intermediary, the investor need not undergo the same process again with another intermediary but can submit the letter/acknowledgment issued by the KRA.

It is mandatory for intermediaries including mutual funds to carry out IPV of its new investors. The IPV carried out by any SEBI registered intermediary can be relied upon by the Fund. NJ Asset Management Private Limited and NISM/AMFI certified distributors who are Know Your Distributor (KYD) compliant are authorized to undertake the IPV for mutual fund investors. Further, in case of any applications received directly (i.e. without being routed through the distributors) from the investors, the Fund may rely upon the IPV (on the KYC Application Form) performed by the scheduled commercial banks.

Existing KYC compliant investors of the Fund can continue to invest as per the current practice. However, existing investors are also urged to comply with the new KYC requirements including IPV as mandated by SEBI.

Application Form not accompanied by KYC Application Form or letter/acknowledgment issued by KRA may be rejected by the Fund. The KYC compliance status will be validated with the records of the KRA.AMC reserves the right to call for any additional information from the investors/applicant/reject applications/subsequent application in order to fulfill the requirements of PMLA norms prescribed by SEBI/PMLA Regulation from time to time.

12.PURCHASE/REDEMPTION OF UNITS THROUGH STOCK EXCHANGE INFRASTRUCTURE

The investors may subscribe to the Units in the "Growth "option and "IDCW" option of the Scheme through Mutual Fund Service System ("MFSS") platform of National Stock Exchange of India Limited ("NSE"), "BSESTAR MF" platform of Bombay Stock Exchange of India Limited ("BSE") and Indian Commodity Exchange Limited (ICEx) or any such other exchange providing Mutual Fund subscription facility, as and when units are available for transactions on such exchanges.

Please refer Scheme Information Document(s) of the Scheme(s) for further details.

INSTRUCTIONS TO INVESTORS FOR FILLING UP THE COMMON APPLICATION FORM

13. Legal Entity Identifier

RBI vide circular dated January 2021 on "Introduction of Legal Entity Identifier for Large Value Transactions in Centralized Payment Systems" decided to introduce the LEI system for all payment transactions of value INR 50 crores and above for Real Time Gross Settlement (RTGS) and National Electronic Funds Transfer (NEFT) from April 1, 2021, In view of the same it will be mandatory to include 20-digit Legal Entity Identifier (LEI) information while initiating any transaction of value INR 50 crore and above by entities (non-Individual) for purchase and 18. FATCA DETAILS:

14. TRANSACTION CHARGE IN RESPECT OF APPLICATIONS ROUTED THROUGH DISTRIBUTORS/ BROKERS:

In terms of SEBI circular no. CIR/ IMD/ DF/ 13/ 2011 dated August 22, 2011, as amended from time to time, Transaction Charge per subscription of Rs. 10000/- and above shall be charged to the investors and paid to the distributors/ brokers (who have opted in for transaction charges) in respect of applications relating to new subscriptions only (lumpsum and SIP), subject to the following:

For existing mutual fund investors: Rs. 100/- per subscription of Rs 10,000/ - and above;

For the first time mutual fund investors: Rs 150/- per subscription of Rs 10.000/- and above:

In case of SIPs, transaction charge shall be applicable only if the total commitment through SIP amounts to Rs 10.000/- and above. In such cases the transaction charge would be recovered in 4 installments, starting from

There shall be no transaction charge on subscription of below Rs 10.000/-.

There shall be no transaction charge on transactions other than purchases/ subscriptions relating to new inflows. There shall be no transaction charge on direct investments.

There shall be no transaction charge on subscriptions carried out through the Stock Exchange Platform.

In accordance with SEBI circular no. CIB/IMD/DE/21/2012 dated September 13, 2012, distributors shall also have an option either to opt in or opt out of levving transaction charge based on type of the product.

The Transaction Charge as mentioned above shall be deducted by the AMC from the subscription amount of the unitholder and paid to the distributor and the balance shall be invested.

15. Investors already holding a folio in NJ Mutual Fund can provide their existing Folio Number and Name of applicants(s) corresponding to the said folio. It is the responsibility of the Investor to ensure correctness of such details provided. The personal details and Bank Account details as registered in the existing folio number as provided would apply to the said investment and the registered details would prevail over any conflicting information furnished in this form. NJ Asset Management Private Limited reserves the right to assign any of the existing Folio Number of the investor against multiple applications and / or subsequent purchases under this new application form lodged, with identical mode of holding and address and such other criterions and integrity checks as may be determined by the NJ Asset Management Private Limited from time to time.

16. Employee Unique Identification Number (EUIN):

SEBI has made it compulsory for every employee/ relationship manager/ sales person of the distributor of Mutual Fund products to quote the EUIN obtained by him/her from AMFI in the Application Form. EUIN, particularly in advisory transactions, would assist in addressing any instance of mis-selling even if the employee/relationship manager/sales person later leaves the employment of the distributor. Individual ARN holders including senior citizens

19. Central KYC Records Registry (CKYCR): distributing Mutual Fund products are also required to obtain and quote EUIN in the Application Form. Hence, if your investments are routed through a distributor please ensure that the EUIN is correctly filled up in the Application Form.

However, if your distributor has not given you any advice pertaining to the investment, the EUIN box may be left blank. In this case, you are required to provide a duly signed declaration to this effect. Distributors are advised to ensure that the sub broker affixes his/her ARN code in the column separately provided in addition to the current practice of affixing the internal code issued by the main ARN holder and the EUIN of the Sales Person (if any) in

17. BENEFICIAL OWNERSHIP DETAILS:

Under the Prevention of Money Laundering Act, 2005 ("PMLA"), all intermediaries including mutual funds are required to obtain sufficient information from their clients in order to identify and verify the persons who beneficially own or control the account. SEBI circular dated January 24, 2013 on identification of Beneficial Ownership has prescribed a uniform approach to be followed for determination of beneficial owners. A 'Beneficial owner' is defined as a natural person/s who ultimately own, control or influence a client and/or persons on whose behalf a transaction is being conducted, which includes persons who exercise ultimate effective control over a legal person or arrangement.

All categories of investors except individuals, company listed on a stock exchange or majority owned subsidiary

of such company, are requested to provide details about beneficial ownership in the Application Forms for all their investments. The Fund reserves the right to reject applications/restrict further investments or seek additional information from investors who have not provided the requisite information on beneficial ownership. In the event of change in beneficial ownership, investors are requested to immediately update the details with the Fund/Registrar.

FATCA and CRS requirements may require disclosure regarding your investment in the units of the Scheme. The Foreign Accounts Tax Compliance Act is a United States ("US") law aimed at prevention of tax evasion by US citizens and residents ("US Persons") through use of offshore accounts. The FATCA provisions were included in the Hiring Incentive to Restore Employment (HIRE) Act, enacted by the US legislature. FATCA is designed toincrease compliance by US taxpayers and is intended to bolster efforts to prevent tax evasion by the US taxpavers with offshore investments.

The Government of India and the United States of America (USA) have reached an agreement in substance on the terms of an Inter Governmental Agreement (IGA) to implement FATCA and India is now treated as having an IGA in effect from April 11, 2014. On similar lines the Organization of Economic Development (OECD) along with G-20 countries has released a 'Standard for Automatic Exchange of Financial Account Information in Tax Matters' commonly known as Common Reporting Standard ('CRS'). India is signatory to the Multilateral Competent Authority Agreement (MCAA) for the purposes of CRS, Under FATCA/CRS provisions, Financial Institutions are obligated to obtain information about the financial accounts maintained by investors and report to the local Government/ notified tax authorities. In accordance with FATCA and CRS provisions, the AMC / Mutual Fund is required to undertake due diligence process and identify foreign reportable accounts and collect such information / documentary evidences of the FATCA/CRS status of its investors / Unit holders and disclose such information (through its agents or service providers) as far as may be legally permitted about the holdings/ investment returns to US Internal Revenue Service (IRS)/any other foreign government or the Indian Tax Authorities, as the case may be for the purpose of onward transmission to the IRS/ any other foreign government pursuant to the new reporting regime under FATCA/CRS

FATCA/CRS due diligence will be directed at each investor / Unit holder (including joint investor/Unitholder) and on being identified as a reportable person, all the folios will be reported. In case of folios with joint holders, the entire account value of the investment portfolio will be attributable under each such reportable person. An investor / Unit holder will therefore be required to comply with the request of the AMC / Mutual Fund to furnish such information as and when sought by the AMC for the AMC / Mutual Fund to comply with the information reporting requirements stated in IGA/MCAA and circulars issued by SEBI / AMFI in this regard. The information disclosed may include (but is not limited to) the identity of the investors/Unitholder(s) and their direct or indirect beneficiaries, beneficial owners and controlling persons. Investors / Unitholders should consult their own tax advisors regarding FATCA/ CRS requirements with respect to their own status.

The AMC/Mutual Fund reserves the right to reject any application/ freeze any folio(s) held directly or beneficially for transactions in the event the applicant/Unitholder(s) fail to furnish the relevant information and/or documentation in accordance with FATCA/CRS provisions and as requested by the AMC/Mutual Fund.

The application form for FATCA/CRS self-declaration is also available on our website (www.njmutualfund.com)

The Government of India vide their Notification dated November 26, 2015 authorised the Central Registry of Securitisation Asset Reconstruction and Security Interest of India (CERSAI) to act as and to perform the functions of the Central KYC Records Registry under the said rules, including receiving, storing, safeguarding and retrieving the KYC records under the Prevention of Money Laundering Act, 2002. SEBI required all the market intermediaries to update/upload KYC details of the new customer/investors (not KYC-KRA compliant) on CERSAl's online platform. CERSAI is a centralized repository of KYC records of customers/investors in the financial sector with uniform KYC norms and inter-usability of the KYC records across the sector with an objective to reduce the burden of producing KYC documents and getting those verified every time when the customer/investors creates a new relationship with a financial entity. Central KYC (CKYC) will store all the customer/investor information at one central server that is accessible to all the financial institutions. After opening a KYC account under the CKYC, customer/investor will get a 14-digit identification number ("KYC Number") and that the same may be quoted by the investor who wish to invest in mutual funds. Further, the Mutual Fund/AMC is required to check whether the PAN of the investor has been updated in CKYCR. In case the PAN has not been updated, the Mutual Fund/AMC shall collect a self certified copy of the investor's PAN card and update/upload the same in CKYCR. In case the Investor uses the old KRA KYC form for updating of any KYC information, such investor shall be required to provide additional/missing information only by using the supplementary CKYC form or fill the new "CKYC form".

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DOCUMENT CH	ECKLIST	FOR NJ I	MUTUAL	FUND (P	HYSICAL	INVESTI	IENI)		
Documents	Individual	Companies	Society	Trusts	Partnership Firms / LLP	Investments through POA	Fils	NRI	PIO
Board Resolution / Authorisation letter to invest on letterhead	-	1	1	1	1	1	1	-	-
List of Authorised Signatories with Specimen signature(s)	-	1	1	1	1	1	1	-	-
Copy of MOA / AOA attested by Authorised signatory	-	1	-	-	-	-	-	-	-
Copy of Trust Deed attested by authorised signatory	-	-	-	1	-	-	-	-	-
Copy of By-laws attested by authorised signatory	-	-	/	-	-	-	-	-	-
Copy of Partnership Deed attested by authorised signatory	-	-		-	/	-	-	-	-
Proof of bank account: - Investment cheque having preprinted name and bank details OR - In case of online payment-Proof of bank account of the HUF (copy of cancelled cheque leaf/ Bank statement/Bank passbook/Letter from bank); [bank passbook, statement should not be older than 3 months].	1	✓	✓	✓	✓	✓	✓	✓	1
Overseas Auditor's certificate	-	-	-	-	-	-	✓	-	_
Notarised Power of Attorney*	-	-	-	-	-	1	-	-	-
Foreign Inward Remittance Certificate (FIRC) in case payment is made by DD from NRE/FCNR bank a/c where applicable	-	-	-	-	-	-	-	1	1
Proof of Address attested by authorised signatory	-	-	-	-	-	-	-	-	1
Know Your Customer (KYC) and related proofs - If KYC non compliant* refer KYC form	1	1	1	1	/	✓	1	1	1
Certificate of registration with SEBI (for FIIs)	-	-	-	-	-	-	/	-	-
FATCA & UBO declaration (part of application form for Inidividual and NRI)	1	1	1	1	/	1	1	1	1
PIO / OCI Card	-	-	-	-	-	-	-	-	1