

NJ ELSS TAX SAVER SCHEME

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

This product is suitable for investors who are seeking*:

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

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

Benchmark Riskometer



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

The product labelling assigned during the NFO is based on internal assessment of the Scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made.

NAME OF THE ASSET MANAGEMENT COMPANY

NJ Asset Management Private Limited

CIN-U67100GJ2005PTC046959

Registered Office:

Block No. 601, 3rd Floor, C Tower,
Udhna Udyognagar Sangh
Commercial Complex, Central Road
No.10, Udhna, Surat - 394210, Gujarat

Corporate Office:

Unit No. 101A, 1st Floor, Hallmark
Business Plaza, Bandra (East),
Mumbai - 400051, Maharashtra.
Phone: 022 - 68940000
Website: www.njmutualfund.com

NAME OF THE TRUSTEE COMPANY

NJ Trustee Private Limited

CIN- U65929MH2020PTC343074

Unit No. 101 A, 1st Floor, Hallmark
Business Plaza, Bandra (East),
Mumbai - 400051, Maharashtra.
Phone: 022 - 68940000

NAME OF THE MUTUAL FUND

NJ Mutual Fund

Unit No. 101 A, 1st Floor, Hallmark
Business Plaza, Bandra (East),
Mumbai - 400051, Maharashtra.
Phone: 022 - 68940000
Website: www.njmutualfund.com

Offer of units of Rs. 10/- each for cash during the New Fund Offer and continuous offer for Units at NAV based prices.

New Fund Offer Opens on: March 13, 2023

New Fund Offer Closes on: June 9, 2023

Scheme re-opens on: Within five Business Days from the date of allotment

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. **For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website www.njmutualfund.com**

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

This Key Information Memorandum is dated **February 25, 2023**

Investment Objective	<p>The investment objective of the Scheme is to generate income and long-term capital appreciation from a diversified portfolio of predominantly equity and equity-related instruments.</p> <p>However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.</p>		
Asset Allocation Pattern of the Scheme	<p>The asset allocation pattern of the scheme will be as follows.</p>		
	Types of Instruments	Indicative allocations (% of total assets)	Risk Profile
	Equity & Equity related instruments #	80%- 100%	Medium to High
	Debt and Money market Securities*	0%-20%	Low to Medium
	<p>*TREPS (or any similar instrument), Government Repo / Reverse Repo (in Government Securities), Treasury bills, Government securities (Issued by both Central and State governments) and any other like instruments as specified by the Reserve Bank of India from time to time and approved by SEBI from time to time.</p>		
	<p># As per ELSS guideline, Equity and Equity related instruments include convertible debentures, equity warrants, convertible preference shares, etc. The funds collected under a plan shall be invested in equities, cumulative convertible preference shares and fully convertible debentures and bonds of companies. Investment may also be made in partly convertible issues of debentures and bonds including those issued on rights basis subject to the condition that, as far as possible, the non-convertible portion of the debentures so acquired or subscribed, shall be disinvested within a period of 12 months.</p>		
	<ul style="list-style-type: none"> ● The Scheme will not invest in foreign securities, securitised debt, derivative and equity linked debentures. ● The scheme will not invest in debt instruments with special features as referred to in SEBI circular dated March 10, 2021, debt instruments having credit enhancements or structured obligations. ● Presently, stock lending is not permitted as per the ELSS Guidelines. As and when permitted, the Scheme shall not lend securities amounting to more than 20% of the net assets of the Scheme and not more than 5% of the net assets of the Scheme will be deployed in Stock lending to any single intermediary. The Scheme will enter into securities lending in accordance with the framework specified by SEBI in this regard. ● The cumulative gross exposure through equity and equity related securities and Debt and money market Instruments , repo transactions and such other securities/assets as may be permitted by the Board from time to time shall not exceed 100% of the net assets of the Scheme, subject to regulatory approval, if any. 		

	<ul style="list-style-type: none"> • The scheme may invest in another scheme under the same asset management company or any other mutual fund without charging any fees, provided that aggregate inter- scheme investment made by all schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of the mutual fund. • During the deployment of NFO proceeds, equity positions may have to build up gradually, considering the inherent characteristics of the Scheme. This would necessarily entail having a large cash position before the portfolio is fully invested. • NFO proceeds of the Scheme will be invested in TREPS or such other instruments as may be permitted under SEBI (Mutual Funds) Regulations, 1996 and circular issued thereunder from time to time. • In accordance with the ELSS, investments by the Scheme in equity and equity related Securities will not fall below 80% of the net assets of the Scheme. As per the ELSS Rules , pending deployment of funds, the Scheme may invest in short-term money market instruments or other liquid instruments or both. After three years of the date of allotment of the units, the Mutual Fund may hold upto 20% of net assets of the Scheme in short-term money market instruments and other liquid instruments to enable redemption of investment of those unit holders who would seek to tender the units for repurchase.
<p>Risk Profile of the Scheme</p>	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment.</p> <p><u>Scheme specific Risk factors are summarized below:</u></p> <p>By virtue of requirements under the ELSS, Units issued under NJ ELSS Tax Saver Scheme including the units issued will not be redeemed until the expiry of 3 (three) years from the date of their allotment. The ability of an investor to realise returns on investments in NJ ELSS Tax Saver Scheme Fund is consequently restricted for the first three years.</p> <p>In the event of the death of the unitholder, the nominee or legal heir, as the case may be, shall be able to withdraw the investment only after the completion of one year from the date of allotment of the units to the unitholder or any time thereafter..</p> <p>A.Schemes investing in Equities: Equity and equity related securities are volatile and prone to price fluctuations on a daily basis. The liquidity of investments made in the scheme may be restricted by trading volumes and settlement periods. Settlement periods may be extended significantly by unforeseen circumstances.The scheme may invest in growth stocks which may be more volatile than the market in general and may react differently to economic, political and market developments and to specific information about the issuer.</p> <p>B. Risks associated with the Scheme’s rule based investment strategy:</p>

The scheme allocates its assets and selects securities using a rule based active approach based on proprietary protocols. These protocols are derived based on analysis of various market, macroeconomic and fundamental factors described below. Based on the emerging information and analysis, these protocols / rules may change from time to time. There is no guarantee that these rules will generate higher returns compared to the benchmark.

C. Risk Associated with Debt and Money market Securities:

Price-Risk or Interest-Rate Risk: Fixed income securities such as bonds, debentures and money market instruments run price-risk or interest-rate risk. Generally, when interest rates rise, prices of existing fixed income securities fall and when interest rates drop, such prices increase.

Credit Risk: In simple terms this risk means that the issuer of a debenture/ bond or a money market instrument may default on interest payment or even in paying back the principal amount on maturity. Even where no default occurs, the price of a security may go down because the credit rating of an issuer goes down. It must, however, be noted that where the Scheme has invested in TREPS, Repo/Reverse Repo (in Government Securities), Treasury bills, Government securities (Issued by both Central and State governments) Government securities, there is relatively no credit risk to that extent.

Liquidity or Marketability Risk: This refers to the ease with which a security can be sold at or near to its valuation yield-to-maturity (YTM). The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. Liquidity risk is today's characteristic of the Indian fixed income market.

Reinvestment Risk: Investments in fixed income securities may carry reinvestment risk as interest rates prevailing on the interest or maturity due dates may differ from the original coupon of the bond. Consequently, the proceeds may get invested at a lower rate.

Pre-payment Risk: Certain fixed income securities give an issuer the right to call back its securities before their maturity date, in periods of declining interest rates. The possibility of such prepayment may force the fund to reinvest the proceeds of such investments in securities offering lower yields, resulting in lower interest income for the fund.

Tri Party Repo through CCIL (TREPS): The mutual fund is a member of the securities segment and Tri-party Repo trade settlement of the Clearing Corporation of India (CCIL). All transactions of the mutual fund in government securities and in Tri-party Repo trades are settled centrally through the infrastructure and settlement systems provided by CCIL; thus reducing the settlement and counterparty risks considerably for transactions in the said segments. The scheme is subject to risk of the initial margin and default fund contribution being invoked in the event of failure of any settlement obligations. The risk factors may undergo change in case the CCIL notifies securities other than Government of India securities as eligible for contribution as collateral.

D. Investments by the Scheme in other schemes:

The Scheme may invest in other scheme(s) managed by the AMC or in schemes of other mutual funds, provided such investments are in conformity with the investment objectives of the Scheme and in accordance with terms of the prevailing SEBI Regulations.

For details on scheme specific risk factors, investors are requested to read SID.

Risk Management Strategies:

A. Risk Associated with Equity and equity related instruments:

Concentration Risk: The Scheme will try and mitigate this risk by investing in a large number of companies so as to maintain optimum diversification and keep stock-specific concentration risk relatively low.

Market Risk: The scheme is vulnerable to movements in the prices of securities invested by the scheme, which could have a material bearing on the overall returns from the scheme. Market risk is a risk which is inherent to an equity scheme. The Schemes may use derivatives to limit this risk.

Liquidity risk: As such the liquidity of stocks that the fund invests into could be relatively low. The fund will try to maintain a proper asset-liability match to ensure redemption / Maturity payments are made on time and not affected by illiquidity of the underlying stocks.

Rule based investment: The investment in the equity stocks will be selected and weighted using factor-based investment techniques that aim to achieve a mix of attributes considered supportive of long term performance and investments shall be made on the basis of pre-defined rules. To maintain the relevance of these rules in changing market conditions, the AMC may review and update the rule from time to time.

B. Risk associated with Debt and Money Market Securities:

Liquidity risks: Liquidity Risk can be partly mitigated by diversification, staggering of maturities as well as internal risk controls that lean towards purchase of liquid securities.

Interest Rate Risk: Changes in interest rates affect the prices of bonds. If interest rates rise the prices of bonds fall and vice versa. A well-diversified portfolio may help to mitigate this risk.

Volatility risks: There is the risk of volatility in markets due to external factors like liquidity flows, changes in the business environment, economic policy etc. The scheme will manage volatility risk through diversification.

Reinvestment Risk: This risk refers to the interest rate levels at which cash flows received from the securities in the Schemes are reinvested. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed. Reinvestment risks will be limited to the extent of coupons

	<p>received on debt instruments, which will be a very small portion of the portfolio value.</p> <p>C. Risks associated with Securities Lending & Borrowing and Short Selling At present, there is no significant activity in the Securities Borrowing and Lending market. However, we understand the risks associated with the securities lending business and the AMC will have appropriate controls (including limits) before initiating any such transactions.</p> <p>D. Risks associated with investment in schemes of mutual fund The AMC will have appropriate controls (including limits) before investing in schemes of mutual funds.</p>
<p>Plans and Options</p>	<p>The scheme shall offer following plans:</p> <ul style="list-style-type: none"> A. Regular Plan: This Plan is for investors who wish to route their investment through any distributor. B. Direct Plan: This Plan is for investors who invest directly without routing the investments through any distributors. Direct Plan has a lower expense ratio which excludes distribution expenses, commission. No commission for distribution of Units is charged under the Direct Plan. <p>Both the Plans will have a common portfolio and separate NAVs. The Scheme will have two option:</p> <ul style="list-style-type: none"> 1. Growth option 2. Payout of Income Distribution cum Capital withdrawal Option (IDCW) <p>a. Growth Option: The income attributable to Units under this Option will continue to remain invested and will be reflected in the Net Asset Value of Units under this Option. Hence, no amount will be distributed under this option.</p> <p>b. Payout of Income Distribution cum Capital withdrawal Option* (IDCW): Under the Payout of Income Distribution cum Capital Withdrawal Option, amount will be distributed, subject to availability of distributable surplus, as computed in accordance with SEBI (MF) Regulations 1996. Further investors are requested to note that the amounts can be distributed out of investors capital (Equalization Reserve) which is part of a sale price that represents realized gains.</p> <p>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 availability of distributable surplus.</p> <p>Default Option: Growth</p>

In case of valid application received without indicating choice between options under the scheme.

Default Plan: Investors are requested to note the following scenarios for the applicability of “Direct Plan or Regular Plan” for valid applications received under the Scheme:

Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct Plan	Direct Plan
3	Not mentioned	Regular Plan	Direct Plan
4	Mentioned	Direct Plan	Direct Plan
5	Direct	Not mentioned	Direct Plan
6	Direct	Regular Plan	Direct Plan
7	Mentioned	Regular Plan	Regular Plan
8	Mentioned	Not mentioned	Regular Plan

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall endeavor to obtain the correct ARN code, within 30 calendar days of the receipt of the application form, from the investor/ distributor. In case, the correct code is not received within 30 calendar days (remediation period), the AMC shall re-process the transaction under Direct Plan from the date of application without any exit load. Such reprocessing shall not be carried out If the aforesaid units are Redeemed / Switched, fully / partially into another scheme / plan.

Direct Plan shall be the default plan if the investor doesn't indicate any plan and distributor code in the application form or incase of any ambiguity.

The AMC reserves the right to introduce a new option/investment Plan at a later date, subject to the provisions of SEBI (MF) Regulations 1996. The AMC also reserves the right to discontinue /withdraw any option/investment plan, if deemed fit, after taking approval of the Board of Directors of AMC and Trustee.

Notes:

a. An investor on record for the purpose of distributions of amount under IDCW option is an investor who is a Unit Holder as on the Record Date. In order to be a Unit Holder, an investor has to be allocated Units representing receipt of clear funds by the Scheme.

b. Investors should indicate the name of the Plan and/or Option, clearly in the application form. In case of valid applications received, without indicating the Plan and/or Option etc. or where the details regarding Option are not clear or ambiguous, the default options as mentioned above, will be applied.

Investors shall note that once Units are allotted, AMC shall not entertain requests regarding change of Option, with a retrospective effect.

<p>Applicable NAV (after the scheme reopens for repurchase and sale</p>	<p>I.APPLICABLE NAV FOR SUBSCRIPTIONS/ PURCHASE INCLUDING SWITCH-IN OF UNITS:</p> <p>1. In respect of valid applications received upto 3.00 p.m on a Business Day at the Designated Investor Service Centre and funds for the entire amount of subscription/purchase - as per the application are credited to the bank account of the respective Scheme / the Fund before the cut-off time i.e. available for utilization before the cut-off time - the closing NAV of the day shall be applicable.</p> <p>2. In respect of valid applications received after 3.00 p.m on a Business Day at the Designated Investor Service Centre and funds for the entire amount of subscription/purchase - as per the application are credited to the bank account of the respective Scheme / the Fund before the cut-off time of the next Business Day i.e available for utilization before the cut-off time of the next Business Day - the closing NAV of the next Business Day shall be applicable.</p> <p>3. Irrespective of the time of receipt of application at the Designated Investor Service Centre where funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the respective Scheme / the Fund before the cut-off time on any subsequent Business Day - i.e. available for utilization before the cut-off time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable.</p> <p>For Switch-ins of any amount: For determining the applicable NAV, the following shall be ensured:</p> <ul style="list-style-type: none"> ● Application for switch-in is received before the applicable cut-off time. ● Funds for the entire amount of subscription / purchase as per the switch-in request are credited to the bank account of the Scheme / the Fund before the cut-off time. ● The funds are available for utilization before the cut-off time. ● In case of 'switch' transactions from one scheme to another, the allocation shall be in line with redemption payouts. To clarify, for investments through systematic investment such as Systematic Investment Plans (SIP), Systematic Transfer Plans (STP) etc. the units will be allotted as per the closing NAV of the day on which funds are available for utilization by the Target Scheme irrespective of the installment date of the systematic investments /triggers/amount distribution under IDCW Option record date etc. <p>II. APPLICABLE NAV FOR REDEMPTIONS INCLUDING SWITCH-OUTS:</p> <p>1. In respect of valid applications received up to 3.00 p.m., the closing NAV of the day on which the application is received;</p> <p>2. In respect of valid applications received after 3.00 p.m., the closing NAV of the next business day.</p> <p>The above mentioned cut off timing shall be applicable to transactions through the</p>
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	<p>online trading platform. The Date of Acceptance will be reckoned as per the date & time; the transaction is entered in stock exchange's infrastructure for which a system generated confirmation slip will be issued to the unitholder.</p> <p>All transactions received on same Business Day (as per cut-off timing and Time stamping rule prescribed under SEBI (Mutual Funds) Regulations, 1996 or circulars issued thereunder from time to time). Transactions shall include purchases, additional purchases, and exclude Switches, if any.</p>						
Minimum Application Amount/ Number of units	<table border="1"> <tr> <td>Purchase including Switch-in</td> <td>Additional purchase including switch-in</td> <td>Repurchase*</td> </tr> <tr> <td>Minimum of Rs. 500/- and in multiples of Rs. 500/- thereafter</td> <td>Minimum of Rs. 500/- and in multiples of Rs. 500/- thereafter</td> <td>There will be no minimum redemption criterion.</td> </tr> </table>	Purchase including Switch-in	Additional purchase including switch-in	Repurchase*	Minimum of Rs. 500/- and in multiples of Rs. 500/- thereafter	Minimum of Rs. 500/- and in multiples of Rs. 500/- thereafter	There will be no minimum redemption criterion.
	Purchase including Switch-in	Additional purchase including switch-in	Repurchase*				
Minimum of Rs. 500/- and in multiples of Rs. 500/- thereafter	Minimum of Rs. 500/- and in multiples of Rs. 500/- thereafter	There will be no minimum redemption criterion.					
<p>*Redemption of Units can be made 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.</p> <p>The Trustee reserves the right to change the lock-in period prospectively from time to time, in the event of amendment(s) to the ELSS with respect to the lock-in period.</p> <p>Eligible investors in the Scheme (who are "Assessee" as per the ELSS Rules) are entitled to deductions of the amount invested in Units of the Scheme under Section 80C of the Income Tax Act, 1961 to such extent (presently Rs. 1.5 lakh) and subject to such conditions as may be notified from time to time.</p>							
Despatch of Repurchase/ Redemption Request	Within 3 working days of the receipt of the redemption request at the authorised centre of NJ Mutual Fund.						
Benchmark Index	<p>NIFTY 500 TRI</p> <p>The Benchmark of the Scheme may be updated in terms of SEBI Regulation, circulars, directives, issued from time to time.</p>						
Policy for Income Distribution cum Capital Withdrawal (IDCW)	<p>Under the IDCW option, a certain portion of capital (Equalization Reserve) can be distributed as may be decided by the Trustee from time to time. The amounts can be distributed out of investors capital (Equalization Reserve), which is part of the sale price that represents realized gains. The Mutual Fund is not assuring or guaranteeing that it will be able to make regular periodical distributions of amount to its Unitholders</p> <p>The AMC/Trustee reserves the right to change the frequency or may provide for additional frequency for an amount that will be distributed under IDCW Option.</p>						
Name of the Fund Manager	Mr. Viral Shah						
Name of the	NJ Trustee Private Limited						

Trustee Company												
Performance of the Scheme	This scheme is a new scheme and does not have any performance track record.											
Expenses of the Scheme	<p>LOAD STRUCTURE:</p> <p>Entry Load: Not Applicable. In terms of SEBI circular no. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009 has notified that, w.e.f. August 01, 2009 there will be no entry load charged to the Schemes of the Mutual Fund.</p> <p>Exit Load: Nil</p> <p>The investor is requested to check the prevailing load structure of the Scheme before investing. For any change in load structure AMC will issue an addendum and display it on the website/Investor Service Centres. Any imposition or enhancement in the load shall be applicable on prospective investments only.</p> <p>Subject to the Regulations, the Trustee reserves the right to modify/alter the load structure on the Units subscribed/redeemed on any Business Day.</p> <p>FEES AND EXPENSES:</p> <p>New Fund Offer (NFO) Expenses: These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees paid, marketing and advertising, registrar expenses, printing and stationary, bank charges etc. Details of the source for meeting these expenses may be disclosed. Please note that NFO expenses shall be borne by the AMC.</p> <p>Annual Scheme Recurring Expenses: These are the fees and expenses for operating the scheme. These expenses include Investment Management and Advisory Fee charged by the AMC and other expenses as given in the table below. The AMC has estimated that the following % of the daily net assets of the scheme will be charged to the scheme as expenses. The AMC would update the current expense ratios on the website of the mutual fund at least three working days prior to the effective date of the change. Further Actual Expense ratio will be disclosed at the following link www.njmutualfund.com</p> <p>Details of Annual Scheme Recurring Expenses under the Scheme is as follows:</p> <table border="1"> <thead> <tr> <th>Particulars</th> <th>(% p.a. of net assets)</th> </tr> </thead> <tbody> <tr> <td>Investment Management and Advisory Fee</td> <td rowspan="8">Upto 2.25%</td> </tr> <tr> <td>Trustee Fees</td> </tr> <tr> <td>Audit Fees</td> </tr> <tr> <td>Custodian Fees</td> </tr> <tr> <td>Registrar & Transfer Agent Fees</td> </tr> <tr> <td>Marketing & Selling Expenses including Agents Commission</td> </tr> <tr> <td>Cost related to investor communications</td> </tr> <tr> <td>Cost of fund transfer from location to location</td> </tr> </tbody> </table>	Particulars	(% p.a. of net assets)	Investment Management and Advisory Fee	Upto 2.25%	Trustee Fees	Audit Fees	Custodian Fees	Registrar & Transfer Agent Fees	Marketing & Selling Expenses including Agents Commission	Cost related to investor communications	Cost of fund transfer from location to location
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Marketing & Selling Expenses including Agents Commission												
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Cost of fund transfer from location to location												

Cost of providing account statements, distribution of amount under IDCW option, redemption cheques and warrants						
Costs of statutory Advertisements						
Cost towards investor education & awareness (at least 2 bps)						
Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades respectively						
Goods and Services tax on expenses other than investment and advisory fees						
Goods and Services tax on brokerage and transaction cost						
Other Expenses*						
Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) (i) and (6) (a)	Upto 2.25%					
Additional expenses under regulation 52 (6A) (c)* (more specifically elaborated below)	Upto 0.05%					
Additional expenses for gross new inflows from specified cities* (more specifically elaborated below)	Upto 0.30%					
The aforesaid does not include Goods and Services tax on investment management and advisory fees. The same is more specifically elaborated below.						
<p>*As permitted under the Regulation 52 of SEBI (MF) Regulations, 1996 and pursuant to SEBI circulars no. CIR/IMD/DF/21/2012 dated September 13, 2012, SEBI/HO/IMD/DF2/CIR/P/2018/16 dated February 02, 2018, SEBI/HO/IMD/DF2/CIR/P/2018/137 dated October 22, 2018, SEBI (Mutual Funds) Second Amendment Regulations, 2012 and SEBI (Mutual Funds) (Fourth Amendment) Regulations 2018.</p> <p>Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc as compared to other Plan and no commission for distribution of Units will be paid/ charged under Direct Plan. All fees and expenses charged in a Direct Plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in other than Direct Plan.</p> <p>The Scheme can charge expenses within overall maximum limits prescribed under SEBI (MF) Regulations, without any internal cap allocated to any of the expense heads specified in the above table. Types of expenses charged shall be as per the SEBI (Mutual Funds) Regulations, 1996.</p> <p>As per the Regulations, the maximum recurring expenses that can be charged to the Scheme shall be subject to a percentage limit of daily net assets as in the table below:</p>						
First Rs. 500 crore	Next Rs. 250 crore	Next Rs. 1,250 Crore	Next Rs. 3,000 crore	Next Rs. 5,000 crore	Next Rs.40,000 crores	Balance

2.25%	2%	1.75%	1.60%	1.50%	TER reduction of 0.05% for every increase of Rs. 5,000 crore of daily net assets or part thereof	1.05%
<p>The above expense percentage excludes additional expenses that can be charged towards: i) upto 5 bps under the Regulation 52(6A)(c), ii) upto 30 bps for gross new inflows from retail investors from specified cities and iii) Goods and Services tax on investment management and advisory fees. The same is more specifically elaborated below.</p> <p>Pursuant to SEBI circulars no. CIR/IMD/DF/21/2012 dated September 13, 2012, SEBI/HO/IMD/DF2/CIR/P/2018/16 dated February 02, 2018, SEBI/HO/IMD/DF2/CIR/P/2018/137 dated October 22, 2018 and SEBI (Mutual Funds) Second Amendment Regulations, 2012, and SEBI (Mutual Funds) (Fourth Amendment) Regulations 2018 following additional costs or expenses may be charged to the scheme, namely:</p> <p>(i) The AMC may charge Goods and Services tax on investment and advisory fees to the scheme of the Fund in addition to the maximum limit of total expenses ratio as prescribed in Regulation 52 of the SEBI (MF) Regulations 1996, whereas Goods and Services tax on other than investment and advisory fees, if any, shall be borne by the scheme within the maximum limit as per regulation 52 of the SEBI (MF) Regulations 1996.</p> <p>(ii) expenses not exceeding of 0.30 percent of daily net assets, if the new inflows from retail investors from B30 cities as specified by the Securities and Exchange Board of India, from time to time are at least –</p> <ul style="list-style-type: none"> ● 30 percent of the gross new inflows from retail investors from B30 cities into the scheme, or; ● 15 percent of the average assets under management (year to date) of the scheme, whichever is higher; <p>Provided that if inflows from retail investors from B30 cities are less than the higher of the above, such expenses on daily net assets of the scheme shall be charged on proportionate basis;</p> <p>Provided further that expenses charged under this clause shall be utilised for distribution expenses incurred for bringing inflows from retail investors from B30 cities;</p> <p>Provided further that the amount incurred as expense on account of inflows from retail investors from B30 cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment.</p>						

	<p>For above purposes, 'B30 cities' shall be beyond Top 30 cities as at the end of the previous financial year as communicated by AMFI. Retail investors would mean individual investors from whom inflows into the Scheme would amount upto Rs. 2,00,000/- per transaction.</p> <p>At least 2 basis points on daily net assets within the maximum limit of overall expense Ratio shall be annually set apart for investor education and awareness initiatives.</p> <p>Further, the brokerage and transaction cost incurred for the purpose of execution of trade may be capitalized to the extent of 12bps and 5bps for cash market transactions and derivatives transactions respectively. Any payment towards brokerage and transaction cost, over and above the said 12 bps and 5bps for cash market transactions and derivatives transactions respectively may be charged to the scheme within the maximum limit of Total Expense Ratio as prescribed under regulation 52 of the SEBI (Mutual Funds) Regulations, 1996.</p> <p>Goods and Services tax on brokerage and transaction cost paid for execution of trade, if any, shall be within the limit prescribed under regulation 52 of the Regulations. Expenses shall be charged / borne in accordance with the Regulations prevailing from time to time.</p> <p>For the actual current expenses being charged, the investor should refer to the website of the mutual fund at the following link www.njmutualfund.com . Any change proposed to the current expense ratio will be updated on the website and communicated to the investors via e-mail or SMS at least three working days prior to the effective date of the change (in accordance with SEBI circular SEBI/HO/IMD/DF2/CIR/P/2018/18 dated February 05,2018, SEBI Circular SEBI/HO/IMD/DF2/CIR/P/2018/91 dated June 05, 2018 read with SEBI Circular SEBI/HO/IMD/DF2/CIR/P/ 2019/42 dated March 25, 2019). Further, the disclosure of the expense ratio on a daily basis shall also be made on the website of AMFI viz. www.amfiindia.com</p>
Waiver of load for direct applications	Not Applicable
Tax Treatment for the Investors / Unitholders	Investor will be advised to refer to the details in the Statement of Additional Information, Scheme Information Document. and also independently refer to his tax advisor.
Daily Net Asset Value (NAV) publication	The AMC will calculate and disclose the first NAV of the Scheme within 5 business days from the date of allotment. Subsequently, The NAV will be calculated and disclosed for every Business Day. The NAVs of the Scheme will be calculated up to two decimals. AMC shall update the NAV on the AMFI website (www.amfiindia.com) and on the website of the Mutual Fund www.njmutualfund.com by 11.00 pm on the day of declaration of the NAV. If the NAVs are not available before the commencement of business hours of the following day due to any reason, the Mutual Fund shall issue a press release providing reasons and explaining when the Mutual Fund would be able to publish the NAVs.

<p>For Investor Grievances please contact</p>	<p>Mr. Vineet Nayyar- Investor Relation Officer Unit No. 101A, 1st Floor, Hallmark Business Plaza, Bandra (East), Mumbai - 400051 Phone No. :18605002888 email id: customercare@njmutualfund.com</p> <p>Name and Address of Registrar KFin Technologies Limited. Selenium Tower B, Plot No 31 & 32 Gachibowli Financial District, Nanakramguda, Serilingampally, Hyderabad – 500032.</p>
<p>Unitholders information</p>	<p>FOR INVESTORS WHO OPT TO HOLD UNITS IN PHYSICAL (NON-DEMAT) MODE: AMC shall send allotment confirmation specifying the number of units allotted to the investor by way of email and/or SMS's to the investors' registered email address and/or mobile number not later than 5 (five) business days from the date of receipt of valid financial transaction.</p> <p>Thereafter, a Consolidated Account Statement (CAS) shall also be sent to the unit holder in whose folio transactions viz. subscriptions, redemptions, switches, IDCW, etc. have taken place during that month, on or before 15th day of the succeeding month by e-mail/mail. CAS shall contain details relating to all the transactions** carried out by the investor, including details of transaction charges paid to the distributor, if any, across all schemes of all mutual funds, during the month and holding at the end of the month. The CAS shall also provide the details of actual commission paid and such other disclosures in line with SEBI Circular No. SEBI/HO/IMD/DF2/CIR/P/2016/42 dated March 18, 2016 read with SEBI/HO/IMD/DF2/CIR/P/2016/89 dated September 20, 2016.</p> <p>**The word 'transaction' shall include purchase, redemption, switch, amount distributed under IDCW Option, Systematic Withdrawal Plan and Systematic Transfer Plan.</p> <p>In case a specific request is received from investors, an account statement shall be issued to the investors within 5 (five) business days from the receipt of such request without any charges. The unit holder may request for a physical account statement by writing/calling the AMC/ISC/R&T. Units held by way of demat form or Account Statement (subject to statutory levy and requisite process) can be transferred.</p> <p>The Mutual Fund / Trustee / AMC reserves the right to reverse the transaction of crediting Units in the unitholder's account, in the event of non realisation of any cheque or other instrument remitted by the investor.</p> <p>FOR INVESTORS WHO OPT TO HOLD UNITS IN DEMAT MODE: On acceptance of the valid application for subscription during the NFO period, an allotment confirmation specifying the number of units allotted to the investor shall be send by way of email and/or SMS's to the investors' registered email address</p>

and/or mobile number not later than 5 business days from the date of closure of the New Fund Offer Period.

Single Consolidated Account Statement (SCAS), based on PAN of the holders, shall be sent by Depositories, for each calendar month within 15th day of the succeeding month to the unitholders in whose folio(s)/demat account(s) transactions have taken place during that month. SCAS shall be sent by Depositories every half yearly (September/ March), on or before 21st day of succeeding month, detailing holding at the end of the sixth month, to all such unitholders in whose folios and demat accounts there have been no transactions during that period.

In case of demat accounts with nil balance and no transactions in securities and in mutual fund folios, the depository shall send account statements in terms of regulations applicable to the depositories.

Consolidation shall be done on the basis of Permanent Account Number (PAN). In the event the folio/demat account has more than one registered holder, the first named Unit holder/Account holder shall receive the SCAS. For the purpose of SCAS, common investors across mutual funds/depositories shall be identified on the basis of PAN. Consolidation shall be based on the common sequence /order of investors in various folios/ demat accounts across mutual funds/demat accounts across depository participants.

In case of multiple accounts across two depositories, the depository with whom the demat account has been opened earlier will be the default depository which will consolidate the details across depositories and Mutual Fund investments and dispatch the SCAS to the unit holders.

Unit holders whose folio(s)/demat account(s) are not updated with PAN shall not receive SCAS. Unit holders are therefore requested to ensure that their folio(s)/demat account(s) are updated with PAN. For Unit holders who have provided an email address in KYC records, the SCAS will be sent by email. The Unit holders may request for an account statement for mutual fund units held in physical mode.

In case of a specific request received from the Unit holders, an account statement shall be provided to the unit holders within 5 business days from the receipt of such request.

No account statements will be issued to unit holders opted to hold units in demat mode, since the statement of account furnished by depository participants periodically will contain the details of transactions. SCAS sent within the time frame mentioned above is provisional and is subject to realisation of payment instrument and/or verification of documents, including the application form.

HALF YEARLY CONSOLIDATED ACCOUNT STATEMENT:

A CAS detailing holding across all schemes of all mutual funds at the end of every six months (i.e. September/ March), shall be sent by mail/e-mail on or before 21st day of succeeding month, to all such Unit holders in whose folios no transaction has taken place during that period.

The half yearly consolidated account statement will be sent by e-mail to the Unit holders whose e- mail address is available, unless a specific request is made to be received in physical.

Investors should note that, no separate account statements will be issued to investors opted to hold units in electronic (demat) mode since the statement of account furnished by depository participants will contain the details of transactions.

HALF YEARLY DISCLOSURES: PORTFOLIO / FINANCIAL RESULTS:

Half yearly Portfolio: The AMC will disclose the portfolio of the Scheme (alongwith ISIN) on monthly and half yearly basis on the website of the Mutual Fund and AMFI within 10 days from the close of each month and half year (i.e. 31st March and 30th September) respectively in a user-friendly and downloadable spreadsheet format. Further, AMC shall publish an advertisement in an all India edition of one national English daily newspaper and one Hindi newspaper, every half year, disclosing the hosting of the half-yearly statement of its schemes' portfolio on the website of the Mutual Fund and AMFI and the modes through which unit holder(s) can submit a request for a physical or electronic copy of the statement of scheme portfolio.

Half Yearly Results: Mutual Fund/AMC shall within one month from the close of each half year, (i.e. 31st March and on 30th September), host a soft copy of its unaudited financial results on its website(www.njmutualfund.com)and AMFI's website. Further, the Mutual Fund/AMC shall publish an advertisement disclosing the hosting of such unaudited half yearly financial results on their website ,in atleast one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the Mutual Fund is situated.

ANNUAL REPORT:

The scheme wise annual report or an abridged summary thereof shall be provided to all Unit holders not later than four months from the date of closure of the relevant accounting year whose email addresses are registered with the Mutual Fund. The physical copies of Scheme wise Annual report will also be made available to the unit holders, at the registered offices at all times. The scheme wise annual report will also be hosted on its website (www.njmutualfund.com) and on the website of AMFI (www.amfiindia.com). The physical copy of the abridged summary shall be provided to the investors without charging any cost, if a specific request through any mode is received from the unit holder.

Further, the Mutual Fund/AMC shall publish an advertisement disclosing the hosting of scheme wise annual report on its website (www.njmutualfund.com) and on the website of AMFI (www.amfiindia.com).Such advertisement shall be published in the all India edition of at least two daily newspapers, one each in English and Hindi.

COMMUNICATION THROUGH EMAIL:

For those unit holders who have provided an e-mail address, the AMC will send the communication by email. Unitholders who receive email statements may download the documents after receiving email from the Mutual Fund. Should the

	<p>Unit holder experience 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. 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, first applicant's own email ID and mobile number should be provided.</p>
<p>Transaction Charge in Respect of Applications Routed through Distributors/Brokers</p>	<p>In accordance with SEBI Circular No. IMD/ DF/13/ 2011 dated August 22, 2011 NJ Asset Management Private Limited/ NJMF shall deduct a Transaction Charge on per purchase / subscription of Rs. 10,000/- and above, as may be received from new investors (an investor who invests for the first time in any mutual fund schemes) and existing investors.</p> <p>The distributors shall have an option to either "Opt-in / Opt-out" from levying transaction charge based on the type of product. Therefore, the "Opt-in / Opt-out" status shall be at distributor level, basis the product selected by the distributor at the Mutual Fund industry level. Such charges shall be deducted if the investments are being made through the distributor/agent and that distributor / agent has opted to receive the transaction charges as mentioned below:</p> <ul style="list-style-type: none"> • As first time investors in a Mutual Fund, the distributor may be paid Rs.150/- as transaction charge per subscription of Rs. 10,000/ and above. • For existing investors in a Mutual Fund, the distributor may be paid Rs.100/- as transaction charge per subscription of Rs. 10,000/- and above. • In case of SIPs, the transaction charge shall be applicable only if the total commitment through SIPs amounts to Rs. 10,000/ and above. In such cases the transaction charge shall be recovered in 3 - 4 installments. <p>The transaction charge shall be deducted from the subscription amount and paid to the distributor/agent, as the case may be and the balance shall be invested. The statement of account shall clearly state that the net investment as gross subscription less transaction charge and give the number of units allotted against the net investment.</p> <p>Transaction charges shall not be deducted if:</p> <p>(a) The amount per purchases /subscriptions is less than Rs. 10,000/-;</p> <p>(b) The transaction pertains to other than purchases/ subscriptions relating to new inflows such as Switch/STP/ DTP, etc.</p> <p>(c) Purchases/Subscriptions made directly with the Fund through any mode (i.e. not through any distributor/agent).</p> <p>(d) Subscription made through Exchange Platform irrespective of investment amount.</p>
<p>Top 10 Holdings and Sector Allocation</p>	<p>Not applicable since the Scheme is a new Scheme</p>
<p>Portfolio Turnover Ratio</p>	<p>Not applicable since the Scheme is a new Scheme</p>

Notwithstanding anything contained in the Key Information Memorandum, the provisions of SEBI (Mutual Funds) Regulations, 1996 and Guidelines thereunder shall be applicable. Further, investors may ascertain about any further changes from the Mutual Fund/Investor Service Centres / Distributors or Brokers.

NFO APPLICATION FORM

NJ ELSS TAX SAVER SCHEME

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



NFO Opens on: March 13, 2023 | **NFO Closes on: June 9, 2023** | **Scheme Re-Opens on: Within 5 business days from the allotment date.**

Please read Product Labelling available on front page and instructions before filling this form

Sponsor: NJ India Invest Private Limited | **Trustee Company:** NJ Trustee Private Limited

Mutual Fund : NJ Mutual Fund (NJMF) | **Investment Manager:** NJ Asset Management Private Limited

PLEASE READ THE INSTRUCTIONS BEFORE FILLING UP THE FORM. ALL SECTIONS TO BE COMPLETED IN ENGLISH IN BLACK / BLUE COLOURED INK AND IN BLOCK LETTERS.

PRODUCT LABEL	RISKOMETER
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> capital appreciation & generating income over long term Investment in a portfolio predominantly consisting of equity and equity related instruments <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p> <p>The product labelling assigned during the NFO is based on internal assessment of the Scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made.</p>	<p>RISK - O - METER</p> <p>Investors understand that their principal will be at Very High</p>

Distributor / RIA / PMRN / ARN Code	Sub Broker ARN	Sub Broker/Branch/ RM Internal Code	EUIIN (Refer note below)	For Office use only

I/We confirm that the EUIIN box is intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the distributor personnel concerned.

Commission shall be paid directly by the investor to the 'AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

In case the subscription amount is Rs 10,000/- or more and your Distributor has opted to receive Transaction Charges, Rs 150/- (for first time mutual fund investor) or Rs 100/- (for investor other than first time mutual fund investor) will be deducted from the subscription amount and paid to the distributor. Units will be issued against the balance amount invested.

x	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. I am an Existing Investor in Mutual Fund Industry.
(To be filled in CAPITAL Letters)

1. EXISTING FOLIO NO. The details in our records under the Folio Number mentioned alongside will apply for this application, accordingly you can skip personal information and fill details only from point number 5 to 8 as may be applicable

2. APPLICANT'S DETAILS (If you wish to create new folio, kindly fill all the details in this Application form except point 1 above.)

Name of Sole / First Applicant (As per PAN) (Refer Instructions) <input type="text"/> First Name <input type="text"/> Middle Name <input type="text"/> Last Name		Date of Birth (As per PAN) (in case of Minor) <input type="text"/> D <input type="text"/> D <input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y
Name of Guardian (if minor) / POA / Contact Person (As per PAN) (Refer Instructions) <input type="text"/>		Date of Birth (Guardian) <input type="text"/> D <input type="text"/> D <input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y
PAN (only of minor) <input type="text"/>		<input type="checkbox"/> KYC Attached
PAN (1st Applicant/Guardian) <input type="text"/>		
Guardian Relationship with Minor <input type="checkbox"/> Father <input type="checkbox"/> Mother <input type="checkbox"/> Court Appointed		Proof of Guardian Relationship with Minor <input type="checkbox"/> Birth Certificate <input type="checkbox"/> Passport <input type="checkbox"/> School Certificate <input type="checkbox"/> Other _____
2nd Applicant Details (As per PAN) (Refer Instructions)		
<input type="text"/> First Name <input type="text"/> Middle Name <input type="text"/> Last Name		Date of Birth <input type="text"/> D <input type="text"/> D <input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y
PAN <input type="text"/>		<input type="checkbox"/> KYC Attached
3rd Applicant Details (As per PAN) (Refer Instructions)		Date of Birth <input type="text"/> D <input type="text"/> D <input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y
PAN <input type="text"/>		<input type="checkbox"/> KYC Attached

ACKNOWLEDGMENT SLIP (TO BE FILLED IN BY THE INVESTOR)			NJ MUTUAL FUND
Please note: All purchases are subject to realization of cheques and as per applicable load structure (please refer Scheme Information Document). From Mr / Ms / M/s _____			Collection Center's Stamp & Receipt Date and Time
Scheme Name	Instrument No.	Amount	
NJ ELSS TAX SAVER SCHEME			

3. MODE OF HOLDING (In case of Demat Purchase: Mode of Holding should be same as in Demat Account)
 Single | Joint | Anyone or Survivor (Default)
4. BANK ACCOUNT DETAILS (MANDATORY FOR REDEMPTION/REFUND)

Mention the name as per bank account if different from PAN:

Bank Name:

Bank A/C No. A/C Type: Savings Current NRE NRO FCNR Others

City Pin IFSC Code(11 digit) MICR

LEI Code: Valid up: (Legal Entity Identifier Number is Mandatory for Redemption Transaction value of INR 50 crore and above for Non-Individual investors. refer Instruction No. 12)

Please ensure the name in this NFO Application Form & in your bank account are the same. Please update your IFSC code & MICR Code in order to get payouts via electronic mode directly to your bank account

5. Investment and Payment Details (DEFAULT PLAN/OPTION/SUB OPTION WILL BE APPLIED IN CASE OF NO INFORMATION, AMBIGUITY OR DISCREPANCY)
 One time Lumpsum Investment Cheque/DD should be in favour of : NJ ELSS TAX SAVER SCHEME

Scheme Name: NJ ELSS TAX SAVER SCHEME | Plan: Regular | Direct | Option: Growth | IDCW Payout

Amount (₹) in Figures | Amount (₹) in Words (minimum ₹ 500/- & in multiples of ₹ 500/- only)

 SYSTEMATIC INVESTMENT PLAN (SIP) **Mandatory Attach OTM form**

Scheme Name: NJ ELSS TAX SAVER SCHEME | Plan: Regular | Direct | Option: Growth | IDCW Payout

Amount (₹) in Figures (minimum ₹ 500/- and in multiple of ₹500/- thereafter) | Frequency: Monthly

SIP Date: SIP Period: From Date To Date OR Perpetual 31/12/2099

Mention any date from 1st to 28th of every month. If SIP date is not mentioned, default date would be considered as 7th of every month.

 SIP TOP-UP FACILITY

Top-up Amount (₹) (minimum ₹ 500/- & in multiples of ₹ 500/- only) | Frequency: Half Yearly Yearly (Default)

Top-up Start Month based on Frequency Top-up End Month (Optional)

MENTION LUMP SUM AND/OR FIRST SIP DETAILS BELOW (Cheque/DD should be in favour of scheme name.)

Payment Mode : Cheque | DD | NEFT | RTGS

Ref. Number: Cheque / Instrument Number: DD charges, if any. ₹

Bank Name: Bank A/C No:

Bank A/C Type: Savings Current NRE NRO FCNR Others: Date:

Documents Attached to avoid Third Party Payment Rejection, where Applicable Bank certificate, For DD Third party Declaration

6. SWITCH (REDEMPTION / SWITCH-OUT IS ALLOWED POST COMPLETION OF THREE YEARS (LOCK-IN PERIOD) FROM THE DATE OF ALLOTMENT OF UNITS.)

Full Switch OR Partial Switch Amount: ₹ In Figure or Units:
Amount In Words

From Scheme Name: Plan: Regular | Direct | Option: Growth | IDCW Payout

To Scheme Name: NJ ELSS TAX SAVER SCHEME Plan: Regular | Direct | Option: Growth | IDCW Payout

7. UNIT HOLDING OPTION

In Account Statement Mode (Default): In Demat Mode: NSDL Depository Participant(DP) ID(NSDL only)
 Beneficiary Account Number(NSDL only)
CDSL

Note: If Demat Details mentioned, units will be allotted in Demat Mode

Enclose for Demat Option:
 Client Master List
 Transaction/Holding Statement
 DIS Copy

QUICK CHECKLIST

- | | | |
|--|---|---|
| <input type="checkbox"/> Name/s mentioned are as per PAN only | <input type="checkbox"/> FATCA/CRS details provided for each applicant | <input type="checkbox"/> Nomination facility opted |
| <input type="checkbox"/> Address, Email ID/Mobile No. are correctly mentioned. | <input type="checkbox"/> Full scheme name, plan, option is mentioned | <input type="checkbox"/> Form is signed by all applicants |
| <input type="checkbox"/> KYC information provided for each applicant | <input type="checkbox"/> Pay-In bank details and supportings are attached | |
| <input type="checkbox"/> Additional documents provided if investor name is not pre-printed on payment cheque or if Demand Draft is used. | | |
- Non Individual investors should attach FATCA / CRS Declaration Form UBO Declaration Form

8. CONTACT DETAILS OF SOLE/FIRST APPLICANT

Correspondence Address" (P.O. Box is not sufficient) Please note that your address details will be updated as per your KYC records available with CKYC/KRA					Overseas Address (Mandatory for NRI / FPI Applicants)				
City/Town <input type="text"/>		State <input type="text"/>			City/Town <input type="text"/>		Province <input type="text"/>		
Country <input type="text"/>		Pin Code <input type="text"/>			Country <input type="text"/>		Zip code <input type="text"/>		
Tel (Res.) <input type="text"/>		Tel (Off.) <input type="text"/>			Mobile <input type="text"/>				
Email ID <input type="text"/>									
Mobile Number provided pertains to* <input type="checkbox"/> Self <input type="checkbox"/> Family Member Email ID provided pertains to* <input type="checkbox"/> Self <input type="checkbox"/> Family Member (Note: If Mobile number/Email pertains to Family Member please select any one) <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent Parents <input type="checkbox"/> Dependent Children <input type="checkbox"/> Dependent Siblings <input type="checkbox"/> Guardian (for Minor Investment)									
If the mobile number or the email id provided herein above does not appear to be that of the unit holder's, then the AMC shall send suitable communication in this regard to the unit holder.									
Go-green initiative : Investors providing their Email ID would mandatorily receive E - Statement of Accounts in lieu of physical Statement of Accounts and the schemewise annual report or abridged summary and other statutory reports on email. Please register your Mobile No. & Email Id with us to get instant transaction alerts via SMS & Email.									
<input type="checkbox"/> I wish to receive scheme wise annual report or abridged summary through Physical mode (Applicable only for investors who have not registered their email id)									

9. KYC Details (Mandatory)

(a). Status of Sole / 1st Applicant (Please tick 3)

Status	Resident Individual	Non Resident	Company	HUF	Minor (Through Guardian)	Society	FII/FPI	PIO	Partnership Firm	Proprietor	NPO	Trust	Other (Please Specify)
1st Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
2nd Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
3rd Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Guardian	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

Are you a Non-Profit Organization (NPO) or Company incorporated u/s 25 (Companies Act 1956) or u/s 8 of Companies, Act, 2013: Yes No

(b). Occupation Details (Please tick 3)

Status	Private Sector Service	Public Sector Service	Government Service	Business	Professional	Agriculturist	Retired	Housewife	Student	Forex Dealer	Other (Please Specify)
1st Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
2nd Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
3rd Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Guardian	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

(c). Gross Annual Income (Please tick 3)

Status	Below 1 Lac	1-5 Lacs	5-10 Lacs	10-25 Lacs	> 25 Lacs-1 Crore	> 1 Crore	Net Worth As on
1st Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	₹ <input type="text"/>
2nd Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	₹ <input type="text"/>
3rd Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	₹ <input type="text"/>
Guardian	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	₹ <input type="text"/>

Status	I am politically exposed person	Is the company listed company or subsidiary of listed company or controlled by listed company (if no, please attach mandatory UBO declaration)	Foreign Exchange/Money Changer Services	Farming/Gambling/Lottery/ Casino services	Money Lending / Pawning
1st Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2nd Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3rd Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Guardian	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

10. FATCA AND CRS DETAILS :

	Sole/First Applicant/Guardian	2 nd Applicant	3 rd Applicant
Place	Place	Place	Place
Country of Birth	Country of Birth	Country of Birth	Country of Birth
Nationality	<input type="checkbox"/> Indian <input type="checkbox"/> US <input type="checkbox"/> Other _____	<input type="checkbox"/> Indian <input type="checkbox"/> US <input type="checkbox"/> Other _____	<input type="checkbox"/> Indian <input type="checkbox"/> US <input type="checkbox"/> Other _____

Please indicate all Countries, other than India, in which you are a resident for purpose, associated Taxpayer Identification Number and it's Identification type eg. TIN etc.

* If TIN is not available or mentioned, please mention as: 'A' if the country does not issue TINs to its residents; 'B' & mention why you are unable to obtain a TIN; 'C' if the authorities of the country of tax residence entered above do not require the TIN to be disclose.

Sole/First Applicant/Guardian				2 nd Applicant				3 rd Applicant			
Sr.	Country #	Tax Identification Number	Identification Type/Reason*	Sr.	Country #	Tax Identification Number	Identification Type/Reason*	Sr.	Country #	Tax Identification Number	Identification Type/Reason*
1				1				1			
2				2				2			
3				3				3			

11. POWER OF ATTORNEY (POA) HOLDER DETAILS		PAN NO.	
First Applicant POA Name			
Second Applicant POA Name			
Third Applicant POA Name			

12. NOMINATION DETAILS

A. WISH TO NOMINATE (NOTE: NOT REQUIRED IF THE APPLICANT IS MINOR)

Sr. no.	Nominee Name/s [§]	PAN (Optional)	Relationship with applicant [§]	If Nominee is minor*			Date of Birth of Minor** [§]	Allocation (%) [§]
				Guardian Name [§]	Guardian PAN	Guardian Signature [§]		
1.							DD/MM/YYYY	
2.							DD/MM/YYYY	
3.							DD/MM/YYYY	

Address: _____ **Total 100%**

*Please attach proof of date of birth of minor like Birth Certificate, School Leaving Certificate, Passport etc. "\$"Mandatory fields

B. WISH TO OPT OUT OF NOMINATION (NOTE: NOT REQUIRED IF THE APPLICANT IS MINOR)

I / We hereby confirm that I / We do not wish to appoint any nominee(s) for my mutual fund units held in my / our mutual fund folio and understand the issues involved in non-appointment of nominee(s) and further are aware that in case of death of all the account holder(s), my / our legal heirs would need to submit all the requisite documents issued by Court or other such competent authority, based on the value of assets held in the mutual fund folio.

13. DECLARATION & SIGNATURES :

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/us. I/We shall indemnify NJAMC/NJMF/NJ Trustee Private Limited and its Sponsor/Group/ Associates, its Officers/Directors/Employees in respect of any loss, cost, charge, expenses and such other claims which may be incurred in respect of any false, misleading, inaccurate and incomplete information in connection with my/our investments in the Scheme(s).

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 all the commissions (trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds amongst which the Scheme is being recommended to me/us.

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sole / First Applicant / Guardian	Second Applicant	Third Applicant	POA holder, if any
Date: <input type="text"/>		Place: <input type="text"/>	
Email: customercare@njmutualfund.com	Website: www.njmutualfund.com	Contact Center: 18605002888 / 040-49763510	

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

ONE TIME DEBIT MANDATE (NACH/Direct Debit Mandate Form) (Application for Lumpsum Addition Purchases as well as SIP Registration)

NACH/ECS/AUTO DEBIT UMRN _____ Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

MANDATE INSTRUCTION FORM Sponsor Bank Code HDFC0000070 Utility Code NACH0000000023008
Tick (✓)
 CREATE ✓ I/We hereby authorize NJ Mutual Fund to debit (tick ✓) SB/CA/CC/SB-NRE/SB-NRO/Other
 MODIFY
 CANCEL
Bank a/c number _____
with Bank _____ IFSC _____ or MICR _____
an amount of Rupees

In Words	_____	In Figures	_____
----------	-------	------------	-------

FREQUENCY Mthly Qtrly 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 the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank.
PERIOD
From

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

To

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Or Until Cancelled
Signature of First Holder _____ Signature of Second Holder _____ Signature of Third Holder _____
1. Name as in Bank record 2. Name as in Bank record 3. Name as in Bank record

- 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.

SPECIFIC TERMS & CONDITIONS FOR SIP AND BANK MANDATE

- 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 investors' bank/branch, which is due to technical reasons or due to delay in registration of the NACH mandate.
 - In case of NFO application the timeline of registration will start from reopening date.
 - 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. If an investor does not mention SIP end date appropriately or mention end date and also select the perpetual option, tenure of SIP will be treated as perpetual i.e. the end date shall be considered as December 2099. In case an investor, who has opted for Perpetual SIP, subsequently intends to discontinue the same, a written communication thereof will be required to be furnished to the NJAMC / Official points of acceptance.
 - 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 or multiple SIP dates are mentioned in the SIP Mandate or the SIP Date is unclear 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 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.
 - 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 15 working 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 enrolment 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.
 - The NJMF/ NJAMC 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. Following 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.
 - The minimum SIP Top-up amount is Rs. 500 and in multiples of Rs. 500/- .
 - SIP Top-up facility can be availed at half yearly and yearly frequencies
 - Default Top-up SIP Frequency and amount:
 - Frequency : Yearly frequency
 - Default Amount: Rs. 500 and in multiples of Rs. 500/-
 - 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.
 - 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.
 - 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.
 - 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).
 - The initial investment under the SIP Top-up will be subject to minimum SIP investment requirement applicable from time to time.
 - 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. If the terms of the SIP from time to time on a prospective basis.

INTENTIONALLY KEPT BLANK

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".
2. Applications from residents of the United States of America (U.S.A), Canada and any other restricted jurisdiction Financial Action Task Force (FATF) declared Non Compliant 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 NFO Application Form and tendering the payment.
4. NFO 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.
5. Please strike out any section that is not applicable. Correction/Cancellation on any of the mandatory information should be countersigned by the investor.
6. During the NFO period (switch request from Existing Investors of the schemes of NJMF will be accepted upto 3.00 p.m. of the last day of the NFO), by switching part or all of their Unit holdings held in the existing schemes of the Mutual Fund, which has to be for an Minimum Purchase Value of Rs. 500/- and in multiples of Re. 500/-.
7. Switch out will happen on the same day if the application is timestamped before cutoff and funds are realised within the cut off as per SEBI regulations.

2. APPLICANT INFORMATION

1. 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.
2. 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.
3. Name of the Contact Person, 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 NFO Application Form. Please refer to the checklist provided at the end of the NFO 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.
7. 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. In case of NRI investment, complete postal address should be stated. PO. Box address alone is not sufficient. NRIs/ FIIs should necessarily state their overseas address failing which application may be rejected. In addition, Indian address should be stated for correspondence.
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.
12. Please provide email ID & Mobile Number, this will help us send investment / product related communication and resolve any queries more promptly.
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. Unitholders 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 should 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 provided. 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 March 31, 2022 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 behalf of Minor's accounts:**

- a. The Minor shall be the first and sole holder in the account.
- 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 completed 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 if registered for a 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 mandate in the prescribed form while applying for change in status from minor to major, in order to continue the SIP.

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 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

1. 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.
2. 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
3. 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.
7. 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 / Fil's
Repatriation basis: - Payments by NRIs/FILs 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.
5. 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. A Nominee cannot be a resident of US & Canada.
9. In the event of the death of the unitholder, the nominee or legal heir, as the case may be, shall be able to withdraw the investment only after the completion of one year from the date of allotment of the units to the unitholder or any time thereafter.
10. 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.
11. 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.

11. 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 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.

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 crore 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 redemption transaction.

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. 10,000/- 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:

INSTRUCTIONS TO INVESTORS FOR FILLING UP THE NFO APPLICATION FORM

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 the 2nd to 5th installment.

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. CIR/IMD/DF/21/2012 dated September 13, 2012, distributors shall also have an option either to opt in or opt out of levying 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 (EUIIN):

SEBI has made it compulsory for every employee/ relationship manager/ sales person of the distributor of Mutual Fund products to quote the EUIIN obtained by him/her from AMFI in the Application Form. EUIIN, 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 distributing Mutual Fund products are also required to obtain and quote EUIIN in the Application Form. Hence, if your investments are routed through a distributor please ensure that the EUIIN is correctly filled up in the Application Form.

However, if your distributor has not given you any advice pertaining to the investment, the EUIIN 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 EUIIN of the Sales Person (if any) in the EUIIN space.

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.

18. FATCA DETAILS:

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 to increase compliance by US taxpayers and is intended to bolster efforts to prevent tax evasion by the US taxpayers 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)

19. Central KYC Records Registry (CKYCR):

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 CERSAI'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".

For NRIs only - I / We confirm that I am/ we are Non Residents of Indian nationality/origin and that I/We have remitted funds from abroad through approved banking channels or from funds in my/ our Non Resident External / Non Resident Ordinary / FCNR account. I/We confirm that details provided by me/us are true and correct

DOCUMENT CHECKLIST FOR NJ MUTUAL FUND (PHYSICAL INVESTMENT)

Documents	Individual	Companies	Society	Trusts	Partnership Firms / LLP	Investments through POA	FIIs	NRI	PIO
Board Resolution / Authorisation letter to invest on letterhead	-	✓	✓	✓	✓	✓	✓	-	-
List of Authorised Signatories with Specimen signature(s)	-	✓	✓	✓	✓	✓	✓	-	-
Copy of MOA / AOA attested by Authorised signatory	-	✓	-	-	-	-	-	-	-
Copy of Trust Deed attested by authorised signatory	-	-	-	✓	-	-	-	-	-
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].	✓	✓	✓	✓	✓	✓	✓	✓	✓
Overseas Auditor's certificate	-	-	-	-	-	-	✓	-	-
Notarised Power of Attorney*	-	-	-	-	-	-	✓	-	-
Foreign Inward Remittance Certificate (FIRC) in case payment is made by DD from NRE/FCNR bank a/c where applicable	-	-	-	-	-	-	-	✓	✓
Proof of Address attested by authorised signatory	✓	✓	-	-	-	-	-	-	✓
Know Your Customer (KYC) and related proofs - If KYC non compliant* refer KYC form	✓	✓	✓	✓	✓	✓	✓	✓	✓
Certificate of registration with SEBI (for FIIs)	-	-	-	-	-	-	✓	-	-
FATCA & UBO declaration (part of application form for Individual and NRI)	✓	✓	✓	✓	✓	✓	✓	✓	✓
PIO / OCI Card	-	-	-	-	-	-	-	-	✓

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

ASBA APPLICATION FORM NJ ELSS TAX SAVER SCHEME

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



NFO Opens on: March 13, 2023 | **NFO Closes on: June 9, 2023** | **Scheme Re-Opens on: Within 5 business days from the allotment date.**

Please read Product Labelling available on front page and instructions before filling this form
Sponsor: NJ India Invest Private Limited | **Trustee Company:** NJ Trustee Private Limited
Mutual Fund : NJ Mutual Fund (NJMF) | **Investment Manager:** NJ Asset Management Private Limited
PLEASE READ THE INSTRUCTIONS BEFORE FILLING UP THE FORM. ALL SECTIONS TO BE COMPLETED
IN ENGLISH IN BLACK / BLUE COLOURED INK AND IN BLOCK LETTERS.
ASBA facility is available only for investor subscribing for units in Dematerialised form.

SCSB	
SCSB IFSC Code	
Syndicate Member Code	
SL No.	

Distributor / RIA / PMRN / ARN Code	Sub Broker ARN	Sub Broker/Branch/ RM Internal Code	EUIN (Refer note below)	For Office use only

I/We confirm that the EUIN box is intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the distributor personnel concerned. Commission shall be paid directly by the investor to the 'AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

TRANSACTION CHARGES (PLEASE TICK ANY ONE THE BELOW)

<input type="checkbox"/> I AM A FIRST TIME INVESTOR IN MUTUAL FUNDS	OR	<input type="checkbox"/> I AM AN EXISTING INVESTOR IN MUTUAL FUNDS
₹150 will be deducted as transaction charges for per purchase of ₹10,000 and more		₹100 will be deducted as transaction charges for per purchase of ₹10,000 and more

Applicable if Distributor has opted to receive transaction charges

x	x	x
First / Sole Applicant / Guardian Signature Mandatory	2nd Applicant's Signature	3rd Applicant's Signature

1. APPLICANT'S DETAILS (To be filled in CAPITAL Letters)

Investor Category (Refer Instruction and please Tick (✓) any one)
 IND | NRI | HUF | IF | MF | EMP | FI | CO | IC | FII | DIR | OTHER _____

Name of Sole / First Applicant (As per PAN)

Name of Guardian (if minor) / POA / Contact Person (As per PAN)

Contact Person (in case non individual Investor) _____ Mobile: _____

2. PAN DETAILS (Mandatory)

First / Sole Applicant	_____	Second Applicant	_____
Guardian*	_____	Third Applicant	_____

*If the applicant is minor, PAN of Guardian is mandatory

3. DEMAT ACCOUNT DETAILS (The Sequence Of Names As Mentioned In The Application Form Should Match With The Demat Account Details)

NSDL	CDSL	Enclose for Demat Option:
DP Name: _____	_____	<input type="checkbox"/> Client Master List
DP ID: I N _____	_____	<input type="checkbox"/> Transaction/Holding Statement
Beneficiary Account No. _____	_____	<input type="checkbox"/> DIS Copy

4. INVESTMENT DETAILS (PLEASE TICK)

Sr.	Scheme Name	Plan	Option	Amount(₹)
1	NJ ELSS TAX SAVER SCHEME	<input type="checkbox"/> Regular <input type="checkbox"/> Direct	<input type="checkbox"/> Growth <input type="checkbox"/> IDCW Payout	IN FIGURE

5. BANK ACCOUNT DETAILS FOR BLOCKING OF FUNDS AND PAYMENTS

Bank Name: _____
Branch Address: _____
Bank A/C No. _____ A/C Type: Savings Current NRE NRO FCNR Others
Total Amount to be blocked: ₹ _____ IN FIGURE ₹ _____ IN WORDS

ACKNOWLEDGMENT SLIP (TO BE FILLED BY INVESTOR)

Scheme Name: NJ ELSS TAX SAVER SCHEME | **Plan:** Regular | Direct | **Option:** Growth | IDCW Payout
Received from _____ (sole / first applicant) ASBA Form dated _____ details of which are as Follows:
SCSB (Bank and Branch) _____
Amount Blocked (₹) _____
Bank Account No. _____
Date of Submission: D D M M Y Y Y Y

SCSB Signature, Date and Stamp

6. UNDERTAKING BY ASBA INVESTOR

1) I/We hereby undertake that I/We am/are an ASBA investor as per the applicable provisions of the SEBI (issue of Capital and Disclosure Requirements), Regulations 2009 ('SEBI Regulations') as amended from time to time. 2) I/We have read, understood (before filling application form) and is/are bound by the details of the SAI, SID & KIM including any addendums issued 3) In accordance with ASBA process provided in the SEBI Regulations and as disclosed in this application, I/We authorize (a) the Self Certified Syndicate Bank (SCSB) to do all necessary acts including blocking of application money towards the Subscription of Units of the Scheme, to the extent mentioned above in the "SCSB / ASBA Account details" or unblocking of funds in the bank account maintained with the SCSB specified in this application form, transfer of funds to the Bank account of the NJ Arbitrage Fund / NJ Mutual Fund on receipt of instructions from the R&TA after the allotment of the Units entitling me/us to receive Units on such transfer of funds, etc. (b) Registrar and Transfer Agent to issue instructions to the SCSB to remove the block on the funds in the bank account specified in the application, upon allotment of Units and to transfer the requisite money to the Scheme's account / Bank account of NJ Mutual Fund. 4) In case the amount available in the bank account specified in the application is insufficient for blocking the amount equivalent to the application money towards the Subscription of Units, the SCSB shall reject the application 5) If the DP ID, Beneficiary Account No. or PAN furnished by me/us in the application is incorrect or incomplete or not matching with the depository records, the application shall be rejected and the NJ Mutual Fund or NJ Trustee Private Limited or SCSBs shall not be liable for losses, if any. All future communication in connection with NFO should be addressed to the SCSB/R&TA/AMC quoting the full name of the Sole/First Applicant, NFO Application Number, ASBA Application Number, Depository Account details [if it has been provided], Amount applied for and the account number from where NFO amount was blocked.

x
Signature of Bank Account Holders

x
Signature of Bank Account Holders

x
Signature of Bank Account Holders

INSTRUCTIONS FOR FILLING ASBA APPLICATION FORM

- An ASBA investor shall submit a duly filled up ASBA Application form, physically or electronically, to the SCSB with whom the bank account to be blocked, is maintained.
 - In case of ASBA application in physical mode, the investor shall submit the ASBA Form at the Bank branch of SCSB, which is designated for the purpose and the investor must be holding a bank account with such SCSB.
 - In case of ASBA application in electronic form, the investor shall submit the ASBA Form either through the internet banking facility available with the SCSB, or such other electronically enabled mechanism for subscribing to units of Mutual Fund scheme authorising SCSB to block the subscription money in a bank account.
- Investors shall correctly mention the Bank Account number in the ASBA Application Form and ensure that funds equal to the subscription amount are available in the bank account maintained with the SCSB before submitting the same to the designated branch.
- Upon submission of an ASBA Form with the SCSB, whether in physical or electronic mode, investor shall be deemed to have agreed to block the entire subscription amount specified and authorized the Designated Branch to block such amount in the Bank Account. Request for withdrawal of ASBA application form made during the NFO Period shall not be allowed.
- On the basis of an authorisation given by the account holder in the ASBA application, the SCSB shall block the subscription money in the Bank Account specified in the ASBA application. The subscription money shall remain blocked in the Bank Account till allotment of units under the scheme or till rejection of the application, as the case may be.
- If the Bank Account specified in the ASBA application does not have sufficient credit balance to meet the subscription money, the ASBA application shall be rejected by the SCSB.
- The ASBA Form should not be accompanied by cheque, demand draft or any mode of payment other than authorisation to block subscription amount in the Bank Account.
- All grievances relating to the ASBA facility may be addressed to the AMC / R&TA to the Issue, with a copy to the SCSB, giving full details such as name, address of the applicant, subscription amount blocked on application, bank account number and the Designated Branch or the collection centre of the SCSB where the ASBA Form was submitted by the Investor.
- ASBA facility extended to investors shall operate in accordance with the SEBI guidelines in force from time to time
- An SCSB is a banker to an issue which is registered with SEBI and offers the facility of applying through the ASBA process. Please visit www.sebi.gov.in/pmd/scsb.html or www.nseindia.com or www.bseindia.com for the list of currently available SCSBs offering ASBA facility through their designated branches.
- Please do not enclose along with the ASBA Application Form, a cheque, or any mode of payment, as the ASBA Application Form contains an authorization to block the subscription amount in the Bank Account.

Other Information for ASBA Investors:

- SCSB shall not accept any ASBA after the closing time of acceptance on the last day of the NFO period.
- SCSB shall give ASBA investors an acknowledgment for the receipt of ASBAs.
- The application money towards the Subscription of Units shall be blocked in the account until (i) Allotment of Units is made or (ii) Rejection of the application. SCSBs shall unblock the bank accounts (i) for Transfer of requisite money to the NFO bank account against each valid application on allotment or (ii) in case the application is rejected.
- SCSB shall ensure that complaints of ASBA investors arising out of errors or delay in capturing of data, blocking or unblocking of bank accounts, etc. are satisfactorily redressed.
- SCSB shall be liable for all its omissions and commissions in discharging responsibilities in the ASBA process.
- All static details in our records would be taken from the demat account (DP ID) provided by you.
- Bank account details provided in the ASBA Application form will be used for refunding reject applications where DP ID is not matching
- ASBA facility is currently available only to those investors who wish to hold the units in dematerialized form.

Investor Category

Investor Shall tick Applicable Category in the form. Please note the various categories below:

Code	Category	Code	Category	Code	Category
IND	Individuals	MF	Mutual Funds	IC	Insurance Companies
NRI	Non Resident Individuals	EMP	Eligible Employee	FII	Foreign Institutional Investors
HUF	Hindu Undivided Family*	FI	Banks & Financial Institutions	DIR	Director
IF	Insurance Funds	CO	Bodies Corporate	OTHER	

*HUF should apply only through karta

NJ ASSET MANAGEMENT PRIVATE LIMITED (INVESTOR SERVICE CENTRE):

Unit No.101A, 1st Floor, Hallmark Business Plaza, Bandra (East) Mumbai- 400051, Maharashtra
Tel:022- 68940000

INVESTOR SERVICE CENTERS/ COLLECTION CENTERS MANAGED BY KFIN TECHNOLOGIES LIMITED (RTA TO THE SCHEMES OF NJ MUTUAL FUND)

Collection

Center:

Borivali; Kfin Technologies Ltd,Gomati Smutiground Floor,Jambli Gully,Near Railway Station, Borivali Mumbai, 400 092,022- 28916319. **Hyderabad(Gachibowli);** Kfintech Ltd, Selenium Plot No: 31 & 32,Tower B Survey No.115/22 115/24 115/25,Financial District Gachibowli Nanakramguda Serilingampally Mandal Hyderabad, 500032, 040-33215122. **Vashi;** Kfin Technologies Ltd,Vashi Plaza, Shop No. 324,C Wing, 1St Floor,Sector 17, Vashi Mumbai, 400705,022 27802684. **Thane;** Kfin Technologies Ltd,Room No. 302 3Rd Floorganga Prasad,Near Rbl Bank Ltd,Ram Maruti Cross Roadnaupada Thane West ,Mumbai,400602,022 25303013. **Vile Parle;** Kfin Technologies Ltd, Shop No.1 Ground Floor,, Dipti Jyothi Co-Operative Housing Society,,Near Mtnl Office P M Road,,Vile Parle East,400057,022-26100967.

Bangalore; Kfin Technologies Ltd,No 35,Puttanna Road,Basavanagudi,Bangalore 560004,080-26602852. **Belgaum;** Kfin Technologies Ltd,Premises No.101, Cts No.1893,Shree Guru Darshani Tower,Anandwadi, Hindwadi,Belgaum 590011,0831 2402544. **Bellary;** Kfin Technologies Ltd,Ground Floor,3Rd Office ,Near Womens College Road,Beside Amruth Diagnostic Shanthi Archade,Bellary 583103,08392 – 254750 . **Davangere;** Kfin Technologies Ltd,D.No 162/6 , 1St Floor, 3Rd Main,P J Extension,Davangere Taluk, Davangere Manda,Davangere 577002,0819-2258714. **Gulbarga;** Kfin Technologies Ltd,H No 2-231,Krishna Complex, 2Nd Floor Opp.,Opp. Municipal Corporation Office,Jagat, Station Main Road, Kalaburagi,Gulbarga 585105,08472 252503. **Hassan;** Kfin Technologies Ltd,Sas No: 490, Hemadri Arcade,2Nd Main Road,Salgame Road Near Brahmins Boys Hostel,Hassan 573201,08172 262065. **Hubli;** Kfin Technologies Ltd,R R Mahalaxmi Mansion,Above Indusind Bank, 2Nd Floor,Desai Cross, Pinto Road,Hubballi 580029,0836-2252444. **Mangalore;** KFin Technologies Ltd,SHOP NO - 305,MARIAN PARADISE PLAZA,3RD FLOOR, BUNTS HOSTEL ROAD,MANGALORE - 575003,DAKSHINA KANNADA Karnataka. **Margoa;** Kfin Technologies Ltd, Shop No 21, Osia Mall, 1St Floor, Near Ktc Bus Stand, Sgdpa Market Complex, Margao - 403601,0832-2957253 . **Mysore;** Kfin Technologies Ltd, No 2924, 2Nd Floor, 1St Main, 5Th Cross, Saraswathi Puram, Mysore 570009,0821-2438006. **Panjim;** Kfin Technologies Ltd,H. No: T-9, T-10, Affran Plaza,3Rd Floor,Near Don Bosco High School,Panjim 403001,0832-2426874. **Shimoga;** Kfin Technologies Ltd,Jayarama Nilaya,2Nd Corss,Mission Compound,Shimoga 577201,08182-228799. **Ahmedabad;** Kfin Technologies Ltd,Office No. 401, On 4Th Floor,Abc-I, Off. C.G. Road,-,Ahmedabad 380009,9081903021/9824327979. **Anand;** Kfin Technologies Ltd,B-42 Vaibhav Commercial Center,Nr Tvs Down Town Shrow Room ,Grid Char Rasta ,Anand 380001,9081903038. **Baroda;** Kfin Technologies Ltd,1St Floor 125 Kanha Capital, Opp. Express Hotel, R C Dutt Road, Alkapuri Vadodara 390007,0265-2353506. **Bharuch;** Kfin Technologies Ltd,123 Nexus Business Hub,Near Gangotri Hotel,B/S Rajeshwari Petroleum,Makampur Road,Bharuch 392001,9081903042. **Bhavnagar;** Kfin Technologies Ltd,303 Sterling Point ,Waghawadi Road ,-,Bhavnagar 364001,278-3003149. **Gandhidham;** Kfin Technologies Ltd,Shop # 12 Shree Ambica Arcade Plot # 300,Ward 12. Opp. Cg High School ,Near Hdfc Bank,Gandhidham 370201,9081903027. **Gandhinagar;** Kfin Technologies Ltd,123 First Floor,Megh Malhar Complex,Opp. Vijay Petrol Pump Sector - 11,Gandhinagar 382011,079 23244955. **Jamnagar;** Kfin Technologies Ltd,131 Madhav Plaza, ,Opp Sbi Bank,Nr Lal Bungalow,Jamnagar 361008,0288 3065810. **Junagadh;** Kfin Technologies Ltd,Shop No. 201, 2Nd

Floor, V-Arcade Complex, Near Vanzari Chowk, M.G. Road, Junagadh, 362001, 0285-2652220. **Mehsana;** Kfin Technologies Ltd, Ff-21 Someshwar Shopping Mall, Modhera Char Rasta, -, Mehsana 384002, 02762-242950. **Nadiad;** Kfin Technologies Ltd, 311-3Rd Floor City Center, Near Paras Circle, -, Nadiad 387001, 0268-2563245. **Navsari;** Kfin Technologies Ltd, 103 1St Floor Landmark Mall, Near Sayaji Library, Navsari Gujarat, Navsari 396445, 9081903040. **Rajkot;** Kfin Technologies Ltd, 302 Metro Plaza, Near Moti Tanki Chowk, Rajkot, Rajkot Gujarat 360001, 9081903025. **Surat;** Kfin Technologies Ltd, Ground Floor Empire State Building, Near Udhna Darwaja, Ring Road, Surat 395002, 9081903041. **Valsad;** Kfin Technologies Ltd, 406 Dreamland Arcade, Opp Jade Blue, Tithal Road, Valsad 396001, 02632-258481. **Vapi;** Kfin Technologies Ltd, A-8 Second Floor Solitaire Business Centre, Opp Dcb Bank Gidc Char Rasta, Silvassa Road, Vapi 396191, 9081903028. **Chennai;** Kfin Technologies Limited, 9Th Floor, Capital Towers, 180, Kodambakkam High Road, Nungambakkam | Chennai - 600 034, 044-42028512. **Calicut;** Kfin Technologies Ltd, Second Floor, Manimuriyil Centre, Bank Road, Kasaba Village, Calicut 673001, 0495-4022480. **Cochin;** Kfin Technologies Ltd, Ali Arcade 1St Floor Kizhavana Road, Panampilly Nagar, Near Atlantis Junction, Ernakulam 682036, 0484 - 4025059. **Kannur;** Kfin Technologies Ltd, 2Nd Floor, Global Village, Bank Road, Kannur 670001, 0497-2764190. **Kollam;** Kfin Technologies Ltd, Sree Vigneswara Bhavan, Shastri Junction, Kollam - 691001, 474-2747055. **Kottayam;** Kfin Technologies Ltd, 1St Floor Csiascension Square, Railway Station Road, Collectorate P O, Kottayam 686002, 9496700884. **Palghat;** Kfin Technologies Ltd, No: 20 & 21, Metro Complex H.P.O. Road Palakkad, H.P.O. Road, Palakkad 678001, 9895968533. **Tiruvalla;** Kfin Technologies Ltd, 2Nd Floor Eriinjery Complex, Ramanchira, Opp Axis Bank, Thiruvalla 689107, 0469-2740540. **Trichur;** Kfin Technologies Ltd, 4Th Floor, Crown Tower, Shakthan Nagar, Opp. Head Post Office, Thrissur 680001, 0487- 6999987. **Trivandrum;** Kfin Technologies Ltd, 1St Floor, Marvel Building Opp, SI Electricals, Uppalam Road, Statue Po, Trivandrum 695001, 0471-4012377. **Coimbatore;** Kfin Technologies Ltd, 3Rd Floor Jaya Enclave, 1057 Avinashi Road, -, Coimbatore 641018, 0422 - 4388011. **Erode;** Kfin Technologies Ltd, Address No 38/1 Ground Floor, Sathy Road, (Vctv Main Road), Sorna Krishna Complex, Erode 638003, 0424-4021212. **Karur;** Kfin Technologies Ltd, No 88/11, Bb Plaza, Nrmp Street, K S Mess Back Side, Karur 639002, 04324-241755. **Madurai;** Kfin Technologies Ltd, No. G-16/17, Ar Plaza, 1St Floor, North Veli Street, Madurai 625001, 0452-2605856. **Nagercoil;** Kfin Technologies Ltd, Hno 45, 1St Floor, East Car Street, Nagercoil 629001, 04652 - 233552. **Pondicherry;** Kfin Technologies Ltd, No 122(10B), Muthumariamman Koil Street, -, Pondicherry 605001, 0413-4300710. **Salem;** Kfin Technologies Ltd, No.6 Ns Complex, Omalur Main Road, Salem 636009, 0427-4020300. **Tirunelveli;** Kfin Technologies Ltd, 55/18 Jeney Building, 2Nd Floor, S N Road, Near Aravind Eye Hospital, Tirunelveli 627001, 0462-4001416. **Trichy;** Kfin Technologies Ltd, No 23C/1 E V R Road, Near Vekkaiammann Kalyana Mandapam, Putthur, -, Trichy 620017, 0431-4020227. **Tuticorin;** Kfin Technologies Ltd, 4 - B A34 - A37, Mangalmal Mani Nagar, Opp. Rajaji Park Palayamkottai Road, Tuticorin 628003, 0461-2334603. **Vellore;** Kfin Technologies Ltd, No 2/19, 1St Floor, Vellore City Centre, Anna Salai, Vellore 632001, 0416-41603806. **Agartala;** Kfin Technologies Ltd, Ols Rms Chowmuhani, Mantri Bari Road 1St Floor Near Jana Sevak Saloon Building Traffic Point, Tripura West, Agartala 799001, 0381-2317519. **Guwahati;** Kfin Technologies Ltd, Ganapati Enclave, 4Th Floor, Opposite Bora Service, Ullubari, Guwahati, Assam 781007, 8811036746. **Shillong;** Kfin Technologies Ltd, Annex Mani Bhawan, Lower Thana Road, Near R K M Lp School, Shillong 793001, 0364 - 2506106. **Silchar;** Kfin Technologies Ltd, N.N. Dutta Road, Chowchakra Complex, Premtala, Silchar 788001, 3842261714. **Ananthapur;** Kfin Technologies Ltd, #13/4, Vishnupriya Complex, Beside Sbi Bank, Near Tower Clock, Ananthapur-515001, 9063314379. **Guntur;** Kfin Technologies Ltd, 2Nd Shatter, 1St Floor, Hno. 6-14-48, 14/2 Lane, Arundal Pet, Guntur 522002, 0863-2339094. **Hyderabad;** Kfin Technologies Ltd, No:303, Vamsee Estates, Opp: Bigbazaar, Ameerpet, Hyderabad 500016, 040-44857874 / 75 / 76. **Karimnagar;** Kfin Technologies Ltd, 2Nd Shutterhno. 7-2-607 Sri Matha, Complex Mankammathota, -, Karimnagar

505001,0878-2244773. **Kurnool**; Kfin Technologies Ltd,Shop No:47,2Nd Floor,S Komda Shopping Mall,Kurnool 518001,08518-228550. **Nanded**; Kfin Technologies Ltd,Shop No.4 ,Santakripa Market G G Road,Opp.Bank Of India,Nanded 431601,02462-237885. **Rajahmundry**; Kfin Technologies Ltd, No. 46-23-10/A, Tirumala Arcade, 2Nd Floor, Ganuga Veedhi, Danavaipeta, Rajahmundry,East Godavari Dist, Ap - 533103, ,0883-2434468/70. **Solapur**; Kfin Technologies Ltd,Shop No 106. Krishna Complex 477,Dakshin Kasaba, Datta Chowk,Solapur-413007,0217-2300021 / 2300318. **Srikakulam**; Kfin Technologies Ltd,D No 4-4-97 First Floor Behind Sri Vijayaganapathi Temple,Pedda Relli Veedhi ,Palakonda Road ,Srikakulam 532001,8942229925. **Tirupathi**; Kfin Technologies Ltd,Shop No:18-1-421/F1,City Center,K.T.Road,Airtel Backside Office,Tirupathi - 517501,9885995544 / 0877-2255797. **Vijayawada**; Kfin Technologies Ltd,Hno26-23, 1St Floor,Sundarammastreet,Gandhinagar, Krishna,Vijayawada 520010,0866-6604032/39/40. **Visakhapatnam**; Kfin Technologies Ltd,Dno : 48-10-40, Ground Floor, Surya Ratna Arcade, Srinagar, Opp Roadto Lalitha Jeweller Showroom,Beside Taj Hotel Ladge,Visakhapatnam 530016,0891-2714125. **Warangal**; Kfin Technologies Ltd,Shop No22 , ,Ground Floor Warangal City Center,15-1-237,Mulugu Road Junction,Warangal 506002,0870-2441513. **Khammam**; Kfin Technologies Ltd,11-4-3/3 Shop No. S-9,1St Floor,Srivenkata Sairam Arcade,Old Cpi Office Near Priyadarshini Collegenehru Nagar ,Khammam 507002,8008865802. **Akola**; Kfin Technologies Ltd,Yamuna Tarang Complex Shop No 30,Ground Floor N.H. No- 06 Murtizapur Road,Opp Radhakrishna Talkies,Akola 444004,0724-2451874. **Amaravathi**; Kfin Technologies Ltd,Shop No. 21 2Nd Floor,Gulshan Tower,Near Panchsheel Talkies Jaistambh Square,Amaravathi 444601,0721 2569198. **Aurangabad**; Kfin Technologies Ltd,Shop No B 38,Motiwala Trade Center,Nirala Bazar,Aurangabad 431001,0240-2343414. **Bhopal**; Kfin Technologies Ltd,Sf-13 Gurukripa Plaza, Plot No. 48A,Opposite City Hospital, Zone-2,M P Nagar,Bhopal 462011,0755 4077948/3512936. **Dhule**; Kfin Technologies Ltd,Ground Floor Ideal Laundry Lane No 4,Khol Galli Near Muthoot Finance,Opp Bhavasar General Store,Dhule 424001,02562-282823. **Indore**; Kfin Technologies Ltd. , 101, Diamond Trade Center, 3-4 Diamond Colony, New Palasia, Above Khurana Bakery, Indore ,0731-4266828/4218902. **Jabalpur**; Kfin Technologies Ltd, 2Nd Floor, 290/1 (615-New), Near Bhavartal Garden, Jabalpur - 482001,0761-4923301. **Jalgaon**; Kfin Technologies Ltd, 3Rd Floor,269 Jae Plaza, Baliram Peth Near Kishore Agencies ,Jalgaon 425001,9421521406. **Nagpur**; Kfin Technologies Ltd,Plot No. 2, Block No. B / 1 & 2 , Shree Apratment,Khare Town, Mata Mandir Road,Dharampeth,Nagpur 440010,0712-3513750. **Nasik**; Kfin Technologies Ltd,S-9 Second Floor,Suyojit Sankul,Sharanpur Road,Nasik 422002,0253-6608999. **Sagar**; Kfin Technologies Ltd,li Floor Above Shiva Kanch Mandir.,5 Civil Lines,Sagar,Sagar 470002,07582-402404. **Ujjain**; Kfin Technologies Ltd,Heritage Shop No. 227,87 Vishvavidhyalaya Marg,Station Road,Near Icici Bank Above Vishal Megha Mart,Ujjain 456001,0734-4250007 / 08. **Asansol**; Kfin Technologies Ltd,112/N G. T. Road Bhanga Pachil,G.T Road Asansol Pin: 713 303; ,Paschim Bardhaman West Bengal,Asansol 713303,0341-2220077. **Balasore**; Kfin Technologies Ltd,1-B. 1St Floor, Kalinga Hotel Lane,Baleshwar,Baleshwar Sadar,Balasore 756001,06782-260503. **Bankura**; Kfin Technologies Ltd,Plot Nos- 80/1/Anatunchati Mahalla 3Rd Floor,Ward No-24 Opposite P.C Chandra,Bankura Town,Bankura 722101,9434480586. **Berhampur (Or)**; Kfin Technologies Ltd, Opp Divya Nandan Kalyan Mandap,3Rd Lane Dharam Nagar,Near Lohiya Motor,Berhampur (Or) 760001,0680-2228106. **Bhilai**; Kfin Technologies Ltd,Office No.2, 1St Floor,Plot No. 9/6,Nehru Nagar [East],Bhilai 490020,0788-2289499 / 2295332. **Bhubaneswar**; Kfin Technologies Ltd,A/181 Back Side Of Shivam Honda Show Room,Saheed Nagar,-,Bhubaneswar 751007,0674-2548981. **Bilaspur**; Kfin Technologies Ltd,Shop.No.306,3Rd Floor,Anandam Plaza,Vyapar Vihar Main Road,Bilaspur 495001,07752-470070. **Bokaro**; Kfin Technologies Ltd,City Centre, Plot No. He-07,Sector-Iv,Bokaro Steel City,Bokaro 827004,7542979444. **Burdwan**; Kfin Technologies Ltd,Saluja Complex; 846, Laxmipur, G T Road, Burdwan; Ps: Burdwan & Dist: Burdwan-East,Pin: 713101,0342-2665140. **Chinsura**; Kfin Technologies Ltd,No : 96,Po: Chinsurah,Doctors

Lane,Chinsurah 712101,033-26810164. **Cuttack**; Kfin Technologies Ltd,Shop No-45,2Nd Floor,,Netaji Subas Bose Arcade,,(Big Bazar Building) Adjusent To Reliance Trends,,Dargha Bazar,Cuttack 753001,0671-2203077. **Dhanbad**; Kfin Technologies Ltd,208 New Market 2Nd Floor,Bank More,-,Dhanbad 826001,9264445981. **Durgapur**; Kfin Technologies Ltd,Mwav-16 Bengal Ambuja,2Nd Floor City Centre,Distt. Burdwan Durgapur-16 ,Durgapur 713216,0343-6512111. **Gaya**; Kfin Technologies Ltd,Property No. 711045129, Ground Floor,hotel Skylark,Swaraipuri Road,-,Gaya 823001,0631-2220065. **Jalpaiguri**; Kfin Technologies Ltd,D B C Road Opp Nirala Hotel,Opp Nirala Hotel,Opp Nirala Hotel,Jalpaiguri 735101,03561-222136. **Jamshedpur**; Kfin Technologies Ltd,Madhukunj, 3Rd Floor ,Q Road, Sakchi,Bistupur, East Singhbhum,Jamshedpur 831001,0657-6655003/ 6655004/ 6655005/ 6655006/ 6655007. **Kharagpur**; Kfin Technologies Ltd,Holding No 254/220, Sbi Building,Malanca Road, Ward No.16, Po: Kharagpur, Ps: Kharagpur,Dist: Paschim Medinipur,Kharagpur 721304,3222253380. **Kolkata**; Kfin Technologies Ltd,2/1,Russel Street,4Thfloor,Kankaria,Centre,Kolkata,70001,Wb,033 66285900. **Malda**; Kfin Technologies Ltd,Ram Krishna Pally; Ground Floor,English Bazar,-,Malda 732101,03512-223763. **Patna**; Kfin Technologies Ltd,3A 3Rd Floor Anand Tower,Exhibition Road,Opp Ici Bank,Patna 800001,0612-4323066. **Raipur**; Kfin Technologies Ltd,Office No S-13 Second Floor Reheja Tower,Fafadih Chowk,Jail Road,Raipur 492001,0771-4912611. **Ranchi**; Kfin Technologies Ltd,Room No 307 3Rd Floor ,Commerce Tower ,Beside Mahabir Tower ,Ranchi 834001,0651-2331320. **Rourkela**; Kfin Technologies Ltd,2Nd Floor, Main Road,Udit Nagar,Sundargarh,Rourekla 769012,0661-2500005 . **Sambalpur**; Kfin Technologies Ltd,First Floor; Shop No. 219,Sahej Plaza,Golebazar; Sambalpur,Sambalpur 768001,0663-2533437. **Siliguri**; Kfin Technologies Ltd,Nanak Complex, 2Nd Floor,Sevoke Road,-,Siliguri 734001,0353-2522579. **Agra**; Kfin Technologies Ltd,House No. 17/2/4, 2Nd Floor,Deepak Wasan Plaza,Behind Hotel Holiday Inn,Sanjay Place,Agra 282002,7518801801. **Aligarh**; Kfin Technologies Ltd,1St Floor Sevti Complex,Near Jain Temple,Samad Road Aligarh-202001,7518801802. **Allahabad**; Kfin Technologies Ltd,Meena Bazar,2Nd Floor 10 S.P. Marg Civil Lines,Subhash Chauraha, Prayagraj,Allahabad 211001,7518801803. **Ambala**; Kfin Technologies Ltd,6349, 2Nd Floor,Nicholson Road,Adjacent Kos Hospitalambala Cant,Ambala 133001,7518801804. **Azamgarh**; Kfin Technologies Ltd,House No. 290, Ground Floor,Civil Lines, Near Sahara Office,-,Azamgarh 276001,7518801805. **Bareilly**; Kfin Technologies Ltd,1St Floorrear Sidea -Square Building,54-Civil Lines,Ayub Khan Chauraha,Bareilly 243001,7518801806. **Begusarai**; Kfin Technologies Ltd,C/O Dr Hazari Prasad Sahu,Ward No 13, Behind Alka Cinema,Begusarai (Bihar),Begusarai 851117,7518801807. **Bhagalpur**; Kfin Technologies Ltd,2Nd Floor,Chandralok Complexghantagar,Radha Rani Sinha Road,Bhagalpur 812001,7518801808. **Darbhanga**; Kfin Technologies Ltd, 2Nd Floor Raj Complex, Near Poor Home, Darbhanga - 846004,7518801809. **Dehradun**; Kfin Technologies Ltd,Shop No-809/799 , Street No-2 A,Rajendra Nagar, Near Sheesha Lounge,Kaulagarh Road,Dehradun-248001,7518801810. **Deoria**; Kfin Technologies Ltd,K. K. Plaza,Above Apurwa Sweets,Civil Lines Road,Deoria 274001,7518801811. **Faridabad**; Kfin Technologies Ltd,A-2B 2Nd Floor,Neelam Bata Road Peer Ki Mazar,Nehru Groundnit,Faridabad 121001,7518801812. **Ghaziabad**; Kfin Technologies Ltd,Ff - 31, Konark Building,Rajnagar,-,Ghaziabad 201001,7518801813. **Ghazipur**; Kfin Technologies Ltd,House No. 148/19,Mahua Bagh,Raini Katra-,Ghazipur 233001,7518801814. **Gonda**; Kfin Technologies Ltd,H No 782,Shiv Sadan,Iti Road,Near Raghukul Vidyapeeth,Civil Lines,Gonda 271001,7518801815. **Gorakhpur**; Kfin Technologies Ltd, Shop No 8 & 9, 4Th Floor, Cross Road The Mall, Bank Road, Gorakhpur - 273001,7518801816. **Gurgaon**; Kfin Technologies Ltd,No: 212A, 2Nd Floor, Vipul Agora,M. G. Road,-,Gurgaon 122001,7518801817. **Gwalior**; Kfin Technologies Ltd,City Centre,Near Axis Bank,-,Gwalior 474011,7518801818. **Haldwani**; Kfin Technologies Ltd,Shoop No 5,Kmvrn Shoping Complex,-,Haldwani 263139,7518801819. **Haridwar**; Kfin Technologies Ltd,Shop No. - 17,Bhatia Complex,Near Jamuna Palace,Haridwar 249410,7518801820. **Hissar**; Kfin

Technologies Ltd,Shop No. 20, Ground Floor,R D City Centre,Railway Road,Hissar 125001,7518801821. **Jhansi**; Kfin Technologies Ltd,1St Floor, Puja Tower,Near 48 Chambers,Elite Crossing,Jhansi 284001,7518801823. **Kanpur**; Kfin Technologies Ltd,15/46 B Ground Floor,Opp : Muir Mills,Civil Lines,Kanpur 208001,7518801824. **Lucknow**; Kfin Technologies Ltd,1st Floor,A. A. Complex,5 Park Road Hazratganj Thaper House,Lucknow 226001,0522-4061893. **Mandi**; Kfin Technologies Ltd,House No. 99/11, 3Rd Floor,Opposite Gss Boy School,School Bazar,Mandi 175001,7518801833. **Mathura**; Kfin Technologies Ltd,Shop No. 9, Ground Floor, Vihari Lal Plaza,Opposite Brijwasi Centrum,Near New Bus Stand,Mathura 281001,7518801834. **Meerut**; KFin Technologies Ltd,Shop No:- 111,First Floor, Shivam Plaza, Near Canara Bank,Opposite Eves Petrol Pump, Meerut-250001,Uttar Pradesh, India,250002,7518801835. **Mirzapur**; Kfin Technologies Ltd, Triveni Campus, Near Sbi Life Ratanganj Mirzapur 231001,7518801836. **Moradabad**; Kfin Technologies Ltd,Chadha Complex,G. M. D. Road,Near Tadi Khana Chowk,Moradabad 244001,7518801837. **Morena**; Kfin Technologies Ltd,House No. Hig 959,Near Court,Front Of Dr. Lal Lab,Old Housing Board Colony,Morena 476001,7518801838. **Muzaffarpur**; Kfin Technologies Ltd,First Floor Saroj Complex ,Diwam Road,Near Kalyani Chowk,Muzaffarpur 842001,7518801839. **Noida**; Kfin Technologies Ltd,F-21,2Nd Floor,Near Kalyan Jewelers,Sector-18,Noida 201301,7518801840. **Panipat**; K Fin Technologies Ltd,Shop No. 20, 1St Floor Bmk,Market, Behind Hive Hotel, G.T.Road, Panipat-132103, Haryana,7518801841. **Renukoot**; Kfin Technologies Ltd,C/O Mallick Medical Store,Bangali Katra Main Road,Dist. Sonbhadra (U.P.),Renukoot 231217,7518801842. **Rewa**; Kfin Technologies Ltd,Shop No. 2, Shree Sai Anmol Complex,Ground Floor,Opp Teerth Memorial Hospital,Rewa 486001,7518801843. **Rohtak**; KFin Technologies Ltd,Office No:- 61, First Floor, Ashoka,Plaza, Delhi Road,Rohtak 124001,7518801844. **Roorkee**; Kfin Technologies Ltd,Shree Ashadeep Complex 16,Civil Lines,Near Income Tax Office,Roorkee 247667,7518801845. **Satna**; Kfin Technologies Ltd,1St Floor Gopal Complex,Near Bus Stand Rewa Roa,Satna,485001,7518801847. **Shimla**; Kfin Technologies Ltd,1St Floor,Hills View Complex,Near Tara Hall,Shimla 171001,7518801849. **Shivpuri**; Kfin Technologies Ltd,A. B. Road,In Front Of Sawarkar Park,Near Hotel Vanasthali,Shivpuri 473551,7518801850. **Sitapur**; Kfin Technologies Ltd,12/12 Surya Complex,Station Road ,Uttar Pradesh,Sitapur 261001,7518801851. **Solan**; Kfin Technologies Ltd,Disha Complex, 1St Floor,Above Axis Bank,Rajgarh Road,Solan 173212,7518801852. **Sonepat**; Kfin Technologies Ltd,Shop No. 205 Pp Tower,Opp Income Tax Office,Subhash Chowk Sonapat. 131001.,7518801853. **Sultanpur**; Kfin Technologies Ltd,1St Floor, Ramashanker Market,Civil Line,-,Sultanpur 228001,7518801854. **Varanasi**; Kfin Technologies Ltd,D-64/132 Ka , 2Nd Floor , Anant Complex, Sagra,Varanasi 221010,7518801855. **Yamuna Nagar**; Kfin Technologies Ltd,B-V, 185/A, 2Nd Floor, Jagadri Road,,Near Dav Girls College, (Uco Bank Building) Pyara Chowk,-,Yamuna Nagar 135001,7518801857. **Kolhapur**; Kfin Technologies Ltd,605/1/4 E Ward Shahupuri 2Nd Lane,Laxmi Niwas,Near Sultane Chambers,Kolhapur 416001,0231 2653656 . **Mumbai**; KFin Technologies Ltd,6/8 Ground Floor, Crossley House,Near BSE (Bombay Stock Exchange)Next Union Bank ,Fort Mumbai - 400 001,022-66235353. **Pune**; Kfin Technologies Ltd,Office # 207-210, Second Floor,Kamla Arcade, Jm Road. Opposite Balgandharva,Shivaji Nagar,Pune 411005,2046033615. **Ajmer**; Kfin Technologies Ltd,302 3Rd Floor,Ajmer Auto Building,Opposite City Power House,Jaipur Road; Ajmer 305001,0145-5120725. **Alwar**; Kfin Technologies Ltd,Office Number 137, First Floor,Jai Complex,Road No-2,Alwar 301001,0144-4901131. **Amritsar**; Kfin Technologies Ltd,SCO 5 ,2Nd Floor, District Shopping Complex,Ranjit Avenue,Amritsar 143001,0183-5053802. **Bhatinda**; Kfin Technologies Ltd,Mcb -Z-3-01043, 2 Floor, Goniana Road,Opposite Nippon India Mf Gt Road,Near Hanuman Chowk,Bhatinda 151001,0164- 5006725. **Bhilwara**; Kfin Technologies Ltd,Office No. 14 B, Prem Bhawan,Pur Road, Gandhi Nagar,Near Canarabank,Bhilwara 311001,01482-246362 / 246364. **Bikaner**; Kfin Technologies Ltd,70-71 2Nd Floor | Dr.Chahar Building ,Panchsati Circle,Sadul Ganj ,Bikaner 334003,0151-2200014. **Chandigarh**; Kfin Technologies Ltd,First Floor, Sco 2469-70,Sec. 22-C,-

,Chandigarh 160022,1725101342. **Ferozpur**; Kfin Technologies Ltd,The Mall Road Chawla Bulding 1st Floor,Opp. Centrail Jail,Near Hanuman Mandir,Ferozepur 152002,01632-241814. **Hoshiarpur**; Kfin Technologies Ltd,Unit # Sf-6,The Mall Complex,2Nd Floor , Opposite Kapila Hospital,Sutheri Road,Hoshiarpur 146001,01882-500143. **Jaipur**; Kfin Technologies Ltd,Office No 101, 1St Floor,Okay Plus Tower,Next To Kalyan Jewellers,Government Hostel Circle, Ajmer Road,Jaipur 302001,01414167715/17. **Jalandhar**; Kfin Technologies Ltd,Office No 7, 3Rd Floor, City Square Building,E-H197 Civil Line,Next To Kalyan Jewellers,Jalandhar 144001,0181-5094410. **Jammu**; Kfin Technologies.Ltd, 1D/D Extension 2,Valmiki Chowk, Gandhi Nagar , Jammu 180004,State - J&K,191-2951822. **Jodhpur**; Kfin Technologies Ltd,Shop No. 6, Gang Tower, G Floor,Opposite Arora Moter Service Centre,Near Bombay Moter Circle,Jodhpur 342003,7737014590. **Karnal**; Kfin Technologies Ltd,3 Randhir Colony, Near Doctor J.C.Bathla Hospital, Karnal,(Haryana) 132001,0184-2252524. **Kota**; Kfin Technologies Ltd,D-8, Shri Ram Complex,Opposite Multi Purpose School,Gumanpur,Kota 324007,0744-5100964. **Ludhiana**; Kfin Technologies Ltd,Sco 122, Second Floor,Above Hdfe Mutual Fun,,Feroze Gandhi Market,Ludhiana 141001,0161-4670278. **Moga**; Kfin Technologies Ltd,1St Floordutt Road,Mandir Wali Gali,Civil Lines Barat Ghar ,Moga 142001,01636 - 230792. **New Delhi**; Kfin Technologies Ltd,305 New Delhi House ,27 Barakhamba Road ,-,New Delhi 110001,011-43681700 . **Pathankot**; Kfin Technologies Ltd,2Nd Floor Sahni Arcade Complex,Adj.Indra Colony Gate Railway Road,Pathankot,Pathankot 145001, 0186-5074362. **Patiala**; Kfin Technologies Ltd,B- 17/423,Lower Mall Patiala,Opp Modi College,Patiala 147001,0175-5004349. **Sikar**; Kfin Technologies Ltd,First Floorsuper Tower,Behind Ram Mandir Near Taparya Bagichi ,-,Sikar 332001,01572-250398 . **Sri Ganganagar**; Kfin Technologies Ltd,Address Shop No. 5, Opposite Bihani Petrol Pump,Nh - 15,Near Baba Ramdev Mandir,Sri Ganganagar 335001,0154-2470177. **Udaipur**; Kfin Technologies Ltd,Shop No. 202, 2Nd Floor Business Centre,1C Madhuvan,Opp G P O Chetak Circle ,Udaipur 313001,0294 2429370. **Eluru**; Kfin Technologies Ltd,Dno-23A-7-72/73K K S Plaza Munukutla Vari Street,Opp Andhra Hospitals,R R Peta,Eluru 534002,08812-227851 / 52 / 53 / 54.

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