

Key Information Memorandum (KIM)

NJ FLEXI CAP FUND

(an open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks)

This product is suitable for investors who are seeking*:

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

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

Riskometer



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

Benchmark Riskometer



Nifty 500 TRI : **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: August 15, 2023

New Fund Offer Closes on: August 29, 2023

Scheme Re-opens for continuous sale and repurchase 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 **July 11, 2023**

Investment Objective	<p>The investment objective of the Scheme is to generate long term capital appreciation by investing in equity and equity related instruments across market capitalizations.</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> <table border="1" data-bbox="339 569 1562 774"> <thead> <tr> <th data-bbox="347 569 992 638">Types of Instruments</th> <th data-bbox="1000 569 1338 638">Indicative allocations (% of total assets)</th> <th data-bbox="1346 569 1554 638">Risk Profile</th> </tr> </thead> <tbody> <tr> <td data-bbox="347 648 992 705">Equity & Equity related instruments</td> <td data-bbox="1000 648 1338 705">65%-100%</td> <td data-bbox="1346 648 1554 705">Medium to High</td> </tr> <tr> <td data-bbox="347 716 992 774">Debt and money market instruments*</td> <td data-bbox="1000 716 1338 774">0%-35%</td> <td data-bbox="1346 716 1554 774">Low to Medium</td> </tr> </tbody> </table> <p>*TREPS (or any similar instrument), Repo / Reverse Repo (in Government securities), Treasury bills, Government securities (Issued by both Central and State governments) and other like instruments as specified by the Reserve Bank of India from time to time and approved by SEBI from time to time.</p> <ul style="list-style-type: none"> ● Equity and Includes investment in equity and equity related securities of companies of all market capitalisation i.e. Large Cap, Mid Cap, Small Cap companies as defined below: <ol style="list-style-type: none"> a. Large Cap: 1st -100th company in terms of full market capitalization. b. Mid Cap: 101st -250th company in terms of full market capitalization. c. Small Cap: 251st company onwards in terms of full market capitalization. ● The scheme may also invest in derivatives instruments to the extent of 25% of the Net Assets of the Scheme. The Scheme will not have a leveraged position in derivatives. ● The Scheme will not invest in foreign securities, securitised debt 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. ● 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 Scheme may enter into short selling transactions in accordance with the framework relating to short selling specified by SEBI. The Scheme may also participate in repo of the money market. 	Types of Instruments	Indicative allocations (% of total assets)	Risk Profile	Equity & Equity related instruments	65%-100%	Medium to High	Debt and money market instruments*	0%-35%	Low to Medium
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Equity & Equity related instruments	65%-100%	Medium to High								
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	<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. • The cumulative gross exposure through equity, derivative positions, Specified Debt Securities, 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. • Considering the inherent characteristics of the Scheme, equity positions may have to build up gradually and also be sold off gradually. This would necessarily entail having a large cash position before the portfolio is fully invested and during periods when equity positions are being sold off to book profits/losses or to meet redemption needs. • 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.
Risk Profile of the Scheme	<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>A.Schemes investing in Equities:</p> <p>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> <p>The Scheme proposes to allocate between assets and invest in equity stocks by selecting and weighting stocks using a rule based investment approach. These rules have been identified on the basis of rigorous research of investment principles, tenets of factor investing, and tested on past data to ascertain their validity. There is no guarantee that these rules will generate higher returns compared to the benchmark.</p> <p>C. Risk Associated with Debt and Money Market instruments:</p>

Debt and money market instruments under this document includes TREPS (or any similar instrument), Repo/Reverse Repo (in Government Securities), Treasury bills, Government securities (Issued by both Central and State governments) and other like instruments as specified by the Reserve Bank of India from time to time and approved by SEBI from time to time.

D. Risks Associated with Trading in Derivatives :

Trading in derivatives carries a high degree of risk although they are traded at a relatively small amount of margin which provides the possibility of great profit or loss in comparison with the principal investment amount. Thus, derivatives are highly leveraged instruments. Even a small price movement in the underlying security could have an impact on their value and consequently, on the NAV of the Units of the Scheme.

E. Risk associated with Equity Oriented Schemes

Equity oriented mutual fund means a fund which has been set up under a scheme of a Mutual Fund specified under clause (23D) of Income Tax Act, 1961 where more than 65% of the investible funds are invested in equity shares of domestic companies. The percentage of equity shareholding of the fund shall be computed with reference to the annual average of the monthly averages of the opening and closing figures. In an event where the percentage of annual average of monthly averages of equity shares of domestic companies falls below 65% of the investible funds, then the scheme may be classified as a Non Equity Oriented Fund and it may have additional tax implication on investors.

F. 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 risk: 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 instruments

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 received on debt instruments, which will be a very small portion of the portfolio value.

C. Derivatives Risk

The Scheme may invest in derivatives for the purpose of hedging, portfolio balancing and other purposes as may be permitted under the Regulations. Derivatives will be used in the form of Index Options, Index Futures, Stock Options and Stock Futures and other instruments as may be permitted by SEBI. All derivatives trade will be done only on the exchange with guaranteed settlement. Fund managers will endeavor to use derivatives which are relatively liquid and traded frequently on the exchanges. Exposure with respect to derivatives shall be in line with regulatory limits and the limits specified in the SID.

D. 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>E. 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> <ol style="list-style-type: none"> Regular Plan: This Plan is for investors who wish to route their investment through any distributor. 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>Each Plan offers following two Options:</p> <p>(i) Growth Option and (ii) Payout of Income Distribution cum Capital withdrawal Option* (IDCW)</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 Option In case of valid application received without indicating choice between options under the scheme.</p> <p>There shall be a single portfolio under the Scheme.</p> <p>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:</p> <table border="1" data-bbox="337 1377 1357 1766"> <thead> <tr> <th>Scen ario</th> <th>Broker Code mentioned by the investor</th> <th>Plan mentioned by the investor</th> <th>Default Plan to be captured</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Not mentioned</td> <td>Not mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>2</td> <td>Not mentioned</td> <td>Direct Plan</td> <td>Direct Plan</td> </tr> <tr> <td>3</td> <td>Not mentioned</td> <td>Regular Plan</td> <td>Direct Plan</td> </tr> <tr> <td>4</td> <td>Mentioned</td> <td>Direct Plan</td> <td>Direct Plan</td> </tr> <tr> <td>5</td> <td>Direct Plan</td> <td>Not mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>6</td> <td>Direct Plan</td> <td>Regular Plan</td> <td>Direct Plan</td> </tr> <tr> <td>7</td> <td>Mentioned</td> <td>Regular Plan</td> <td>Regular Plan</td> </tr> <tr> <td>8</td> <td>Mentioned</td> <td>Not mentioned</td> <td>Regular Plan</td> </tr> </tbody> </table>	Scen ario	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 Plan	Not mentioned	Direct Plan	6	Direct Plan	Regular Plan	Direct Plan	7	Mentioned	Regular Plan	Regular Plan	8	Mentioned	Not mentioned	Regular Plan
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	<p>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 re-processing shall not be applicable if the aforesaid units are Redeemed / Switched, fully / partially into another scheme / plan.</p> <p>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.</p> <p>The AMC reserves the right to introduce a new option/investment Plan at a later date, subject to the SEBI (MF) Regulations. 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.</p> <p>Notes:</p> <p>a. An investor on record for the purpose of distributions of amount 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.</p> <p>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.</p> <p>Investors shall note that once Units are allotted, AMC shall not entertain requests regarding change of Option, with a retrospective effect</p>
<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</p>

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.

For Switch-ins of any amount: For determining the applicable NAV, the following shall be ensured:

- 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/dividend record date etc.

II. APPLICABLE NAV FOR REDEMPTIONS INCLUDING SWITCH-OUTS:

- In respect of valid applications received up to 3.00 p.m., the closing NAV of the day on which the application is received;
- In respect of valid applications received after 3.00 p.m., the closing NAV of the next business day.

The above mentioned cut off timing shall be applicable to transactions through the 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.

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.

Minimum Application Amount/ Number of units	Purchase including Switch-in	Additional purchase including switch-in	Repurchase
	Minimum of Rs. 500/- and in multiples of Rs. 1/- thereafter	Minimum of Rs. 500/- and in multiples of Rs. 1/- thereafter	There will be no minimum redemption criteria. However, if at the time of redemption the balance amount in Scheme is less than Rs. 500/- then redemption will be of full amount.
<p>Pursuant to SEBI Circular No. SEBI/HO/IMD/DF2/CIR/P/2020/175 dated September 17, 2020, Investors are requested to note that applicable NAV on each investment shall be the day on which the funds are available for utilization.</p> <p>SEBI vide its circular SEBI/HO/IMD/IMD-I/DOF5/P/CIR/2021/553 dated April 28, 2021 read along with SEBI/HO/IMD/IMD-IDOF5/P/CIR/2021/624 dated September 20, 2021 (Alignment of interest of Designated Employees of Asset Management Companies (AMCs) with the Unitholders of the Mutual Fund Schemes) has, inter alia mandated that prescribed percentage(10%, 15% and 20% as may be applicable) of gross annual CTC net of income tax and any statutory contributions of the Designated Employees of the AMCs shall be invested in units of the scheme(s) of the Fund in which they have a role/oversight.</p> <p>In accordance with the regulatory requirement, the minimum application amount (lump-sum) and minimum redemption amount will not be applicable for investment made in this Scheme in compliance with the aforesaid circular(s).</p>			
Despatch of Repurchase/ Redemption Request	Within 10 working days of the receipt of the redemption request at the authorized centre of NJ Mutual Fund.		
Benchmark Index	Nifty 500 TRI		
Policy (applicable for Income Distribution cum Capital Withdrawal (IDCW))	<p>Under the Payout of Income Distribution cum Capital withdrawal option, the Trustee will endeavour to declare the Dividend as per the specified frequencies, subject to availability of distributable surplus calculated in accordance with SEBI Regulations. The actual declaration of Dividend and frequency will inter-alia, depend on availability of distributable surplus calculated in accordance with SEBI (MF) Regulations and the decisions of the Trustee shall be final in this regard. There is no assurance or guarantee to the Unit holder as to the rate of Dividend nor that the Dividend will be paid regularly.</p> <p>The AMC/Trustee reserves the right to change the frequency of declaration of Dividend or may provide for additional frequency for declaration of Dividend.</p>		
Name of the Fund Manager	Mr. Dhaval Patel		
Name of the Trustee	NJ Trustee Private Limited		

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.</p> <p>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:</p> <ol style="list-style-type: none"> 1. Nil Exit load – for 5% of the units upto completion of 30 days <ul style="list-style-type: none"> ➤ The “First In First Out (FIFO)” logic will be applied while selecting the units for redemption ➤ Waiver of Exit load is calculated for each inflow transaction separately on FIFO basis and not on the total units through multiple inflows ➤ The load free units from purchases made subsequent to the initial purchase will be available only after redeeming all units from the initial purchase 2. All units redeemed /switched-out in excess of the 5% load free units will be subject to the below mentioned exit load. <ul style="list-style-type: none"> ➤ 1.00% - if Units are redeemed/switched-out on or before 30 days from the date of allotment ➤ Nil - if redeemed after 30 days from the date of allotment. <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><u>FEES AND EXPENSES</u></p> <p>A. <u>New Fund Offer (NFO) Expenses:</u> 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>B. <u>Annual Scheme Recurring Expenses:</u></p>

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 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.

Details of Annual Scheme Recurring Expenses under the Scheme is as follows:

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	
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.</p> <p>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.</p> <p>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%	2.00%	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>(iii) Additional expenses, incurred towards different heads mentioned under sub-regulations (2) and (4) of Regulation 52 of the SEBI(MF) Regulations 1996, not exceeding 0.05 per cent of daily net assets of the scheme. However, such additional expenses will not be charged if exit load is not levied or not applicable to the Scheme.</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 on the following day due to any reason, the Mutual Fund shall issue a press release giving reasons and explaining when the Mutual Fund would be able to publish the NAV.
For Investor Grievances please contact	<p>Mr. Vineet Nayyar- Investor Relation Officer Block No.601, 3rd Floor, C Tower, Udhna Udyognagar Sangh Commercial Complex, Central Road No.10, Udhna, Surat – 394210, Gujarat Phone No : 18605002888 email id:customercare@njmutualfund.com</p> <p>Name and Address of Registrar KFin Technologies Limited. Karvy Selenium Tower B, Plot No 31 & 32 Gachibowli Financial District, Nanakramguda, Serilingampally, Hyderabad – 500032.</p>
Unitholders information	<p><u>FOR INVESTORS WHO OPT TO HOLD UNITS IN PHYSICAL (NON-DEMAT) MODE</u> NFO: 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 application.</p> <p>Thereafter, a Consolidated Account Statement (CAS) shall also be sent to the unit holder in whose folio transactions viz. subscriptions, redemptions, switches, dividend pay-out, etc. have taken place during that month, on or before 15th 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, dividend pay-out, Systematic Withdrawal Plan and, Systematic Transfer Plan.</p> <p>In case of specific request is received from investors, 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.</p> <p><u>FOR INVESTORS WHO OPT TO HOLD UNITS IN DEMAT MODE</u></p> <p>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 and/or mobile number not later than 15 (fifteen) days from the date of closure of the New Fund Offer Period.</p>

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 statement 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 e-mail address in KYC records, the SCAS will be sent by e-mail. The Unit holders may request for account statement for mutual fund units held in physical mode.

In case of a specific request received from the Unit holders, 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 participant 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 receive 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 participant 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 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

	<p>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.</p> <p>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. <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> <ol style="list-style-type: none"> A. The amount per purchases /subscriptions is less than Rs. 10,000/-; B. The transaction pertains to other than purchases/ subscriptions relating to new inflows such as Switch/STP/ DTP, etc. C. Purchases/Subscriptions made directly with the Fund through any mode (i.e. not through any distributor/agent). D. Subscription made through Exchange Platform irrespective of investment amount.
<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>
<p>SEBI Scheme Code</p>	<p>NJMF/O/E/FCF/23/02/0005</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.

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 Flexi Cap Fund

Scheme Name: NJ Flexi Cap Fund | Plan: Regular | Direct | Option: Growth | IDCW Payout

Amount (₹) in Figures | Amount(₹) in Words

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

Scheme Name: NJ Flexi Cap Fund | Plan: Regular | Direct | Option: Growth | IDCW Payout

Amount (₹) in Figures (minimum ₹ 500/- and in multiple of ₹1/- 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 ₹ 100/- & in multiples of ₹ 1/- 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

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

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

To Scheme Name: NJ Flexi Cap Fund Plan: Regular | Direct | Option: Growth | IDCW Payout

7. SYSTEMATIC WITHDRAWAL PLAN (SWP) (To be submitted atleast 15 Business days before 1st due date.)

Scheme Name: NJ Flexi Cap Fund | Plan: Regular | Direct | Option: Growth | IDCW Payout | Withdrawal Frequency Monthly

SWP Amount: (Minimum ₹500/- and in multiple of ₹1/- thereafter)

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

Mention any date from 1, 5, 12 and 20 of every month. If SWP date is not mentioned, default date would be considered as 5th of every month.

8. SYSTEMATIC TRANSFER PLAN (STP) (To be submitted atleast 15 Business days before 1st due date.)

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

To Scheme: Plan: Regular | Direct | Option: Growth | IDCW Payout

STP Amount: in Figures (Minimum Rs. 500/- and in multiple of Rs. 1/-thereafter) | Frequency Monthly

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

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

QUICK CHECKLIST

Name/s mentioned are as per PAN only FATCA/CRS details provided for each applicant Nomination facility opted

Address, Email ID/Mobile No. are correctly mentioned. Full scheme name, plan, option is mentioned Form is signed by all applicants

KYC information provided for each applicant Pay-In bank details and supportings are attached

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

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. 1/-.
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.
8. If a purchase, switch, SIP or STP transaction is received from or under the ARN of a non -empowered Distributor, such a transaction shall be processed under the Direct Plan.

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 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. If the investor does not specify any plan or distributor code in the application form or in case of any ambiguity of these fields, the Direct Plan shall be considered as the default plan.
10. 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.
11. Investment through constituted Attorney should necessarily be signed by the constituted Power of Attorney holder.
12. 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.
13. Please provide email ID & Mobile Number, this will help us send investment / product related communication and resolve any queries more promptly.
14. 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 shall promptly advise the Mutual Fund to enable the Mutual Fund to make the delivery through alternate means. Failure to inform the Mutual Fund of such difficulty within 24 hours after receiving the email will serve as a confirmation regarding the acceptance by the Unitholder of the account statement.

It is deemed that the Unit holder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties.

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

B. Minor attaining majority (MAM)

- a. In case of a minor investor attaining the age of majority (i.e. completes 18 years of age), the AMC / Registrar will send 30 days advance notice advising the guardian and minor to submit an application along with prescribed documents for changing the status in the Fund's records from 'Minor' to 'Major'.

List of documents required for minor attaining major are duly filled MAM form, copy of PAN Card of the applicant, KYC Acknowledgment or a duly 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, SWP & STP, 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, STP, SWP mandate in the

prescribed form while applying for change in status from minor to major, in order to continue the SIP, STP, SWP.

The minor's account shall be frozen for operation by the guardian on the day the minor attains the age of majority and no further customer-initiated transactions shall be permitted till the 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 SA1.
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. The AMC will not accept redemption requests from a claimant until the transmission of units in favor of the claimant is completed. Therefore, the AMC will initially accept and process the request for unit transmission with proper documentation before accepting and processing the redemption request.
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 Private Limited ("Kfin") may also undertake the KYC of the investors on behalf of the Fund. On receipt of the KYC documents from the Fund, the KRA shall send a letter to the investor within SEBI stipulated timelines, confirming the details thereof.

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

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

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

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

12.PURCHASE/REDEMPTION OF UNITS THROUGH STOCK EXCHANGE INFRASTRUCTURE

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

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

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:

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	FII's	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.

TERM AND CONDITION FOR SYSTEMATIC WITHDRAWAL PLAN (SWP)

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

Instructions For SWP:

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

Application the timeline of 15 Business days will start from scheme reopen date.

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

TERMS & CONDITIONS FOR SYSTEMATIC TRANSFER PLAN (STP)

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

Instructions For STP:

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

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

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

ASBA APPLICATION FORM NJ FLEXI CAP FUND

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



NFO Opens on: August 15, 2023 | **NFO Closes on: August 29, 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 Flexi Cap Fund	<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 Flexi Cap Fund | **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 Flexi Cap 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,MaharashtraTel:022-68940000

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

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. **Agra;**KFin Technologies Ltd,House No. 17/2/4, 2nd Floor,Deepak Wasan Plaza,Behind Hotel Holiday INN,Sanjay Place,Agra 282002,7518801801. **Ahmedabad;**KFin Technologies Ltd,Office No. 401, on 4th Floor,ABC-I, Off. C.G. Road,-,Ahmedabad 380009,9081903021/9824327979. **Ajmer;**KFin Technologies Ltd,302 3rd Floor,Ajmer Auto Building,Opposite City Power House,Jaipur Road; Ajmer 305001,0145-5120725. **Akola;**KFin Technologies Ltd,Shop No 25, Ground Floor Yamuna tarang complex, Murtizapur Road N.H. No- 6, Opp Radhakrishna Talkies Akola 444001, Maharashtra,0724-2451874. **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. **Alwar;**KFin Technologies Ltd,Office Number 137, First Floor,Jai Complex,Road No-2,Alwar 301001,0144-4901131. **Amaravathi;**KFin Technologies Ltd,Shop No. 21 2nd Floor,Gulshan Tower,Near Panchsheel Talkies Jaistambh Square,Amaravathi 444601,0721 2569198. **Ambala;**KFin Technologies Ltd,6349, 2nd Floor,Nicholson Road,Adjacent Kos Hospitalambala Cant,Ambala 133001,7518801804. **Amritsar;**KFin Technologies Ltd,SCO 5 ,2nd Floor, District Shopping Complex,Ranjit Avenue,Amritsar 143001,0183-5053802. **Anand;**KFin Technologies Ltd,B-42 Vaibhav Commercial Center,Nr Tvs Down Town Shrow Room ,Grid Char Rasta ,Anand 380001,9081903038. **Ananthapur;**KFin Technologies Ltd.,#13/4, Vishnupriya Complex,Beside SBI Bank, Near Tower Clock,Ananthapur-515001.,9063314379 . **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. **Aurangabad;**KFin Technologies Ltd,Shop no B 38,Motiwalla Trade Center,Nirala Bazar,Aurangabad 431001,0240-2343414. **Azamgarh;**KFin Technologies Ltd,House No. 290, Ground Floor,Civil lines, Near Sahara Office,-,Azamgarh 276001,7518801805. **Balasore;**KFin Technologies Ltd,1-B. 1st Floor, Kalinga Hotel Lane,Baleshwar,Baleshwar Sadar,Balasore 756001,06782-260503. **Bangalore;**KFin Technologies Ltd,No 35,Puttanna Road,Basavanagudi,Bangalore 560004,080-26602852. **Bankura;**KFin Technologies Ltd,Plot nos- 80/1/ANATUNCHATI MAHALLA 3rd floor,Ward no-24 Opposite P.C Chandra,Bankura town,Bankura 722101,9434480586. **Bareilly;**KFin Technologies Ltd,1ST FLOORREAR SIDEA -SQUARE BUILDING,54-CIVIL LINES,Ayub Khan Chauraha,Bareilly 243001,7518801806. **Baroda;**KFIN Technologies LTD,1st Floor 125 Kanha Capital, Opp. Express Hotel, R C Dutt Road, Alkapuri Vadodara 390007,0265-2353506. **Begusarai;**KFin Technologies Ltd,C/o Dr Hazari Prasad Sahu,Ward No 13, Behind Alka Cinema,Begusarai (Bihar),Begusarai 851117,7518801807. **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 . **Berhampur (Or);**KFin Technologies Ltd, Opp Divya Nandan Kalyan Mandap,3rd Lane Dharam Nagar,Near Lohiya Motor,Berhampur (Or) 760001,0680-2228106. **Bhagalpur;**KFin Technologies Ltd,2Nd Floor,Chandralok ComplexGhantaghar,Radha Rani Sinha Road,Bhagalpur 812001,7518801808. **Bharuch;**KFin Technologies Ltd,123 Nexus business Hub,Near Gangotri Hotel,B/s Rajeshwari Petroleum,Makampur Road,Bharuch 392001,9081903042. **Bhatinda;**KFin Technologies Ltd,MCB -Z-3-01043, 2 floor, GONIANA ROAD,OPPORITE NIPPON INDIA MF GT ROAD,NEAR HANUMAN CHOWK,Bhatinda 151001,0164- 5006725.**Bhavnagar;**KFin Technologies Ltd,303 STERLING POINT ,WAGHAWADI ROAD ,-,Bhavnagar 364001,278-3003149. **Bhilai;**KFin Technologies Ltd,Office No.2, 1st Floor,Plot No. 9/6,Nehru Nagar [East],Bhilai 490020,0788-2289499 / 2295332. **Bhilwara;**KFin Technologies Ltd,Office No. 14 B, Prem Bhawan,Pur Road, Gandhi Nagar,Near CanaraBank,Bhilwara 311001,01482-246362 / 246364. **Bhopal;**KFin Technologies Ltd,SF-13 Gurukripa Plaza, Plot No. 48A,Opposite City Hospital, zone-2,M

P nagar,Bhopal 462011,0755 4077948/3512936. **Bhubaneswar**;KFin Technologies Ltd,A/181 Back Side Of Shivam Honda Show Room,Saheed Nagar,-,Bhubaneswar 751007,0674-2548981. **Bikaner**;KFin Technologies Ltd,70-71 2Nd Floor | Dr.Chahar Building ,Panchsati Circle,Sadul Ganj ,Bikaner 334003,0151-2200014. **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. **Calicut**;KFin Technologies Ltd,Second Floor,Manimuriyil Centre, Bank Road,,Kasaba Village,Calicut 673001,0495-4022480. **Chandigarh**;KFin Technologies Ltd,First floor, SCO 2469-70,Sec. 22-C,-,Chandigarh 160022,1725101342. **Chennai**;KFin Technologies Ltd,9th Floor, Capital Towers, 180,Kodambakkam High Road,Nungambakkam | Chennai – 600 034,044-42028512. **Chinsurah**;KFin Technologies Ltd,No : 96,PO: CHINSURAH,DOCTORS LANE,Chinsurah 712101,033-26810164. **Cochin**;KFin Technologies Ltd, Door No:61/2784, Second floor, Sreelakshmi Tower Chittoor Road, RavipuramErnakulam-Kerala-682015. **Coimbatore**;KFin Technologies Ltd,3rd Floor Jaya Enclave,1057 Avinashi Road,-,Coimbatore 641018,0422 - 4388011. **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. **Darbhanga**;KFin Technologies Ltd, 2nd Floor Raj Complex, Near Poor Home, Darbhanga - 846004,7518801809. **Davangere**;KFin Technologies Ltd,D.No 162/6 , 1st Floor, 3rd Main,P J Extension,Davangere taluk, Davangere Manda,Davangere 577002,0819-2258714. **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. **Dhanbad**;KFin Technologies Ltd,208 New Market 2Nd Floor,Bank More,-,Dhanbad 826001,9264445981. **Dhule**;KFin Technologies Ltd,Ground Floor Ideal Laundry Lane No 4,Khol Galli Near Muthoot Finance,Opp Bhavasar General Store,Dhule 424001,02562-282823. **Durgapur**;KFin Technologies Ltd,MWAV-16 BENGAL AMBUJA,2ND FLOOR CITY CENTRE,Distt. BURDWAN Durgapur-16 ,Durgapur 713216,0343-6512111. **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. **Erode**;KFin Technologies Ltd,Address No 38/1 Ground Floor,Sathy Road,(VCTV Main Road),Sorna Krishna Complex,Erode 638003,0424-4021212. **Faridabad**;KFin Technologies Ltd,A-2B 2nd Floor,Neelam Bata Road Peer ki Mazar,Nehru Groundnit,Faridabad 121001,7518801812. **Ferozpur**;KFin Technologies Ltd,The Mall Road Chawla Bulding Ist Floor,Opp. Centrail Jail,Near Hanuman Mandir,Ferozepur 152002,01632-241814. **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. **Gaya**;KFin Technologies Ltd,Property No. 711045129, Ground FloorHotel Skylark,Swaraipuri Road,-,Gaya 823001,0631-2220065. **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. **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. **Guntur**;KFin Technologies Ltd,2nd Shatter, 1st Floor,Hno. 6-14-48, 14/2 Lane,,Arundal Pet,Guntur 522002,0863-2339094. **Gurgaon**;KFin Technologies Ltd,No: 212A, 2nd Floor, Vipul Agora,M. G. Road,-,Gurgaon 122001,7518801817. **Guwahati**;KFin Technologies Ltd, Ganapati Enclave, 4th Floor, Opposite Bora service, Ullubari, Guwahati, Assam 781007,8811036746. **Gwalior**;KFin Technologies Ltd,City Centre,Near Axis Bank,-,Gwalior 474011,7518801818. **Haldwani**;KFin Technologies Ltd,Shoop No 5,KMVN Shoping Complex,-,Haldwani 263139,7518801819. **Haridwar**;KFin Technologies Ltd,Shop No. - 17,Bhatia Complex,Near Jamuna Palace,Haridwar 249410,7518801820. **Hassan**;KFin Technologies Ltd,SAS NO: 490, HEMADRI ARCADE,2ND MAIN ROAD,SALGAME ROAD NEAR BRAHMINS BOYS HOSTEL,Hassan 573201,08172

262065. **Hissar**;KFin Technologies Ltd,Shop No. 20, Ground Floor,R D City Centre,Railway Road,Hissar 125001,7518801821. **Hoshiarpur**;KFin Technologies Ltd,Unit # SF-6,The Mall Complex,2nd Floor , Opposite Kapila Hospital,Sutheri Road,Hoshiarpur 146001,01882-500143. **Hubli**;KFin Technologies Ltd,R R MAHALAXMI MANSION,ABOVE INDUSIND BANK, 2ND FLOOR,DESAI CROSS, PINTO ROAD,Hubballi 580029,0836-2252444. **Hyderabad**;KFin Technologies Ltd,No:303, Vamsee Estates,Opp: Bigbazaar,Ameerpet,Hyderabad 500016,040-44857874 / 75 / 76. **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. **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. **Jalgaon**;KFin Technologies Ltd, 3rd floor,269 JAAE Plaza, Baliram Peth near Kishore Agencies ,Jalgaon 425001,9421521406. **Jalpaiguri**;KFin Technologies Ltd,D B C Road Opp Nirala Hotel,Opp Nirala Hotel,Opp Nirala Hotel,Jalpaiguri 735101,03561-222136. **Jammu**;KFin Technologies.Ltd, 1D/D Extension 2,Valmiki Chowk, Gandhi Nagar , Jammu 180004,State - J&K,191-2951822. **Jamnagar**;KFin Technologies Ltd,131 Madhav Piazza, ,Opp Sbi Bank,Nr Lal Bunglow,Jamnagar 361008,0288 3065810. **Jamshedpur**;KFin Technologies Ltd,Madhukunj, 3rd Floor ,Q Road, Sakchi,Bistupur, East Singhbhum,Jamshedpur 831001,0657-6655003/ 6655004/ 6655005/ 6655006/ 6655007. **Jhansi**;KFin Technologies Ltd,1st Floor, Puja Tower,Near 48 Chambers,ELITE Crossing,Jhansi 284001,7518801823. **Jodhpur**;KFin Technologies Ltd,Shop No. 6, GANG TOWER, G Floor,OPPOSITE ARORA MOTER SERVICE CENTRE,NEAR BOMBAY MOTER CIRCLE,Jodhpur 342003,7737014590. **Junagadh**;KFin Technologies Ltd,Shop No. 201, 2nd Floor, V-ARCADE Complex, Near vanzari chowk,M.G. Road,Junagadh,362001,0285-2652220. **Kannur**;KFin Technologies Ltd,2ND FLOOR,GLOBAL VILLAGE,BANK ROAD,Kannur 670001,0497-2764190. **Kanpur**;KFin Technologies Ltd,15/46 B Ground Floor,Opp : Muir Mills,Civil Lines,Kanpur 208001,7518801824. **Karimnagar**;KFin Technologies Ltd,2nd ShutterHNo. 7-2-607 Sri Matha ,Complex Mankammathota ,-,Karimnagar 505001,0878-2244773. **Karnal**;KFin Technologies Ltd,3 Randhir Colony, Near Doctor J.C.Bathla Hospital, Karnal,(Haryana) 132001,0184-2252524. **Karur**;KFin Technologies Ltd,No 88/11, BB plaza,NRMP street,K S Mess Back side,Karur 639002,04324-241755.**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. **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. **Kolhapur**;KFin Technologies Ltd,605/1/4 E Ward Shahupuri 2Nd Lane,Laxmi Niwas,Near Sultane Chambers,Kolhapur 416001,0231 2653656. **Kolkata**;KFIN TECHNOLOGIES LTD,2/1,Russel Street,4thFloor,Kankaria, Centre,Kolkata,70001,WB,033 66285900. **Kollam**;KFIN TECHNOLOGIES Ltd,SREE VIGNESWARA BHAVAN,SHASTRI JUNCTION,KOLLAM - 691001,474-2747055. **Kota**;KFin Technologies Ltd,D-8, SHRI RAM COMPLEX,OPPOSITE MULTI PURPOSE SCHOOL,GUMANPUR,Kota 324007,0744-5100964. **Kottayam**;KFin Technologies Ltd,1St Floor Csiascension Square,Railway Station Road,Collectorate P O,Kottayam 686002,9496700884. **Kurnool**;KFin Technologies Ltd,Shop No:47,2nd Floor,S komda Shopping mall,Kurnool 518001,08518-228550. **Lucknow**;KFin Technologies Ltd,1st Floor,A. A. Complex,5 Park Road Hazratganj Thaper House,Lucknow 226001,0522-4061893. **Ludhiana**;KFin Technologies Ltd,SCO 122, Second floor,Above Hdfe Mutual fun,,Feroze Gandhi Market,Ludhiana 141001,0161-4670278. **Madurai**;KFin Technologies Ltd,No. G-16/17,AR Plaza, 1st floor,North Veli Street,Madurai 625001,0452-2605856. **Malda**;KFin Technologies Ltd,RAM KRISHNA PALLY; GROUND FLOOR,ENGLISH BAZAR,-,Malda 732101,03512-223763. **Mandi**;KFin Technologies Ltd,House No. 99/11, 3rd Floor,Opposite GSS Boy School,School Bazar,Mandi 175001,7518801833. **Mangalore**;KFin Technologies Ltd,SHOP NO - 305,MARIAN PARADISE PLAZA,3RD FLOOR, BUNTS HOSTEL ROAD,MANGALORE - 575003,DAKSHINA KANNADA Karnataka,0824-2496289. **Margoa**;KFIN TECHNOLOGIES LTD, SHOP NO 21, OSIA MALL, 1ST FLOOR, NEAR KTC BUS STAND, SGDPA MARKET COMPLEX, Margao - 403601,0832-2957253 .

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,7518801835. **Mehsana;**KFin Technologies Ltd,FF-21 Someshwar Shopping Mall ,Modhera Char Rasta,-,Mehsana 384002,02762-242950. **Mirzapur;**KFin Technologies Ltd, Triveni Campus, Near SBI Life Ratanganj Mirzapur 231001,7518801836. **Moga;**KFin Technologies Ltd,1St FloorDutt Road,Mandir Wali Gali,Civil Lines Barat Ghar ,Moga 142001,01636 - 230792. **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. **Mumbai;**KFin Technologies Ltd,6/8 Ground Floor, Crossley House,Near BSE (Bombay Stock Exchange)Next Union Bank ,Fort Mumbai - 400 001,022-66235353. **Muzaffarpur;**KFin Technologies Ltd,First Floor Saroj Complex ,Diwam Road,Near Kalyani Chowk,Muzaffarpur 842001,7518801839. **Mysore;**KFin Technologies Ltd, NO 2924, 2ND FLOOR, 1ST MAIN, 5TH CROSS, SARASWATHI PURAM, MYSORE 570009,0821-2438006. **Nadiad;**KFin Technologies Ltd,311-3rd Floor City Center ,Near Paras Circle,-,Nadiad 387001,0268-2563245. **Nagercoil;**KFin Technologies Ltd,HNO 45 ,1st Floor,East Car Street ,Nagercoil 629001,04652 - 233552. **Nagpur;**KFin Technologies Ltd,Plot No. 2, Block No. B / 1 & 2 , Shree Apratment,Khare Town, Mata Mandir Road,Dharampeth,Nagpur 440010,0712-3513750. **Nanded;**KFin Technologies Ltd,Shop No.4 ,Santakripa Market G G Road,Opp.Bank Of India,Nanded 431601,02462-237885.**Nasik;**KFin Technologies Ltd,S-9 Second Floor,Suyojit Sankul,Sharanpur Road,Nasik 422002,0253-6608999. **Navsari;**KFin Technologies Ltd,103 1ST FLOORE LANDMARK MALL,NEAR SAYAJI LIBRARY ,Navsari Gujarat,Navsari 396445,9081903040. **New Delhi;**KFin Technologies Ltd,305 New Delhi House ,27 Barakhamba Road ,-,New Delhi 110001,011- 43681700 . **Noida;**KFin Technologies Ltd,F-21,2nd Floor,Near Kalyan Jewelers,Sector-18,Noida 201301,7518801840. **Palghat;**KFin Technologies Ltd,No: 20 & 21 ,Metro Complex H.P.O.Road Palakkad,H.P.O.Road,Palakkad 678001,9895968533. **Panipat;**KFin Technologies Ltd,Shop No. 20, 1st Floor BMK,Market, Behind HIVE Hotel, G.T.Road, Panipat-132103, Haryana,7518801841. **Panjim;**KFin Technologies Ltd,H. No: T-9, T-10, Affran plaza,3rd Floor,Near Don Bosco High School,Panjim 403001,0832-2426874. **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. **Patna;**KFin Technologies Ltd,3A 3Rd Floor Anand Tower,Exhibition Road,Opp Ici Bank,Patna 800001,0612-4323066. **Pondicherry;**KFin Technologies Ltd,No 122(10b),Muthumariamman koil street,-,Pondicherry 605001,0413-4300710. **Pune;**KFin Technologies Ltd,Office # 207-210, second floor,Kamla Arcade, JM Road. Opposite Balgandharva,Shivaji Nagar,Pune 411005,2046033615. **Raipur;**KFin Technologies Ltd,OFFICE NO S-13 SECOND FLOOR REHEJA TOWER,FAFADIH CHOWK,JAIL ROAD,Raipur 492001,0771-4912611. **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. **Rajkot;**KFin Technologies Ltd,302 Metro Plaza ,Near Moti Tanki Chowk,Rajkot,Rajkot Gujarat 360001,9081903025. **Ranchi;**KFin Technologies Ltd,Room No 103 1st Floor ,Commerce Tower ,Beside Mahabir Tower ,Ranchi 834001,0651-2331320. **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. **Rourkela;**KFin Technologies Ltd,2nd Floor, Main Road,UDIT NAGAR,SUNDARGARH,Rourekla 769012,0661-2500005 . **Sagar;**KFin Technologies Ltd,II floor Above shiva kanch mandir.,5 civil lines,Sagar,Sagar 470002,07582-402404. **Salem;**KFin Technologies Ltd, No.6 NS Complex, Omalur main road, Salem 636009,0427-4020300. **Sambalpur;**KFin Technologies Ltd,First Floor; Shop No. 219,SAHEJ PLAZA,Golebazar; Sambalpur,Sambalpur 768001,0663-2533437. **Satna;**KFin Technologies Ltd,1st Floor Gopal Complex,Near Bus Stand Rewa Roa,Satna,485001,7518801847. **Shillong;**KFin Technologies Ltd,Annex Mani Bhawan ,Lower Thana Road ,Near R K M Lp School ,Shillong 793001,0364 -

2506106. **Shimla**;KFin Technologies Ltd,1st Floor,Hills View Complex,Near Tara Hall,Shimla 171001,7518801849. **Shimoga**;KFin Technologies Ltd,JAYARAMA NILAYA,2ND CORSS,MISSION COMPOUND,Shimoga 577201,08182-228799. **Shivpuri**;KFin Technologies Ltd,A. B. Road,In Front of Sawarkar Park,Near Hotel Vanasthali,Shivpuri 473551,7518801850. **Sikar**;KFin Technologies Ltd,First Floor Super Tower ,Behind Ram Mandir Near Taparya Bagichi ,-,Sikar 332001,01572-250398 . **Silchar**;KFin Technologies Ltd,N.N. Dutta Road,Chowchakra Complex,Premtala,Silchar 788001,3842261714. **Siliguri**;KFin Technologies Ltd,Nanak Complex, 2nd Floor,Sevoke Road,-,Siliguri 734001,0353-2522579. **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. **Solapur**;KFin Technologies Ltd,Shop No 106. Krishna complex 477,Dakshin Kasaba, Datta Chowk,Solapur-413007,0217-2300021 / 2300318. **Sonepat**;KFin Technologies Ltd,Shop no. 205 PP Tower,Opp income tax office,Subhash chowk Sonepat. 131001.,7518801853. **Sri Ganganagar**;KFin Technologies Ltd,Address Shop No. 5, Opposite Bihani Petrol Pump,NH - 15,near Baba Ramdev Mandir,Sri Ganganagar 335001,0154-2470177. **Srikakulam**;KFin Technologies Ltd,D No 4-4-97 First Floor Behind Sri Vijayaganapathi Temple,Pedda relli veedhi ,Palakonda Road ,Srikakulam 532001,8942229925. **Sultanpur**;KFin Technologies Ltd,1st Floor, Ramashanker Market,Civil Line,-,Sultanpur 228001,7518801854. **Surat**;KFin Technologies Ltd,Ground Floor Empire State building ,Near Udhna Darwaja, Ring Road, Surat 395002,9081903041. **Tirunelveli**;KFin Technologies Ltd,55/18 Jeney Building, 2nd Floor,S N Road,Near Aravind Eye Hospital,Tirunelveli 627001,0462-4001416. **Tirupathi**;KFin Technologies Ltd,Shop No:18-1-421/f1,CITY Center,K.T.Road,Airtel Backside office,Tirupathi - 517501,9885995544 / 0877-2255797. **Tiruvalla**;KFin Technologies Ltd,2Nd FloorErinjery 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. **Trichy**;KFin Technologies Ltd,No 23C/1 E V R road, Near Vekkaiammam Kalyana Mandapam,Putthur,-,Trichy 620017,0431-4020227. **Trivandrum**;KFin Technologies Ltd,1st FLOOR , MARVEL BUILDING OPP,SL ELECTRICALS,UPPALAM ROAD, STATUE PO,TRIVANDRUM 695001,0471-4012377. **Tuticorin**;KFin Technologies Ltd,4 - B A34 - A37,Mangalmal Mani Nagar,Opp. Rajaji Park Palayamkottai Road,Tuticorin 628003,0461-2334603. **Udaipur**;KFin Technologies Ltd,Shop No. 202, 2nd Floor business centre,1C Madhuvan,Opp G P O Chetak Circle ,Udaipur 313001,0294 2429370. **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. **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. **Varanasi**;KFin Technologies Ltd,D-64/132 KA , 2nd Floor , Anant Complex, Sagra,Varanasi 221010,7518801855. **Vellore**;KFin Technologies Ltd,No 2/19,1st floor,Vellore city centre,Anna salai,Vellore 632001,0416-41603806. **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. **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.

COLLECTION CENTER

Hyderabad(Gachibowli); KFin Technologies Ltd,Selenium Plot No: 31 & 32,Tower B Survey No.115/22 115/24 115/25,Financial District Gachibowli Nanakramguda SerilingampallyMandal,Hyderabad,500032,040-33215122.
Vashi;KFin Technologies Ltd,Vashi Plaza,Shop no. 324,C Wing, 1ST Floor,Sector 17,Vashi Mumbai,400703,022 27802684. **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. **Borivali;**KFin Technologies Ltd,Gomati SmutiGround Floor,Jambli Gully,Near Railway Station ,Borivali Mumbai,400 092,022- 28916319.
Thane;KFin Technologies Ltd,Room No. 302 3rd FloorGanga Prasad,Near RBL Bank Ltd,Ram Maruti Cross RoadNaupada Thane West ,Mumbai,400602,022 25303013

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