



NOTICE-CUM-ADDENDUM

NOTICE CUM ADDENDUM TO THE STATEMENT OF ADDITIONAL INFORMATION (SAI), SCHEME INFORMATION DOCUMENT (SID), KEY INFORMATION MEMORANDUM (KIM) OF ALL THE SCHEMES OF NJ MUTUAL FUND ("THE FUND").

ACCEPTANCE OF FINANCIAL TRANSITIONS THROUGH EMAIL IN RESPECT OF NON-INDIVIDUAL INVESTORS:

Investors/Unitholders are requested to note that with effect from May 1, 2025, NJ Asset Management Private Limited (the AMC) will accept transaction requests through email ID i.e. transaction@njgroup.in and accordingly Email server of the AMC shall be considered as an Official Point of Acceptance of Transaction (OPAT).

Non-individual investors desiring to avail the facility of carrying out financial transactions through email in respect of NJ Mutual Fund schemes shall:

- a) Submit a copy of the Board resolution or an authority letter on their letter head (signed by competent authority), granting appropriate authority to the designated officials of their entity.
- b) The board resolution/authority letter should explicitly consist of:
 - (i) List of approved authorized officials who are authorized to transact on behalf of non-individual investors along with their designation and email IDs.
 - (ii) An Undertaking that the instructions for any financial transactions sent by email by the authorized officials shall be binding upon the entity as if it were a written agreement.
- c) In case the document is executed electronically with a valid Digital Signature Certificate (DSC) or through Aadhaar based e-signature by the authorized official/s shall be considered as valid and acceptable and shall be binding on the non-individual investor even if the transaction request is not received from the registered email id. of the authorized official/s. However, in such cases, the domain name of the email ID should be from the same organization's official domain name.
- d) In addition to acceptance of financial transaction via email, scanned copy of duly signed transaction form/request letter bearing wet signatures of the authorized signatories of the entity, received from some other official / employee of the non-individual investor may also be accepted, and shall be binding on the non-individual investor provided -
 - (i) The email is also cc'd (copied) to the registered email ID of the authorized official / signatory of the non-individual unitholder; and
 - (ii) the domain name of the email ID of the sender of the email is from the same organization's official domain name.
- e) No change in /addition to the bank mandate shall be allowed via email. Change in bank details or addition of bank account of the investor shall be permitted only via the prescribed service request form duly signed by the investor's authorized signatories with wet signature of the designated authorized officials.
- f) Request for change in bank details or addition of bank account of the entity shall be submitted by the non-individual investor using the prescribed service request form duly signed by the entity's authorized signatories with wet signature of the designated authorized signatories.



g) Change in the registered email address / contact details of the entity shall be accepted only through a physical letter (including scanned copy thereof) with wet signature of the designated authorized officials of the entity, duly supported by copy of the board resolutions/authority letter on the entity's letter head.

h) In addition to acceptance of financial transactions via email, scanned copies of signed transaction form /request letters bearing wet signatures of the authorized signatories of the entity, received from the registered MFD of the entity or a third party authorized by the non-individual unitholder may also be accepted subject to fulfillment of the following requirements:

- i) Authorization letter from the non-individual unitholder authorizing the MFD/person to send the scanned copies of signed transaction form/request letter on behalf the non-individual investor and
- ii) the non-individual unitholder's registered email ID is also cc'd (copied) in the email sent by the authorized MFD/person sending the scanned copies of the duly signed transaction form/request letter.

Terms and Conditions for acceptance of financial transactions through email are as below:

1. The use of this Facility by the Investor will be deemed as the investor's confirmation that the investor understands and agrees to be bound by all of the terms and conditions applicable to this Facility, as amended from time to time.
2. The Investor acknowledges that it is a web based service and that transmissions may not be properly received and may be inadvertently read. Further, the Investor acknowledges and is fully aware of the risks involved in using this Facility including but not limited to such transaction requests being illegible, altered, etc. The Investor agrees that the risk of misunderstanding and errors shall be borne by the Investor, and the AMC shall not be responsible for such breach and shall not be liable for any claims, liability, loss, damage, cost or expenses arising from such misunderstanding or errors caused in transmission.
3. The AMC reserves the right to change the Designated Email ID/designate more than one email IDs as Designated Email IDs from time to time, and the same shall be updated on the AMC's website.
4. The Designated Email ID will be an Official Point of Acceptance for transactions. The transaction request sent on the Designated Email ID will be time-stamped as per the date and time of the email received on the server of the AMC, and such time stamp shall be considered as final and binding for determining the applicable Net Asset Value (NAV) for the transaction in accordance with the SEBI (Mutual Funds) Regulations, 1996. Time displayed on the Investor (s) screen is the indicative local machine time and not the actual server time of the AMC. If transaction requests/instructions are not made in accordance with prescribed instructions / terms & conditions, AMC shall not be liable to take or execute that transaction on that day.
5. The Investor agrees and acknowledges and is aware that there may be a delay in delivery or difference in the date and time of the email received on the server of the AMC and the date and time of the server through which the Investor has sent the email, and also that the AMC server may not receive / reject the email sent by the Investor.
6. NJ AMC /RTA shall not be liable in case the transaction sent or purported to be sent by the investor is not received by the NJ AMC/ RTA due to any reason and hence not processed.
7. NJ AMC / RTA shall not be held liable for any losses, damages suffered by the entity in connection with or any way relating to NJAMC accepting in good faith any requests received through electronic transmission and acting on such electronic transmission including unsigned/ unattested transactions/ instructions and relying upon such electronic transaction requests purporting to come from the transmitter even though it may not come from the transmitter.
8. Investors should maintain adequate safeguards / measures to ensure the security of email communication.

9. Investors availing the facility for submitting financial transactions via email shall retain records of such transactions in line with the applicable laws / regulations.
10. Investors availing the facility for submitting financial transactions via email shall adopt appropriate procedure for addition/deletion in the name of authorized signatory of the entity and shall notify the same to the AMC. In case of changes / additions / deletions in the name, registered email ids / contact details of the authorized designated signatories of the entity, the entity shall submit a new board resolution or an authority letter on the entity's letterhead, to the AMC. The same shall be submitted through a physical letter (including scan copy thereof) with wet signature of the designated authorized officials granting appropriate authority to the new designated officials. The new document submitted shall override the previous board resolution / authority letter submitted to the AMC.
11. The non individual investor/authorised registered mutual fund distributor of the entity authorizes the AMC to accept and act on transmission through email which the AMC believes in good faith to be given by the investor and the AMC shall be entitled to treat such transaction as if the same was given to the AMC under the investor's original signature and shall be binding on the investor. The acceptance of transactions will be solely at the risk of the investor or any person acting on his behalf of the transactions and the AMC, Mutual Fund, Registrar or any other agent or representative of the AMC, Mutual Fund, the Registrar shall not in any way be liable or responsible for any loss, damage caused to the investor directly or indirectly, as a result of the investor sending or purporting to send such transactions including where transaction sent / purported to be sent is not processed on account of the fact that it was not received by the AMC.
12. The AMC has implemented sufficient email security controls as per current industry standards to ensure the integrity and confidentiality of transactions confirmed through email.
13. The AMC/ Registrar at its sole discretion and in accordance with the terms of the SID of the Scheme reject the transaction received through this Facility and such decision shall be final and binding on the investor. The AMC shall not be bound to act upon E-Mails requests/instructions, which are illegible. In the absence of relevant and adequate information required by the AMC, for carrying out any transaction pursuant to receipt of the E-mail requests/instructions, AMC shall not be held liable or responsible for any delay in completion/ not effecting of such transaction and any resulting loss or damage to Investor (s) on account thereof.
14. Investor shall indemnify the AMC/ Mutual Fund/ Registrar from and against all claims, liability, loss, damage, cost and expenses incurred by the AMC/ Mutual Fund/ Registrar arising out of or relating to:
 - a. The AMC/ Mutual Fund/ Registrar acting pursuant to, in accordance with or relying upon any email requests received or the AMC/ Mutual Fund/ Registrar not processing the email requests for any reason.
 - b. The AMC/ Mutual Fund/ Registrar acting pursuant to, in accordance with or relying upon any E-mail requests/instructions or otherwise pursuant to the request and authority conferred herein.
 - c. The AMC/ Mutual Fund/ Registrar acting pursuant to, in accordance with or relying upon any E-mail requests/instructions received by the AMC which it believes in good faith, to be such E-mail requests/instructions
 - d. Any unauthorized or fraudulent email request received by the AMC/Mutual Fund/ Registrar from the registered email ID of the investor. Non-receipt of E-mail requests/instructions claimed to have been sent by the investor.
15. The AMC at its sole discretion reserves the right to reject any application received through this facility and such decision shall be final and binding on the investor.
16. The AMC shall act in good faith and shall take necessary steps in connection with the email requests received regardless of the value involved, and the same shall be binding on the Investor. The AMC/ Mutual Fund/ Registrar shall not be held responsible / liable for any loss caused to the investor due to any time lag / error / interception in transmission of transaction through email to



the AMC / Mutual Fund/ Registrar and will be held harmless for loss, if any, suffered by the Investor for processing/ not processing transactions received through this Facility.

This notice- cum- addendum shall form an integral part of SID, KIM of all the scheme(s) and SAI of NJ Mutual Fund. All other features, terms and conditions as mentioned in the SID, KIM of all the scheme(s) and SAI shall remain unchanged.

For NJ Asset Management Private Limited
Investment Manager of NJ Mutual Fund

Sd/-
Vineet Nayyar
(DIN: 10690316)
Director & Chief Executive Officer

Date: May 1, 2025
Place: Mumbai

For further details, please contact: 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. Telephone Number – 0261 6715601. **Corporate office:** Unit no. 101A, 1st floor, Hallmark Business Plaza, Bandra (East), Mumbai – 400051. Telephone number: 022 68940000 /1860 500 2888 / 040-49763510. **Email id:** customercare@njmutualfund.com
Website: www.njmutualfund.com

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