

NJ OVERNIGHT FUND

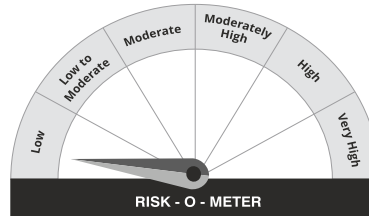
An open ended debt scheme investing in overnight securities with a relatively low interest rate risk and relatively low credit risk

This product is suitable for investors who are seeking*:

- An overnight fund that aims to generate optimal returns in line with overnight rates and high liquidity
- To invest in debt and money market instruments with maturity of 1 day

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

Scheme Riskometer



Investor understand that their principal will be at **Low Risk**

Benchmark Riskometer



NIFTY 1D Rate Index: **Low Risk**

POTENTIAL RISK CLASS			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)	A-1		
Moderate (Class II)			
Relatively High (Class III)			

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

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

Offer of units of Rs. 1,000/- per unit for cash during the New Fund Offer Period and at NAV based prices upon re-opening.

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 particular shave 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 **June 25, 2024**

Investment Objective	<p>The investment objective of the scheme is to seek to generate returns commensurate with risk of investments in overnight instruments.</p> <p>However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.</p>									
Asset Allocation Pattern of the scheme	<table border="1" data-bbox="488 535 1445 736"> <thead> <tr> <th data-bbox="488 535 874 629" rowspan="2">Instruments</th> <th colspan="2" data-bbox="874 535 1445 629">Indicative allocations (% of total assets)</th> </tr> <tr> <th data-bbox="874 629 1177 685">Maximum</th> <th data-bbox="1177 629 1445 685">Minimum</th> </tr> </thead> <tbody> <tr> <td data-bbox="488 685 874 736">Overnight Securities*</td> <td data-bbox="874 685 1177 736">100%</td> <td data-bbox="1177 685 1445 736">0%</td> </tr> </tbody> </table> <p data-bbox="475 781 1522 920">*TREPS, Government Repo / Reverse Repo (in Government Securities), Treasury bills, Government securities (Issued by both Central and State governments) and any other like instruments as specified by the Reserve Bank of India from time to time and approved by SEBI from time to time having maturity of 1 day.</p> <ul data-bbox="525 965 1522 1883" style="list-style-type: none"> • The Scheme will not invest in foreign securities, securitised debt, corporate debt repo, derivative and stock lending. • The scheme will not invest in debt instruments with special features as referred to in SEBI circular no. SEBI/HO/IMD/DF4/CIR/P/2021/032 dated March 10, 2021, debt instruments having credit enhancements or structured obligations. • Pursuant to SEBI circular dated September 20, 2019 on Risk management framework for overnight funds, the Scheme shall not park funds pending deployment in short term deposits of scheduled commercial banks and shall not invest in debt securities having structured obligations (SO rating) and/ or credit enhancements (CE rating). However, debt securities with government guarantee shall be excluded from such restriction. The Scheme will comply with investment restrictions applicable from time to time. • A scheme may invest in another Overnight 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 Scheme can deploy, not exceeding, 5% of the net assets of the scheme in G-secs and/or T-bills with a residual maturity of upto 30 days for the purpose of placing the same as margin and collateral for certain transactions. • The cumulative gross exposure through Debt and money market instruments or 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 <p data-bbox="475 1928 1417 1989">Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)</p>		Instruments	Indicative allocations (% of total assets)		Maximum	Minimum	Overnight Securities*	100%	0%
Instruments	Indicative allocations (% of total assets)									
	Maximum	Minimum								
Overnight Securities*	100%	0%								

Sr. no	Type of Instrument	Percentage of exposure	Circular references*
1.	Units of Mutual Funds	5% of net asset value of NJ Mutual Fund.	Clause 4 of the Seventh Schedule of the SEBI (Mutual Funds) Regulations, 1996
2.	G-secs and/or T-bills with a residual maturity of upto 30 days for the purpose of placing the same as margin and collateral for certain transactions.	5% of net assets of the scheme.	-
3.	Any other instruments	Nil	-

The scheme shall not invest in below securities/instruments:

Sr. No	Type of Instrument
1	Debt Instruments other than TREPS, Government Repo / Reverse Repo (in Government Securities), Treasury bills, Government securities (Issued by both Central and State governments) and any other like instruments as specified by the Reserve Bank of India from time to time and approved by SEBI from time to time having maturity of 1 day.
2	Short Term Deposit
3	Foreign Securities
4	Debt instruments having Credit Enhancement /Structured Obligations
5	Securitized debt
6	Corporate Debt Repo
7	Derivatives
8	Stock lending

Portfolio Rebalancing:

The Scheme shall rebalance the portfolio on a daily basis.

Investment Strategy

The investment objective of the Scheme is to generate returns by investing in Debt and money market instruments with overnight maturity as per rule based strategy. The total assets of the Scheme will be invested in Debt and money market instruments having maturity / residual maturity of 1 day

Portfolio Turnover

The Scheme will endeavour to keep the portfolio turnover at a minimum. However the portfolio turnover ratio may vary as the Scheme may change the portfolio according to

	<p>Asset Allocation to align itself with the objectives of the Scheme. The effect of higher portfolio turnover could be higher brokerage and transaction costs.</p> <p>Investment by the AMC in the scheme</p> <p>From time to time and subject to the regulations, the sponsors, the mutual funds and investment Companies managed by them, their affiliates, their associate companies, subsidiaries of the sponsors and the AMC may invest in either directly or indirectly in the Scheme. The funds managed by these affiliates, associates and/ or the AMC may acquire a substantial portion of the Scheme. Accordingly, redemption of units held by such funds, affiliates/associates and sponsors may have an adverse impact on the units of the Scheme because the timing of such redemption may impact the ability of other unit holders to redeem their units.</p> <p>The sponsor or asset management company shall invest not less than one percent of the amount which would be raised in the new fund offer or fifty lakh rupees, whichever is less, and such investment shall not be redeemed unless the scheme is wound up. The Investment shall be made under the growth option of the scheme. For such schemes where growth option is not available the investment shall be made in the Reinvestment of Income Distribution cum capital withdrawal option of the scheme. Further, for such schemes where growth option as well as Reinvestment of Income Distribution cum capital withdrawal option are not available the investment shall be made in the Payout of Income Distribution cum capital withdrawal option of the scheme.</p> <p>The Scheme may invest in other Scheme managed by the AMC or in the Scheme of any other Mutual Funds, provided it is in conformity to the investment objectives of the Scheme and in terms of the prevailing Regulations and guidelines. As per SEBI (MF) Regulations 1996, no investment management fees will be charged for such investments and Procedure followed for Investment decisions. Please refer to Statement of Additional Information available on website www.njmutualfund.com</p>
<p>Risk Profile of the Scheme</p>	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:</p> <p>1. Risk Associated with Debt and money market Instruments:</p> <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.</p> <p>Price-Risk or Interest-Rate Risk: Fixed income securities such as bonds, debentures and money market instruments run price-risk or interest-rate risk. Generally, when interest rates rise, prices of existing fixed income securities fall and when interest rates drop, such prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates.</p>

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

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

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

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

Tri Party Repo through CCIL (TREPS): The mutual fund is a member of the securities segment and Tri-party Repo trade settlement of the Clearing Corporation of India (CCIL). All transactions of the mutual fund in government securities and in Tri-party Repo trades are settled centrally through the infrastructure and settlement systems provided by CCIL; thus reducing the settlement and counterparty risks considerably for transactions in the said segments. CCIL maintains prefunded resources in all the clearing segments to cover potential losses arising from the default member. In the event of a clearing member failing to honour his settlement obligations, the default Fund is utilized to complete the settlement. The sequence in which the above resources are used is known as the "Default Waterfall". As per the waterfall mechanism, after the defaulter's margins and the defaulter's contribution to the default fund have been appropriated, CCIL's contribution is used to meet the losses. Post utilization of CCIL's contribution if there is a residual loss, it is appropriated from the default fund contributions of the non-defaulting members. Thus the scheme is subject to risk of the initial margin and default fund contribution being invoked in the event of failure of any settlement obligations. In addition, the fund contribution is allowed to be used to meet the residual loss in case of default by the other clearing member (the defaulting member). However, it may be noted that a member shall have the right to submit resignation from the membership of the Security segment if it has taken a loss through replenishment of its contribution to the default fund for the segments and a loss threshold as notified have been reached. The maximum contribution of a member towards replenishment of its contribution to the default fund in the 7 days (30 days in case of securities segment) period immediately after the afore-mentioned loss threshold having been reached shall not exceed 5 times of its contribution to the Default Fund based on the last recomputation of the Default Fund

or specified amount, whichever is lower. Further, it may be noted that CCIL periodically prescribes a list of securities eligible for contributions as collateral by members. Presently, all Central Government securities and Treasury bills are accepted as collateral by CCIL. The risk factors may undergo change in case the CCIL notifies securities other than Government of India securities as eligible for contribution as collateral.

2. Risks Associated With Transaction in Units Through Stock Exchange Mechanism:

In respect of transactions in Units of the Scheme through NSE and/or BSE or any other recognized stock exchange, allotment and redemption of Units on any Business Day will depend upon the order processing/settlement by NSE, BSE or such other exchange and their respective clearing corporations on which the Mutual Fund has no control. Further, transactions conducted through the stock exchange mechanism shall be governed by the operating guidelines and directives issued by NSE, BSE or such other recognized exchange in this regard. Accordingly, there could be negative impacts to the investors such as delay or failure in allotment / redemption of Units. The Fund and the AMC are not responsible for the negative impacts.

3. Risk of Changes in Borrowing Rates:

The Scheme may borrow funds on a temporary basis within the limits set forth under the SEBI Regulations. The Scheme may choose to only borrow from the Custodian of the Scheme, and the borrowing rate imposed by the Custodian of the Scheme may change due to market conditions. As a consequence thereof, the borrowing rates imposed by the Custodian may not be the most competitive.

4. Risk Factors relating to Portfolio Rebalancing:

In the event that the asset allocation of the Scheme deviates from the ranges as provided in the asset allocation table in this SID, then the Fund Manager will rebalance the portfolio of the Scheme to the position indicated in the asset allocation table within a period of 30 business days from the date of said deviation. However, if market conditions do not permit the Fund Manager to rebalance the portfolio of the Scheme within the stipulated period of 30 business days then the AMC would notify the Investment Committee of the AMC with appropriate justifications.

5. Valuation of the Scheme's Investments:

The AMC carries out valuation of investments made by the Scheme. The AMC values Securities and assets in the Scheme according to the valuation policies described in the Statement of Additional Information.

6. Risk factors associated with Creation of Segregated Portfolio:

In the event of creation of Segregated Portfolio in case of a Credit Event, investors' investments may be subject to following risks:

- Investor holding units of Segregated Portfolio may not be able to liquidate their holding till recovery of money from the issuer.
- Listing of units of Segregated Portfolio on recognised stock exchanges does not necessarily guarantee its liquidity. There may not be active trading of units on the exchange. Further trading price of units on the exchange may be significantly lower than the prevailing NAV.
- Security comprising Segregated Portfolio may not realise any value.

	<p>7. Other Scheme Specific Risk factors:</p> <ul style="list-style-type: none"> Investment decisions made by the AMC may not always be profitable, even though it is intended to generate capital appreciation. Political Risks: Whereas the Indian market was formerly restrictive, a process of deregulation has been taking place over recent years. This process has involved removal of trade barriers and protectionist measures, which could adversely affect the value of investments. It is possible that the future changes in the Indian political situation, including political, social or economic instability, diplomatic developments and changes in laws and regulations could have an effect on the value of investments. Expropriation, confiscatory taxation or other relevant developments could affect the value of investments. The tax benefits available under the scheme are as available under the present taxation laws and are available only to certain specified categories of investors and that is subject to fulfillment of the relevant conditions. The information given is included for general purposes only and is based on advice that the AMC has received regarding the law and the practice that is currently in force in India and the investors and the Unitholders should be aware that the relevant fiscal rules and their interpretation may change. As is the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of investment in the Scheme will endure indefinitely. In view of the individual nature of tax consequences, each Investor/Unitholder is advised to consult his/her own professional tax advisor. <p>For details on risk factors and risk mitigation measures, please refer SID.</p>																								
<p>Plans/Options</p>	<p>The Scheme offer following Plans:</p> <ol style="list-style-type: none"> Regular Plan Direct Plan Unclaimed Redemption Plan - upto 3 years <p>Each Plan offers a Growth Option.</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="475 1570 1522 2018"> <thead> <tr> <th>Scenario</th> <th>The 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> </tbody> </table>	Scenario	The 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
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6	Direct Plan	Regular Plan	Direct Plan
7	Mentioned	Regular Plan	Regular Plan
8	Mentioned	Not mentioned	Regular Plan

NJ Overnight Fund - Unclaimed Redemption Plan - upto 3 years: The Plan shall not be available for regular subscriptions/ switch-in by the investors/unitholders. Allotment of units in these plans shall be made in the investor's existing folio in which redemption remains unclaimed.

Minimum initial / additional subscription:

Minimum initial/additional subscription amount shall not be applicable to this Plan. No regulatory/scheme criteria will be considered for allotment of units. The Plan shall not be available for regular subscriptions/ switch-in by the investors/unitholders.

Allotment of units in these plans shall be made in the investor's existing folio in which redemption remains unclaimed.

Minimum Redemption Amount:

Redemption / switch-out requests under the Unclaimed Amount Plan will be treated as for 'All units'. No partial redemptions will be allowed for investors. Switch-out transactions from these plans shall be allowed to any permissible schemes of NJ Mutual Fund.

Redemption/ Switch-out transaction will get processed and paid to the unitholders for unclaimed amount along with the appreciated value i.e., Units will be redeemed at the applicable NAV, subject to availability of necessary information to process the application with the AMC. The AMC reserves the right to seek additional clarification/ information before processing the redemption/ switch-out and accordingly the NAV of the day on which the AMC receives necessary information shall apply.

Allotment:

The unclaimed redemption shall be invested in the Unclaimed Redemption Plan – Growth option at Face Value of Rs. 1000 per unit on December 10, 2023. Thereafter, this plan will have a separate NAV and the Units under this plan will be allotted at NAV based prices, based on the date and time of processing the investment and applicable provisions on availability of funds for utilization. Cut-off timing shall remain the same as defined in the Scheme Information Document.

Fees and Expense Ratio

The Total Expense Ratio under the plan will be capped at 50 bps (0.50%) of the daily net assets of the Scheme / Plan.

All the other terms and conditions for this plan will remain same as for other plan of the scheme.

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.

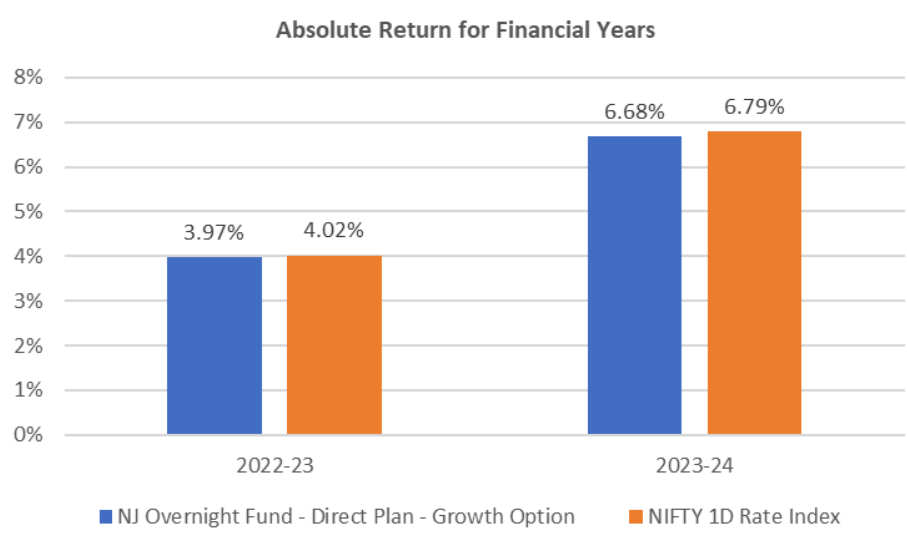
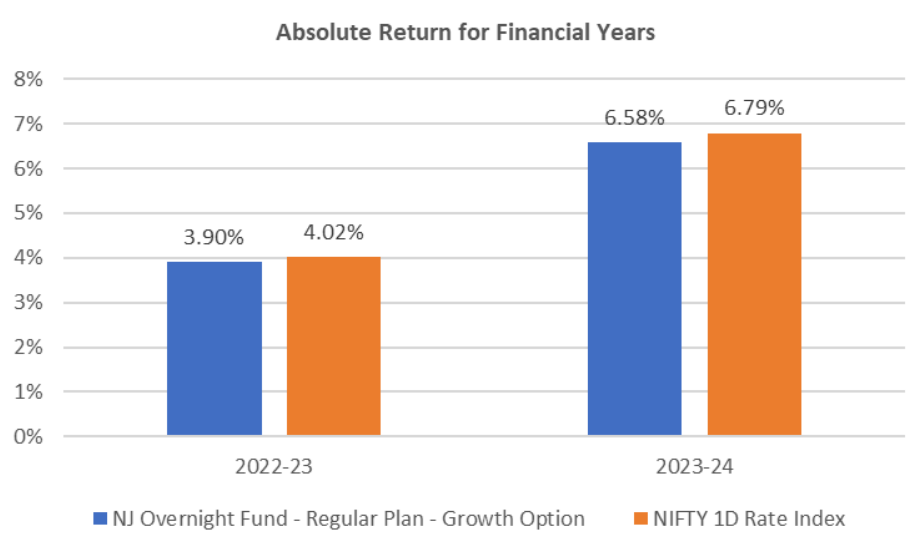
Direct Plan shall be the default plan if the investor doesn't indicate any plan and distributor code in the application form or in case of any ambiguity. The AMC reserves the right to introduce a new option/investment Plan at a later date, subject to the SEBI (MF) Regulations. The AMC also reserves the right to discontinue /withdraw any option/investment plan, if deemed fit, after taking approval of the Board of Directors of AMC and Trustee.

Notes:

- a. Investors should indicate the name of the Plan, clearly in the application form. In case of valid applications received, without indicating the Plan, the default Plan as mentioned above, will be applied.
- b. Investors shall note that once Units are allotted, AMC shall not entertain requests regarding change of Plan, with a retrospective effect.

<p>Applicable NAV (after the scheme opens for subscriptions and redemptions)</p>	<p>APPLICABLE NAV FOR SUBSCRIPTIONS/ PURCHASE INCLUDING SWITCH-IN OF UNITS:</p> <ol style="list-style-type: none"> 1. where the application is received up to 1.30 p.m. on a day and funds are available for utilization before the cut-off time without availing any credit facility, whether, intra-day or otherwise: - the closing NAV of the day immediately preceding the day of receipt of application. 2. where the application is received after 1.30 p.m. on a day and funds are available for utilization before the cut-off time without availing any credit facility, whether, intra-day or otherwise: - the closing NAV of the day immediately preceding the next business day. 3. Irrespective of the time of receipt of application at the Designated Investor Service Centre where funds for the entire amount of subscription/purchase/ switch-in as per the application are credited to the bank account of the respective Scheme / the Fund before the cut-off time on any subsequent Business Day - i.e. available for utilization before the cut-off time on any subsequent Business Day : – the closing NAV of the day immediately preceding the day on which the funds are available for utilization. <p>For Switch-ins of any amount: For determining the applicable NAV, the following shall be ensured:</p> <ul style="list-style-type: none"> ● Application for switch-in is received before the applicable cut-off time. ● Funds for the entire amount of subscription / purchase as per the switch-in request are credited to the bank account of the Scheme / the Fund before the cut-off time. ● The funds are available for utilization before the cut-off time. ● In case of ‘switch’ transactions from one scheme to another, the allocation shall be in line with redemption payouts of the switch out scheme. 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 etc. <p>II. APPLICABLE NAV FOR REDEMPTIONS INCLUDING SWITCH-OUTS:</p> <ul style="list-style-type: none"> ● 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 <p>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.</p> <p>All transactions received on the 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).</p>
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Minimum Application Amount/ Number of Units	Purchase Minimum of Rs. 5,000/- and in multiples of Rs.1/- thereafter	Additional Purchase Minimum of Rs. 500/- and in multiples of Rs. 1/- thereafter	Redemption There will be no minimum redemption criterion.																														
Despatch of Redemption Request	Redemption: Within 3 working days of the receipt of the redemption request at the authorised centre of the NJ Mutual Fund .																																
Benchmark Index	NIFTY 1D Rate Index																																
Dividend Policy	Not Applicable since the Scheme is not offering IDCW Plan.																																
Name of the Fund Manager	Mr. Viral Shah from October 20, 2022 and Mr. Dhaval Patel since March 8, 2023.																																
Name of the Trustee Company	NJ Trustee Private Limited																																
Performance of the scheme :	<table border="1"> <thead> <tr> <th rowspan="2">Compounded Annualised Returns</th> <th colspan="2">Regular Plan – Growth option</th> <th colspan="2">Direct Plan – Growth option</th> </tr> <tr> <th>Scheme Returns %</th> <th>Benchmark Returns % (NIFTY 1D Rate Index)</th> <th>Scheme Returns %</th> <th>Benchmark Returns % (NIFTY 1D Rate Index)</th> </tr> </thead> <tbody> <tr> <td>Returns for the last 1 year</td> <td>6.64%</td> <td>6.86%</td> <td>6.75%</td> <td>6.86%</td> </tr> <tr> <td>Returns for the last 3 years</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> </tr> <tr> <td>Returns for the last 5 years</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> </tr> <tr> <td>Returns since inception</td> <td>6.37%</td> <td>6.57%</td> <td>6.48%</td> <td>6.57%</td> </tr> </tbody> </table>				Compounded Annualised Returns	Regular Plan – Growth option		Direct Plan – Growth option		Scheme Returns %	Benchmark Returns % (NIFTY 1D Rate Index)	Scheme Returns %	Benchmark Returns % (NIFTY 1D Rate Index)	Returns for the last 1 year	6.64%	6.86%	6.75%	6.86%	Returns for the last 3 years	-	-	-	-	Returns for the last 5 years	-	-	-	-	Returns since inception	6.37%	6.57%	6.48%	6.57%
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	<p style="text-align: center;">Absolute Return for Financial Years</p>  <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Financial Year</th> <th>NJ Overnight Fund - Direct Plan - Growth Option</th> <th>NIFTY 1D Rate Index</th> </tr> </thead> <tbody> <tr> <td>2022-23</td> <td>3.97%</td> <td>4.02%</td> </tr> <tr> <td>2023-24</td> <td>6.68%</td> <td>6.79%</td> </tr> </tbody> </table> <p style="text-align: center;">Absolute Return for Financial Years</p>  <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Financial Year</th> <th>NJ Overnight Fund - Regular Plan - Growth Option</th> <th>NIFTY 1D Rate Index</th> </tr> </thead> <tbody> <tr> <td>2022-23</td> <td>3.90%</td> <td>4.02%</td> </tr> <tr> <td>2023-24</td> <td>6.58%</td> <td>6.79%</td> </tr> </tbody> </table> <p>Absolute Returns for each financial year for the last 5 years*</p> <p>*The scheme has been in existence for more than 1 year but less than 3 years or 5 years.</p>	Financial Year	NJ Overnight Fund - Direct Plan - Growth Option	NIFTY 1D Rate Index	2022-23	3.97%	4.02%	2023-24	6.68%	6.79%	Financial Year	NJ Overnight Fund - Regular Plan - Growth Option	NIFTY 1D Rate Index	2022-23	3.90%	4.02%	2023-24	6.58%	6.79%
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2022-23	3.90%	4.02%																	
2023-24	6.58%	6.79%																	
Additional Scheme Related Disclosures	<ol style="list-style-type: none"> Scheme's portfolio holdings https://downloads.njmutualfund.com/njmf_download.php?nme=978 Portfolio Turnover Ratio as on May 31, 2024 is: Not Applicable 																		

<p>Expenses of the Scheme</p>	<p>LOAD STRUCTURE:</p> <p>Entry Load: Not Applicable. In terms of SEBI circular no. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009 has notified that, w.e.f. August 01, 2009 there will be no entry load charged to the Schemes of the Mutual Fund.</p> <p>Exit Load: Nil 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><u>A. ANNUAL SCHEME RECURRING EXPENSES:</u> These are the fees and expenses for operating the scheme. These expenses include Investment Management and Advisory Fee charged by the AMC and other expenses as given in the table below: The AMC has estimated that the following % of the daily net assets of the scheme will be charged to the scheme as expenses. The AMC would update the current expense ratios on the website of the mutual fund at least three working days prior to the effective date of the change. Further Actual Expense ratio will be disclosed at the following link www.njmutualfund.com</p> <p>Details of Annual Scheme Recurring Expenses under the Scheme is as follows:</p>
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Particulars	(% p.a. of net assets)
Investment Management and Advisory Fee	Upto 2.00%
Audit fees/fees and expenses of trustees	
Custodial Fees	
Registrar & Transfer Agent Fees including cost of providing account statements / IDCW / redemption cheques/warrants	
Marketing & Selling Expenses including Agents Commission and statutory advertisement	
Costs related to investor communications	
Costs of fund transfer from location to location	
Cost towards investor education & awareness	
Brokerage & transaction cost pertaining to distribution of units	
Goods & Services Tax on expenses other than investment and advisory fees	
Goods & Services Tax on brokerage and transaction cost	
Other Expenses (to be specified as per Reg 52 of SEBI MF Regulations)	
Maximum Total expenses ratio (TER) permissible under Regulation 52 (6) (c)	
Additional expenses for gross new inflows from specified cities*	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>	

Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc as compared to other Plan and no commission for distribution of Units will be paid/ charged under Direct Plan.

All fees and expenses charged in a Direct Plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in other than Direct Plan.

The Scheme can charge expenses within overall maximum limits prescribed under SEBI (MF) Regulations, without any internal cap allocated to any of the expense heads specified in the above table.

Types of expenses charged shall be as per the SEBI (Mutual Funds) Regulations, 1996.

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:

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
2.00%	1.75%	1.50%	1.35%	1.25%	Total expense ratio reduction of 0.05% for every increase of Rs. 5,000 crores of daily net assets or part thereof	0.80%

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.

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:

(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.

(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 –

- 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;

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;

Provided further that expenses charged under this clause shall be utilised for distribution expenses incurred for bringing inflows from retail investors from B30 cities;

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.

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.

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.

Further, the brokerage and transaction cost incurred for the purpose of execution of trade may be capitalized to the extent of 12bps for cash market transactions. Any payment towards brokerage and transaction cost, over and above the said 12 bps for cash market transactions 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.

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>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>
Tax treatment for the Investors (Unitholders)	<p>Investor will be advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.</p>
Daily Net Asset Value (NAV) Publication	<p>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. The AMC will calculate and disclose the NAVs on all Calendar Days.</p>
For Investor Grievances please contact	<p>Name of Investor Relation Officer: Mr. Vineet Nayyar 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:customer-care@njmutualfund.com</p> <p>Name and Address of Registrar: KFin Technologies Limited. Selenium Tower B, Plot No 31 & 32 Gachibowli Financial District, Nanakramguda, Serilingampally, Hyderabad – 500032</p>
Unitholders' Information	<p><u>FOR INVESTORS WHO OPT TO HOLD UNITS IN PHYSICAL (NON-DEMAT) MODE:</u> AMC shall send allotment confirmation specifying the number of units allotted to the investor by way of email and/or SMS's to the investors' registered email address and/or mobile number not later than 5 (five) business days from the date of receipt of valid financial transaction.</p> <p>Thereafter, a Consolidated Account Statement (CAS) shall also be sent to the unit holder in whose folio transactions viz. subscriptions, redemptions, switches etc. have taken place during that month, on or before 15th day of the succeeding month by e-mail/mail. CAS shall contain details relating to all the transactions** carried out by the investor, including details of transaction charges paid to the distributor, if any, across all schemes of all mutual funds, during the month and holding at the end of the month. The CAS shall also provide the details of actual commission paid and such other disclosures in line with SEBI Circular No. SEBI/HO/IMD/DF2/CIR/P/2016/42 dated March 18, 2016 read with SEBI/HO/ IMD/DF2/CIR/P/2016/89 dated September 20, 2016.</p> <p>**The word 'transaction' shall include purchase, redemption, switch, systematic withdrawal plan and systematic transfer plan.</p> <p>In case a specific request is received from investors, an account statement shall be issued to the investors within 5 (five) business days from the receipt of such request without any charges. The unit holder may request for a physical account statement by</p>

writing/calling the AMC/ISC/R&T. Units held by way of demat form or Account Statement (subject to statutory levy and requisite process) can be transferred.

The Mutual Fund / Trustee / AMC reserves the right to reverse the transaction of crediting Units in the unitholder's account, in the event of non realisation of any cheque or other instrument remitted by the investor.

FOR INVESTORS WHO OPT TO HOLD UNITS IN DEMAT MODE:

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

Consolidation shall be done on the basis of Permanent Account Number (PAN). In the event the folio/demat account has more than one registered holder, the first named Unitholder/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.

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

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

HALF YEARLY CONSOLIDATED ACCOUNT STATEMENT:

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

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

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

HALF YEARLY DISCLOSURES: PORTFOLIO / FINANCIAL RESULTS:

Half yearly Portfolio: The AMC will disclose the portfolio of the Scheme (alongwith ISIN) on monthly and half yearly basis on the website of the Mutual Fund and AMFI within 10 days from the close of each month and half year (i.e. 31st March and 30th September) respectively in a user-friendly and downloadable spreadsheet format. Further, pursuant to SEBI Circular No. SEBI/HO/IMD/DF3/CIR/P/2020/130 dated July 22, 2020, the AMC shall also disclose portfolios of debt schemes on fortnightly basis within 5 days of every fortnight on the website of the Mutual Fund (www.njmutualfund.com) and that of AMFI (www.amfiindia.com). 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. The unit holders are requested to ensure that their email address is registered with AMC/Mutual Fund.

For fortnightly portfolio please visit:

https://downloads.njmutualfund.com/njmf_download.php?nme=415

For monthly portfolio please visit:

https://downloads.njmutualfund.com/njmf_download.php?nme=127

For half yearly portfolio please visit:

https://downloads.njmutualfund.com/njmf_download.php?nme=132

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. Unit holders 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 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.

APPLICATION FORM

DEBT SCHEMES

PRODUCT LABELING:

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

NAME OF THE SCHEMES	THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*:	RISKOMETER
NJ OVERNIGHT FUND (An open ended debt scheme investing in overnight securities with a relatively low interest rate risk and relatively low credit risk)	<ul style="list-style-type: none">• An overnight fund that aims to generate optimal returns in line with overnight rates and high liquidity• To invest in debt and money market instruments with maturity of 1 day	 <p>RISK - O - METER Investors understand that their principal will be at Low Risk</p>

APPLICATION FORM (FOR CREATING NEW FOLIO)

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



ARN/RIA Code/Stock Broker/ Portfolio Manager Registration Number (PMRN)	ARN/RIA/Portfolio Manager's/ Stock Brokers Name.	Sub Agent's ARN	Internal Code for Sub-Agent/ Employee / RM	Employee Unique Identification Number (EUIIN) (refer note below)	For Office use only

KEY PARTNER / AGENT INFORMATION (Investors applying under Direct Plan must mention "Direct" in ARN column.) (Refer Instruction 2)

I/We confirm that the EUIIN box is intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the distributor personnel concerned. Commission shall be paid directly by the investor to the 'AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor. In case the subscription amount is Rs 10,000/- or more and your Distributor has opted to receive Transaction Charges, Rs 150/- (for first time mutual fund investor) or Rs 100/- (for investor other than first time mutual fund investor) will be deducted from the subscription amount and paid to the distributor. Units will be issued against the balance amount invested.

x First/Sole Applicant/Guardian Signature Mandatory	x 2nd Applicant's Signature	x 3rd Applicant's Signature
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I am a First Time Investor in Mutual Fund Industry. I am an Existing Investor in Mutual Fund Industry.

1. APPLICANT'S DETAILS (ALL THE FIELDS ARE MANDATORY FOR ALL THE HOLDER(S) INCLUDING GUARDIAN AND DETAILS MUST BE ENTERED AS PER THE PAN.)

Name of Sole / First Applicant (In case of Minor, there shall be no joint holders)

First Name	Middle Name	Last Name

Date of Birth / Incorporation Proof of DOB / Incorporation

D	D	M	M	Y	Y	Y	Y
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Name of Guardian (in case of Sole / First Applicant is a Minor) / **Contact Person - Designation** (in case of non-individual Investors)

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Date of Birth (Guardian/POA)

D	D	M	M	Y	Y	Y	Y
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PAN (only of minor)

PAN (1st Applicant/Guardian) CKYC -KIN KYC Attached

Guardian Relationship with Minor

Father | Mother | Court appointed Legal Guardian

Proof of Guardian Relationship with Minor

Birth Certificate Passport School Certificate Other _____

2nd Applicant Details

First Name	Middle Name	Last Name

Date of Birth

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

PAN CKYC -KIN KYC Attached

3rd Applicant Details

First Name	Middle Name	Last Name

Date of Birth

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

PAN CKYC -KIN KYC Attached

2. INVESTMENT AND PAYMENT DETAILS (DEFAULT PLAN/OPTION WILL BE APPLIED IN CASE OF NO INFORMATION, AMBIGUITY OR DISCREPANCY)

One time Lumpsum Investment

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

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

SIP: Systematic Investment Plan. **Mandatory Attach OTM form**

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

Amount (₹) in Figures Amount(₹) in Words Frequency: Monthly

SIP Date: SIP Period: From Date To Date

(Mention any date from 1 to 28, If SIP date is not mentioned, default date would be considered as 7th of every month. From date & to date is mandatory. Minimum Rs. 100/- & in multiples of Re. 1 only for all scheme except ELSS. For ELSS minimum of Rs 500/- & in multiples of Rs. 500/- only. Maximum period of validity of the mandate is 40 years only)

SIP TOP-UP FACILITY

Top-up Amount (₹) (Please refer to the SIP topup Instruction) Frequency: Half Yearly Yearly (Default)

Top-up Start Month based on Frequency Opted Top-up End Month (Optional) OR Top Up to continue till SIP amount reaches ₹

Mention LUMP SUM and/OR First SIP Details below (Instrument name should be in favour of scheme name.)

Payment Mode : Cheque | DD | NEFT | RTGS

Reference/ UTR Number: 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

ACKNOWLEDGMENT SLIP (TO BE FILLED IN BY THE INVESTOR) COMMON APPLICATION FORM

Please note: All purchases are subject to realization of funds and as per applicable load structure (please refer Scheme Information Document). From Mr / Ms / M/s _____

Scheme Name	Instrument No.	Amount
NJ		

Collection Center's Stamp & Receipt Date and Time

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

Scheme Name: NJ	Plan: <input type="checkbox"/> Regular <input type="checkbox"/> Direct	Option: <input type="checkbox"/> Growth <input type="checkbox"/> IDCW Payout	Withdrawal Frequency <input checked="" type="checkbox"/> Monthly
SWP Amount: _____ (Minimum ₹500/- and in multiple of ₹1/- thereafter)			
SWP Date: <input type="text" value="DD"/>	SWP Period: From Date <input type="text" value="DDMMYYYY"/>	To Date <input type="text" value="DDMMYYYY"/>	OR Perpetual <input type="checkbox"/> 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.			

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

From Scheme: NJ	Plan: <input type="checkbox"/> Regular <input type="checkbox"/> Direct	Option: <input type="checkbox"/> Growth <input type="checkbox"/> IDCW Payout
To Scheme: NJ	Plan: <input type="checkbox"/> Regular <input type="checkbox"/> Direct	Option: <input type="checkbox"/> Growth <input type="checkbox"/> IDCW Payout
STP Amount : _____ in Figures (Minimum Rs. 500/- and in multiple of Rs. 1/-thereafter) Frequency <input checked="" type="checkbox"/> Monthly		
STP Date: <input type="text" value="DD"/>	STP Period: From Date <input type="text" value="DDMMYYYY"/>	To Date <input type="text" value="DDMMYYYY"/>
OR Perpetual <input type="checkbox"/> 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.		

5. MODE OF HOLDING (In case of Demat Purchase: Mode of Holding should be same as in Demat Account)

Single Joint Anyone or Survivor (Default)

6. BANK ACCOUNT DETAILS (MANDATORY FOR REDEMPTION/IDCW/REFUND)

Bank Name: <input type="text"/>	A/C Type: <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> Others		
Bank A/C No. <input type="text"/>	City <input type="text"/>	Pin <input type="text"/>	IFSC Code <input type="text"/>
LEI Code: <input type="text"/>	Valid up to: <input type="text" value="DDMMYYYY"/>	MICR <input type="text"/>	
Please ensure the name in this Common 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			

7. CONTACT DETAILS OF SOLE/FIRST APPLICANT (MANDATORY)

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

8. UNIT HOLDING OPTION

<input type="checkbox"/> In Account Statement Mode (Default):	<input type="checkbox"/> In Demat Mode: NSDL <input type="text" value="IN"/> Depository Participant(DP) ID(NSDL only)	Enclose for Demat Option: <input type="checkbox"/> Client Master List <input type="checkbox"/> Transaction/Holding Statement <input type="checkbox"/> DIS Copy
	<input type="text"/> Beneficiary Account Number(NSDL only)	
	CDSL <input type="text"/>	
Note: If Demat Details mentioned, units will be allotted in Demat Mode		

CHECKLIST

<input type="checkbox"/> Name/s mentioned are as per PAN only	<input type="checkbox"/> FATCA/CRS details provided for each applicant	<input type="checkbox"/> Nomination facility opted
<input type="checkbox"/> Address, Email ID/Mobile No. are correct and mentioned in full.	<input type="checkbox"/> Full scheme name, plan, option is mentioned	<input type="checkbox"/> Form is signed by all applicants
<input type="checkbox"/> KYC information provided for each applicant	<input type="checkbox"/> Pay-In bank details and supportings are attached	<input type="checkbox"/> If units are applied by more than one applicant, Mode of Operation of account is indicated.
<input type="checkbox"/> Additional documents provided if investor name is not pre-printed on payment cheque or if Demand Draft is used.		

Non Individual investors should attach FATCA / CRS Declaration Form UBO Declaration Form

9. KYC Details (Mandatory) :

(a). Status of Applicant (Please tick ✓)

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

Are you an "Non-Profit Organization" [NPO] which has been constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961), and is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (18 of 2013)?"

Yes No

If yes, please quote Registration No. of Darpan portal of Niti Aayog : _____

If not, please register immediately and confirm with the above information. Failure to get above confirmation or registration with the portal as mandated, wherever applicable will force MF / AMC to register your entity name in the above portal and may report to the relevant authorities as applicable. I/we am/are aware that we may be liable for it for any fines or consequences as required under the respective statutory requirements and authorize you to deduct such fines/charges under intimation to me/us or collect such fines/charges in any other manner as might be applicable.

(b). Occupation Details (Please tick ✓)

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

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

Status	Below 1 Lac	1-5 Lacs	5-10 Lacs	10-25 Lacs	> 25 Lacs-1 Crore	> 1 Crore	Networth As on
1st Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	₹ _____ D D M M Y Y Y Y
2nd Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	₹ _____ D D M M Y Y Y Y
3rd Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	₹ _____ D D M M Y Y Y Y
Guardian	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	₹ _____ D D M M Y Y Y Y

PEP & UBO Details (Please tick ✓ if applicable)

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

10. FATCA AND CRS DETAILS :

	Sole/First Applicant/Guardian	Second Applicant	Third Applicant
Place	Place	Place	Place
Country of Birth	Country of Birth	Country of Birth	Country of Birth
Nationality	<input type="checkbox"/> Indian <input type="checkbox"/> USA <input type="checkbox"/> Other _____	<input type="checkbox"/> Indian <input type="checkbox"/> USA <input type="checkbox"/> Other _____	<input type="checkbox"/> Indian <input type="checkbox"/> USA <input type="checkbox"/> Other _____

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

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

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

11. POWER OF ATTORNEY (POA) HOLDER DETAILS

PAN NO.

First Applicant POA Name	<input type="text"/>
Second Applicant POA Name	<input type="text"/>
Third Applicant POA Name	<input type="text"/>

12. NOMINATION DETAILS

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

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

Address:

Total 100%

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

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

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

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

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

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

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

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

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

x Sole / First Applicant / Guardian / Authorised Signatory	x Second Applicant / Authorised Signatory	x Third Applicant / Authorised Signatory	x POA holder, if any
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Date:

Place:

Email: customer@njmutualfund.com

Website: www.njmutualfund.com

Contact Center: 18605002888 / 040-49763510

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.
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. In case of a minor applicant, the guardian can opt for STP only till the date of minor attaining majority. AMC shall suspend the standing instruction of STP enrollment from the date of minor attaining majority by giving adequate prior notice. Further, once the minor attains majority, the guardian will not be able undertake any financial and non-financial transactions including fresh registration of STP and the folio shall be frozen for the further operation till the time requisite documents for changing the status from minor to major is submitted to the Fund
20. The NJMF/ NJAMC reserves all the rights to change these terms and conditions from time to time.
21. Any dispute shall be subject to jurisdiction of Courts at Surat only.

TERMS & CONDITIONS FOR SYSTEMATIC TRANSFER PLAN (STP)

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

Instructions For STP:

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

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: Any date between 1 to 28
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 frequency, default will be monthly for the 7th of each month. An investor has to clearly specify the name & the option of the Transferor & Transferee scheme in the enrolment form. If name of the Transferor or Transferee Scheme is not stated or 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 instalments on account of insufficient balance maintained by the investor in the source scheme or any other reason attributable to the investor; or expiry of the enrolment period whichever is earlier.
 - b) specific court order
14. Load structure of the Transferor Scheme & Transferee Schemes as on the date of enrolment of STP shall be applicable.
15. In case of a minor applicant, the guardian can opt for STP only till the date of minor attaining majority. AMC shall suspend the standing instruction of STP enrollment from the date of minor attaining majority by giving adequate prior notice. Further, once the minor attains majority, the guardian will not be able undertake any financial and non-financial transactions including fresh registration of STP and the folio shall be frozen for the further operation till the time requisite documents for changing the status from minor to major is submitted to the Fund.
16. The NJMF/ NJAMC reserves all the rights to change these terms and conditions from time to time.
17. Any dispute shall be subject to jurisdiction of Courts at Surat only.
18. Investors/ unitholders subscribing for STP are required to submit STP requests at least 15 business days prior to the date of first STP and shall not be beyond 100 days from the date of submission of request. In case the STP is submitted along with NFO Application the timeline of 15 Business days will start from scheme reopen date.

INSTRUCTIONS TO INVESTORS FOR FILLING UP THE COMMON APPLICATION FORM

1. GENERAL INSTRUCTIONS

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

2. APPLICANT INFORMATION

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

3. EMAIL COMMUNICATION

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

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

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

4. BANK ACCOUNT DETAILS

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

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

5. PAN DETAILS

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

6. INVESTMENT DETAILS

Investors should indicate the Option for which the application is made. In case Investors wish to opt for both the Options, separate Application form will have to be filled. In case applications are received where option/ sub-option for investment is not selected the default option/ Sub option as prescribed in SID will be applicable.

Investors have the option to sweep their IDCW in any other Open-ended Scheme of the Fund at the applicable NAV based prices, irrespective of minimum application amount and eligibility requirements of the scheme in which such IDCW is being invested.

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

7. IN CASE MINOR APPLICANT

A. On behalf of Minor's accounts:

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

B. Minor attaining majority (MAM)

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

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

INSTRUCTIONS TO INVESTORS FOR FILLING UP THE COMMON APPLICATION FORM

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

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

The minor's account shall be frozen for operation by the guardian on the day the minor attains the age of majority and no further customer-initiated transactions shall be permitted till the 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 SAL.
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/Fil's 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. AMC will not be able to process the request for redemption from a claimant in case of incompleteness of the transmission of the units in favor of the claimant. Please note, AMC will process the request for transmission of units first and foremost if the required documents are in good order and on the receipt of the same, the redemption request will be processed. In case the nominee or legal heir, as the case may be in the NJ ELSS Fund, shall be able to withdraw the investment amount only after the completion of one year from the date of allotment of the units or any time thereafter.
9. Nomination shall be mandatory for new folios/accounts opened by individuals especially with sole/single holding and no new folios/accounts for individuals in single holding shall be opened without nomination.
10. The applicant who does not wish to nominate must select "**Wish to Opt-Out of Nomination**", failing which the form shall be treated as incomplete and may be rejected at the discretion of the AMC/Mutual Fund.

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 (ICE) 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.

