

5. 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 / DNDNC, as the case may be. I/We confirm that the information provided in this form is true & accurate. I / We hereby authorize 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.

X

First / Sole Applicant / Guardian / Authorised Signatory

X

Second Applicant's Signature

X

Third Applicant's Signature

TERM AND CONDITION FOR SWP

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

Instructions For SWP:

- Unitholders are advised to read the Key Information Memorandum, Scheme information Document of the respective scheme and Statement of Additional Information carefully for Applicable NAV, Exit load and detailed Risk factors.
- A single SWP Enrollment Form can be used for one Scheme / Plan / Option only. Investor should use separate forms for more than one Scheme / Plan / Option.
- Signature(s) should be as it appears on the Application Form in the same order and as per the mode of holding under the folio. In case the mode of holding is joint, all Unit holders are required to sign.
- 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.
- The minimum withdrawal amount is Rs. 500/- and in multiple of Rs.1/-thereafter.
- 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.
- Investors can choose any date for SWP from 1st to 28th Month In case there is any ambiguity the default date will be considered as 7th of every month. In case the "To Date" i.e. SWP end date is not mentioned, the payout will continue until the balance units are reduced to zero. Default installments under SWP: Where the number of installments has not been specified by the investors/Unit holder, the default number of installments shall be the applicable minimum installments i.e. 6.
- The amount withdrawn under the SWP will be considered as a redemption and shall be converted into units and will be deducted from the unit balance of the Unit holder on FIFO basis.
- If there is inadequate balance on the SWP date, the SWP will be processed for the balance units and the SWP will be automatically terminated and there will not be any further trigger.
- 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.
- Exit load will be charged as per the scheme's applicable load structure at the time of purchase of the units.

- 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.
- If the SWP request is received without NFO purchase the same will be liable to reject.
- 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 installment 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 installment 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.
- 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.
- 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.
- 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.
- 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.
- In case of a minor applicant, the guardian can opt for STP only till the date of minor attaining majority. AMC shall suspend the standing instruction of STP enrollment from the date of minor attaining majority by giving adequate prior notice. Further, once the minor attains majority, the guardian will not be able undertake any financial and non-financial transactions including fresh registration of STP and the folio shall be frozen for the further operation till the time requisite documents for changing the status from minor to major is submitted to the Fund
- The NJMF/ NJAMC reserves all the rights to change these terms and conditions from time to time.
- Any dispute shall be subject to jurisdiction of Courts at Surat only.

TERMS & CONDITIONS FOR SYSTEMATIC TRANSFER PLAN (STP)

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

Instructions For STP:

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

- Transfer fixed sums from their Unit accounts in the Scheme to the existing schemes or other schemes launched by the NJ Mutual Fund from time to time.
- Minimum installment Amount: Rs.500/- and in multiple of 1/- thereafter
- Frequency : Monthly only
- Transfer Dates: Any date between 1 to 28
- Default installments under STP: Where the number of installments has not been specified by the investors/Unit holder, the default number of installments shall be the applicable minimum installments i.e. 6.
- 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.
- 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.
- Unit holders should note that unit holders' details and mode of holding (single, jointly, anyone or survivor) in the Transferee Scheme will be as per the existing folio number of the Transferor Scheme.

- If STP date / day is a non-Business day, then the next Business Day shall be the STP date / day and the same will be considered for the purpose of determining the applicable NAV.
- 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.
- Units marked under lien or pledged or units under lockin period in the "Source Scheme" shall not be eligible for STP.
- 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.
- Auto Termination of STP: The STP shall be auto terminated in case of :
 - 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.
 - specific court order
- Load structure of the Transferor Scheme & Transferee Schemes as on the date of enrolment of STP shall be applicable.
- In case of a minor applicant, the guardian can opt for STP only till the date of minor attaining majority. AMC shall suspend the standing instruction of STP enrollment from the date of minor attaining majority by giving adequate prior notice. Further, once the minor attains majority, the guardian will not be able undertake any financial and non-financial transactions including fresh registration of STP and the folio shall be frozen for the further operation till the time requisite documents for changing the status from minor to major is submitted to the Fund.
- The NJMF/ NJAMC reserves all the rights to change these terms and conditions from time to time.
- Any dispute shall be subject to jurisdiction of Courts at Surat only.
- 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.

