

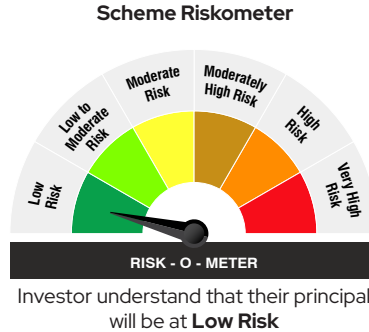
NJ ARBITRAGE FUND

An open ended scheme investing in arbitrage opportunities

This product is suitable for investors who are seeking*:

- To generate income over short term by investing in arbitrage opportunities
- Predominantly investing in arbitrage opportunities in the cash and derivatives segment of the equity market.

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



It may be noted that risk-o-meter specified above for the Scheme is based on the scheme's monthly portfolio as on September 30, 2025. For latest risk-o-meter, investor may refer to the monthly portfolios disclosed on the website of the Mutual Fund. The same shall be updated in an ongoing basis in accordance with paragraph 17.4 of the Master Circular for Mutual Funds dated June 27, 2024.

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

Continuous Offer of the units of the face value of Rs. 10/- each at NAV based prices

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 ServiceCentres or distributors or from the website www.njmutualfund.com**

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

This Key Information Memorandum is dated **November 27, 2025**

Investment Objective	<p>The investment objective of the scheme is to generate capital appreciation and income by predominantly investing in arbitrage opportunities in the cash and derivatives segment of the equity market and by investing the balance in debt and money market 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="488 568 1461 869"> <thead> <tr> <th rowspan="2">Instruments</th> <th colspan="2">Indicative allocations (% of total assets)</th> </tr> <tr> <th>Maximum</th> <th>Minimum</th> </tr> </thead> <tbody> <tr> <td>Equity & Equity related instruments</td> <td>100%</td> <td>65%</td> </tr> <tr> <td>Debt and money market instruments*</td> <td>35%</td> <td>0%</td> </tr> </tbody> </table> <p>*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.</p> <ul style="list-style-type: none"> ● Investment in equity derivatives can be made upto 90% of the net assets of the scheme. Derivatives including index futures, stock futures, index options, & stock options, etc. as part of hedged / arbitrage exposure. The Scheme shall not invest in debt derivatives. ● The margin money requirement for the purposes of derivative exposure will be held in the form of Term Deposits (SEBI circular No. SEBI/IMD/CIR No. 1/91171 /07 dated April 16, 2007, SEBI/IMD/Cir No.7/129592/08 dated June 23, 2008, SEBI/HO/IMD/DF4/CIR/P/2019/093 dated August 16, 2019 and SEBI/HO/IMD/DF2/CIR/P/2019/101 dated September 20, 2019), Government Securities, T-bill cash or cash equivalents or as may be allowed under the Regulations. The margin money deployed on derivative positions would be included in the debt and money market instruments category. ● The Scheme will not invest in foreign securities, securitised debt and equity linked debentures. ● The scheme will not invest in debt instruments with special features as referred to in SEBI circular dated March 10, 2021, debt instruments having credit enhancements or structured obligations. ● The Scheme shall not lend securities amounting to more than 20% of the net assets of the Scheme and not more than 5% of the net assets of the Scheme will be deployed in Stock lending to any single intermediary. The Scheme will enter into securities lending in accordance with the framework specified by SEBI in this regard. The Scheme may enter into short selling transactions in accordance with the framework relating to short selling specified by SEBI. The Scheme may also participate in repo of the money market. ● The cumulative gross exposure through equity, derivative positions, Debt and money market instruments, repo transactions and such other 	Instruments	Indicative allocations (% of total assets)		Maximum	Minimum	Equity & Equity related instruments	100%	65%	Debt and money market instruments*	35%	0%
Instruments	Indicative allocations (% of total assets)											
	Maximum	Minimum										
Equity & Equity related instruments	100%	65%										
Debt and money market instruments*	35%	0%										

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.

- The scheme may invest in another scheme under the same asset management company or any other mutual fund without charging any fees, provided that aggregate inter- scheme investment made by all schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of the mutual fund.

Pending deployment of funds of the Scheme, the AMC may invest funds of the Scheme in short-term deposits of scheduled commercial banks, subject to the following conditions issued by SEBI vide its Master Circular SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024:

1. The term 'short term' for parking of funds shall be treated as a period not exceeding 91 days.
2. Such deposits shall be held in the name of the Scheme.
3. The Scheme shall not park more than 15% of its net assets in the short term deposit(s) of all the scheduled commercial banks put together. However, it may be raised to 20% with the prior approval of the Trustee. Also, parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.
4. The Scheme shall not park more than 10% of its net assets in short term deposit(s) with any one scheduled commercial bank including its subsidiaries.
5. The Trustee shall ensure that the funds of the Scheme are not parked in the short term deposits of a bank which has invested in that Scheme.
6. AMC will not charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks.
7. The Trustee shall also ensure that the bank in which a scheme has short term deposits does not invest in the scheme until the scheme has short term deposits with such bank.

The above provisions do not apply to term deposits placed as margins for trading in cash and derivative markets.

Indicative Table: (Actual instrument/percentages may vary subject to applicable SEBI circulars)

Sr. No	Type of Instrument	Percentage of exposure	Circular references*
1	Equity Derivatives	The scheme may also invest in derivatives instruments to the extent of 90% of the net asset of the Scheme.	Clause 7.5 & 12.25 of SEBI Master Circular for Mutual Funds dated June 27, 2024
2	Securities	20%	Clause 12.11 of SEBI

	Lending		Master Circular for Mutual Funds dated June 27, 2024
3	Short-term deposits of scheduled commercial banks	The Scheme shall not park more than 15% of its net assets in the short term deposit(s) of all the scheduled commercial banks put together. However, it may be raised to 20% with the prior approval of the Trustee. Also, parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits	Clause 12. 16 of SEBI Master Circular SEBI/HO/IMD/IMD-P oD-1/P/CIR/2024/90 dated June 27, 2024
4	Units of Mutual Funds	Units of Mutual Funds upto 5% of net asset value of NJ Mutual Fund	Clause 4 of the Seventh Schedule of the SEBI (Mutual Funds) Regulations, 1996
5	Any other instrument	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.
2	Foreign Securities
3	Equity linked debentures
4	Debt instruments having Credit Enhancement /Structured Obligations
5	Securitised debt

<p>Investment Strategy</p>	<p>The primary objective of the scheme is to invest in arbitrage opportunities between spot and futures prices of exchange traded equities and the arbitrage opportunities available within the derivative segment.</p> <p>The market provides opportunities to the investor to derive returns from the implied cost of carry between the underlying cash market and the derivatives market. This provides for opportunities to generate returns that are possibly higher than short term interest rates with minimal active price risk on equities. Implied cost of carry and spreads across the spot, futures and options markets can potentially lead to profitable arbitrage opportunities. The Scheme would carry out arbitrage strategies, which would entail taking offsetting positions in the various markets simultaneously. The Investment Manager will use a disciplined quantitative analysis while accessing arbitrage opportunities. The Investment Manager will have an effective risk monitoring and control process to ensure adherence to regulatory guidelines and limits.</p> <p>As arbitrage opportunities are dependent on ensuing market conditions, there will be a part of the portfolio, which will be invested in debt securities and money market securities. This component of the portfolio will provide the necessary liquidity to meet redemption needs and other liquidity requirements of the Scheme.</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>Schemes investing in Equities: Equity and equity related securities are volatile and prone to price fluctuations on a daily basis. The liquidity of investments made in the scheme may be restricted by trading volumes and settlement periods. Settlement periods may be extended significantly by unforeseen circumstances. The inability of the scheme to make intended securities purchases, due to settlement problems, could cause the scheme to miss certain investment opportunities. Similarly, the inability to sell securities held in the Scheme portfolio would result at times, in potential losses to the scheme, should there be a subsequent decline in the value of securities held in the scheme portfolio. Also, the value of the scheme investments may be affected by interest rates, currency exchange rates, changes in law/policies of the government, taxation laws and political, economic or other developments which may have an adverse bearing on individual securities, a specific sector or all sectors.</p> <p>The scheme may hold such securities for only a very short time, which could tend to increase the costs. The scheme may invest in growth stocks which may be more volatile than the market in general and may react differently to economic, political and market developments and to specific information about the issuer.</p> <p>Risks associated with the Scheme's rule based investment strategy: The scheme allocates its assets and selects securities using a rule based active approach based on proprietary protocols. These protocols are derived based on analysis of various market, macroeconomic and fundamental factors described below. Based on the emerging information and analysis, these protocols / rules may change from time to time. There is no guarantee that these rules will generate higher returns compared to the benchmark.</p>

Risk Associated with the Scheme's Arbitrage Strategy: The Scheme proposes to invest in equity and equity related instruments by identifying and exploiting price discrepancies in cash and derivative segments of the market. These investments by nature are volatile as the prices of the underlying securities are affected by various factors such as liquidity, time to settlement date, news flow, spreads between cash and derivatives market at different points of time, trading volumes, etc.

- There is no guarantee that the Fund Manager will be able to spot investment opportunities or correctly exploit price discrepancies in the different segments of the market.
- The risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices
- The Scheme is also expected to have a high portfolio churn, especially in a volatile market. There is an execution risk while implementing arbitrage strategies across various segments of the market, which may result in missed investment opportunities, or may also result in losses/high transaction costs.
- In case of a large outflow from the Scheme, the Scheme may need to reverse the spot-futures transaction before the settlement of the futures trade. While reversing the spot-futures transaction on the Futures and Options settlement day on the exchange, there could be a risk of volume-weighted-average-price of the market being different from the price at which the actual reversal is processed resulting in basis risk.
- While future market are typically more liquid than underlying cash market, there can be no assurance that ready liquidity would exists at all point in time for the scheme to purchase and close out a specific futures contract
- In case of arbitrage, if futures are allowed to expire with corresponding buy/sell in cash market, there is a risk that price at which futures expires, may/may not match with the actual cost at which it is bought/sold in the cash market in last half an hour of the expiry day (Weighted average price for buy or sell)

Risk Associated with Debt and money market instruments: 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.

Risks Associated with Trading in Derivatives : Derivatives require the maintenance of adequate controls to monitor the transactions and the embedded market risks that a derivative adds to the portfolio. Besides the price of the underlying asset, the volatility, tenor and interest rates affect the pricing of derivatives.

Risk associated with Taxation of the Scheme: Equity oriented mutual fund means a fund which has been set up under a scheme of a Mutual Fund specified under clause (23D) of Income Tax Act, 1961 where more than 65% of the investible funds are invested in equity shares of domestic companies. The percentage of equity shareholding of the fund shall be computed with reference to the annual average of the monthly averages of the opening and closing figures. In an event where the percentage of annual average of monthly averages of equity shares of domestic

	<p>companies falls below 65% of the investible funds, then the scheme may be classified as a Non Equity Oriented Fund and it may have additional tax implication on investors.</p> <p>For details on risk factors and risk mitigation measures, please refer to SID.</p>																																				
<p>Plans/Options</p>	<p>Plans:</p> <ol style="list-style-type: none"> 1. Regular Plan 2. Direct Plan <p>Option under each Plan(s)</p> <ol style="list-style-type: none"> 1. Growth Option <p>Default Option: Growth.</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="501 949 1445 1323"> <thead> <tr> <th>Scenario</th> <th>Broker Code mentioned by the investor</th> <th>Plan mentioned by the investor</th> <th>Default Plan to be captured</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Not mentioned</td> <td>Not mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>2</td> <td>Not mentioned</td> <td>Direct Plan</td> <td>Direct Plan</td> </tr> <tr> <td>3</td> <td>Not mentioned</td> <td>Regular Plan</td> <td>Direct Plan</td> </tr> <tr> <td>4</td> <td>Mentioned</td> <td>Direct Plan</td> <td>Direct Plan</td> </tr> <tr> <td>5</td> <td>Direct Plan</td> <td>Not mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>6</td> <td>Direct Plan</td> <td>Regular Plan</td> <td>Direct Plan</td> </tr> <tr> <td>7</td> <td>Mentioned</td> <td>Regular Plan</td> <td>Regular Plan</td> </tr> <tr> <td>8</td> <td>Mentioned</td> <td>Not mentioned</td> <td>Regular Plan</td> </tr> </tbody> </table> <p>In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall endeavor to obtain the correct ARN code, within 30 calendar days of the receipt of the application form, from the investor/ distributor. In case the correct code is not received within 30 calendar days (remediation period), the AMC shall re-process the transaction under Direct Plan from the date of application without any exit load. Such re-processing shall not be applicable if the aforesaid units are Redeemed / Switched, fully / partially into another scheme / plan.</p> <p>Direct Plan shall be the default plan if the investor doesn't indicate any plan and distributor code in the application form or incase of any ambiguity.</p> <p>The AMC reserves the right to introduce a new option/investment Plan at a later date, subject to the SEBI (MF) Regulations. The AMC also reserves the right to discontinue /withdraw any option/investment plan, if deemed fit, after taking approval of the Board of Directors of AMC and Trustee.</p>	Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured	1	Not mentioned	Not mentioned	Direct Plan	2	Not mentioned	Direct Plan	Direct Plan	3	Not mentioned	Regular Plan	Direct Plan	4	Mentioned	Direct Plan	Direct Plan	5	Direct Plan	Not mentioned	Direct Plan	6	Direct Plan	Regular Plan	Direct Plan	7	Mentioned	Regular Plan	Regular Plan	8	Mentioned	Not mentioned	Regular Plan
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6	Direct Plan	Regular Plan	Direct Plan																																		
7	Mentioned	Regular Plan	Regular Plan																																		
8	Mentioned	Not mentioned	Regular Plan																																		

	<p>Notes:</p> <p>a. Investors should indicate the name of the Plan and/or Option, clearly in the application form. In case of valid applications received, without indicating the Plan and/or Option etc. or where the details regarding Option are not clear or ambiguous, the default options as mentioned above, will be applied.</p> <p>b. Investors shall note that once Units are allotted, AMC shall not entertain requests regarding change of Plan /Option, with a retrospective effect.</p>
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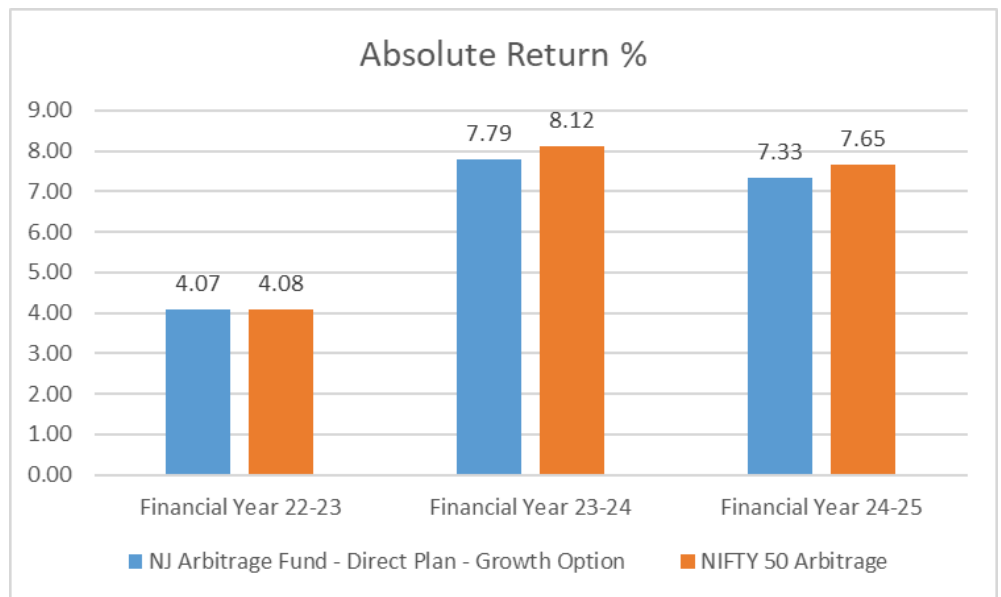
<p>Applicable NAV (after the scheme opens for repurchase and sale)</p>	<p>I.APPLICABLE NAV FOR SUBSCRIPTIONS/ PURCHASE INCLUDING SWITCH-IN OF UNITS:</p> <p>1. In respect of valid applications received upto 3.00 p.m on a Business Day at the Designated Investor Service Centre and funds for the entire amount of subscription/purchase / switch -in - as per the application are credited to the bank account of the respective Scheme / the Fund before the cut-off time i.e. available for utilization before the cut-off time - the closing NAV of the day on which the funds are available for utilisation shall be applicable.</p> <p>2. In respect of valid applications received after 3.00 p.m on a Business Day at the Designated Investor Service Centre and funds for the entire amount of subscription/purchase / switch-in - as per the application are credited to the bank account of the respective Scheme / the Fund before the cut-off time of the next Business Day i.e available for utilization before the cut-off time of the next Business Day - the closing NAV of the next Business Day on which the funds are available for utilisation shall be applicable.</p> <p>3. Irrespective of the time of receipt of application at the Designated Investor Service Centre where funds for the entire amount of subscription/purchase/ 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 such subsequent Business Day on which the funds are available for utilisation shall be applicable.</p> <p>For Switch-ins of any amount: For determining the applicable NAV, the following shall be ensured:</p> <ul style="list-style-type: none"> ● Application for switch-in is received before the applicable cut-off time. ● Funds for the entire amount of subscription / purchase as per the switch-in request are credited to the bank account of the Scheme / the Fund before the cut-off time. ● The funds are available for utilization before the cut-off time. ● In case of 'switch' transactions from one scheme to another, the allocation shall be in line with redemption payouts 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> <p>1. In respect of valid applications received up to 3.00 p.m:- the closing NAV of the day on which the application is received;</p> <p>2. In respect of valid applications received after 3.00 p.m:- the closing NAV of the next business day</p>
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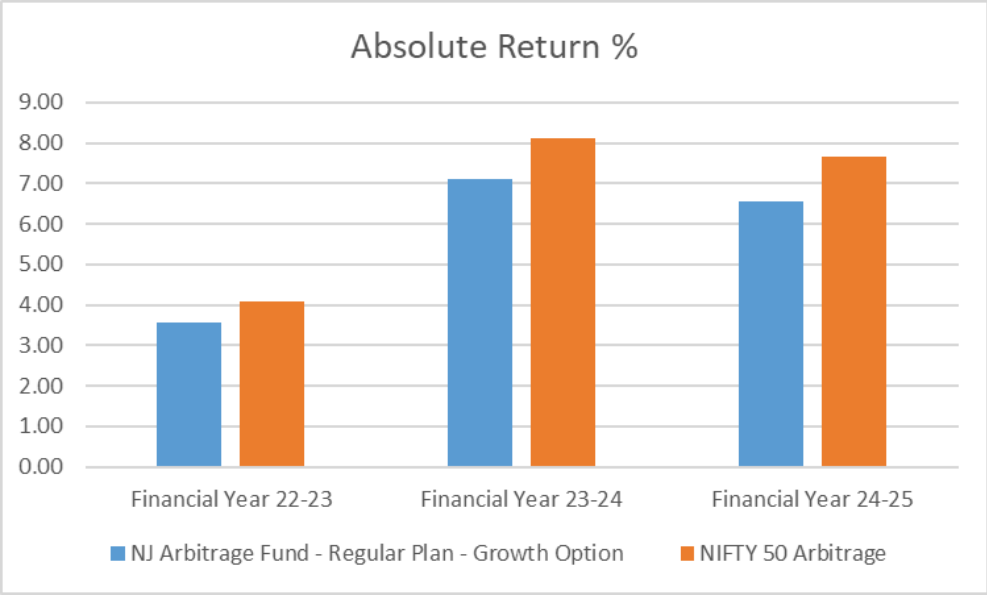
	<p>Online Trading Platform: For the transaction through online trading platform, the Date of Acceptance will be reckoned as per the date & time; the transaction is entered in stock exchange's infrastructure for which a system generated confirmation slip will be issued to the unitholder.</p>		
<p>Minimum Application Amount/ Number of Units</p>	<p>Purchase including Switch-in</p>	<p>Additional Purchase including Switch-in</p>	<p>Repurchase</p>
	<p>Minimum of Rs. 5,000/- and in multiples of Rs.1/- thereafter</p>	<p>Minimum of Rs. 500/- and in multiples of Re. 1/- thereafter</p>	<p>In case of partial redemption, the minimum redemption amount is Rs. 1 and above. In case of full redemption, there shall be no minimum redemption criteria</p>
	<p>SEBI vide its Master circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 as amended by circular SEBI/HO/IMD/IMD-PoD-1/P/CIR/2025/36 dated March 21, 2025 has mandated to invest prescribed percentage of the gross CTC in units of the scheme(s) of the Fund by the Designated Employees of the AMCs. In accordance with the regulatory requirement, the minimum application amount (lump-sum) and minimum redemption amount will not be applicable for investment made in this Scheme in compliance with the aforesaid circular(s).</p>		
<p>Despatch of Repurchase (Redemption) Request</p>	<p>Redemption: Within 3 working days of the receipt of the redemption request at the authorised centre of the NJ Mutual Fund .</p> <p>For a list of exceptional circumstances, please refer to our website: https://downloads.njmutualfund.com/njmf_download.php?nme=978</p>		
<p>Benchmark Index</p>	<p>Tier I Benchmark: NIFTY 50 Arbitrage Index</p> <p>Additional Benchmark: NIFTY 1 Year T-Bill Index</p> <p>The AMC/Trustee reserves the right to change the benchmark for evaluation of the performance of the Scheme from time to time, subject to SEBI Regulations and other prevailing guidelines, if any.</p>		
<p>Dividend Policy</p>	<p>Not Applicable since the Scheme is not offering IDCW Plan.</p>		
<p>Name of the Fund Manager</p>	<p>Mr. Dhaval Patel and Mr. Viral Shah have been managing the scheme since March 8, 2023 and December 4, 2024 respectively.</p>		
<p>Name of the Trustee Company</p>	<p>NJ Trustee Private Limited</p>		

Performance of the scheme as on September 30, 2025:

Compounded Annualised Returns	Regular Plan – Growth option		Direct Plan – Growth option	
	Scheme Returns %	Tier I Benchmark (NIFTY 50 Arbitrage Index) Returns %	Scheme Returns %	Tier I Benchmark (NIFTY 50 Arbitrage Index) Returns %
Returns for the last 1 year	6.49	7.87	5.71	7.87
Returns for the last 3 years	7.07	7.47	6.32	7.47
Returns for the last 5 years	-	-	-	-
Returns since inception	6.99	7.35	6.24	7.35

*Allotment date is August 01, 2022.



	<p style="text-align: center;">Absolute Return %</p>  <p>Absolute Returns for each financial year for the last 5 years* *The scheme has been in existence for more than 1 year but less than 3 years or 5 years.</p>
<p>Additional Scheme Related Disclosures</p>	<ol style="list-style-type: none"> 1. Scheme's portfolio holdings https://downloads.njmutualfund.com/njmf_download.php?nme=978 2. Portfolio Turnover Ratio as on September 30, 2025 is: 8.77

<p>Expenses of the Scheme</p>	<p>LOAD STRUCTURE:</p> <p>Exit Load is an amount which is paid by the investor to redeem the units from the scheme. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website of the AMC (www.njmutualfund.com) or may call at 1860 500 2888 / 040-49763510 or your distributor.</p> <p>Entry Load: Not Applicable. Clause 10.4 of SEBI Master Circular for Mutual Funds dated June 27, 2024 states that there will be no entry load charged for all the Mutual Fund Schemes.</p> <p>Exit Load: NIL</p> <p>Further, the Trustees shall have a right to modify the load structure with prospective effect subject to a maximum prescribed under the Regulations. For any change in load structure NJ Asset Management Private Limited will issue an addendum and display it on the website/Investor Service Centres.</p> <p>FEES AND EXPENSES:</p> <p>Annual Scheme Recurring Expenses: These are the fees and expenses for operating the scheme. These expenses include Investment Management and Advisory Fee charged by the AMC and other expenses as given in the table below. The AMC has estimated that the following % of the daily net assets of the scheme will be charged to the scheme as expenses. The AMC would update the current expense ratios on the website of the mutual fund at least three working days prior to the effective date of the change. Further Actual Expense ratio will be disclosed at the following link www.njmutualfund.com</p> <p>Details of Annual Scheme Recurring Expenses under the Scheme is as follows:</p>
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Particulars	(% p.a. of net assets)
Investment Management & Advisory Fee	Upto 2.25%
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 under Regulations 52(6A)(c)	Upto 0.05%
The aforesaid does not include Goods and Services tax on investment management and advisory fees. The same is more specifically elaborated below	
<p>Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc as compared to other Plan and no commission for distribution of Units will be paid/ charged under Direct Plan.</p>	
<p>All fees and expenses charged in a Direct Plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in other than Direct Plan.</p>	
<p>The Scheme can charge expenses within overall maximum limits prescribed under SEBI (MF) Regulations, without any internal cap allocated to any of the expense heads specified in the above table. Types of expenses charged shall be as per the SEBI (Mutual Funds) Regulations, 1996.</p>	

As per the Regulations, the maximum recurring expenses that can be charged to the Scheme shall be subject to a percentage limit of daily net assets as in the table below:

First Rs. 500 crore	Next Rs. 250 crore	Next Rs. 1,250 crore	Next Rs. 3000 crore	Next Rs. 5,000 crore	Next Rs. 40, 000 crores	Balance
2.25%	2.00%	1.75%	1.60%	1.50%	TER reduction of 0.05% for every increase of Rs. 5,000 crore of daily net assets or part thereof	1.05%

The above expense percentage excludes additional expenses that can be charged towards:

- i) upto 5 bps under the Regulation 52(6A)(c) and
- ii) Goods and Services tax on investment management and advisory fees. The same is more specifically elaborated below.

Pursuant to SEBI Master circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, 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) Additional expenses, incurred towards different heads mentioned under sub-regulations (2) and (4) of Regulation 52 of the SEBI(MF) Regulations 1996, not exceeding 0.05 per cent of daily net assets of the scheme. However, such additional expenses will not be charged if exit load is not levied or not applicable to the Scheme.

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 and 5bps for cash market transactions and derivatives transactions respectively. Any payment towards brokerage and transaction cost, over and above the said 12 bps and 5bps for cash market transactions and derivatives transactions respectively may be charged to the scheme within the maximum limit of Total Expense Ratio as prescribed under regulation 52 of the SEBI (Mutual Funds) Regulations,1996.

	<p>Goods and Services tax on brokerage and transaction cost paid for execution of trade, if any, shall be within the limit prescribed under regulation 52 of the Regulations. Expenses shall be charged / borne in accordance with the Regulations prevailing from time to time.</p> <p>For the actual current expenses being charged, the investor should refer to the website of the mutual fund at the following link www.njmutualfund.com . Any change proposed to the current expense ratio will be updated on the website and communicated to the investors via e-mail or SMS at least three working days prior to the effective date of the change (in accordance with SEBI Master circular no.SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024). 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>
<p>Waiver of Load for Direct Applications</p>	<p>Not Applicable</p>
<p>Tax treatment for the Investors (Unitholders)</p>	<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>
<p>Daily Net Asset Value (NAV) Publication</p>	<p>The NAV will be calculated and disclosed for every Business Day. The NAVs of the Scheme will be calculated up to two decimals. AMC shall update the NAV on the AMFI website (www.amfiindia.com) and on the website of the Mutual Fund www.njmutualfund.com by 11.00 pm on every business day.</p> <p>For more details please refer to SID.</p>

<p>For Grievances contact</p> <p>Investor please</p>	<p>Contact details for general service requests:</p> <p>Investors can lodge any service request or complaints or enquire about NAVs, Unit Holdings, Valuation, Dividends, etc by calling the investor line of the AMC at 18605002888 or email at customercare@njmutualfund.com . The service representatives may require personal information of the investor for verification of his / her identity in order to protect confidentiality of information. The AMC will at all times endeavor to handle transactions efficiently and to resolve any investor grievances promptly.</p> <p>Contact details for complaint resolution:</p> <p>Any complaints should be addressed to Mr. Raja Ballapuram, who has been appointed as the Investor Relations Officer and can be contacted at: Unit No. 101A, 1st Floor, Hallmark Business Plaza, Bandra (East), Mumbai - 400051, Maharashtra. Phone No. : 18605002888 email: customercare@njmutualfund.com</p> <p>Further, Investors can register their complaint by registering themselves on https://scores.sebi.gov.in by clicking on “Register here” under “Investor Corner” appearing on the homepage of SCORES portal. While filing the registration form, details like Name of the investor, Permanent Account Number (PAN), contact details, email id, are required to be provided for effective communication and speedy redressal of the grievances. Upon successful registration, a unique user id and a password shall be generated and communicated through an acknowledgement email to the complainant.</p> <p>Investors can also register their complaint through Online Dispute Resolution mechanism at https://smartodr.in/login or other appropriate civil remedies. However, if the complainant opts for Online Dispute Resolution mechanism or other appropriate civil remedies while the complaint is pending on SCORES, the complaint shall be treated as disposed on SCORES. (Refer SEBI Circular - SEBI/HO/OIAE/IGRD/CIR/P/2023/156 dated September 20, 2023). The provision is effective from April 1, 2024 (Refer SEBI Circular - SEBI/HO/OIAE/IGRD/CIR/P/2023/183 dated December 01, 2023).</p> <p>Name and Address of Registrar:</p> <p>KFin Technologies Limited. Selenium Tower B, Plot No 31 & 32 Gachibowli Financial District, Nanakramguda, Serilingampally, Hyderabad – 500032.</p>
<p>Unitholders' Information</p>	<p>Account Statement:</p> <p>The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form).</p>

Consolidated Account Statement:

If there is any transaction in any of the demat accounts of the investor or in any of his mutual fund folios, then CAS shall be sent to that investor through email on a monthly basis. In case there is no transaction in any of the mutual fund and demat accounts then CAS with holding details shall be sent to the investors by email on half yearly basis.

Monthly :

A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds and holding at the end of the month shall be sent to the Unit holders in whose folio(s) transaction(s) have taken place as detailed below:

- i) if the investors that have opted for delivery via electronic mode: within twelve (12) days from the month end.
- ii) if the investors that have opted for delivery via physical mode: within fifteen (15) days from the month end.

Half yearly:

- i) Investors that have opted for delivery via electronic mode: on or before the eighteenth (18th) day of April and October and
- ii) Investors that have opted for delivery via physical mode: on or before the twenty-first (21st) day of April and October.

However, where an investor does not wish to receive CAS through email, option shall be given to the investor to receive the CAS in physical form at the address registered with the Depositories and the AMC/MF-RTAs.

For further details, refer to SAI.

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.

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.

Monthly and Half Yearly Portfolio:

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

The unit holders are requested to ensure that their email address is registered with AMC/Mutual Fund.

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

COMMON APPLICATION FORM

EQUITY, HYBRID AND 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
<p>NJ BALANCED ADVANTAGE FUND (An open – ended Dynamic Asset Allocation Fund)</p>	<ul style="list-style-type: none"> • Long term capital growth • Dynamic asset allocation between equity and specified debt securities. 	 <p>Investors understand that their principal will be at Very High Risk</p>
<p>NJ FLEXI CAP FUND (An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks)</p>	<ul style="list-style-type: none"> • Long term capital appreciation • Investment predominantly in equity and equity related instruments 	 <p>Investors understand that their principal will be at Very High Risk</p>
<p>NJ OVERNIGHT FUND (An open ended debt scheme investing in overnight securities with a relatively low interest rate risk and relatively low credit risk)</p>	<ul style="list-style-type: none"> • An overnight fund that aims to generate optimal returns in line with overnight rates and high liquidity over short term • To invest in debt and money market instruments with maturity of 1 day 	 <p>Investors understand that their principal will be at Low Risk</p>
<p>NJ ARBITRAGE FUND (An open ended scheme investing in arbitrage opportunities)</p>	<ul style="list-style-type: none"> • To generate income over short term by investing in arbitrage opportunities • Predominantly investing in arbitrage opportunities in the cash and derivatives segment of the equity market. 	 <p>Investors understand that their principal will be at Low Risk</p>
<p>NJ ELSS TAX SAVER SCHEME (An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit)</p>	<ul style="list-style-type: none"> • capital appreciation & generating income over long term • Investment in a portfolio predominantly consisting of equity and equity related instruments 	 <p>Investors understand that their principal will be at Very High Risk</p>

Note:

The riskometer is based on the portfolio of 31st March, 2025 and is subject to periodic review and change, log onto www.njmutualfund.com for updates.

COMMON 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 Broker's 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 hereby confirm that the EUIIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/salesperson of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/salesperson of the distributor/sub broker.

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: 3 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 3 Monthly
SWP Amount: _____ (Minimum ₹500/- and in multiple of ₹1/- thereafter)			
SWP Date: DD	SWP Period: From Date DDMMYYYY	To Date 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 3 Monthly		
STP Date: DD	STP Period: From Date DDMMYYYY	To Date 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: _____
Bank A/C No. _____ 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
City _____ Pin _____ IFSC Code _____ MICR _____
LEI Code: _____ Valid up: DDMMYYYY (Legal Entity Identifier Number is Mandatory for Redemption Transaction value of INR 50 crore and above for Non-Individual investors. refer Instruction No. 12)
Please ensure the name in this 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 _____ State _____	City/Town _____ Province _____
Country _____ Pin Code _____	Country _____ Zip code _____
Tel (Res.) _____ Tel (Off.) _____	Mobile _____
Email ID _____	
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 the scheme-wise Annual Report, Abridged Annual Report, or Consolidated Account Statement in physical mode.	

8. UNIT HOLDING OPTION

<input type="checkbox"/> In Account Statement Mode (Default):	<input type="checkbox"/> In Demat Mode: NSDL I N _____ 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
	_____ Beneficiary Account Number(NSDL only)	
	CDSL _____	
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 <input type="checkbox"/> FATCA / CRS Declaration Form	<input type="checkbox"/> UBO Declaration Form	

12. NOMINATION DETAILS

I / We hereby nominate the following person(s) who shall receive all the assets held in my / our account / folio in the event of my / our demise, as trustee and on behalf of my / our legal heir(s) *

Mandatory Details							Additional Details	
Sr. no.	Name of Nominee	Share of Nominee(%)	Relationship	Postal Address	Mobile Number % E-mail	Identity Number	Date of Birth of Nominee	Guardian
Nominee 1								
Nominee 2								
Nominee 3								
Nominee 4								
Nominee 5								
Nominee 6								
Nominee 7								
Nominee 8								
Nominee 9								
Nominee 10								

Joint Accounts

Event	Transmission of Account / Folio to
Demise of one or more joint holder(s)	Surviving holder(s) through name deletion The surviving holder(s) shall inherit the assets as owners.
Demise of all joint holders simultaneously – having nominee	Nominee
Demise of all joint holders simultaneously – not having nominee	Legal heir(s) of the youngest holder

** If % is not specified, then the assets shall be distributed equally amongst all the nominees. Any odd lot after division / fraction of %, shall be transferred to the first nominee mentioned in the nomination form. (see table in 'Transmission aspect').

*** Provide only number: PAN or Driving Licence or Aadhaar (last 4). Copy of the document is not required. However, in case of NRI / OCI / PIO, Passport number is acceptable.

**** to be furnished only in following conditions / circumstances:

- Date of Birth (DoB): please provide, only if the nominee is minor.
- Guardian: It is optional for you to provide, if the nominee is minor.

1) I / We want the details of my / our nominee to be printed in the statement of holding or statement of account, provided to me/ us by the AMC / DP as follows; (please tick, as appropriate)

Name of nominee(s) Nomination: Yes / No

2) I hereby authorize _____ (nominee number __) to operate my account on my behalf, in case of my incapacitation in terms of paragraph 3.5 of the circular. He / She is authorized to encash my assets up to ___% of assets in the account / folio or Rs. _____. (Optional) (strike off portions that are not relevant)

3) This nomination shall supersede any prior nomination made by me / us, if any.

4) Signature(s) As per the mode of holding in demat account(s) / MF folio(s)

Name(s) of holder(s)	Signature(s) of holder / thumb impression	Signature of two witnesses*	Name of Witness & Address (wherever applicable)*
Sole / First Holder (Mr./Ms.)			
Second Holder (Mr./Ms.)			
Third Holder (Mr./Ms.)			

* Signature of two witness(es), along with name and address are required, if the account holder affixes thumb impression, instead of wet signature.

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: customercare@njmutualfund.com	Website: www.njmutualfund.com	Contact Center: 18605002888 / 040-49763510
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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 investing in Units, either singly or jointly, can make a nomination at the time of the initial investment or during subsequent investments. However, nomination is optional in the case of joint holdings.

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. Unit holder can make nomination or change nominee any number of times without any restriction.
6. Unit holder are entitled to receive acknowledgement from the AMC / DP for each instance of providing or changing nomination.
7. Upon demise of the investor, the nominees shall have the option to either continue as joint holders with other nominees or for each nominee(s) to open separate single account / folio.
8. In case all your nominees do not claim the assets from the AMC / DP, then the residual unclaimed asset shall continue to be with the AMC in case of MF units and with the concerned Depository in case of Demat account.
9. You have the option to designate any one of your nominees to operate your account / folio, in case of your physical incapacitation. This mandate can be changed any time you choose.
10. The signatories for this nomination form in joint folios / account shall be the same as that of your joint MF folio / demat account. i.e.

- 'Either or Survivor' Folios / Accounts - any one of the holder can sign
- 'Jointly' Folios / Accounts - both holders have to sign

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.

13. Legal Entity Identifier

RBI vide circular dated January 2021 on "Introduction of Legal Entity Identifier for Large Value Transactions in Centralized Payment Systems" decided to introduce the LEI system for all payment transactions of value INR 50

