COMMON APPLICATION FORM (FOR CREATING NEW FOLIO)

NJ

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.



Receipt Date and Time

ARN/RIA Code/Stock Broker/ Portfolio Manager Registration Number (PMRN)	ARN/RIA/Portfolio Manager Stock Broker's Name.	s/ Sub Agent's ARN		Employee Unique Identification lumber (EUIN) (refer note below)	For Office use only		
ARN-106392 BLUECHIP STOCKS KEY PARTNER / AGENT INFORMATION (Investors a	applying under Direct Pleasesses	t mention "Direct" in ABN	lumn) (Refer Instruction 2)	E-107715			
(NWe confirm that the EUIN box is intentionally left Commission shall be paid directly by the investor to subscription amount is Rs 10,000/- or more and you fund investor) will be deducted from the subscription	It blank by me/us as this is are to the 'AMFI registered Distribut or Distributor has opted to rece	"execution-only" transaction ors based on the investors' ive Transaction Charges. Rs	on without any interaction or ac assessment of various factors in 150/- (for first time mutual fund in	cluding the service rendered by the	e distributor. In case the		
x First/Sole Applicant/Guardian Signature Ma	ndatory	2nd Applicant's Signa	ture	3rd Applicant's Siç	gnature		
I am a First Time Investor in Mutual	Fund Industry.	ım an Existing Investo	r in Mutual Fund Industr	y.			
1. APPLICANT'S DETAILS (ALL	THE FIELDS ARE MANDATO	RY FOR ALL THE HOLDER	(S) INCLUDING GUARDIAN AN	D DETAILS MUST BE ENTERED	AS PER THE PAN.)		
Name of Sole / First Applicant (In ca	ase of Minor, there shall be no	joint holders)		Date of Birth /	Proof of DOB/ Incorporation		
First Name	Middle Name		Last Name	Incorporation	Incorporation		
Name of Guardian (in case of Sole / First A	Applicant is a Minor) / Contact Pe	rson – Designation (in case of	non-individual Investors)	Date of Birth (Guar	rdian/POA)		
PAN (only of minor)				D D M M Y Y	YY		
PAN (1st Applicant/Guardian)		CKYC -KIN			KYC Attached		
	ırt appointed	of Guardian Relation	·	ate Other			
2nd Applicant Details							
PAN First Name	Middle Name CKYC -KIN		Last Name	Date of Birth	M M Y Y Y Y Y X X X X X X X X X X X X X		
3rd Applicant Details							
First Name	Middle Name		Last Name	Date of Birth	M M Y Y Y Y		
PAN	CKYC -KIN				KYC Attached		
2. INVESTMENT AND PAYMEN	T DETAILS (DEFAULT I	PLAN/OPTION WILL BE A	APPLIED IN CASE OF NO INF	FORMATION, AMBIGUITY OR	DISCREPANCY)		
One time Lumpsum Investment							
Scheme Name: NJ			Plan: Regular Di	rect Option: Growth	☐ IDCW Payout		
Amount (₹) in FiguresA	Amount(₹)		in Words				
SIP: Systematic Investment Plan	n. 🖙 Mandatory Atta	ach OTM form					
Scheme Name: NJ			Plan: Regular Di	rect Option :	☐ IDCW Payout		
Amount (₹) in Figures A	Amount(₹)		in Words	Frequenc	cy: 🖊 Monthly		
SIP Date: SIP Period:	From Date D D M	M	Date D D M M Y Y	YY			
(Mention any date from 1 to 28, If SIP date is multiples of Re. 1 only for all scheme except E							
SIP TOP-UP FACILITY							
Top-up Amount (₹)	(PI	ease refer to the SIP top	up Instruction) Free	quency: Half Yearly	Yearly (Default)		
Top-up Start Month based on Frequence	cy Opted Top-up End M	Ionth (Optional)	Y Y Y Y OR Top Up to	continue till SIP amount re	aches₹		
Mention LUMPSUM and/OR First S	SIP Details below (Inst	rument name should	be in favour of scheme	e 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 Curre	ent NRE NRO	FCNR Others:		Date: D D N	M Y Y Y Y		
Documents Attached to avoid Third Party Payment Rejection, where Applicable Bank certificate, For DD Third party Declaration							
MUTUAL ACKNOWLEDGMEN	NT SLID (TO DE EN LES H	I DV THE INVESTOR		COMMON ARR	ICATION FORM		
BUILT ON RULES			almostome (alessa of the Carlo		LICATION FORM		
Please note: All purchases are subject to Information Document). From Mr / Ms / M		as per applicable load :	structure (please refer Sch	eme			
Scheme Name		Instrument No.	Amount	Collection Cente	er's Stamp &		

	(Minimum ₹500/- and in multiple of ₹1/- thereafter)						
SWP Date: DDD Mention any date from 1	SWP Period: From Date D M M Y Y Y Y To Date D D M M Y Y Y Y OR Perpetual 31/12/2099, 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 TF	RANSFER PLAN (STP) (To be submitted atleast 15 Business days before 1st due date.)						
From Scheme: NJ	Plan: ☐ Regular ☐ Direct │ Option: ☐ Growth │ ☐ IDCW Payou						
To Scheme: NJ	Plan: Regular Direct Option: Growth DIDCW Payout						
STP Amount :	in Figures (Minimum Rs. 500/- and in multiple of Rs. 1/-thereafter) Frequency Monthly						
STP Date:	STP Period: From Date DDMMYYYY To Date DDMMYYYYY OR Perpetual 31/12/2099 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 HOLDI	NG (In case of Demat Purchase: Mode of Holding should be same as in Demat Account) Anyone or Survivor (Default)						
	DETAILS (MANDATORY FOR REDEMPTION/IDCW/REFUND)						
Bank Name:	A/O Times C Continue C Outre C NIDE C						
Bank A/C No.	Pin IFSC Code Savings Current NRE NRO FCNR Others						
City	// enal Entity Identifier Number is Mandatory for Redemotion Transaction value						
LEI Code: Please ensure the name in this Com	Valid up: Valid						
_ 00\/							
	LS OF SOLE/FIRST APPLICANT (MANDATORY)						
	SS" (P.O. Box is not sufficient) Please note that your Overseas Address (Mandatory for NRI / FPI Applicants)						
Citv/Town	State City/Town Province						
(Note: If Mobile number/Email p Spouse Depende Custodian (for FPIs of If the mobile number or communication in this re	Pin Code Country Zip code Dependent Siblings Guardian (for Minor Investment) POA Country PMS Tel (Off.) Bell Country Zip code Dependent Siblings Guardian (for Minor Investment) POA Conly) PMS The email id provided herein above does not appear to be that of the unit holder's, then the AMC shall send suitable						
Country Tel (Res.) Email ID Mobile Number provide (Note: If Mobile number/Email p Spouse Depende Custodian (for FPIs of Communication in this recommunication in this recommunication in the schemewise and get instant transaction and transaction an	Pin Code Country Zip code Mobile Dependent Siblings Guardian (for Minor Investment) POA PMS the email id provided herein above does not appear to be that of the unit holder's, then the AMC shall send suitable egard to the unit holder.						
Country Tel (Res.) Email ID Mobile Number provide (Note: If Mobile number/Email p Spouse Depende Custodian (for FPIs of Communication in this recommunication in this recommunication in the schemewise and get instant transaction and transaction an	Pin Code Country Zip code Department of Accounts to Polysical Statement of Accounts providing their Email ID would mandatorily receive E - Statement of Accounts in lieu of physical Statement of Accounts nual report or abridged summary through Physical mode (Applicable only for investors who have not registered their email id)						
Country Tel (Res.) Email ID Mobile Number provider (Note: If Mobile number/Email p Spouse Depende Custodian (for FPIs of Communication in this recommunication in this read of the schemewise and get instant transaction a I wish to receive scheme	Pin Code						
Country Tel (Res.) Email ID Mobile Number provider (Note: If Mobile number/Email p Spouse Depende Custodian (for FPIs of Communication in this recommunication in this re	Pin Code Country Zip code Tel (Off.) Mobile d pertains to* Self Family Member Email ID provided pertains to* Self Family Member entains to Family Member please select any one) Int Parents Dependent Children Dependent Siblings Guardian (for Minor Investment) POA Int Parents Dependent Children Dependent Siblings Guardian (for Minor Investment) POA Int Parents Dependent Children Dependent Siblings Guardian (for Minor Investment) POA Int Parents Dependent Children Dependent Siblings Guardian (for Minor Investment) POA Int Parents Dependent Children Dependent Siblings Guardian (for Minor Investment) POA Int Parents Dependent Children Dependent Siblings Guardian (for Minor Investment) POA Int Parents Dependent Children Dependent Siblings Guardian (for Minor Investment) POA Int Parents Dependent Children Dependent Siblings Guardian (for Minor Investment) POA Int Parents Dependent Children Dependent Siblings Guardian (for Minor Investment) POA Int Parents Dependent Children Dependent Siblings Guardian (for Minor Investment) POA Int Parents Dependent Children Dependent Siblings Guardian (for Minor Investment) POA Int Parents Dependent Children Dependent Siblings Guardian (for Minor Investment) POA Int Parents Dependent Children Dependent Siblings Guardian (for Minor Investment) POA Int Parents Dependent Children Dependent Siblings Guardian (for Minor Investment) POA Int Parents Dependent Children Dependent Siblings Guardian (for Minor Investment) POA Int Parents Dependent Children Dependent Siblings Guardian (for Minor Investment) POA Int Parents Dependent Children Dependent Siblings Guardian (for Minor Investment) POA Int Parents Dependent Children Dependent Siblings Guardian (for Minor Investment) POA Int Parents Dependent Children Dependent Siblings Guardian (for Minor Investment) POA Int Parents Dependen						

9. KYC Details (Mandatory) :																
(a). Status of Applicant (Please tick ✓)																
Status	Resident Individual	Non Resident	Company	HUF		/linor h Guardian)	Society	/ FII/FP	PI PIO	Partnersh Firm	р	Proprieto	or	Trust	Other (P	lease Specify)
1st Applicant																
2nd Applicant																
3rd Applicant																
Guardian																
Act, 1961 (43 registered und Yes N If yes, please applicable will be liable for it to me/us or co	Are you an "Non-Profit Organization" [NPO] which has been constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961), and is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (18 of 2013)?" Yes □ No If yes, please quote Registration No. of Darpan portal of Niti Aayog :					Company herever that we may										
Status	Private Sector Service	Public Se Service	ctor Govern		Business	Professiona	al Agricu	lturist	Retired	Housew	ife S	Student	Fore		her (Plea	se Specify)
1st Applicant																
2nd Applicant																
3rd Applicant								_								
Guardian																
(c). Gross A	nnual Incom	ne (Please	tick √)													
Status	Below 1 La	c 1-5 l	acs 5-1	0 Lacs	10-	25 Lacs	> 25 La	cs-1 Cr	ore	> 1 Crore				Ne	Networth As on	
1st Applicant												₹			D	D M M Y Y Y Y
2nd Applicant												₹ □ □ M			D M M Y Y Y	
3rd Applicant												₹ DDM			D M M Y Y Y	
Guardian PEP & UBO I	Ootoilo (Dise											₹				DMMYYYY
PEP & OBO I	1	lo the e	mpany listed o	compan	v or subsidi	arv of listed co	mpany									
Status	I am political exposed pers	ly or	controlled by I	isted co	mpany (if n IBO declara	io, please attach Changer Services Fa					arming/Ga Casin	amblin no serv		Money L	ending / Pawning	
1st Applicant				L												
2nd Applicant 3rd Applicant					_											
Guardian					<u></u>											
10. FATCA	AND CRS	DETAIL!	S :													
	S	ole/First A	pplicant/Gu	uardia	n		Seco	nd App	olicant					Third A	Applican	t
Place			Place			Place							Place			
Country of Bir	th	Cou	ntry of Birth				Cou	ntry of I	Birth					Countr	y of Birth	
						Indian						Indian USA Other				
Nationality	India					Indian	USA		Other					USA	Otne	r
# Please indicate all * If TIN is not availab above do not require	le or mentioned, p	lease mention	hich you are a re as: 'A' if the cou	ntry doe	or purpose, a s not issue T	INs to its resider	ayer Identific nts; 'B' & me	ention Nu	mber and / you are u	it's Identifica inable to obt	tion ty ain a	ype eg. TIN TIN; 'C' if th	etc. ne autho	orities of the co	ountry of tax	residence entered
So	le/First Appli	cant/Guar	dian			Secor	nd Applio	cant				Third Applicant				
Sr. Country #	Tax Identif		dentificatio ype/Reasor	Sr	Countr	try # Tax Identificat				1.5	Sr.	Country # Tax Iden		Tax Identif		Identification Type/Reason*
4	Nullic	Jei i	ype/neasoi	_		11	lullibel	13	/pe/ne				_	Nullic)ei	Type/neason*
1				1							1					
2				2							2					
3				3		3										
	'															
11. POWER	OF ATTOR	NEY (PC	A) HOLDI	ER DI	TAILS									Р	AN NO	
First Applicar	it POA Name)														
Second Appl	cant POA Na	ame														
													$\overline{}$			
Third Applica	Third Applicant POA Name															

12	. NOMINATION DETAILS							
	A. WISH TO NOMINATE (NOTE: N	OT REQUIRED IF	THE APPLICANT IS MI	INOR)				
Sr.	Sr. Naminas Nama /s\$ PAN		Relationship		Date of Births	Allocation		
no.	Nominee Name/s\$	(Optional)	with applicant\$	Guardian Name ^s	Guardian PAN	Guardian Signatures	of Minor*	(%)
1.							DD/MM/YYYY	
2.							DD/MM/YYYY	
3.							DD/MM/YYYY	
Address:								
*Please attach proof of date of birth of minor like Birth Certificate, School Leaving Certificate, Passport etc. \$mandatory fields								
B. WISH TO OPT OUT OF NOMINATION (NOTE: NOT REQUIRED IF THE APPLICANT IS MINOR)								
iss	I / We hereby confirm that I / We do not wish to appoint any nominee(s) for my mutual fund units held in my / our mutual fund folio and understand the issues involved in non-appointment of nominee(s) and further are aware that in case of death of all the account holder(s), my / our legal heirs would need to submit all the requisite documents issued by Court or other such competent authority, based on the value of assets held in the mutual fund folio.							

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

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

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

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 o

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")

Sole / First Applicant / Guardian / Authorised Signatory	X Second Applicant / Authorised Signatory		X Third Applicant / Authorised Signatory		X POA holder, if any		
Date: D D M M Y Y Y Y			Place):			
Email: customercare@njmutualfund.com	Website: www.njmutual	fund.com	Contact Center: 1	8605002888 / 040-49763510			

ONE TIME DEBIT MANDATE (NACH/Di	rect Debit Mandate Form) (Application for Lu	Lumpsum Addition Purchases as well as SIP Registation)				
NACH/ECS/AUTO DEBIT UMRN						
MANDATE INSTRUCTION FORM Sponsor Bank (Code HDFC0000070	Utility Code NACH0000000023008				
CREATE	I/We hereby authorize NJ Mutual Fund					
CANCEL Bank a/c number						
with Bank	IFSC	or MICR				
an amount of Rupees In Words		In Figures				
FREQUENCY Mthly Qtly H-Yrly	Yrly 🗸 As & when presented	DEBIT TYPE Fixed Amount 🗸 Maximum Amoun				
Reference 1 (Folio no. / Application no.)		Phone No.				
Reference 2 (PAN no.)		Email ID				
l agree for the debit of mandate processing charges by PERIOD From DDMMMYYYYYY	/					
To DDMMYYYY		nature of Second Holder Signature of Third Holder				
(Maximum period of validity of this mandate is 40 years only) 1	Name as in Bank record 2. Na	lame as in Bank record 3. Name as in Bank record				

- This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing the user entity/ Corporate to debit my account, based on the instructions as agreed and signed by me.
- I have understood that I am authorised to cancel/amend this mandate by appropriately communicating the cancellation / amendment request to the User entity / Corporate or the bank where I have authorized the debit.

SPECIFIC TERMS & CONDITIONS FOR SIP AND BANK MANDATE

- The SIP (Systematic Investment Plan) and Bank mandate form should be completed in English and in Block letters
 only. Please tick (*/) in the appropriate box (*/), where boxes have been provided. The SIP and Bank mandate form,
 complete in all respects, should be submitted to any of the Official Points of Acceptance of Transactions.
- New Investors who wish to enroll for SIP are required to fill the Application form and one time Bank mandate form.
 New investors are advised to read the Statement of Additional Information (SAI), Scheme Information Document (SID) and Key Information Memorandum (KIM) carefully before investing.
- . This mandate registration form will be submitted through National Automated Clearing House (NACH).
- This facility is offered to investors having Bank accounts in select banks mentioned in the link http://www.npci.org.in/. The Banks in the list may be modified/updated/changed/removed at any time in future entirely at the discretion of National Payments Corporation of India (NPCI) without assigning any reasons or prior notice. Standing instructions for investors in such Banks will be discontinued. The investor consents to agree to abide by the terms and conditions of NACH facility of NPCI. By signing this Systematic Investment Plan Application form, the Applicant(s) hereby authorises NJ Asset Management Private Limited (NJAMC), Investment manager to NJ Mutual Fund (NJMF) acting through their authorised service providers to debit the mentioned Bank A/c provided by NACH / ECS/Direct Debit Facility or any other facility for collection of SIP payments.
- Applicant acknowledges that NJ Mutual Fund, NJAMC or any of its associate / subsidiary / Sponsor /Directors/ Employees will not be liable in any manner whatsoever, for any transaction failures due to rejection by the investor's bank/branch, which is due to technical reasons or due to delay in registration of the NACH mandate.
- Investors are required to submit One Time Bank Mandate Form and SIP Enrollment Form along with a cancelled
 original cheque / self certified copy of blank cheque of Debit Bank Account (as mentioned on the One Time Bank
 Mandate Form) at least 30 calendar days before the first SIP Installment date for NACH Debit & Clearing. In case One
 time Bank Mandate form is already registered in the folio then the subsequent SIP registration request provided in the
 same folio will be processed within 12 calendar days.
- An investor can opt any day between 1 to 28 under Monthly frequency for SIP. If an investor does not mention SIP start date appropriately, the SIP will by default start from the subsequent month after meeting the minimum registration requirement of 30 calendar days or 12 calendar days as applicable. Starting from April 01, 2024, it is obligatory for investors to specify the SIP end date and NACH Mandate (OTM) end date, with a maximum allowable period of 40 years. Failure to provide the OTM End date or specifying an end date exceeding the 40-year limit will result in rejection. If an investor mentions the SIP end date or specifies an end date that falls beyond the OTM End date, the SIP duration will be considered up to the OTM end date.
- Minimum SIP Amount for all schemes except ELSS: Rs. 100 and in multiples of Re. 1 thereafter ELSS: Rs. 500 and in multiples of Rs. 500/- thereafter. An investor shall also have the option to enroll for more than 1 SIP in the same scheme, same plan and in the same month. Investors are requested to submit a separate form for each SIP enrollment. The investor can choose the SIP dates from 1 to 28 of any given month for SIP registered through One Time Bank Mandate. Please note that investors can opt for more than one SIP debit on the same day. If an investor does not mention SIP Date in the application form / SIP Mandate, the default SIP date shall be treated as 7th.
- In One time Bank mandate Investor's Signature must be as per bank records. Signature of all bank account holders required if the mode of holding in the bank account is "Joint".
- In case of minor application, NJMF / NJAMC will register standing instructions till the date of the minor attaining majority, though the instructions may be for a period beyond that date. Prior to minor attaining majority, NJMF/NJAMC shall send advance notice to the registered correspondence address advising the guardian and the minor to submit an application form along with prescribed documents to change the status of the account to "major". The account shall be frozen for operation by the guardian on the day the minor attains the age of majority and no fresh transactions shall be permitted till the documents for changing the status are received.
- Investor's Bank may charge the Investor's bank account for registration/ modification/ cancellation of bank mandate and/or SIP installment debit processing/rejection or any such services. NJMF / NJAMC or its service provider shall not be held responsible or bear any such charges.
- For details about the Scheme and its facility please refer to the SID, SAI & KIM of the respective schemes/Addendum issued from time to time carefully before investing.
- In case of insufficient balance in the investor's account on the date of SIP, the transaction shall be rejected and the NJMF / NJAMC / Bank will not retry further to debit the amount from the investor's bank account. NJMF / NJAMC or its service provider shall not be held responsible or bear any such charges.
- In case of three consecutive failures due to insufficient balance in bank account while processing a request for SIP, NJMF / NJAMC shall reserve the right to terminate the SIP without any written request from the investor.
- In case the SIP date falls on a non-business day, the immediate next business day would be considered as the date of SIP, subject to fund realisation. SIP installment will be processed only after the funds are received by the NJMF / NJAMC. If the transaction(s) are delayed / not processed due to any reason including delay / non realization of the funds to the NJMF /NJAMC from the investor's bank account, then in no circumstances, NJMF /NJAMC / its service providers shall be held liable or responsible to the investor or any third party, whatsoever. In case of rejection of SIP form for any reason whatsoever, the NJMF / NJAMC will not accept/entertain any request for refund of proceeds of first cheque that would have been processed.
- Investors are requested to note that in case they wish to change their bank account details for any of their ongoing SIP, the following documents should be submitted at-least 30 days in advance of the next SIP debit date:
- (a) A request letter to change the existing bank account details for SIP transaction mentioning old and new bank account details and details of ongoing SIP transaction.

- (b) New SIP Auto Debit Facility Form with new bank account details
- Investors are requested to note that post the registration of a change in bank account, all other details of the existing SIP registration will continue to remain the same.
- Investors wishing to cancel / discontinue the SIP would need to give a written request to the Bank / NJAMC / NJMF / RTA stating that they wish to discontinue the SIP and request the Bank not to deduct any further amount from their account atleast 10 calendar days prior to the next execution date. Such a request shall be submitted at any official point of acceptance of the transactions. In case of One Time Mandate cancellation, all the SIPs mapped under respective One Time Bank Mandate will be cancelled automatically. The One Time Bank Mandate which is cancelled will not be available for any modes for transactions in future.
- 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.
- Entry load is Not Applicable. Exit Load as applicable in the respective Scheme at the time of enrollment of SIP will be applicable.
- 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 flamages 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 debited in advance or after the specific SIP date due to various clearing cycles of NACH Debit / local
 holidays / any other reason beyond the control of NJMF / NJAMC and its Service Providers.
- The NJMF/ NJAMC reserves all the rights to change these terms and conditions from time to time.
- Any dispute shall be subject to jurisdiction of Courts at Surat only.
- AMC has rights to initiate Mandate cancellation in case the Mandate is dormant i.e. if there is no transaction in the Mandate for more than 6 months. The cancellation will be initiated by the AMC after sending an email intimation to the investors.

SIP Top- up Facility

It is a facility wherein an investor who is enrolling for SIP has an option to increase the amount of the SIP installment by a fixed amount at pre-defined intervals. Thus, an investor can progressively start increasing the amount invested, allowing them to gradually increase the investment corpus in a systematic manner.

- Top-up SIP facility can be availed by the investors, at the time of registration / renewal of SIP/ any time during the
 continuation of existing SIP by submitting the specified form in this regard. The SIP Top-up request shall be registered
 within 15 business days.
- 2. The minimum SIP Top-up amount is Rs. 100 and in multiples of Rs. 1/- , For ELSS the minimum SIP Top-up amount is Rs. 500 and in multiples of Rs. 500/- .
- 3. SIP Top-up facility can be availed at half yearly and yearly frequencies
- 4. Default Top-up SIP Frequency and amount:
- · Frequency : Yearly frequency
- Default Amount: Rs. 100 and in multiples of Rs. 1/-, For NJ ELSS Fund, the minimum SIP Top-up amount is Rs. 500 and in multiples of Rs. 500/-.
- 5. In case the investor fails to specify both, i.e. the frequency for Top- Up SIP and amount for Top-up SIP, the application form may be processed as conventional SIP, subject to it being complete in all other aspects.
- 6. SIP Top-up will start with a gap of 6 months or 12 months from 1st SIP installment for half yearly or yearly frequency respectively. If the end-date of the Top-up facility is not mentioned the Top-up facility will be continued up till the tenure of the SIP. For example, if the SIP is registered up till 2099, and the end date of the Top-up facility is not mentioned; then the Top-up will continue till 2099.
- 7. SIP Top-up facility can be availed by the existing investors having SIP investment by providing a separate Top-up registration request. The First SIP Top-Up installment shall start from the next SIP installment date post SIP Top-up registration subject to completion of 6 SIP installments.
- The Top-up details cannot be modified once enrolled. In order to make any changes, the investor must cancel the existing SIP with Top-up option and enroll for fresh SIP with modified Top up facility details.
- The Load structure prevailing at the time of submission of the SIP application (whether fresh or extension) will apply for all the installments indicated in such application.
- 10. SIP Top-up facility shall be available for SIP Investments through One time Debit Mandate (OTM). The amount of each such SIP installment cannot exceed the Daily One Time Mandate (OTM) limit for purchases in scheme(s) of NJ Mutual Fund from all modes (lump sum as well as SIP).
- 11. The initial investment under the SIP Top-up will be subject to minimum SIP investment requirement applicable from time to time.
- 12. All other terms & conditions applicable for regular SIP will also be applicable to Top-up SIP.
- The Trustee / AMC reserves the right to change / modify the terms of the SIP from time to time on a prospective basis.