

CONSUMER CHARTER FOR RETAIL FUND

NJ ASSET MANAGEMENT PRIVATE LIMITED - (IFSC BRANCH)

1. INTRODUCTION

NJ Asset Management Private Limited (IFSC Branch) (“NJAM GIFT IFSC”) is committed to conducting its business with integrity, transparency, fairness, and accountability while placing the interests of its investors and consumers at the centre of its operations.

This Consumer Charter outlines our commitment towards consumer protection, service standards, consumer rights and responsibilities, and grievance redressal mechanisms in line with the regulatory framework prescribed by the International Financial Services Centres Authority (IFSCA).

2. OUR VISION

To be a trusted global asset management institution delivering innovative investment solutions while upholding the highest standards of investor protection, transparency, and ethical conduct.

3. OUR MISSION

- To support the development of a vibrant, transparent, ethical and globally competitive asset management industry with focus on customer centricity.
- To enact and enforce rules and regulations that promote the maintenance of high professional and ethical standards in all areas of operation of the asset management industry.
- To provide investment products and services that are fair, transparent, and suitable for consumers.
- To maintain the highest standards of governance and compliance.
- To safeguard consumer interests through robust risk management and grievance redressal mechanisms.
- To promote informed decision-making through timely disclosures and investor awareness.
- To foster long-term relationships based on trust, professionalism, and accountability.
- To protect the interest of investors/unit holders.



NJ Asset Management Private Limited (IFSC Branch)
IFSC Registration: IFSCA-SEZ/73/2024-SEZ
Registered Office: Block No. 601, 3rd Floor, C Tower, Udhna Udyog Nagar Sangh Commercial Complex,
Central Road No. 10, Udhna, Surat - 394 210, Gujarat. Website: www.njmutualfund.com
IFSC Branch Office: Unit No. 73rd, Ground Floor, The Platform, 11T2, Block-11,
GIFT SEZ, Gift City, Gandhinagar - 382 355. Gujarat. E-mail: complianceifsc@njgroup.in

4. DO'S AND DONT'S FOR THE INVESTOR

Consumers Should:

- ✓ Read all scheme/product-related documents carefully.
- ✓ Understand the risks associated with investments before investing.
- ✓ Maintain and inform NJAM GIFT IFSC the updated contact details, tax status, bank details, FATCA / CRS details, email, mobile, address, nominee and KYC / OVD etc.
- ✓ Preserve records of communications and transactions.
- ✓ Seek clarification whenever any information is unclear.
- ✓ Use only official communication channels of NJAM GIFT IFSC.
- ✓ Review portfolio statements and disclosures periodically.
- ✓ Report grievances through designated grievance channels.
- ✓ Provide own email address and mobile number and to promptly notify changes to this information, if any.
- ✓ Access your investment portal using only secure, private, and trusted networks; avoid performing financial transactions over public or unsecured Wi-Fi.

Consumers Should Not:

- ✗ Invest solely based on past performance.
- ✗ Share passwords, OTPs, or confidential account credentials.
- ✗ Sign blank forms or incomplete documents.
- ✗ Ignore product disclosures and risk warnings.
- ✗ Respond to unsolicited investment offers claiming association with NJAM GIFT IFSC without verification.
- ✗ Delay reporting unauthorized transactions or discrepancies.
- ✗ Rely on unverified sources for investment decisions.
- ✗ Fall for misleading advertisements which may be false, exaggerated, misleading, deceptive or based on assumptions.
- ✗ Deal with unauthorised persons.
- ✗ Click on suspicious links in emails, SMS, or social media messages that claim to be from NJAM GIFT IFSC or unknown entities.



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X Store sensitive login details or account numbers in plain text on your device or browser.

5. CONSUMER RESPONSIBILITIES

Consumers are expected to:

- Provide accurate, complete, and updated information during onboarding and throughout the relationship.
- Read and understand offer documents, disclosures, addendums, press release agreements, risk factors and other information issued or published by the NJAM - GIFT IFSC on its website or sent to the investor through addendum / any other medium before investing.
- Assess their financial objectives and risk tolerance before making investment decisions.
- Keep account credentials, passwords, and confidential information secure.
- Promptly notify NJAM GIFT IFSC of any changes in personal information.
- Review account statements and transaction confirmations regularly.
- Report any unauthorized transactions or suspicious activities immediately.
- Cooperate during KYC, AML, FATCA/CRS, and regulatory compliance processes.
- Check the website of AMC & IFSCA (International Financial Services Centres Authority) regularly for information on regulatory developments.
- Not to make investment decisions based on speculation, rumors, or informal advice.
- To safeguard sensitive information such as login credentials, passwords, OTPs, account access details to prevent unauthorized use or access.

6. SERVICE STANDARDS

NJAM GIFT IFSC endeavors to:

- Process applications and service requests within reasonable timelines.
- Provide timely responses to consumer queries.
- Ensure prompt dissemination of material information and disclosures.
- Maintain business continuity and operational resilience.
- Comply with all applicable IFSCA regulations and regulatory requirements.



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7. GRIEVANCE REDRESSAL MECHANISM

Consumers may lodge complaints as per the [Grievance Redressal Policy](#) and escalation matrix available on our website.

Version: 1.0

Effective Date: June 8, 2026

Approved By: Chief Executive Officer

NJ Asset Management (GIFT IFSC) Limited



NJ Asset Management Private Limited (IFSC Branch)

IFSC Registration: IFSCA-SEZ/73/2024-SEZ

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