

## NJ VALUE FUND

(An open ended equity scheme following a value investment strategy)

This product is suitable for investors who are seeking\*:

- Capital appreciation over long term
- Investment predominantly in a portfolio of equity and equity related instruments by following a value investment strategy.

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

Scheme Riskometer



Investor understand that their principal will be at **Very High Risk**

Benchmark Riskometer



NIFTY 500 TRI:  
**Very High Risk**  
(As per AMFI Tier I Benchmark)

The above product labelling assigned during the New Fund Offer (NFO) is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made.

### NAME OF THE MUTUAL FUND

NJ Mutual Fund  
Head Office: Unit No. 101 A, 1st Floor, Hallmark Business Plaza, Bandra (East), Mumbai - 400051, Maharashtra. Phone: 022 - 68940000.  
Website: [www.njmutualfund.com](http://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 Udyog Nagar 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](http://www.njmutualfund.com)

### NAME OF THE TRUSTEE COMPANY

NJ Trustee Private Limited  
Registered Office:  
CIN- U65929MH2020PTC343074  
Unit No. 101 A, 1st Floor, Hallmark Business Plaza, Bandra (East), Mumbai - 400051, Maharashtra. Phone: 022 - 68940000

Offer for Units of Rs. 10 Per Unit for cash during the New fund Offer Period and at NAV based prices upon re-opening.

New Fund Offer Opens on: July 10, 2026

New Fund Offer Closes on: July 24, 2026

Scheme Re-opens for continuous sale and repurchase on: Within 5 working day from the date of allotment.

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website [www.njmutualfund.com](http://www.njmutualfund.com)

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 2026, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

This Key Information Memorandum is dated June 9, 2026.

| <b>Investment Objective</b>   | <p>The investment objective of the Scheme is to generate long term capital appreciation by investing predominantly in equity and equity related instruments of companies by following a value investment strategy.</p> <p>However, there is no assurance that the investment objective of the Scheme will be achieved.</p>  |                                     |  |             |  |  |         |         |  |     |      |   |    |     |   |    |     |        |                    |                        |                            |   |   |                                     |  |   |   |                                     |  |   |                       |                         |  |   |                          |                           |  |   |                    |                           |  |   |          |                       |  |
|---|---|-------------------------------------|--|-------------|--|--|---------|---------|--|-----|------|---|----|-----|---|----|-----|--------|--------------------|------------------------|----------------------------|---|---|-------------------------------------|--|---|---|-------------------------------------|--|---|-----------------------|-------------------------|--|---|--------------------------|---------------------------|--|---|--------------------|---------------------------|--|---|----------|-----------------------|--|
| <b>Asset Allocation Pattern of the scheme</b>   | <table border="1" data-bbox="304 499 1461 1030"> <thead> <tr> <th rowspan="2">Instruments</th> <th colspan="2">Indicative allocations (% of total assets)</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Equity and Equity related instruments of companies selected based on value investment strategy</td> <td>80%</td> <td>100%</td> </tr> <tr> <td>Equity and Equity related instruments of companies other than value investment strategy</td> <td>0%</td> <td>20%</td> </tr> <tr> <td>Money market instruments, other liquid instruments, InvITs, Gold and Silver instruments and other permissible securities approved by SEBI from time to time</td> <td>0%</td> <td>20%</td> </tr> </tbody> </table> <p>As per Clause 13.13 of SEBI Master Circular for Mutual Funds dated March 20, 2026, any investment made by the scheme in REITs shall be considered as investment in equity related instruments</p> <p><b>Indicative Table</b> (Actual instrument/percentages may vary subject to applicable SEBI circulars)</p> <table border="1" data-bbox="272 1211 1501 2016"> <thead> <tr> <th>Sl. no</th> <th>Type of Instrument</th> <th>Percentage of exposure</th> <th>Master Circular references</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Equity derivatives for non-hedging purposes</td> <td>50% of the net assets of the scheme</td> <td>Clause 13.15 &amp; 13.18 of SEBI Master Circular for Mutual Funds dated March 20, 2026</td> </tr> <tr> <td>2</td> <td>Equity derivatives for hedging purposes</td> <td>50% of the net assets of the scheme</td> <td>Clause 13.15 &amp; 13.18 of SEBI Master Circular for Mutual Funds dated March 20, 2026</td> </tr> <tr> <td>3</td> <td>Covered Call Strategy</td> <td>As per regulatory limit</td> <td>Clause 13.15 of SEBI Master Circular for Mutual Funds dated March 20, 2026</td> </tr> <tr> <td>4</td> <td>Money Market instruments</td> <td>Upto 20% of the net asset</td> <td>Clause 3.7.2 and 3.8 of SEBI Master Circular for Mutual Funds dated March 20, 2026</td> </tr> <tr> <td>5</td> <td>Liquid Instruments</td> <td>Upto 20% of the net asset</td> <td>Clause 3.7.2 and 3.8 of SEBI Master Circular for Mutual Funds dated March 20, 2026</td> </tr> <tr> <td>6</td> <td>Gold ETF</td> <td>Upto 5% of net assets</td> <td>Clause 3.7.2 and 3.8 of SEBI Master Circular for Mutual Funds dated March 20, 2026</td> </tr> </tbody> </table> |                                     |  | Instruments | Indicative allocations (% of total assets) |  | Minimum | Maximum | Equity and Equity related instruments of companies selected based on value investment strategy | 80% | 100% | Equity and Equity related instruments of companies other than value investment strategy | 0% | 20% | Money market instruments, other liquid instruments, InvITs, Gold and Silver instruments and other permissible securities approved by SEBI from time to time | 0% | 20% | Sl. no | Type of Instrument | Percentage of exposure | Master Circular references | 1 | Equity derivatives for non-hedging purposes | 50% of the net assets of the scheme | Clause 13.15 & 13.18 of SEBI Master Circular for Mutual Funds dated March 20, 2026 | 2 | Equity derivatives for hedging purposes | 50% of the net assets of the scheme | Clause 13.15 & 13.18 of SEBI Master Circular for Mutual Funds dated March 20, 2026 | 3 | Covered Call Strategy | As per regulatory limit | Clause 13.15 of SEBI Master Circular for Mutual Funds dated March 20, 2026 | 4 | Money Market instruments | Upto 20% of the net asset | Clause 3.7.2 and 3.8 of SEBI Master Circular for Mutual Funds dated March 20, 2026 | 5 | Liquid Instruments | Upto 20% of the net asset | Clause 3.7.2 and 3.8 of SEBI Master Circular for Mutual Funds dated March 20, 2026 | 6 | Gold ETF | Upto 5% of net assets | Clause 3.7.2 and 3.8 of SEBI Master Circular for Mutual Funds dated March 20, 2026 |
| Instruments   | Indicative allocations (% of total assets)  |                                     |  |             |  |  |         |         |  |     |      |   |    |     |   |    |     |        |                    |                        |                            |   |   |                                     |  |   |   |                                     |  |   |                       |                         |  |   |                          |                           |  |   |                    |                           |  |   |          |                       |  |
|   | Minimum   | Maximum                             |  |             |  |  |         |         |  |     |      |   |    |     |   |    |     |        |                    |                        |                            |   |   |                                     |  |   |   |                                     |  |   |                       |                         |  |   |                          |                           |  |   |                    |                           |  |   |          |                       |  |
| Equity and Equity related instruments of companies selected based on value investment strategy  | 80%   | 100%                                |  |             |  |  |         |         |  |     |      |   |    |     |   |    |     |        |                    |                        |                            |   |   |                                     |  |   |   |                                     |  |   |                       |                         |  |   |                          |                           |  |   |                    |                           |  |   |          |                       |  |
| Equity and Equity related instruments of companies other than value investment strategy   | 0%  | 20%                                 |  |             |  |  |         |         |  |     |      |   |    |     |   |    |     |        |                    |                        |                            |   |   |                                     |  |   |   |                                     |  |   |                       |                         |  |   |                          |                           |  |   |                    |                           |  |   |          |                       |  |
| Money market instruments, other liquid instruments, InvITs, Gold and Silver instruments and other permissible securities approved by SEBI from time to time | 0%  | 20%                                 |  |             |  |  |         |         |  |     |      |   |    |     |   |    |     |        |                    |                        |                            |   |   |                                     |  |   |   |                                     |  |   |                       |                         |  |   |                          |                           |  |   |                    |                           |  |   |          |                       |  |
| Sl. no  | Type of Instrument  | Percentage of exposure              | Master Circular references   |             |  |  |         |         |  |     |      |   |    |     |   |    |     |        |                    |                        |                            |   |   |                                     |  |   |   |                                     |  |   |                       |                         |  |   |                          |                           |  |   |                    |                           |  |   |          |                       |  |
| 1   | Equity derivatives for non-hedging purposes   | 50% of the net assets of the scheme | Clause 13.15 & 13.18 of SEBI Master Circular for Mutual Funds dated March 20, 2026 |             |  |  |         |         |  |     |      |   |    |     |   |    |     |        |                    |                        |                            |   |   |                                     |  |   |   |                                     |  |   |                       |                         |  |   |                          |                           |  |   |                    |                           |  |   |          |                       |  |
| 2   | Equity derivatives for hedging purposes   | 50% of the net assets of the scheme | Clause 13.15 & 13.18 of SEBI Master Circular for Mutual Funds dated March 20, 2026 |             |  |  |         |         |  |     |      |   |    |     |   |    |     |        |                    |                        |                            |   |   |                                     |  |   |   |                                     |  |   |                       |                         |  |   |                          |                           |  |   |                    |                           |  |   |          |                       |  |
| 3   | Covered Call Strategy   | As per regulatory limit             | Clause 13.15 of SEBI Master Circular for Mutual Funds dated March 20, 2026         |             |  |  |         |         |  |     |      |   |    |     |   |    |     |        |                    |                        |                            |   |   |                                     |  |   |   |                                     |  |   |                       |                         |  |   |                          |                           |  |   |                    |                           |  |   |          |                       |  |
| 4   | Money Market instruments  | Upto 20% of the net asset           | Clause 3.7.2 and 3.8 of SEBI Master Circular for Mutual Funds dated March 20, 2026 |             |  |  |         |         |  |     |      |   |    |     |   |    |     |        |                    |                        |                            |   |   |                                     |  |   |   |                                     |  |   |                       |                         |  |   |                          |                           |  |   |                    |                           |  |   |          |                       |  |
| 5   | Liquid Instruments  | Upto 20% of the net asset           | Clause 3.7.2 and 3.8 of SEBI Master Circular for Mutual Funds dated March 20, 2026 |             |  |  |         |         |  |     |      |   |    |     |   |    |     |        |                    |                        |                            |   |   |                                     |  |   |   |                                     |  |   |                       |                         |  |   |                          |                           |  |   |                    |                           |  |   |          |                       |  |
| 6   | Gold ETF  | Upto 5% of net assets               | Clause 3.7.2 and 3.8 of SEBI Master Circular for Mutual Funds dated March 20, 2026 |             |  |  |         |         |  |     |      |   |    |     |   |    |     |        |                    |                        |                            |   |   |                                     |  |   |   |                                     |  |   |                       |                         |  |   |                          |                           |  |   |                    |                           |  |   |          |                       |  |

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|    |   |   | The percentage allocation will be reviewed to align with the regulatory limit once the global crisis settles.   |
| 7  | Silver ETF  | Upto 20% of net assets  | Clause 3.7.2 and 3.8 of SEBI Master Circular for Mutual Funds dated March 20, 2026  |
| 8  | InvITs  | a) Upto 10% of its NAV in the units of InvITs<br>b) Upto 5% of its NAV in the units of InvITs at single issuer level.   | Clause 13.13 of SEBI Master Circular for Mutual Funds dated March 20, 2026  |
| 9  | Units of Mutual Funds   | 5% of net asset value of NJ Mutual Fund.  | Clause 34 of the Sixth Schedule of the SEBI (Mutual Funds) Regulations, 2026 and Clause 13.14 of SEBI Master Circular for Mutual funds dated March 20, 2026 |
| 10 | 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. | Clause 13.7 of SEBI Master Circular for Mutual Funds dated March 20, 2026   |
| 11 | Securities Lending and borrowing and short selling                  | The scheme will not deploy more than 20% of the net assets of the Scheme in securities lending and Not more than 5% of the net assets of the scheme will be deployed with any single intermediary                   | Clause 13.6 of SEBI Master Circular for Mutual Funds dated March 20, 2026   |
| 12 | Overseas securities (including ADR and GDR)                         | Nil   | -   |
| 13 | Securitized Debt  | Not Applicable  | Clause 3.7.2 and 3.8 of SEBI Master Circular for Mutual Funds dated March 20, 2026  |
| 14 | Debt Instruments with special features (AT1 and AT2 Bonds)          | Not Applicable  |   |
| 15 | Debt instruments having Credit Enhancement / Structured Obligations | Not Applicable  |   |
| 16 | Credit Default Swap transactions                                    | Not Applicable  |   |

Pursuant to 7.24 of SEBI Master Circular dated March 20, 2026 on Timelines for deployment of funds collected by AMC's in NFO as per asset allocation of the scheme, the Scheme is required to adhere the following:

- (a) The Scheme intends to deploy the Fund within 30 business days from the date of allotment as per the specified asset allocation.
- (b) The AMC shall deploy the funds garnered in an NFO within 30 business days from the date of allotment of units.
- (c) In an exceptional case, if the AMC is not able to deploy the funds in 30 business days, reasons in writing, including details of efforts taken to deploy the funds, shall be placed before the Investment Committee of the AMC.
- (d) The Investment Committee may extend the timeline by 30 business days, while also making recommendations on how to ensure deployment within 30 business days going forward and monitoring the same. The Investment Committee shall examine the root cause for delay in deployment before granting approval for part or full extension. The Investment Committee shall not ordinarily give part or full extension where the assets for any scheme are liquid and readily available.
- (e) Trustees shall monitor the deployment of funds collected in NFO and take steps, as may be required, to ensure that the funds are deployed within a reasonable timeframe
- (f) In case the funds are not deployed as per the asset allocation mentioned in the SID within the aforesaid mandated plus extended timelines, AMC shall:
  - (i) not be permitted to receive fresh flows in the same scheme till the time the funds are deployed as per the asset allocation mentioned in the SID.
  - (ii) not be permitted to levy exit load, if any, on the investors exiting such scheme(s) after 60 business days of not complying with the asset allocation of the scheme.
  - (iii) inform all investors of the NFO, about the option of an exit from the concerned scheme without exit load, via email, SMS or other similar mode of communication
  - (iv) report deviation, if any, to Trustees at each of the above stages.

(g) To effectively manage the fund flows in NFO, the fund manager may extend or shorten the NFO period (except for ELSS schemes), based on his view of the market dynamics, availability of assets and his ability to deploy funds collected in NFO. However, the same shall be subject to compliance with Paragraph 1.7.1 of Master Circular dated March 20, 2026

In terms of Paragraph 13.18.1 of SEBI Master Circular for Mutual Funds dated March 20, 2026, the cumulative gross exposure through equity, debt, derivative positions (including commodity and fixed income derivatives), repo transactions and credit default swaps in corporate debt securities, Infrastructure Investment Trusts (InvITs), other permitted securities/assets and such other securities/assets as may be permitted by the SEBI from time to time shall not exceed 100% of the net assets of the scheme.

**Portfolio Rebalancing & Change in Investment Pattern**

Subject to the SEBI (MF) Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially depending upon the perception of the Investment Manager, the intention being at all times to seek to protect the interests of the Unit holders

**Portfolio Rebalancing due to passive breaches:**

As per SEBI Master Circular for Mutual Funds dated March 20, 2026, and SEBI Circulars as amended from time to time, in the event of deviation from mandated asset allocation mentioned in the Scheme Information Document (SID) or various prudential limits prescribed by the SEBI, inter-alia, including issuer limits, sector limits, group limits or any other investment restriction prescribed under SEBI Regulations or circulars, due to passive breaches (i.e., occurrences of instances not arising out of omission or commission of the AMC), the Fund Manager shall rebalance the portfolio of the Scheme within thirty (30) Business Days from the date of such deviation. Where the portfolio is not rebalanced within thirty (30) business days, justification for the same shall be recorded in writing, including details of efforts taken to rebalance the portfolio and shall be placed before the Investment Committee. The Investment Committee, if so desires, can extend the timelines up to sixty (60) business days from the date of completion of the mandated rebalancing period.

However, at all times the portfolio will adhere to the overall investment objectives of the Schemes. In case the portfolio of schemes is not rebalanced within the aforementioned mandated plus extended timelines, AMC will:

- i. not launch any new scheme till the time the portfolio is rebalanced.
- ii. not levy exit load, if any, on the investors exiting the scheme

**Reporting and Disclosure Requirements:**

i. AMC shall report the deviation to Trustees at each stage. The reporting to Trustee shall be initiated immediately after the expiry of the mandated rebalancing period (i.e. 30 business days).

ii. In case the AUM of deviated portfolio is more than 10% of the AUM of main portfolio of scheme AMC shall immediately after the expiry of the mandated rebalancing period (i.e. 30 business days):

1. Disclose the same to the investors through SMS and email / letter including details of portfolio not rebalanced.
2. Communicate to investors through SMS and email / letter when the portfolio is rebalanced.
3. Subject line of the aforementioned emails / letters should clearly indicate "breach of" / "deviation" from mandated asset allocation or prescribed prudential limits.

iii. Scheme wise deviation of the portfolio, beyond the specified limits, from the mandated asset allocation beyond 30 business days shall also be disclosed on the website of the AMC

iv. AMCs shall disclose any deviation from the mandated asset allocation or prescribed prudential limits to investors along with periodic portfolio disclosures as specified by SEBI from the date of lapse of mandated plus extended rebalancing timelines.

The above mentioned norms for rebalancing shall be applicable to main portfolio only and not to segregated portfolio(s), if any.

**Portfolio Rebalancing due to Short Term Defensive Consideration:**

Any alteration in the investment pattern will be for a short term on defensive considerations as per para 1.9.1 (b) of SEBI Master Circular for Mutual Funds dated March 20, 2026; the intention being at all times to protect the interests of the Unit Holders. Please note that such alteration in the investment pattern will be rebalanced within the timeline mentioned above or such other timeline as may be prescribed by SEBI from time to time.

It may be noted that no prior intimation/indication will be given to investors when the

|                                   |   |
|-----------------------------------|---|
|                                   | <p>composition/asset allocation pattern under the Scheme undergoes changes within the permitted band as indicated above.</p>  |
| <p><b>Investment Strategy</b></p> | <p>The investment objective of the Scheme is to generate long-term capital appreciation by predominantly investing in equity and equity-related instruments of companies that are assessed to be trading at a meaningful discount to their intrinsic value, based on rule-based value factor methodology.</p> <p>The strategy is rooted in Factor-based investing, an investment approach that targets specific, well-defined stock characteristics — such as value, quality, low volatility, or momentum — that have been identified through extensive empirical research to drive long-term risk-adjusted returns. Within this broad philosophy, the Scheme focuses specifically on the Value factor.</p> <p>Value investing is a strategy that seeks to identify companies whose current market price does not fully reflect the underlying worth of their business — often because of short-term sentiment, business cyclicality, or temporary headwinds. It relies on the principle that markets periodically underprice securities and that prices tend to correct toward fair value over a sufficient time horizon. This tendency toward mean-reversion forms the foundation of the value thesis.</p> <p>The Scheme employs a rule-based active investment framework driven by proprietary protocols designed to identify securities exhibiting strong value attributes. The value strategy is mathematically and quantitatively constructed to identify potential investment opportunities where a company's market price appears significantly lower than what its underlying fundamentals justify.</p> <p>The proprietary model may evaluate value through various indicative measures such as Price-to-Earnings (P/E), Price-to-Book Value (P/B), EV/EBITDA, Market Capitalisation-to-Sales, free cash flow yield, dividend yield, and Discounted Cash Flow (DCF)-based intrinsic value estimates, and other parameters as may be identified by AMC from time to time. These parameters may be assessed in relation to the company's own historical levels, its peer group, and the broader market, etc.</p> <p>While the scheme follows value factor based strategy, the Scheme also applies quality-based filters as an integral part of the portfolio construction process. These filters are designed to screen out companies with weak fundamental characteristics — a critical safeguard against value traps. Parameters assessed include, but are not limited to, Return on Equity (ROE), Return on Assets (ROA), leverage levels, cash flow stability, sales growth, and earnings growth. Only companies that demonstrate an acceptable quality threshold, in addition to meeting valuation criteria, are considered for inclusion in the portfolio.</p> <p>A low valuation does not always indicate a mispriced stock — it may also reflect genuine business or structural risks that impair a company's ability to recover to fair value. To address this, the strategy may incorporate a systematic risk scoring framework to assess each company's risk profile, going beyond valuation alone. Additionally, stock-level volatility filters may be applied alongside valuation assessment to ensure that only companies with a reasonable risk-reward profile are considered for inclusion. Together, these controls are designed to distinguish between genuinely undervalued companies and those carrying risks that may prevent value realisation.</p> <p>Within the identified universe of undervalued securities, indicators of improving price trend or strengthening earnings trajectory may be used as additional confirmatory inputs prior to initiating a position. Such signals are intended to improve entry timing and portfolio conviction and do not constitute a primary criterion for security selection.</p> |

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|  | <p>The fund is designed for investors with a long-term horizon and a moderate-to-high risk appetite i.e. investor with an investment horizon for atleast 5 years who are willing to participate in a systematic, valuation-driven strategy.</p> <p><b>Primary Risks:</b> A key risk associated with value investing is the Value Trap, where a stock appears cheap but fails to recover because the underlying business continues to deteriorate or the trigger for value realisation does not materialise within a reasonable timeframe. The longer the market takes to correct a mispricing, the greater the holding risk and opportunity cost. Furthermore, value-oriented strategies may experience meaningful cycles of underperformance in the short to medium term — particularly during periods when growth or momentum themes dominate market sentiment. During such phases, a value portfolio may deliver returns below the broader market benchmark for an extended period, even when the underlying investment thesis remains sound. Investors are advised to maintain a sufficiently long investment horizon to allow the value thesis to play out. The strategy's integration of quality filters and risk scoring is specifically aimed at mitigating these risks and improving risk-adjusted returns over time.</p> <p>The portfolio is reviewed on a regular basis, and changes are made based on definite signals indicated by the proprietary model. While the approach is predominantly model-driven to ensure a systematic and unbiased process, the Investment Committee may exercise discretion in certain specific situations to ensure investment decisions remain aligned with the Scheme's objective. As markets evolve and data research becomes more sophisticated, the AMC retains the flexibility to modify or add to these factors, variables, and rules to better capture value opportunities and smoothen the return profile.</p> <p>For detailed derivative strategies, please refer to SAI.</p> |
| <p><b>Risk Profile of the Scheme</b></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><b>1. Schemes investing in Equities:</b></p> <p>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. Liquidity risk can be defined as inability of the fund manager to exit securities at their fair value in the secondary market whenever there is a need to generate cash. Equity and equity related instruments are subject to liquidity risk. Liquidity risk is generally observed to be elevated in mid and small cap stocks than in large cap stocks. The scheme may have some exposure to mid and small cap stocks which usually have a higher impact cost.</p>  |

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.

**Risk associated with investment in REITS and InvITs**

**Price-Risk or Interest-Rate Risk:** REITs and InvITs run price-risk or interest-rate risk. Generally, when interest rates rise, prices of existing securities fall and when interest rates drop, such prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates.

**Credit Risk:** In simple terms this risk means that the issuer of a debenture/ bond or a money market instrument may default on interest payment or even in paying back the principal amount on maturity. REITs and InvITs are likely to have volatile cash flows as the repayment dates would not necessarily be pre scheduled.

**Liquidity:** As the liquidity of the investments made by the Scheme(s) could, at times, be restricted by trading volumes, settlement periods, dissolution of the trust, potential delisting of units on the exchange etc., the time taken by the Mutual Fund for liquidating the investments in the scheme may be long in the event of immediate redemption requirement. Investment in such securities may lead to increase in the scheme portfolio risk. As these products are new to the market, they are likely to be exposed to liquidity risk.

**Market Risk:** REITs and InvITs are volatile and prone to price fluctuations on a daily basis owing to market movements. Investors may note that AMC/Fund Manager's investment decisions may not always be profitable, as actual market movements may be at variance with the anticipated trends. The NAV of the Scheme is vulnerable to movements in the prices of securities invested by the scheme, due to various market related factors like changes in the general market conditions, factors and forces affecting capital market, level of interest rates, trading volumes, settlement periods and transfer procedures. The scheme will undertake active portfolio management as per the investment objective to reduce the market risk.

**Reinvestment Risk:** Investments in REITs and InvITs may carry reinvestment risk as there could be repatriation of funds by the Trusts in the form of buyback of units or dividend pay-outs, etc. Consequently, the proceeds may get invested in assets providing lower returns. However, the reinvestment risk will be limited as the proceeds are expected to be a small portion of the portfolio value.

**Risk of lower than expected distributions:** The distributions by the REIT and InvITs will be based on the net cash flows available for distribution. The amount of cash available for distribution principally depends upon the amount of cash that the REIT receives as dividends or the interest and principal payments from portfolio assets.

The above are some of the common risks associated with investments in REITs and InvITs. There can be no assurance that investment objectives will be achieved, or that there will be no loss of capital. Investment results may vary substantially on a monthly, quarterly or annual basis.

**2. Risks associated with the Scheme's rule based investment strategy:**

The scheme 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.

**Scheme specific risk pertaining to Value investment Strategy:** A key risk associated with value investing is the Value Trap, where a stock appears cheap but fails to recover because the underlying business continues to deteriorate or the trigger for value realisation does not materialise within a reasonable timeframe. The longer the market takes to correct a mispricing, the greater the holding risk and opportunity cost. Furthermore, value-oriented strategies may experience meaningful cycles of underperformance in the short to medium term — particularly during periods when growth or momentum themes dominate market sentiment. During such phases, a value portfolio may deliver returns below the broader market benchmark for an extended period, even when the underlying investment thesis remains sound. Investors are advised to maintain a sufficiently long investment horizon to allow the value thesis to play out. The strategy's integration of quality filters and risk scoring is specifically aimed at mitigating these risks and improving risk-adjusted returns over time

### **3. Risk Associated with money market instruments :**

Money market instruments includes commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, usance bills, and any other like instruments as specified by the Reserve Bank of India

**Price-Risk or Interest-Rate Risk:** Fixed income securities such as bonds, debentures and money market instruments run price-risk or interest-rate risk. Generally, when interest rates rise, prices of existing fixed income securities fall and when interest rates drop, such prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates.

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

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

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

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

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

**4. 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.

Trading in derivatives carries a high degree of risk although they are traded at a relatively small amount of margin which provides the possibility of great profit or loss in comparison with the principal investment amount. Thus, derivatives are highly leveraged instruments. Even a small price movement in the underlying security could have an impact on their value and consequently, on the NAV of the Units of the Scheme. Other risks in using derivatives include but are not limited to:

**Counterparty Risk:** This occurs when a counterparty fails to abide by its contractual obligations and therefore, the Schemes are compelled to negotiate with another counter party, at the then prevailing (possibly unfavourable) market price. For exchange traded derivatives, the risk is mitigated as the exchange provides the guaranteed settlement but one takes the performance risk on the exchange.

**Market Liquidity:** This is the risk that the derivatives cannot be transacted at prices that reflect the underlying assets, rates and indices.

**Model Risk:** This is the risk of mis-pricing or improper valuation of derivatives.

**Basis Risk:** This arises when the instrument used as a hedge does not match the movement in the instrument/ underlying asset being hedged.

The risks may be inter-related also; for e.g. interest rate movements can affect equity prices, which could influence specific issuer/industry assets. Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the investment manager to identify such opportunities. Identification and execution of the strategies to be pursued by the investment manager involve uncertainty and decision of the investment manager may not always be profitable. No assurance can be given that the investment manager will be able to identify or execute such strategies.

Derivative trades involve execution risks, whereby the rates seen on the screen may not be the rate at which ultimate execution takes place. The option buyer's risk is limited to the premium paid. Investments in index futures face the same risk as the investments in a portfolio of shares representing an index. The extent of loss is the same as in the underlying stocks. Risk of loss in trading in futures contracts can be substantial, because of the low margin deposits required, the extremely high degree of leverage involved in futures pricing and potential high volatility of the futures markets. The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.

**Risks associated with Covered Call Strategy**

A call option gives the holder (buyer) the right but not the obligation to buy an asset by a certain date for a certain price. Covered calls are an options strategy where a person holds a long position in an asset and writes (sells) call options on that same asset to generate an income stream. The Scheme may write call options under covered call strategy, as permitted by the regulations. Risks associated thereto are mentioned below:

**Opportunity cost:** A covered call strategy limits the upside potential of the underlying stock. If the stock rises sharply, the gains above the call option's strike price will be missed out. When the underlying asset's price rises above the strike price, the short call loses its value as much as the underlying stock gains and as a result the upside of the stock always gets capped. Downside risk is reduced by writing covered call options.

**Exit issues / Illiquidity risk:** If the strike price at which the call option contracts have been written become illiquid, the scheme may not be able to sell the underlying equity shares, which can lead to temporary illiquidity of the underlying equity shares and result in loss of opportunity. Also, if covered call options are sold to the maximum extent allowed by regulatory authority, the scheme may not be able to sell the underlying equity shares immediately in case where the view changes to sell and exit the stock. The total gross exposure related to option premium paid and received must not exceed the regulatory limits of the net assets of the scheme. This may restrict the ability of scheme to utilize options strategies. The Scheme may find it difficult or impossible to execute derivative transactions in certain circumstances. For example, when there are insufficient bids or suspension of trading due to price limit or circuit breakers, the Scheme may face a liquidity issue. The Stock Exchange may impose restrictions on exercise of options and may also restrict the exercise of options at certain times in specified circumstances and this could impact the value of the portfolio.

The certain risk factors arising out of a derivative strategy may be as below: Lack of opportunity available in the market.

**Execution Risk:** The prices which are seen on the screen need not be the same at which execution will take place. Exchanges could raise the initial margin, variation margin or other forms of margin on derivative contracts, impose one sided margin or insist that margins be placed in cash. All of these might force positions to be unwound at a loss and might materially impact returns

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

**6. Risk of Securities Lending and Borrowing/ Short selling**

**A. Securities Lending and Borrowing:**

Securities lending is lending of Securities through an approved intermediary to a borrower under an agreement for a specified period with the condition that the borrower will return equivalent Securities of the same type or class at the end of the specified period along with the corporate benefits accruing on the Securities borrowed.

There are risks inherent in Securities lending, including the risk of failure of the other party, in this case the approved intermediary, to comply with the terms of the agreement entered into between the lender of the Securities i.e. the Scheme and the approved intermediary. Such failure can result in the possible loss of rights to the collateral put up by the borrower of the Securities, inability of the approved intermediary to return the Securities deposited by the lender and the possible loss of any corporate benefits accruing to the lender in respect of the Securities lent. The Fund may not be able to sell such lent Securities and this can lead to temporary illiquidity.

**B. Short selling**

Short-selling is the sale of shares or securities that the seller does not own at the time of trading. Instead, he borrows it from someone who already owns it. Later, the short seller buys back the stock/security he shorted and returns the stock/security to the lender to close out the loan. The inherent risks are Counterparty risk and liquidity risk of the stock/security being borrowed. The security being short sold might be illiquid or become illiquid and covering of the security might occur at a much higher price level than anticipated, leading to losses.

**7. Investments by the Scheme in other schemes:** The Scheme may invest in other scheme(s) managed by the AMC or in schemes of other mutual funds, provided such investments are in conformity with the investment objectives of the Scheme and in accordance with terms of the prevailing SEBI Regulations.

Such investments in other schemes may provide the Scheme access to a specialised investment area or economic sector which can be more effectively accessed by investing in the underlying scheme(s). The Fund Manager will only make such investments if it determines in its discretion that to do so is consistent with the interests of the Unit holders of the Scheme. The Scheme may invest in schemes operated by third parties. Considering third parties are not subject to the oversight or control of the AMC, the Fund Manager may not have the opportunity to verify the compliance of such schemes with the laws and regulations applicable to them.

It is possible that a number of underlying scheme(s) might take substantial positions in the same security at the same time. This inadvertent concentration may interfere with the Scheme's goal of diversification. The AMC would attempt to alleviate any potential inadvertent concentration as part of its regular monitoring and reallocation process. Conversely the AMC may at any given time, hold

opposite positions, such positions being taken by different underlying scheme(s). Each such position shall result in transaction fees for the Scheme without necessarily resulting in either a loss or a gain. Moreover, the AMC may proceed to a reallocation of assets between the underlying scheme(s) and liquidate investments made in one or several of them. Further, many of the underlying scheme(s) in which the Scheme may invest could use special investment techniques or concentrate its investments in only one geographic area or asset investment category, which may subject the Scheme's investments to risks different from those posed by investments in equity or fixed income scheme(s) or risks of the market and of rapid changes to the relevant geographic area or investment category.

When the Scheme invests in other schemes, the Unit holders in the Scheme will also incur fees and expenses (such as, but not limited to, management fees, custody fees, registrar fees, audit fees, etc.) at the level of the underlying scheme in accordance with the offering documents of the relevant scheme(s) and the limits prescribed under the SEBI Regulations.

No assurance can be given that the strategies employed by other schemes in the past to achieve attractive returns will continue to be successful or that the return on the Scheme's investments will be similar to that achieved by the Scheme or other schemes in the past.

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

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

**10. Risk Factors in case of Corporate Actions:** In case the Scheme invests in stocks of companies outside the Index due to corporate actions, then the Fund Manager will rebalance the portfolio of the Scheme to the position indicated in the asset allocation table within a period of 30 days from the date of said deviation. However, if market conditions do not permit exiting the corporate action within this stipulated period of 30 days then the AMC would notify the Board of the Trustee Company and the Investment Committee of the AMC with appropriate justifications.

**11. Valuation of the Scheme's Investments:** The AMC carries out valuation of investments made by the Scheme. The AMC values Securities and assets in the Scheme according to the valuation policies described in the Statement of Additional Information.

**12. Proxy Voting by the AMC:** The AMC has adopted policies and procedures designed to prevent conflicts of interest from influencing proxy voting decisions that it makes on behalf of the Scheme, and to help ensure that such decisions are made in accordance with its fiduciary obligations to the Scheme. Notwithstanding proxy voting policies and procedures, proxy voting decisions made by the AMC with respect to Securities held by the Scheme may benefit the interests of AMC other than the Scheme.

|               |  |
|---------------|--|
|               | <p><b>13. Risk factors associated with Creation of Segregated Portfolio:</b> In the event of creation of Segregated Portfolio in case of a Credit Event, investors' investments may be subject to following risks:</p> <ul style="list-style-type: none"> <li>● Investor holding units of Segregated Portfolio may not be able to liquidate their holding till recovery of money from the issuer.</li> <li>● Listing of units of Segregated Portfolio on recognised stock exchange does not necessarily guarantee its liquidity. There may not be active trading of units on the exchange. Further trading price of units on the exchange may be significantly lower than the prevailing NAV.</li> <li>● Security comprising Segregated Portfolio may not realise any value.</li> </ul> <p><b>14. Other Scheme Specific Risk factors:</b></p> <ul style="list-style-type: none"> <li>● Investment decisions made by the AMC may not always be profitable, even though it is intended to generate capital appreciation and maximize the returns by actively investing in equity and equity related securities as mentioned in the asset allocation pattern.</li> <li>● <b>Political Risks:</b> Whereas the Indian market was formerly restrictive, a process of deregulation has been taking place over recent years. This process has involved removal of trade barriers and protectionist measures, which could adversely affect the value of investments. It is possible that the future changes in the Indian political situation, including political, social or economic instability, diplomatic developments and changes in laws and regulations could have an effect on the value of investments. Expropriation, confiscatory taxation or other relevant developments could affect the value of investments.</li> <li>● Although, the objective of the Fund is to generate optimal returns, the objective may or may not be achieved. The investors may note that if the AMC/Investment Manager is not able to make the right decision regarding the timing of increasing exposure in securities other than equities in times of falling equity markets, it may result in negative returns. Given the nature of the scheme, the portfolio turnover ratio may be on the higher side commensurate with the investment decisions and Asset Allocation of the Scheme. At times, such churning of the portfolio may lead to losses due to subsequent negative or unfavorable market movements.</li> <li>● The tax benefits available under the scheme are as available under the present taxation laws and are available only to certain specified categories of investors and that is subject to fulfillment of the relevant conditions. The information given is included for general purposes only and is based on advice that the AMC has received regarding the law and the practice that is currently in force in India and the investors and the Unitholders should be aware that the relevant fiscal rules and their interpretation may change. As is the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of investment in the Scheme will endure indefinitely. In view of the individual nature of tax consequences, each Investor/Unitholder is advised to consult his/her own professional tax advisor.</li> </ul> <p>For details on risk factors and risk mitigation measures, please refer SID.</p> |
| Plans/Options | <p><b>Plans:</b></p> <ol style="list-style-type: none"> <li>1. Regular Plan</li> <li>2. Direct Plan</li> </ol> <p><b>Option under each Plan(s)</b></p> <ol style="list-style-type: none"> <li>1. Growth Option and</li> <li>2. Payout of Income Distribution cum Capital withdrawal Option* (IDCW)</li> </ol> <p>*Amounts can be distributed under the IDCW option out of investors capital (equalization reserve),</p>  |

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. The AMC reserves the right to declare the dividend at its own discretion.

**Default Option:** Growth.

In case of valid application received without indicating choice between options under the scheme.

**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:

| 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                |

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall endeavor to obtain the correct ARN code, within 30 calendar days of the receipt of the application form, from the investor/ distributor. In case, the correct code is not received within 30 calendar days (remediation period), the AMC shall re-process the transaction under Direct Plan from the date of application without any exit load. Such re-processing shall not be applicable if the aforesaid units are Redeemed / Switched, fully / partially into another scheme / plan.

Direct Plan shall be the default plan if the investor doesn't indicate any plan and distributor code in the application form or in case of any ambiguity.

The AMC reserves the right to introduce a new option/investment Plan at a later date, subject to the SEBI (MF) Regulations. The AMC also reserves the right to discontinue /withdraw any option/investment plan, if deemed fit, after taking approval of the Board of Directors of AMC and Trustee.

**Notes:**

- a. An investor on record for the purpose of distributions of amount is an investor who is a Unit Holder as on the Record Date. In order to be a Unit Holder, an investor has to be allocated Units representing receipt of clear funds by the Scheme.
- b. 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.

Investors shall note that once Units are allotted, AMC shall not entertain requests regarding change of Option, with a retrospective effect.

**Applicable NAV (after the scheme opens for subscriptions and redemptions )**

In accordance with clause 9.4 of SEBI Master Circular dated March 20, 2026 and further amendments if any, thereto, the following cut-off timings shall be observed by Mutual Fund in respect of purchase/ redemption/ switches of units of the scheme, and the following NAVs shall be applied in each case:

**I. APPLICABLE NAV FOR SUBSCRIPTIONS/ PURCHASE INCLUDING SWITCH-IN OF UNITS:**

| Application receipt Time       | Cut-off time for credit of fund in Bank account of respective scheme               | Applicable Closing NAV                      |
|--------------------------------|--|---|
| Upto 3 pm on the business day  | Upto 3 pm on the business day  | Closing NAV of the same business Day        |
| After 3 pm on the business day | Upto 3 pm on the business day  | Closing NAV of the subsequent business Day  |
| On business day                | After 3 pm on a business day or before cut-off time of any subsequent business day | Closing NAV of such subsequent Business Day |

**For Switch-ins of any amount:**

For determining the applicable NAV, the following shall be ensured:

1. Application for switch is received before the applicable cut-off time.
2. 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.
3. The funds are available for utilization before the cut-off time.
4. 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/ distribution of amount under IDCW Option record date etc.
5. Switch transactions reported within the same Scheme plan will be processed on the same Business Day, subject to receipt of the valid request before the applicable cut-off time.

**II. APPLICABLE NAV FOR REDEMPTIONS INCLUDING SWITCH-OUTS:**

| Application receipt time  | Applicable Closing NAV  |
|---|---|
| In respect of valid applications received up to 3.00 p.m.,  | the closing NAV of the day on which the application is received |
| In respect of valid applications received any time on a non-business day or anytime after 3:00 p.m. of a business day | the closing NAV of the next business day.                       |

**Transactions in Mutual Fund units undertaken on a recognized Stock Exchange:**

For the transaction through any recognized Stock Exchange 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 transaction confirmation statement will be issued to the unitholder.

| <b>Minimum Application Amount/ Number of Units</b>         | <table border="1" data-bbox="300 282 1465 591"> <thead> <tr> <th data-bbox="300 282 619 383">Purchase including Switch-in</th> <th data-bbox="619 282 979 383">Additional purchase including switch-in</th> <th data-bbox="979 282 1465 383">Repurchase</th> </tr> </thead> <tbody> <tr> <td data-bbox="300 383 619 591">Minimum of Rs. 500/- and in multiples of Re.1/- thereafter</td> <td data-bbox="619 383 979 591">Minimum of Rs. 500/- and in multiples of Re. 1/- thereafter</td> <td data-bbox="979 383 1465 591">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.</td> </tr> </tbody> </table> <p data-bbox="288 600 1522 770">As per Clause 7.14 of SEBI Master circular dated March 20, 2026 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>  | Purchase including Switch-in  | Additional purchase including switch-in | Repurchase | Minimum of Rs. 500/- and in multiples of Re.1/- thereafter | Minimum of Rs. 500/- and in multiples of Re. 1/- thereafter | 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. |
|--|--|---|---|------------|--|---|---|
| Purchase including Switch-in                               | Additional purchase including switch-in  | Repurchase  |   |            |  |   |   |
| Minimum of Rs. 500/- and in multiples of Re.1/- thereafter | Minimum of Rs. 500/- and in multiples of Re. 1/- thereafter  | 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. |   |            |  |   |   |
| <b>Despatch of Redemption Request</b>                      | Redemption: Within 3 working days of the receipt of the redemption request at the authorised centre of the NJ Mutual Fund.   |   |   |            |  |   |   |
| <b>Benchmark Index</b>                                     | Tier I Benchmark: <b>Nifty 500 TRI</b><br>Tier II Benchmark: <b>Nifty 500 Value 50 TRI</b>   |   |   |            |  |   |   |
| <b>Dividend Policy</b>                                     | <p data-bbox="288 1032 1522 1272">Under the IDCW option, a certain portion of capital (Equalization Reserve) can be distributed as may be decided by the Trustee from time to time. The amounts can be distributed out of investors capital (Equalization Reserve), which is part of the sale price that represents realized gains. AMCs shall ensure that whenever distributable surplus is distributed, a clear segregation between income distribution (appreciation on NAV) and capital distribution (Equalization Reserve) shall be suitably disclosed in the Consolidated Account Statement provided to investors. Further, the payment of IDCW to the unitholders shall be made within 7 working days from the record date.</p> <p data-bbox="288 1317 1522 1384">The Mutual Fund is not assuring or guaranteeing that it will be able to make regular periodical distributions of amount to its Unitholders.</p> <p data-bbox="288 1429 1522 1496">The AMC/Trustee reserves the right to change the frequency or may provide for additional frequency for an amount that will be distributed under IDCW Option.</p> <p data-bbox="288 1541 1522 1608"><b>Procedure for distribution of amount under IDCW:</b><br/> <b>Pursuant to clause 12.5 of SEBI Master Circular dated March 20, 2026 , the following process shall be followed for declaration of dividend:</b></p> <p data-bbox="288 1641 1522 1709">(a) The Trustees shall decide the quantum of IDCW and the record date in their meeting. IDCW so decided, shall be paid, subject to availability of distributable surplus.</p> <p data-bbox="288 1709 1522 1843">(b) Record date shall be the date which will be considered for the purpose of determining the eligibility of investors whose names appear on the register of unit holders for receiving IDCW. The NAV shall be adjusted to the extent of IDCW distribution and statutory levy, if applicable, at the close of business hours on record date.</p> <p data-bbox="288 1843 1522 1977">(c) Within one calendar day of the decision by the trustees, AMC shall display the decision including the record date on the website of AMC. The record date shall be two working days from the date of publication in at least one English newspaper or in a newspaper published in the language of the region where the Head Office of the mutual fund is situated, whichever is issued earlier.</p> <p data-bbox="288 1977 1522 2022">(d) Before the issue of such notice, no communication whatsoever indicating the probable date of</p> |   |   |            |  |   |   |

|   |   |
|---|---|
|   | <p>IDCW declaration shall be issued by any Trustees of Mutual Funds, AMCs or its distributors of its products.</p> <p>(e) The notice shall, in font size 10, bold, categorically state that pursuant to IDCW distribution, NAV of the scheme would fall to the extent of payout and statutory levy (if applicable).</p>   |
| <p><b>Name of the Fund Manager including the tenure for which the fund manager has been managing the scheme</b></p> | <p>Mr. Viral Shah and Mr. Dhaval Patel<br/>Tenure: Not applicable as it is a new scheme</p>   |
| <p><b>Name of the Trustee Company</b></p>   | <p>NJ Trustee Private Limited</p>   |
| <p><b>Performance of the scheme</b></p>   | <p>This Scheme is a new scheme and does not have any performance track record.</p>  |
| <p><b>Additional Scheme Related Disclosures</b></p>   | <p>The Scheme is a new scheme and hence the same is not applicable.</p>   |
| <p><b>Expenses of the Scheme</b></p> <p><b>Load Structure</b></p>   | <p><b><u>New fund Offer period and Continuous Offer:</u></b></p> <p><b>Exit Load: Nil</b></p> <p>The AMC has a right to modify the load structure with prospective effect subject to a maximum prescribed under the Regulations. For any change in load structure the AMC will issue an addendum and display it on the website/Investor Service Centres.</p>  |
| <p><b>Recurring Expenses</b></p>  | <p><b>NEW FUND OFFER (NFO) EXPENSES</b></p> <p>These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees paid, marketing and advertising, registrar expenses, printing and stationary, bank charges etc. NFO expenses shall be borne by the AMC and will not be charged to the scheme.</p> <p><b>ANNUAL RECURRING EXPENSE:</b></p> <p>These are the fees and expenses for operating the scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc. as given in the table below:</p> <p>The AMC has estimated that upto 2.10% of the daily net assets of the scheme shall be charged to the scheme as Base expenses ratio. Base Expense Ratio shall be charged as per the slab provided under the regulation depending on the asset under management of the Scheme and the same is provided below in this Section.</p> <p>For the actual current expenses being charged, the investor shall refer to the website of the mutual fund.</p> |

| Expense Head   | % p.a. of daily Net Assets*<br>(Estimated p.a.)   |
|--|---|
| Investment Management & Advisory Fee   | Upto 2.10%  |
| 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 fees, commission and charges towards distribution of mutual fund schemes                        |   |
| Costs related to investor communications   |   |
| Costs of fund transfer from location to location   |   |
| Cost towards investor education, awareness and financial inclusion#  |   |
| Brokerage cost incurred towards execution of trades in addition to limit prescribed in regulation 66 (9)                               |   |
| Cost of statutory advertisements   |   |
| Such other expenses as specified under regulation 66 of SEBI (Mutual Funds) Regulation 2026 or approved by the SEBI from time to time. |   |
| <b>Maximum Base Expenses Ratio (BER) permissible under regulation 66 (7) (C)</b>   | 2.10%   |
| Statutory levies (including GST) on all expenses excluding brokerage and transaction cost  | GST of 18% or any other rate as may be levied from time to time on the Taxable/ Invoice/ Contract amount.<br>Additionally, levies such as Stamp Duty, STT etc. will be charged on Turnover/transaction value of securities which will be at prescribed rates. |
| Statutory levies (including GST) on brokerage and transaction cost   |   |
| Brokerage cost incurred towards execution of trades as per regulation 66 (9)   | At actuals  |
| Transaction cost for the purpose of execution of trade as per regulation 66 (10)   |   |

#Pursuant to provision 11.9.1. master circular for dated March 20, 2026, within the maximum base expense ratio limits specified for mutual fund schemes under Regulation 66(7), AMCs shall annually set apart the 0.02% of daily net assets of the Scheme for investor education, awareness and financial inclusion initiatives.

**#Additional incentives to distributors for onboarding new individual investors from B-30 cities and women investors:** Pursuant to provision 11.6 of SEBI Master Circular for Mutual Funds dated March 20, 2026 read with AMFI Implementation Standards 35P/MEM-COR/89/2025-26 dated December 27, 2025 as amended from time to time, effective March 1, 2026 additional incentives to distributors for mobilizing new investment/inflows from new individual investors (new PAN) from B-30 cities and new women individual investors (new PAN) from both T-30 and B-30 cities at the Mutual Fund industry level shall be paid from amount mandated to be set apart annually for investor education, awareness and financial inclusion initiatives, subject to adequate claw back provisions as per the terms and condition as mentioned therein. For detailed methodology for determination of additional incentive, please refer to SAI.

**Limit for Base Expense ratio as prescribed under regulation 66(7) (C) of SEBI (Mutual Funds), Regulation 2026 is as follows :**

| Asset under management Slab (in Rs. crores)            | Base Expense ratio   |
|--|--|
| on the first Rs. 500 crores of the daily net assets.   | 2.10%  |
| on the next Rs. 250 crores of the daily net assets.    | 1.90%  |
| on the next Rs. 1,250 crores of the daily net assets.  | 1.60%  |
| on the next Rs. 3,000 crores of the daily net assets   | 1.50%  |
| on the next Rs. 5,000 crores of the daily net assets.  | 1.40%  |
| on the next Rs. 40,000 crores of the daily net assets. | Expense ratio reduction of 0.05% for every increase of Rs. 5,000 crores of daily net assets or part thereof. |
| on balance of the assets                               | 0.95%  |

The above expense structures are indicative in nature and are provided solely to help investors understand the various costs and expenses that may be borne, directly or indirectly, under the Scheme. **The actual expenses charged may be lower than those indicated above.**

**Total Expense Ratio (TER) pursuant to regulation 67 of SEBI (Mutual Funds) Regulations, 2026:**

Pursuant to the 2 (1) (aaa), Total Expense ratio means the ratio of total of all expenses charged to the investors of the scheme to the total asset under management of the scheme, as may be specified by SEBI.

(1) Total Expense Ratio charged to the investors of the scheme, shall be total of expense charged within the base limit specified under sub-regulation 7 of regulation 66, brokerage cost permitted under sub-regulation 9 of regulation 66, transaction cost incurred for the purpose of execution of trade as referred under sub-regulation 10 of regulation 66, and statutory levies charged to the investors.

(2) No charges other than the base expense ratio, brokerage cost, transaction cost, statutory levy and exit load including levies as may be specified by the SEBI, shall be charged to the investors.

**Base expense ratio (BER)** - The BER shall be charged to the schemes within the base limits specified under regulation 66 (7) of the MF Regulations, 2026.

The Base Expense Ratio (BER) is the sum of:

- a. Pursuant to sub-regulation (4) of regulation 66 of SEBI (Mutual Funds) Regulations, 2026 : Investment and Advisory fees
- b. Pursuant to sub-regulation (5) of regulation 66 of SEBI (Mutual Funds) Regulations, 2026: Recurring expenses
- c. Pursuant to sub-regulation (6) regulation 66 of the SEBI (Mutual Funds) Regulations, 2026: The asset management company shall pay charges or commission or fees related to distribution of mutual fund schemes in the manner as may be specified by the SEBI from time to time.

Pursuant to sub-regulation (7) of SEBI (Mutual Funds) Regulations 2026, the base expense ratio of the scheme shall be sum of expenses mentioned at sub-regulation (4), sub-regulation (5) and sub-regulation (6) but excluded statutory levy applicable, if any, on the said expenses and transaction cost specified under sub-regulation (10). Additionally, as per the regulation 66 sub-regulation (9), expenses charged towards brokerage, over and above the specified limit, shall be part of the base expense ratio limit specified under sub-regulation (7).

Investors are requested to note the following provision/definition as provided in SEBI (Mutual Funds) Regulations 2026 in relation to Brokerage cost, Transaction cost and Statutory levy.

- **Brokerage Cost (sub-regulation 9 of regulation 66)** – schemes may charge expense incurred towards brokerage, for the purpose of execution of trade, over and above the base expense ratio subject to a maximum of 0.06 per cent of trade value in case of cash market transactions and 0.02 per cent of trade value in case of derivatives transactions. Expenses charged towards brokerage, over and above the specified limit, shall be part of the base expense ratio limit specified.
- **Transaction cost (sub-regulation 10 of regulation 66)** incurred for the purpose of execution of a trade shall mean regulatory levies and any other expenses charged by the stock exchanges, clearing corporation, and clearing house, as applicable. Such transaction costs shall not form part of the base expense ratio.
- **Statutory levy (clause yy of sub-regulation 1 of regulation 2)** means levy imposed by state government and central government.

Pursuant to sub-regulation (2) of regulation 66 of SEBI MF Regulations, 2026, any expenditure in excess of the base limits specified in shall be borne by the asset management company or the trustees or sponsors. If any expense of the scheme is borne by asset management company or by the trustee or sponsors, the same shall be done only after the investment and advisory fees charged to the scheme, if any, is fully reversed.

|   |  |
|---|--|
|   | <p><b>Disclosure of Total Expense Ratio:</b><br/>Please note that, in accordance with Clause 11.2 of the SEBI Master Circular dated March 20, 2026, the AMC shall prominently disclose on a daily basis, the TER (scheme-wise, date-wise) of all schemes under a separate head –“Total Expense Ratio of Mutual Fund Schemes” on its website, as well as on the website of AMFI in the downloadable spreadsheet format as per the prescribed format in this regard as updated from time to time. For details of the actual expenses charged, investors are requested to visit the website <a href="https://downloads.njmutualfund.com/downloads.php">https://downloads.njmutualfund.com/downloads.php</a>.</p> <p><b>Change in Base Expense Ratio (‘BER’):</b><br/>Any change in the BER in comparison to previous base BER charged to any scheme/plan shall be communicated to investors of the scheme/plan through notice via email or SMS at least three working days prior to effecting such change. Further, the notice of change in BER shall be updated on the AMC website i.e. <a href="https://downloads.njmutualfund.com/downloads.php">https://downloads.njmutualfund.com/downloads.php</a> at least three working days prior to effecting such change. Provided that any change in BER in a mutual fund scheme due to change in AUM or any decrease in BER in a mutual fund scheme due to various other regulatory requirements shall not require issuance of any prior notice to the investors.</p> <p><b>Actual expenses for the previous Financial year:</b> Not Applicable as it is a new scheme</p> <p>The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 66 of the SEBI (MF) Regulation, 2026. Investors are requested to read “Section- Annual Scheme Recurring Expenses” in the SID</p> |
| <p><b>Tax treatment for the Investors (Unitholders)</b></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><b>Daily Net Asset Value (NAV) Publication</b></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 (<a href="http://www.amfiindia.com">www. amfiindia.com</a> ) and on the website of the Mutual Fund <a href="http://www.njmutualfund.com">www.njmutualfund.com</a> by 11.00 p.m. on every Business Day</p>   |
| <p><b>For Investor Grievances please contact</b></p>        | <p>Investor can contact at the following for any complaints/query:<br/> <b>NJ Asset Management Private Limited:</b><br/> Address: Unit No. 101A, 1st Floor, Hallmark Business Plaza, Bandra (East), Mumbai - 400051, Maharashtra.<br/> Phone No. : 1860 500 2888 / 040-49763510<br/> email: <a href="mailto:customercare@njmutualfund.com">customercare@njmutualfund.com</a></p> <p><b>Name and Address of Registrar:</b><br/> KFin Technologies Limited. Selenium Tower B, Plot No 31 &amp; 32 Gachibowli Financial District, Nanakramguda, Serilingampally, Hyderabad – 500032.</p>  |

**Unitholders' Information**

**Account Statements:**

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). In case of units held in account statement (non-demat) mode, an account statement shall be issued to the Unit Holder within 5 working days from the date of allotment. Units held in demat mode shall be credited to the investor's demat account, and the statement issued by the Depository Participant shall serve as confirmation

**Monthly:** A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds (including transaction charges paid to the distributor) and holding at the end of the month shall be sent to the Unit holders in whose folio(s) transaction(s) have taken place during the month by mail or email on or before 15th of the succeeding month.

**Half yearly:** Half-yearly CAS shall be issued at the end of every six months (i.e. September/ March) on or before 21st day of succeeding month, to all investors providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable.

For further details, refer to SAI.

**Annual Report**

The scheme wise annual report, in machine readable format, shall be hosted on the website of the AMCs and on the website of AMFI. The AMCs shall display the link prominently on their websites and make the physical copies available to the unit holders, at their registered offices at all times. The websites of the AMCs shall also be linked with AMFI website so that the investors and analyst(s) can access the annual reports of all mutual funds at one place. AMCs shall send an email/SMS to all unitholders regarding the hosting of scheme wise annual report on their website and on the website of AMFI. The AMCs shall e-mail the scheme annual reports or abridged summary thereof, in machine readable formats, to all such unit holders, whose email addresses are registered with the Mutual Fund, within 4 months from the date of closure of the relevant financial year. The said communication shall also include details of modes such as SMS, telephone, email or written request (letter), etc. through which unit holders can submit a request for a physical copy of the scheme wise annual report or abridged summary thereof.

**Please refer the AMC website and AMFI website for Annual Report:**

AMC website: [https://downloads.njmutualfund.com/njmf\\_download.php?nme=414](https://downloads.njmutualfund.com/njmf_download.php?nme=414)

AMFI website: <https://www.amfiindia.com/otherdata/accounts>

**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), shall display unaudited half yearly results on the respective websites of AMCs and the website of AMFI, in a user-friendly, downloadable and machine readable format as prescribed by SEBI from time to time.

**Please refer the AMC website and AMFI website for Half yearly results:**

The Scheme is a new scheme and hence the same is not applicable. However, the same shall be available at:

AMC website: [https://downloads.njmutualfund.com/njmf\\_download.php?nme=132](https://downloads.njmutualfund.com/njmf_download.php?nme=132)

AMFI website: <https://www.amfiindia.com/otherdata/accounts>

**Monthly Portfolio Disclosure:**

Mutual Funds/ AMCs shall disclose portfolio (along with ISIN) as on the last day of the month for all their schemes on their respective website and on the website of AMFI within 10 calendar days from the close of each month in a user-friendly and downloadable spreadsheet format.

In case of unit holders whose e-mail addresses are registered, AMCs shall send such statements of scheme portfolio to such unitholders via email within the timelines prescribed above. AMCs shall provide a feature wherein a link is provided to investors to their registered email to enable the investor to directly view/download only the portfolio of schemes subscribed by the said investor, along with the scheme risk-o-meter, name of benchmark and risk-o-meter of benchmark. AMCs shall declare on their website the hosting of the statement of its schemes portfolio on their respective website and on the website of AMFI and the modes such as SMS, telephone, email or written request (letter) through which a unit holder can submit a request for a physical or electronic copy of the statement of scheme portfolio. Further, the AMCs shall provide a physical copy of the statement of its scheme portfolio, without charging any cost, on specific request received from a unit holder. The AMCs may disclose additional information (such as ratios, etc.) subject to compliance with the Advertisement Code.

**Please refer the AMC website and AMFI website for Monthly Portfolio:**

The Scheme is a new scheme and hence the same is not applicable. However, the same shall be available at:

AMC Website: [https://downloads.njmutualfund.com/njmf\\_download.php?nme=127](https://downloads.njmutualfund.com/njmf_download.php?nme=127)

AMFI Website: <https://www.amfiindia.com/online-center/portfolio-disclosure>

# NFO APPLICATION FORM NJ VALUE FUND

An open ended equity scheme following a value investment strategy



**NFO Opens on: July 10, 2026** | **NFO Closes on: July 24, 2026** | **Scheme Re-opens date will be 5 working days from the date of allotment.**

Please read Product Labelling available on front page and instructions before filling this form

**Sponsor:** NJ India Invest Private Limited | **Trustee Company:** NJ Trustee Private Limited

**Mutual Fund :** NJ Mutual Fund (NJMF) | **Investment Manager:** NJ Asset Management Private Limited

**PLEASE READ THE INSTRUCTIONS BEFORE FILLING UP THE FORM. ALL SECTIONS TO BE COMPLETED IN ENGLISH IN BLACK / BLUE COLOURED INK AND IN BLOCK LETTERS.**

| PRODUCT LABEL  | SCHEME RISKOMETER  | BENCHMARK RISKOMETER   |
|--|--|--|
| <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>Capital appreciation over long term.</li> <li>Investment predominantly in a portfolio of equity and equity related instruments by following a value investment strategy.</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p> | <p><b>RISK - O - METER</b><br/>Investors understand that their principal will be at <b>Very High</b></p> | <p><b>RISK - O - METER</b><br/>NIFTY 500 TRI: <b>Very High Risk</b><br/>(As per AMFI Tier I Benchmark)</p> |
| <p>The product labelling assigned during the NFO is based on internal assessment of the Scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made.</p>   |  |  |

| Distributor / RIA / PMRN / ARN Code | Sub Broker ARN  | Sub Broker/Branch/ RM Internal Code | EUIN (Refer note below) | For Office use only |
|-------------------------------------|-----------------|-------------------------------------|-------------------------|---------------------|
| ARN-                                | Sub Broker ARN- |                                     |                         |                     |

I/We confirm that the EUIN box is intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the distributor personnel concerned.

First / Sole Applicant / Guardian Signature Mandatory

2nd Applicant's Signature

3rd Applicant's Signature

I am a First time investor across Mutual Funds  I am an Existing Investor in Mutual Fund Industry.

**1. EXISTING FOLIO NO.**  The details in our records under the Folio Number mentioned alongside will apply for this application; accordingly, you can skip personal information and fill in details only from point number 5 to 8, as may be applicable.

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

|   |   |   |
|---|---|---|
| <b>Name of Sole / First Applicant</b> (In case of a Minor, there shall be no joint holders.)<br><input type="text"/> First Name <input type="text"/> Middle Name <input type="text"/> Last Name |   | Date of Birth / Incorporation <input type="checkbox"/> Proof of DOB/ Incorporation<br><input type="text"/> D <input type="text"/> D <input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y |
| <b>Name of Guardian</b> (In case the Sole / First Applicant is a Minor) / <b>Contact Person – Designation</b> (in case of Non-Individual Investors)<br><input type="text"/>                     |   | Date of Birth (Guardian/POA)<br><input type="text"/> D <input type="text"/> D <input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y   |
| PAN (Only for Minor) <input type="text"/>   |   | <input type="checkbox"/> KYC Attached   |
| PAN (1st Applicant/Guardian) <input type="text"/> CKYC -KIN <input type="text"/>  |   |   |
| <b>Guardian Relationship with Minor</b><br><input type="checkbox"/> Father   <input type="checkbox"/> Mother   <input type="checkbox"/> Court appointed Legal Guardian                          | <b>Proof of Guardian Relationship with Minor</b><br><input type="checkbox"/> Birth Certificate <input type="checkbox"/> Passport <input type="checkbox"/> School Certificate <input type="checkbox"/> Other _____ |   |
| <b>2nd Applicant Details</b>  |   |   |
| <input type="text"/> First Name <input type="text"/> Middle Name <input type="text"/> Last Name   |   | Date of Birth <input type="text"/> D <input type="text"/> D <input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y   |
| PAN <input type="text"/> CKYC -KIN <input type="text"/>   |   | <input type="checkbox"/> KYC Attached   |
| <b>3rd Applicant Details</b>  |   |   |
| <input type="text"/> First Name <input type="text"/> Middle Name <input type="text"/> Last Name   |   | Date of Birth <input type="text"/> D <input type="text"/> D <input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y   |
| PAN <input type="text"/> CKYC -KIN <input type="text"/>   |   | <input type="checkbox"/> KYC Attached   |

**ACKNOWLEDGMENT SLIP (TO BE FILLED IN BY THE INVESTOR)** | **NFO APPLICATION FORM - NJ VALUE FUND**

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 : NJ VALUE FUND   <b>Plan:</b> <input type="checkbox"/> Regular   <input type="checkbox"/> Direct   <b>Option:</b> <input type="checkbox"/> Growth   <input type="checkbox"/> IDCW Payout<br>Instrument No. <input type="text"/><br>Amount <input type="text"/> | Collection Center's Stamp & Receipt Date and Time |
|---|---|



**8. 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)

Address: \_\_\_\_\_ Address: \_\_\_\_\_

City/Town \_\_\_\_\_ State \_\_\_\_\_ City/Town \_\_\_\_\_ Province \_\_\_\_\_

Country \_\_\_\_\_ Pin Code \_\_\_\_\_ Country \_\_\_\_\_ Zip code \_\_\_\_\_

Tel (Res.) \_\_\_\_\_ Tel (Off.) \_\_\_\_\_ Mobile \_\_\_\_\_

Email ID \_\_\_\_\_

Mobile Number provided pertains to\*  Self  Family Member | Email ID provided pertains to\*  Self  Family Member  
 (Note: If Mobile number/Email pertains to Family Member please select any one)  
 Spouse  Dependent Parents  Dependent Children  Dependent Siblings  Guardian (for Minor Investment)

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.  
 I wish to receive the scheme-wise Annual Report, Abridged Annual Report, or Consolidated Account Statement in physical mode.

**9. UNIT HOLDING OPTION :**

In Account Statement Mode (Default) |  In Demat Mode: NSDL   \_\_\_\_\_ Depository Participant(DP) ID(NSDL only)  
 \_\_\_\_\_ Beneficiary Account Number(NSDL only)  
 CDSL \_\_\_\_\_

Note: If Demat Details mentioned, units will be allotted in Demat Mode

\*Enclose for Demat Option:  
 Client Master List  
 Transaction/Holding Statement  
 DIS Copy

**10. KYC Details : (MANDATORY)**

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

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

Are you an "Non-Profit Organization" [NPO] which has been constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961), and is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (18 of 2013)?"  
 Yes  No

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

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

**(b). Occupation Details (Please tick ✓)**

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

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

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

**PEP & UBO Details (Please tick ✓ if applicable)**

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

**11. FATCA AND CRS DETAILS :**

|                                 | Sole/First Applicant/Guardian   |                              |                                      | Second Applicant                |                              |                                      | Third Applicant                 |                              |                                      |
|---------------------------------|---------------------------------|------------------------------|--------------------------------------|---------------------------------|------------------------------|--------------------------------------|---------------------------------|------------------------------|--------------------------------------|
| Place                           | Place                           |                              |                                      | Place                           |                              |                                      | Place                           |                              |                                      |
| Country of Birth                | Country of Birth                |                              |                                      | Country of Birth                |                              |                                      | Country of Birth                |                              |                                      |
| Nationality                     | <input type="checkbox"/> Indian | <input type="checkbox"/> USA | <input type="checkbox"/> Other _____ | <input type="checkbox"/> Indian | <input type="checkbox"/> USA | <input type="checkbox"/> Other _____ | <input type="checkbox"/> Indian | <input type="checkbox"/> USA | <input type="checkbox"/> Other _____ |
| Tax Residency other than India? | <input type="checkbox"/> Yes    | <input type="checkbox"/> No  |                                      | <input type="checkbox"/> Yes    | <input type="checkbox"/> No  |                                      | <input type="checkbox"/> Yes    | <input type="checkbox"/> No  |                                      |

# Please indicate all Countries, other than India, in which you are a resident for purpose, associated Taxpayer Identification Number and it's Identification type eg. TIN etc.  
 \* If TIN is not available or mentioned, please mention as: 'A' if the country does not issue TINs to its residents; 'B' & mention why you are unable to obtain a TIN; 'C' if the authorities of the country of tax residence entered above do not require the TIN to be disclose.

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

I undertake and certify that information provided above is correct and should be considered for FATCA / CRS regulatory submission. The above details shall supersede all other information provided in KYC form and any other submitted documents with the NJ Asset Management.

**12. POWER OF ATTORNEY (POA) HOLDER DETAILS :**

| POA Holder Name             | PAN NO.              |
|-----------------------------|----------------------|
| First Applicant POA Name :  | <input type="text"/> |
| Second Applicant POA Name : | <input type="text"/> |
| Third Applicant POA Name :  | <input type="text"/> |

**13. 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)\*

| Sr. no.   | Mandatory Details |                     |              |                |                        |                 | Additional Details       |          |
|-----------|-------------------|---------------------|--------------|----------------|------------------------|-----------------|--------------------------|----------|
|           | 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 |                   |                     |              |                |                        |                 |                          |          |

I/We do not wish to Nominate - Nominee OPT Out (Please sign Declaration for No Nomination)#

**Joint Accounts**

| Event   | Transmission of Account / Folio to   |
|---|--|
| Demise of one or more joint holder(s)                           | Surviving holder(s) through name deletion<br>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) This nomination shall supersede any prior nomination made by me / us, if any.

3) Signature(s) As per the mode of holding in MF folio(s)

# Declaration for No Nomination: SECTION VII - NOMINATION Name of the Nominee PAN of Nominee (Optional) Nominee 1 Nominee 2 Nominee 3 Nominee Details Nomination (Applicable for individual Investors except Minor) I/We wish to Nominate the following person(s). (ALL THE BELOW FIELDS ARE MANDATORY) OR I/We do not wish to Nominate - Nominee OPT Out (Please sign Declaration for No Nomination) # I/we hereby confirm that I/We do not wish to appoint any nominee(s) for my/our mutual fund units held in my/our 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 competent authority, based on the values of assets held in my/our mutual fund folio.

| 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.

**14. 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<br>Sole / First Applicant /<br>Guardian / Authorised Signatory | x<br>Second Applicant / Authorised Signatory | x<br>Third Applicant / Authorised Signatory | x<br>POA holder, if any |
|--|--|---|-------------------------|

Date:

Place:

|   |   |  |
|---|---|--|
| Email: <a href="mailto:customercare@njmutualfund.com">customercare@njmutualfund.com</a> | Website: <a href="http://www.njmutualfund.com">www.njmutualfund.com</a> | Contact Center: 18605002888 / 040-49763510 |
|---|---|--|



## TERM AND CONDITION FOR SYSTEMATIC WITHDRAWAL PLAN (SWP)

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

### Instructions For SWP:

1. Unitholders are advised to read the Key Information Memorandum, Scheme information Document of the respective scheme and Statement of Additional Information carefully for Applicable NAV, Exit load and detailed Risk factors.
2. A single SWP Enrolment Form can be used for one Scheme / Plan / Option only. Investor should use separate forms for more than one Scheme / Plan / Option.
3. Signature(s) should be as it appears on the Application Form in the same order and as per the mode of holding under the folio. In case the mode of holding is joint, all Unit holders are required to sign.
4. The SWP Facility using this SWP request form is available only for units held in Non - Demat Mode. For SWP in the units held in demat mode, investors are required to contact their Brokers and/or Depository Participants for respective Trading-Demat accounts.
5. The minimum withdrawal amount is Rs. 500/- and in multiple of Rs.1/-thereafter.
6. If the scheme/plan/option is not mentioned and there is only one scheme/plan/ option available in the folio, the same will be processed. In case there are multiple Scheme/Plan/Option available and if the same is not specified in the request, the same will be subject to rejection.
7. Investors can choose any date for SWP 1, 5, 12 and 20 Month In case there is any ambiguity the default date will be considered as 5th of every month. In case the "To Date" i.e. SWP end date is not mentioned, the payout will continue until the balance units are reduced to zero.  
**Default installments under SWP:** Where the number of installments has not been specified by the investors/Unit holder, the default number of installments shall be the applicable minimum installments i.e. 6.
8. The amount withdrawn under the SWP will be considered as a redemption and shall be converted into units and will be deducted from the unit balance of the Unit holder on FIFO basis.
9. If there is inadequate balance on the SWP date, the SWP will be processed for the balance units and the SWP will be automatically terminated and there will not be any further trigger.
10. Investors/ unitholders subscribing for SWP are required to submit SWP requests at least 5 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 5 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 2 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 SWP only till the date of minor attaining majority. AMC shall suspend the standing instruction of SWP 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 to undertake any financial and non-financial transactions including fresh registration of SWP 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 : Daily and Monthly (If no frequency is chosen, Monthly frequency shall be treated as the Default Frequency.)
4. Transfer Dates: Monthly - Any dates between 1 to 28. Daily : Every Business Day
5. Minimum no. of installments under STP: Minimum 6 for Monthly STP and Minimum 12 for Daily STP
6. Where the number of installments has not been specified by the investors/Unit holder, the default number of installments shall be the applicable minimum installments i.e 6 in case of Monthly Option and perpetual in case of Daily option.
7. 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.
8. Investors/ unitholders subscribing for STP are required to submit STP requests at least 5 business days prior to the date of first STP and shall not be beyond 100 days from the date of submission of request.
9. 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.

10. 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.
11. Investors will have the right to discontinue the STP at any time, if they so desire provided they intimate the Mutual Fund at least 2 Business Days prior to the date of their due installment date.
12. Units marked under lien or pledged or units under lockin period in the "Source Scheme" shall not be eligible for STP.
13. 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.
14. 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
15. Load structure of the Transferor Scheme & Transferee Schemes as on the date of enrolment of STP shall be applicable.
16. 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 to 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.
17. The NJMF/ NJAMC reserves all the rights to change these terms and conditions from time to time.
18. Any dispute shall be subject to jurisdiction of Courts at Surat only.
19. Investors/ unitholders subscribing for STP are required to submit STP requests at least 5 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 5 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](http://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, if 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](http://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



# NFO APPLICATION FORM NJ VALUE FUND

An open ended equity scheme following a value investment strategy



**NFO Opens on: July 10, 2026** | **NFO Closes on: July 24, 2026** | **Scheme Re-opens date will be 5 working days from the date of allotment.**

Please read Product Labelling available on front page and instructions before filling this form  
**Sponsor:** NJ India Invest Private Limited | **Trustee Company:** NJ Trustee Private Limited  
**Mutual Fund :** NJ Mutual Fund (NJMF) | **Investment Manager:** NJ Asset Management Private Limited  
 PLEASE READ THE INSTRUCTIONS BEFORE FILLING UP THE FORM. ALL SECTIONS TO BE COMPLETED  
 IN ENGLISH IN BLACK / BLUE COLOURED INK AND IN BLOCK LETTERS.  
 ASBA facility is available only for investor subscribing for units in Dematerialised form.

|                       |  |
|-----------------------|--|
| SCSB                  |  |
| SCSB IFSC Code        |  |
| Syndicate Member Code |  |
| SL No.                |  |

| Distributor / RIA / PMRN / ARN Code | Sub Broker ARN  | Sub Broker/Branch/ RM Internal Code | EUIN (Refer note below) | For Office use only |
|-------------------------------------|-----------------|-------------------------------------|-------------------------|---------------------|
| ARN-                                | Sub Broker ARN- |                                     |                         |                     |

I/We confirm that the EUIN box is intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the distributor personnel concerned.

|   |                           |                           |
|---|---------------------------|---------------------------|
| x   | x                         | x                         |
| First / Sole Applicant / Guardian Signature Mandatory | 2nd Applicant's Signature | 3rd Applicant's Signature |

## 1. APPLICANT'S DETAILS : (TO BE FILLED IN CAPITAL LETTERS)

**Investor Category** ( Refer Instruction and please Tick (✓) any one)  
 IND |  NRI |  HUF |  IF |  MF |  EMP |  FI |  CO |  IC |  FII |  DIR |  OTHER \_\_\_\_\_

**Name of Sole / First Applicant** (As per PAN)  
 \_\_\_\_\_

**Name of Guardian** (if minor) / POA / Contact Person (As per PAN)  
 \_\_\_\_\_

Contact Person (in case non individual Investor) \_\_\_\_\_ Mobile: \_\_\_\_\_

## 2. PAN DETAILS : (MANDATORY)

First / Sole Applicant: \_\_\_\_\_ Second Applicant: \_\_\_\_\_  
 Guardian\*: \_\_\_\_\_ Third Applicant: \_\_\_\_\_  
\*If the applicant is minor, PAN of Guardian is mandatory

## 3. DEMAT ACCOUNT DETAILS : (THE SEQUENCE OF NAMES AS MENTIONED IN THE APPLICATION FORM SHOULD MATCH WITH THE DEMAT ACCOUNT DETAILS)

| NSDL                          | CDSL  | *Enclose for Demat Option:                             |
|-------------------------------|-------|--|
| DP Name: _____                | _____ | <input type="checkbox"/> Client Master List            |
| DP ID: I N _____              | _____ | <input type="checkbox"/> Transaction/Holding Statement |
| Beneficiary Account No. _____ | _____ | <input type="checkbox"/> DIS Copy                      |

## 4. INVESTMENT DETAILS : (PLEASE TICK)

| Sr. | Scheme Name   | Plan   | Option   | Amount(₹) |
|-----|---------------|--|--|-----------|
| 1   | NJ Value Fund | <input type="checkbox"/> Regular <input type="checkbox"/> Direct | <input type="checkbox"/> Growth <input type="checkbox"/> IDCW Payout | IN FIGURE |

## 5. BANK ACCOUNT DETAILS FOR BLOCKING OF FUNDS AND PAYMENTS :

Bank Name: \_\_\_\_\_  
 Branch Address: \_\_\_\_\_  
 Bank A/C No. \_\_\_\_\_ A/C Type:  Savings  Current  NRE  NRO  FCNR  Others  
 Total Amount to be blocked: ₹ \_\_\_\_\_ IN FIGURE ₹ \_\_\_\_\_ IN WORDS

## ACKNOWLEDGMENT SLIP (TO BE FILLED BY INVESTOR)

Scheme Name: NJ Value Fund | **Plan:**  Regular |  Direct | **Option:**  Growth |  IDCW Payout  
 Received from \_\_\_\_\_ (sole / first applicant) ASBA Form dated \_\_\_\_\_ details of which are as Follows:  
 SCSB (Bank and Branch) \_\_\_\_\_  
 Amount Blocked (₹) \_\_\_\_\_  
 Bank Account No. \_\_\_\_\_  
 Date of Submission: DD MM YY YY

SCSB Signature, Date and Stamp

## 6. UNDERTAKING BY ASBA INVESTOR :

1) I/We hereby undertake that I/We am/are an ASBA investor as per the applicable provisions of the SEBI (issue of Capital and Disclosure Requirements), Regulations 2009 ('SEBI Regulations') as amended from time to time. 2) I/We have read, understood (before filling application form) and is/are bound by the details of the SAI, SID & KIM including any addendums issued 3) In accordance with ASBA process provided in the SEBI Regulations and as disclosed in this application, I/We authorize (a) the Self Certified Syndicate Bank (SCSB) to do all necessary acts including blocking of application money towards the Subscription of Units of the Scheme, to the extent mentioned above in the "SCSB / ASBA Account details" or unblocking of funds in the bank account maintained with the SCSB specified in this application form, transfer of funds to the Bank account of the NJ Value Fund / NJ Mutual Fund on receipt of instructions from the R&TA after the allotment of the Units entitling me/us to receive Units on such transfer of funds, etc. (b) Registrar and Transfer Agent to issue instructions to the SCSB to remove the block on the funds in the bank account specified in the application, upon allotment of Units and to transfer the requisite money to the Scheme's account / Bank account of NJ Mutual Fund. 4) In case the amount available in the bank account specified in the application is insufficient for blocking the amount equivalent to the application money towards the Subscription of Units, the SCSB shall reject the application 5) If the DP ID, Beneficiary Account No. or PAN furnished by me/us in the application is incorrect or incomplete or not matching with the depository records, the application shall be rejected and the NJ Mutual Fund or NJ Trustee Private Limited or SCSBs shall not be liable for losses, if any. All future communication in connection with NFO should be addressed to the SCSB/R&TA/AMC quoting the full name of the Sole/First Applicant, NFO Application Number, ASBA Application Number, Depository Account details [if it has been provided], Amount applied for and the account number from where NFO amount was blocked.

x  
Signature of Bank Account Holders

x  
Signature of Bank Account Holders

x  
Signature of Bank Account Holders

### INSTRUCTIONS FOR FILLING ASBA APPLICATION FORM

- An ASBA investor shall submit a duly filled up ASBA Application form, physically or electronically, to the SCSB with whom the bank account to be blocked, is maintained.
  - In case of ASBA application in physical mode, the investor shall submit the ASBA Form at the Bank branch of SCSB, which is designated for the purpose and the investor must be holding a bank account with such SCSB.
  - In case of ASBA application in electronic form, the investor shall submit the ASBA Form either through the internet banking facility available with the SCSB, or such other electronically enabled mechanism for subscribing to units of Mutual Fund scheme authorising SCSB to block the subscription money in a bank account.
- Investors shall correctly mention the Bank Account number in the ASBA Application Form and ensure that funds equal to the subscription amount are available in the bank account maintained with the SCSB before submitting the same to the designated branch.
- Upon submission of an ASBA Form with the SCSB, whether in physical or electronic mode, investor shall be deemed to have agreed to block the entire subscription amount specified and authorized the Designated Branch to block such amount in the Bank Account. Request for withdrawal of ASBA application form made during the NFO Period shall not be allowed.
- On the basis of an authorisation given by the account holder in the ASBA application, the SCSB shall block the subscription money in the Bank Account specified in the ASBA application. The subscription money shall remain blocked in the Bank Account till allotment of units under the scheme or till rejection of the application, as the case may be.
- If the Bank Account specified in the ASBA application does not have sufficient credit balance to meet the subscription money, the ASBA application shall be rejected by the SCSB.
- The ASBA Form should not be accompanied by cheque, demand draft or any mode of payment other than authorisation to block subscription amount in the Bank Account.
- All grievances relating to the ASBA facility may be addressed to the AMC / R&TA to the Issue, with a copy to the SCSB, giving full details such as name, address of the applicant, subscription amount blocked on application, bank account number and the Designated Branch or the collection centre of the SCSB where the ASBA Form was submitted by the Investor.
- ASBA facility extended to investors shall operate in accordance with the SEBI guidelines in force from time to time
- An SCSB is a banker to an issue which is registered with SEBI and offers the facility of applying through the ASBA process. Please visit [www.sebi.gov.in/pmd/scsb.html](http://www.sebi.gov.in/pmd/scsb.html) or [www.nseindia.com](http://www.nseindia.com) or [www.bseindia.com](http://www.bseindia.com) for the list of currently available SCSBs offering ASBA facility through their designated branches.
- Please do not enclose along with the ASBA Application Form, a cheque, or any mode of payment, as the ASBA Application Form contains an authorization to block the subscription amount in the Bank Account.

#### Other Information for ASBA Investors:

- SCSB shall not accept any ASBA after the closing time of acceptance on the last day of the NFO period.
- SCSB shall give ASBA investors an acknowledgment for the receipt of ASBAs.
- The application money towards the Subscription of Units shall be blocked in the account until (i) Allotment of Units is made or (ii) Rejection of the application. SCSBs shall unblock the bank accounts (i) for Transfer of requisite money to the NFO bank account against each valid application on allotment or (ii) in case the application is rejected.
- SCSB shall ensure that complaints of ASBA investors arising out of errors or delay in capturing of data, blocking or unblocking of bank accounts, etc. are satisfactorily redressed.
- SCSB shall be liable for all its omissions and commissions in discharging responsibilities in the ASBA process.
- All static details in our records would be taken from the demat account (DP ID) provided by you.
- Bank account details provided in the ASBA Application form will be used for refunding reject applications where DP ID is not matching
- ASBA facility is currently available only to those investors who wish to hold the units in dematerialized form.

#### Investor Category

Investor Shall tick Applicable Category in the form. Please note the various categories below:

| Code | Category                 | Code | Category                       | Code  | Category                        |
|------|--------------------------|------|--------------------------------|-------|---------------------------------|
| IND  | Individuals              | MF   | Mutual Funds                   | IC    | Insurance Companies             |
| NRI  | Non Resident Individuals | EMP  | Eligible Employee              | FII   | Foreign Institutional Investors |
| HUF  | Hindu Undivided Family*  | FI   | Banks & Financial Institutions | DIR   | Director                        |
| IF   | Insurance Funds          | CO   | Bodies Corporate               | OTHER |                                 |

\*HUF should apply only through karta