

**1. MFD /RIA INFORMATION** (Refer Instruction No. I.9)

Name & ARN Code	Sub Agent ARN Code	Sub Agent Code /Bank Branch Code/ Internal Code	*Employee Unique Identification Number	RIA Code**
ARN- <b>DIRECT</b> (p here)	ARN-			

\*Please sign alongside in case the EUIN is left blank/not provided. I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

++ 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: Upfront commission shall be paid directly by the investor to the AMFI registered distributor based on the investor's assessment of various factors including the service rendered by the distributor.

**SIGN  
HERE**

**2. INVESTOR'S FOLIO NUMBER**

(If you have an existing folio number with KYC validated, please mention the number here, enter your name in section 5 & proceed to provide FATCA / Additional KYC details. If these details are already provided please proceed to Section 9. Mode of holding will be as per existing folio number.)

[Please tick (✓) any one]

- I am a First time investor across Mutual Funds  
OR  
 I am an existing investor in Mutual Funds

In case the subscription amount is ₹ 10,000 or more and your Distributor has opted to receive Transaction Charges, of ₹ 150 (new investor) & ₹ 100 (existing investor) are deductible as applicable from the purchase/ subscription amount and payable to the Distributor. Units will be issued against the balance amount invested.

**3. UNITHOLDING OPTION -  DEMAT MODE  PHYSICAL MODE**

**DEMAT ACCOUNT DETAILS - These details are compulsory if the investor wishes to hold the units in DEMAT mode.** Ref. Instruction No. XI.  
Please ensure that the sequence of names as mentioned in the application form matches with that of the account held with any one of the Depository Participant.

National Securities Depository Limited (NSDL)		Central Depository Securities Limited (CDSL)	
DP ID No. Beneficiary Account No.	I N	Target ID No.	

Enclosures (Please tick any one box) :  Client Master List (CML)  Transaction cum Holding Statement  Cancelled Delivery Instruction Slip (DIS)

**4. GENERAL INFORMATION**

APPLICATION FOR: Zero Balance Folio      MODE OF HOLDING: Single

**5. APPLICANT DETAILS**

NAME\* Mr. Ms. M/s

PAN\*\* Enclosed :  PAN card copy  KYC Acknowledgment      APPLICANT ARN No : \_\_\_\_\_

Date of Birth DD MM YY YY (Mandatory in case of Minor)      STATUS :  Resident Individual  HUF  NRI  Sole Proprietor

OCCUPATION  Professional  Agriculturist  Housewife  Retired  Government Service/Public Sector  
 Business  Forex Dealer  Student  Private Sector Service  Others (please specify)

GROSS ANNUAL INCOME DETAILS Please tick (✓)  Below 1 Lac  1-5 Lacs  5-10 Lacs  10-25 Lacs  25 Lacs-1 Crore  >1 Crore

NET-WORTH in ₹ \_\_\_\_\_ (Net worth should not be older than 1 year) as on (Date) DD MM YY YY

Are you a Politically Exposed Person (PEP)  Yes  No      Are you related to a Politically Exposed Person (PEP)  Yes  No

COUNTRY OF TAX RESIDENCE  India  U.S.A.  Others (In case Country of Tax Residence is only India then details of Country of Birth & Nationality need not be provided)

If you have more than one country of tax residence please indicate all countries in which you are resident for tax purposes and the associated Tax ID Numbers

Country of Tax Residence	Tax Identification Number (TIN)*	TIN issuing Country	Identification Type (TIN or Other)	Type of Documentary Evidence

% In case Tax Identification Number is not available, kindly provide its functional equivalent

COUNTRY OF BIRTH      COUNTRY OF NATIONALITY/CITIZENSHIP\*\*A

**6. CONTACT DETAILS OF SOLE / FIRST APPLICANT** (Refer Instruction No. VII & IX)

Correspondence Address\*\*\* (P.O. Box is not sufficient)      Overseas Address (Mandatory for NRI / FPI Applicants)  
\*\*\*Please note that your address details will be updated as per your KYC records with CKYC / KRA

House / Flat No.      House / Flat No.  
Street Address      Street Address

City/ Town      State      City/ Town      State

Country      Pin Code      Country      Pin Code

Tel. (Res.)      Tel. (Off.)      Mobile No.

Email ID (CAPITAL letters only)

Email ID provided pertains to  Self  Family Member (Note: If Email pertains to Family Member please select any one)  Spouse  Dependent Parents  Dependent Children

Investors providing Email Id would mandatorily receive E - Statement of Accounts in lieu of physical Statement of Accounts and the annual report or abridged summary on email. Please register your Mobile No & Email Id with us to get instant transaction alerts via SMS & Email.  I hereby authorize NAM India to send important information and regular updates to me on WhatsApp.

I wish to receive scheme wise annual report or abridged summary through Physical mode (Applicable only for investors who have not specified the email id)

**7. BANK ACCOUNT DETAILS MANDATORY for Redemption/IDCW/Refunds, if any (Refer Instruction No. III)**

Bank Name  M a n d a t o r y

Account No.  A/c. Type (✓)  SB  Current  NRO  NRE  FCNR

Branch Address  Branch City

PIN  IFSC Code  MICR Code  9 Digit

Please ensure the name in this application form and in your bank account are the same. Please update your IFSC and MICR Code in order to get payouts via electronic mode in to your bank account.

8. SCHEME INVESTMENT DETAILS (Applicable for investment in Nippon India Liquid Fund)			Select Any One Option	
Scheme	Plan	Option	Investment %	Investment Amount
NIPPON INDIA LIQUID FUND - DIRECT PLAN	Growth Plan	Growth Option	%	₹
NIPPON INDIA OVERNIGHT FUND - DIRECT PLAN	Growth Plan	Growth Option	%	₹

OR

**9. Investment for Retirement Plan (Applicable through SIP Mode only)**

Incase the partner opts to invest in Nippon India Retirement Fund then he/she shall be entitled to receive contribution from Nippon Life India Asset Management Limited (NAM India) into Nippon India Retirement fund subject to the lower of the below

a) 10% of the Annual Nippon India Retirement Fund Brokerage\* earned by the partner in the respective financial year (Upfront (if Any) + First year Trail earned in Nippon India Retirement Fund)

b) The partner's contribution in Nippon India Retirement Fund during the financial year

**SIP ENROLLMENT DETAILS**

SCHEME NAME	OPTION
<input type="radio"/> NIPPON INDIA RETIREMENT FUND - WEALTH CREATION SCHEME DIRECT PLAN	<input type="radio"/> Growth <input type="radio"/> Payout of Income Distribution cum capital withdrawal option
<input type="radio"/> NIPPON INDIA RETIREMENT FUND - INCOME GENERATION SCHEME DIRECT PLAN	<input type="radio"/> Growth <input type="radio"/> Payout of Income Distribution cum capital withdrawal option

SIP Date: As decided by NAM India from time to time. Enrolment Period: Perpetual From  M  M  Y  Y To  1  2  9  9

SIP Frequency : Monthly SIP Amount \_\_\_\_\_ Minimum SIP amount would be Rs. 500/- and in multiples of Rs. 500/-

Note: As per the NOTICE CUM ADDENDUM NO. 26 Changes in Nippon India Retirement Fund, w.e.f. June 6, 2018 Maximum Entry Age for Subscription Individual investors whose entry age is less than 60 years at the time of investment can invest. Further, inflows through Subscription / Switch-in / SIP / STP-In, TIDCW-P, Nippon India Salary Advantage, Trigger etc. for existing investor will be discontinued upon investor attaining 60 years of age.

**10. I wish to opt for Auto Transfer facility  Yes  No (Applicable only for investors who have invested in Nippon India Retirement Fund - Wealth Creation Scheme)**

To Scheme : Nippon India Retirement Fund - Income Generation Scheme - Direct Plan

Growth Plan  Income Distribution cum capital withdrawal Plan

Growth Option  Payout of Income Distribution cum capital withdrawal option

Date of Transfer  M  M  Y  Y  Y  Y (Refer Ins No. XI & XIII)

**11. I wish to opt for Auto SWP facility  Yes  No (Applicable only for investors who have invested in Nippon India Retirement Fund & not opted for DEMAT mode)**

Frequency:  Monthly  Quarterly  Annual SWP Date (Please tick any one):  1  8  15  22 Start Date : Refer Instruction

End date:  M  M  Y  Y  Y  Y (optional) Amount \_\_\_\_\_ (Min. ₹ 500/- & in multiples of ₹ 100/- thereafter)

B) Quarterly Frequency: Rs. 1,500 & in multiples of Rs.500 thereafter. C) Annual Frequency: Rs. 5,000 & in multiples of Rs. 500 thereafter)

**12. NOMINATION** In case of existing investor, nomination details mentioned in the below table will replace the existing details registered in the folio  
Note- If you do not wish to appoint any nominee(s), please fill the Annexure-A (Mandatory).

Nomination Required	Nominee Name	Allocation (%)	Sign of Nominee	Signature of Applicant
<input type="checkbox"/> Yes <input type="checkbox"/> No				<b>SIGN HERE</b> →

**13. DECLARATION AND SIGNATURE**

I/We would like to invest in Nippon India \_\_\_\_\_ subject to terms of the Statement of Additional Information (SAI), Scheme Information Document (SID), Key Information Memorandum (KIM) and subsequent amendments thereto. I/We have read, understood (before filling application form) and is/are bound by the details of the SAI, SID & KIM including details relating to various services. I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I / We declare that the amount invested in the Scheme is through legitimate sources only and is not designed for the purpose of contravention or evasion of any Act / Regulations / Rules / Notifications / Directions or any other Applicable Laws enacted by the Government of India or any Statutory Authority. I accept and agree to be bound by the said Terms and Conditions including those excluding/ limiting the Nippon Life India Asset Management Limited (NAM India) liability. I understand that the NAM India may, at its absolute discretion, discontinue any of the services completely or partially without any prior notice to me. I agree NAM India can debit from my folio for the service charges as applicable from time to time. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I hereby declare that the above information is given by the undersigned and particulars given by me/us are correct and complete. Further, I agree that the transaction charge (if applicable) shall be deducted from the subscription amount and the said charges shall be paid to the distributors.

I confirm that I am resident of India.  I/We confirm that I am/We are Non-Resident of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my/our Non-Resident External /Ordinary Account/FCNR Account. I/We undertake that all additional purchases made under this folio will also be from funds received from abroad through approved banking channels or from funds in my/ our NRE/FCNR Account.

I hereby declare that the information provided in the Form is in accordance with section 285BA of the Income Tax Act, 1961 read with Rules 114F to 114H of the Income Tax Rules, 1962 and the information provided by me /us in the Form, its supporting Annexures as well as in the documentary evidence provided by me/us are, to the best of our knowledge and belief, true, correct and complete. I hereby authorize the representatives of Nippon Life India Asset Management Limited and its Associates to contact me through any mode of communication. This will override registry on DND / DNDC, as the case may be.

**SIGN HERE** →

**Add convenience to your life with our value added service**

Simply send \*\*SMS to 966 400 1111 to avail below facilities



Types of Facilities	Single Folio	Multiple Folio
NAV	SMS mynav	SMS mynav <space> last 6 digits of folio
Balance	SMS Balance	SMS balance <space> last 6 digits of folio
Last 3 Transaction	SMS Transaction	SMS txn <space> last 6 digits of folio
Statement thru mail	SMS ESOA	SMS ESOA <space> last 6 digits of folio



Investor Service. A NIMF Virtual Branch Experience.

For more details : Visit : <https://mf.nipponindiaim.com>

You can also follow us on



\*\*SMS charges apply

# INSTRUCTIONS TO HELP YOU COMPLETE THE MAIN APPLICATION FORM

## I. GENERAL INSTRUCTION:

- Please read the Key Information Memorandum (KIM), Statement of Additional Information(SAI) and the Scheme Information Document(SID) carefully before investing. All applicants are deemed to have read, understood and accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering payment.
  - The application form must be filled in English in BLOCK letters using Black or Dark Blue colored ink. Incomplete applications are liable to be rejected. Please ensure that the requisite details and documents have been provided. This will help in avoiding processing delays and / or rejection of your Application Form. All subscription application forms should be submitted only at the designated investor Service Center of Nippon India Mutual Fund.
  - The Applicant's name and address must be given in full (P.O. Box No. alone is not sufficient). In case of multiple applicants, all communication and payments towards redemption will be made in the name of / favouring first applicant only. If the first applicant is a minor, the name of the Guardian who will sign on behalf of the minor should be filled in the space provided. Please fill in your date of birth as this may be required for validating your identity for certain transactions/ communication. Also, please provide Telephone No./E-mail ID. of the first applicant, so as to facilitate faster and efficient communication.
  - All applicants must sign the form, (quoting existing Folio no, if any). Thumb impressions must be attested by a Judicial Magistrate/Notary Public under his/her official seal. In case of HUF, the Karta should sign on behalf of the HUF. Authorised signatories, signing on behalf of a Co/Body/ Corp./ Society/Trust etc should sign under their official seal, designation. A list of Authorised Signatories with their names & designations duly certified / attested by the bankers should be attached with the application form.
  - Please note that if no Plan is ticked / indicated in the Application form, the units will, by default, be allotted under the Growth Plan of the Scheme. Similarly, Growth Option of the Growth Plan and Reinvestment of Income Distribution cum capital withdrawal option of the Income Distribution cum capital withdrawal Plan shall be the default sub-options.
  - In case of Mode of Holding is not mentioned for Joint Holder's the default mode of holding would be Joint.
  - If the investment is done on behalf of the minor then the minor shall be the sole holder in the folio /account. Joint holding will not be allowed in the folio/account opened on behalf of the minor.
  - Guardian in the folio on behalf of the minor should either be a Natural guardian (i.e. father or mother) or a court appointed Guardian.
  - If you have invested through a distributor kindly specify the Name and ARN Code of the distributor else for Direct Investment please Mention "Direct" in the Column "Name & Broker Code/ARN". In case nothing is specified then by default the Broker Code will be treated as Direct.
- In case the subscription amount is Rs 10,000 or more and your Distributor has opted to receive Transaction Charges, Rs 100 will be deductible from the purchase / subscription amount and payable to the Distributor. Units will be issued against the balance amount invested.
- Investors are required to clearly indicate the plans/options in the application form of the scheme. Investor may note that following shall be applicable for default plan

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/Other than Direct Plan	Direct Plan
4	Mentioned	Direct Plan	Direct Plan
5	Direct	Not Mentioned	Direct Plan
6	Direct	Regular Plan/Other than Direct Plan	Direct Plan
7	Mentioned	Regular Plan/Other than Direct Plan	Regular Plan/Other than Direct Plan
8	Mentioned	Not Mentioned	Regular Plan/Other than Direct 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 contact and obtain the correct ARN code within 30 calendar days of the receipt of one application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall process the transaction under Direct Plan from the date of application without any exit load. Similarly, in the absence of clear indication as to the choice of option (Growth or Payout of Income Distribution cum capital withdrawal option), by default, the units will be allotted under the Growth Option of the default / selected plan of the scheme.

- Investors can opt for Special facilities like Systematic Investment Plan, Systematic Transfer Plan, Nippon India Smart STEP, Trigger, Systematic Withdrawal Plan, Transfer of Income Distribution cum capital withdrawal Plan, Nippon India Invest Easy available in selected Schemes. Please fill separate Transaction / Enrollment Form available on our website and at our DISCs.
- The guardian cannot undertake any financial and non-financial transactions including fresh registration of Systematic Transfer Plan (STP), Systematic Investment Plan (SIP) and Systematic Withdrawal Plan (SWP) after the date of the minor attaining majority till the documents for the change in status are provided.
- In case the new investor wishes to opt for SIP through Auto debit/NACH mode then a separate OTM + SIP Form as applicable has to be submitted along with Common Application Form. In case an existing investor wishes to opt for Auto debit/NACH mode for SIP then only OTM + SIP Form as applicable has to be submitted.
- Politically Exposed Persons (PEP) are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g. Heads of States or of Governments, senior politicians, senior Government/Judicial/military officers, senior executives of state owned corporations, important political party officials, etc.
- If the Scheme name on the application form and on the payment instrument are different, the application may be processed and units allotted at applicable NAV of the scheme mentioned in the application / transaction slip duly signed by investor(s), given that the same constitutes a valid legal document between the investor and the AMC.
- If the investor has opted for Invest Easy facility IPIN will be issued to the investor which can be used to transact through Online mode on NIMF website, transact through Call Center & Nippon India Mutual Fund Application, further in order to transact through Call Center and / or Transact through Mobile / SMS investor has to mandatorily fill and submit "One Time Bank Mandate Registration form". The form is available on NIMF website / DISC of NIMF.
- If the Name given in the application does not match the name as appearing on the PAN Card, authentication, application may be liable to get rejected or further transactions may be liable to get rejected.

## II. APPLICANT'S INFORMATION:

- In case of application(s) made by individual investors under a Power of Attorney, the original Power of Attorney or a duly notarized copy should be submitted along with the subscription application form. In case of applications made by non-individual investors, the authorized signatories of such nonindividual investors should sign the application form in terms of the authority granted to them under the Constitutional Documents/Board resolutions / Power of Attorneys, etc. A list of specimen signatures of the authorized signatories, duly certified / attested should also be attached to the Application Form. The Mutual Fund/AMC/Trustee shall deem that the investments made by such non individual investors are not prohibited by any law/Constitutional documents governing them and they possess the necessary authority to invest.
- Application made by a limited company or by a body corporate or a registered society or a trust, should be accompanied by a copy of the relevant resolution or authority to make the application, as the case may be, along with a certified copy of the Memorandum and Articles of Association or Trust Deed / Bye Laws / Partnership Deed, whichever is applicable.
- In case of non-individual applicants, i.e. HUF / Companies / AOP / BOI / Trusts / Societies / Fils etc. the name, email-ID and telephone number of the contact person to should be provided.
- Date of Birth of the minor is mandatory while opening the account /folio.
- In case the investment is done on behalf of the minor the relationship/status of the guardian as father, mother or legal guardian and Date of birth of the minor shall be specified in the application form and following documents shall be submitted along with the application form as evidence:
  - Birth certificate of the minor, or
  - School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., or
  - Passport of the minor, or
  - Any other suitable proof evidencing the date of birth of the minor.
  - In case of court appointed legal guardian, supporting documentary evidence shall be provided.
  - In case of natural guardian a document evidencing the relationship if the same is not available as part of the documents submitted as per point. i - iv above.

## 6. Permanent Account Number (PAN)

SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention his/her permanent account number (PAN) irrespective of the amount of purchase. \*Where the applicant is a minor, and does not possess his / her own PAN, he / she shall quote the PAN of his/ her father or mother or the guardian, signing on behalf of the minor, as the case may be. In order to verify that the PAN of the applicants (in case of application in joint names, each of the applicants) has been duly and correctly quoted therein, the applicants shall attach along with the purchase application, a photocopy of the PAN card duly self-certified along with the original PAN Card. The original PAN Card will be returned immediately across the counter after verification "includes fresh/ additional purchase, Systematic Investment, Micro investment (including lumpsum & Micro SIP) & investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN proof submission however they are required to mandatorily submit PAN Exempt KYC Reference No. (PEKRN) to Nippon India Mutual Fund. Applications not complying with the above requirement may not be accepted/ processed. Additionally, in the event of any Application Form being subsequently rejected for mismatch / non-verification of applicants PAN details with the details on the website of the Income Tax Department, the investment transaction will be cancelled and the amount may be redeemed at the applicable NAV, subject to payment of exit load, if any. Please contact any of the Investor Service Centres/ Kfintech/ Distributors or visit our website <https://mf.nipponindiaim.com> for further details.

## 7. Prevention of Money Laundering and Know Your Client (KYC)

In order to reduce hardship and help investors dealing with SEBI intermediaries, SEBI issued three circulars - MIRD/SE/Cir-21/2011 dated October 05, 2011, MIRD/SE/Cir-23/2011 dated December 02, 2011 and MIRD/SE/Cir-26/2011 dated December 23, 2011 informing SEBI registered intermediaries as mentioned therein to follow, with effect from January 01, 2012, a uniform KYC compliance procedure for all the investors dealing with them on or after that date. SEBI also issued KYC Registration Agency ( "KRA" ) Regulations 2011 and the guidelines in pursuance of the said Regulations and for In-Person Verification ( "IPV" ).

All investors (individual and non-individual) are required for KYC compliance. However, applications should note that minors cannot apply for KYC compliance and any investment in the name of minors should be through a Guardian, who should be KYC compliant for the purpose of investing with a Mutual Fund. Also applicants/ unit holders intending, to apply for units currently holding units and operating their Mutual Fund folios through a Power of Attorney (POA) must ensure that the issue of POA and the holder of the POA must mention their KYC compliance status at the time of investment. POA holders are not permitted to apply for KYC compliance on behalf of the issuer of the POA. Separate procedures are prescribed for change in name, address, and other KYC related details, should the applicant desire to change such information. POS will extend the services of effecting such changes.

In line with the SEBI circular No. MIRD/SE/Cir-5/2012 dated April 13, 2012 and various other guidelines issued by SEBI on the procedural matters for KYC Compliances, the Investors are requested to note the following additional provisions shall be applicable for "KYC Compliances" with effect from December 1, 2012.

- In case of an existing investor of NIMF and who is already KYC Compliant under the erstwhile centralized KYC with CVL (CVLMP) then there will be no effect on subsequent Purchase/ Additional Purchase (or ongoing SIPs/STPs,etc) in the existing folios/accounts which are KYC compliant. Existing Folio holder can also open a new folio with Nippon India Mutual Fund with the erstwhile centralized KYC
- In case of an existing investor of Nippon India Mutual Fund and who is not KYC Compliant as per our records, the investor will have to submit the standard KYC Application forms available on the website [www.cvlkra.com](http://www.cvlkra.com) along with supporting documents on any of the SEBI registered intermediaries at the time of purchase / additional purchase / new registration of SIP/STP etc. In Person Verification (IPV) will be mandatory at the time of KYC Submission. This uniform KYC submission would be a one-time submission of documentation.
- Investors who have complied with KYC process before December 31, 2011 (KYC status with CVL-KRA as "MF - VERIFIED BY CVLMP") and not included in the scheme of Nippon India Mutual Fund i.e. not opened a folio earlier, and wishes to invest on or after December 01, 2012, such investors will be required to submit 'missing/not available' KYC information and complete the IPV requirements.

Updation of 'missing / not available' KYC information along with IPV is currently a one-time requirement and needs to be completed with any one of the mutual funds i.e. need not be done with all the mutual funds where verification. In such a scenario, where the KYC status changes to 'Verified by CVL-KRA', investors need not submit the 'missing/not available' KYC information to mutual funds again. Individual investors are required to submit 'KYC Details Change Form' issued by CVL-KRA available on their website [www.cvlkra.com](http://www.cvlkra.com).

In case of Non individual investors, complied with KYC process before December 31, 2011, KYC needs to be done afresh due to significant and major changes in KYC requirements. Investors to provide the complete details in the KYC application form along with the required documents (for individual investors or non-individual investors as appropriate). The said form is available on NIMF's website <https://mf.nipponindiaim.com> or on the website of Association of Mutual Funds in India i.e. [www.amfi.co.in](http://www.amfi.co.in) or on the website of an authorised KRA's.

- In case of NRI/PIO investors the Account Statements / Redemption Cheques / Other correspondence will be sent to the mailing address mentioned.
- All applications are accepted subject to detailed scrutiny and verification. Applications which are not complete in all respects are liable for rejection, either at the collection point itself or subsequently after detail scrutiny/verification at the back office of the registrars.

## III. BANK DETAILS:

- As per the SEBI guidelines, it is mandatory for investors to mention their bank account details in the application form. In the absence of the bank details the application form will be rejected.
- Purchase Application requests should necessarily mention the pay-in bank account details i.e. bank name, bank account number, bank branch used for issuing the payments to the fund. The first unit holder has to ensure that the subscription payment has to be made through his own bank account or through any of the bank account wherein he is one of the joint bank account holder. If this is not evidenced on the payment cheque/funds transfer/RTGS NEFT request, demand draft etc given by the investor at the time of subscription then unit holder should attach necessary supporting documents as required by the fund like bank certificate, bank passbook copy, bank statement etc to prove that the funds are from a bank account held by the first unit holder only. If the documents are not submitted with the application the fund reserves the right to reject the application or to act on additional details. In specific exceptional situations where Third Party payment is permitted like (i) Payment by employer on behalf of employee under Systematic Investment Plan (SIP) facility, or lumpsum / one time subscription, through payroll deductions or deductions of expense reimbursements (ii) Payment by Corporate to its Agent/Distributor/Dealer (similar arrangement with principal agent relationship) on account of commission/incentive payable for sale of its goods/ services, in the form of the Mutual Fund Units through Systematic Investment Plans or lump sum / one-time subscription (iii) Custodian on behalf of an FPI or a client. For the above mentioned cases KYC of the investor and the KYC of the person making the payment is mandatory irrespective of the amount. Additionally declaration by the person making the payment giving details of the bank account from which the payment is being made and the relationship with the beneficiary is also required to be submitted.
- Direct Credit of Redemption / IDCW Proceeds / Refund if any -NIMF will endeavor to provide direct / electronic credit for IDCW / redemption payments into the investors bank account directly. In case the direct credit is not affected by the unitholder's banker for any reason then NIMF reserves the right to make the payment to the investor by a cheque / DD. If the electronic credit is delayed or not affected or credited to a wrong account, on account of incomplete or incorrect information, NIMF will not be held responsible. Please provide the MICR Code/IFSC code on the right bottom of your Cheque for us to help you in future for ECS/NEFT credit of IDCW and redemption payout.
- NIMF offers facility to register multiple bank accounts in the folio and designate one of the bank account as "Default Bank account". Default bank account will be used for all IDCW and redemption payouts unless investor specifies one of the existing registered bank account in the redemption request for receiving redemption proceeds. A new non - registered bank account specified in the redemption request for receiving redemption proceeds will not be considered and the redemption proceeds will by default be credited into the default Bank account. The investor will have to initially get the non registered bank account registered in the folio and then apply for the redemption request. Also if no registered bank account is mentioned at the time of redemption then by default the redemption proceeds will be credited into the default Bank account.
- In accordance with the AMFI Best Practice Guideline Circular No. 17/2010-II dated October 22, 2010 and Circular No. 39/ 2013-14 dated August 23, 2013 and to reduce operational risk, investor(s) are requested to note that any one of the following documents shall be required to submit as a proof of Bank Account Details (for Redemption/IDCW), in case the cheque provided along with fresh subscription/new folio creation does not belong to the Bank Account Details specified in the application form for redemption / IDCW payments.w.e.f. March 1, 2014.
  - Cancelled original cheque of the Bank Account Details with first unit holder name and bank account number printed on the face of the cheque; (or)
  - Self attested copy of bank statement with current entries not older than 3 months; (or)
  - Self attested copy of bank passbook with current entries not older than 3 months; (or)
  - Bank Letter duly signed by branch manager/authorized personnel.

## IV. INVESTMENT & PAYMENT DETAILS:

- Payment should be made by crossed cheques, /Demand Draft/payorder, favouring the scheme name and marked "Account Payee" payable locally in the city where the application is submitted. Post dated or outstanding cheques/draft are not permitted. Application received with outstanding cheque/demand draft shall be rejected. With a view to avoid fraudulent practices, it is recommended that investors may also make the payment instrument (cheque,

## INSTRUCTIONS TO HELP YOU COMPLETE THE MAIN APPLICATION FORM

demand draft, pay order, etc.) favoring either of the following: (a) "XYZ Scheme A/c Permanent Account Number" (b) "XYZ Scheme A/c First Investor Name" (Investors are urged to follow the order of preference in making the payment instrument).

Investors from such centers, who do not have a facility to pay by local cheque, as there are no Collection Centres of NIMF, will be permitted to deduct the actual DD commission's charges. Documentary proof, thereof is to be attached, if not attached the AMC reserves the right to call for the same at a later date. The amount of the DD commission charges will be limited to the actual charges paid or DD charges of State Bank of India, whichever is lower. (Separate application form is required for investment in each plan/option.)

2. Please mention the application serial no. on the reverse of the cheque/demand draft tendered with the application.
3. In case the payment is made through Demand Draft or Bankers Cheque or Indian Rupee draft purchased abroad or from FCNR or NRE A/c, an Account Debit Certificate from the Bank issuing the draft, confirming the debit should be submitted. For subscription made by NRE / FCNR Account cheques, the application forms must be accompanied with a photocopy of the cheque or Account Debit Letter / Certificate from the bankers.
4. One time Bank mandate (OTM) facilitates the investor to register a debit Mandate with his banker which will contain a pre defined upper limit for the amount to be debited from his bank account for every Purchase Transaction done. If the investor is making payment through OTM facility registered in the folio, then he has to tick the relevant box and not attach any cheque along with the purchase request. The subscription amount will be debited from the bank account details as mentioned in the OTM facility opted by the investor.

### V. TRANSACTION CHARGES

- 1) In accordance with SEBI Circular No. IMD/DF/13/2011 dated August 22, 2011, with effect from November 1, 2011, Nippon Life India Asset Management Limited (NAM India), NIMF shall deduct a Transaction Charge on per purchase / subscription of Rs. 10,000/- and above, as may be received from new investors (an investor who invests for the first time in any mutual fund schemes) and existing investors. The distributors shall have an option to either "Opt-in / Opt-out" from levying transaction charge based on the type of product. Therefore, the "Opt-in / Opt-out" status shall be at distributor level, basis the product selected by the distributor at the Mutual Fund industry level. Such charges shall be deducted if the investments are being made through the distributor / agent and that distributor / agent has opted to receive the transaction charges as mentioned below:
  - For the new investor a transaction charge of Rs 150/- shall be levied for per purchase / subscription of Rs 10,000 and above; and
  - For the existing investor a transaction charge of Rs 100/- shall be levied for per purchase / subscription of Rs 10,000 and above.

The transaction charge shall be deducted from the subscription amount and paid to the distributor/agent, as the case may be and the balance shall be invested. The statement of account shall clearly state that the net investment as gross subscription less transaction charge and give the number of units allotted against the net investment.

In case of investments through Systematic Investment Plan (SIP) the transaction charges shall be deducted only if the total commitment through SIP (i.e. amount per SIP installment x No. of installments) amounts to Rs. 10,000/- and above. In such cases, the transaction charges shall be deducted in 3-4 installments.

Transaction charges shall not be deducted if:

- (a) The amount per purchases /subscriptions is less than Rs. 10,000/-;
- (b) The transaction pertains to other than purchases/subscriptions relating to new inflows such as Switch/ STP/ TIDCWP/, etc.
- (c) Purchases/Subscriptions made directly with the Fund through any mode (i.e. not through any distributor/agent).
- (d) Subscription made through Exchange Platform irrespective of investment amount.

- 2) NAM India will endeavor to check if the investor is an existing or a new investor to Mutual Fund. In case the investor is found to be an existing investor then transaction charges of Rs 100 will be applicable else the investor declaration will be considered and transaction charges will be levied accordingly.
- 3) If the investor has not ticked / not signed the declaration then by default investor will be treated as an existing investor and transaction charges of Rs 100 will be deducted for investment of Rs. 10000 and above.

### VI. NOMINATION FOR UNITS HELD IN PHYSICAL MODE:

1. Nomination facility is available to individuals applying on their own behalf i.e. singly or jointly. Nomination is mandatory for folios opened by individuals with single mode of holding.
2. Multiple nominee (Resident, NRI, Including Minor) can be nominated. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
3. Nomination of an NRI is subject to requirements, if any, prescribed by RBI and SEBI from time to time.
4. Nomination can be changed at any time during the currency of the investment by the same persons who have made the nominations.
5. Unitholder being either parent or lawful guardian on behalf of a minor and an eligible institution, societies, bodies corporate, HUF, AoPs, BoIs and partnership firms shall have no right to make any nomination.
6. The nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, karta of HUF or power of attorney holder.
7. On registration of nomination a suitable endorsement shall be made on the statement of account or in the form of a separate letter.
8. The facility of nomination is available to a unitholder under SEBI (MFs) Regulations and guidelines issued by SEBI from time to time.
9. Nomination in respect of units stands rescinded, upon the transfer of units.
10. On cancellation of nominations, the nomination shall stand rescinded and NIMF shall not be under any obligation to transfer the units in favour of the nominee
11. Where a nomination in respect of any unit has been made, the units shall, on the death of the unitholder(s), vest in the nominee and on compliance of necessary formalities the nominee shall be issued a SOA in respect of the units so vested subject to any charge or encumbrance over the said units. Nominee would be able to hold the units provided he is otherwise eligible to become a unitholder of the scheme.
12. Where there are two or more unitholders one of whom has expired the title to units shall vest in the surviving unitholder(s) who may retain the nomination or change or cancel the same. However, non-expression of desire to change or substitute the nominee by surviving unitholder shall be deemed to be the consent of surviving unitholder for the existing nomination.
13. Transmission made by the AMC as aforesaid, shall be a full discharge to the AMC from all liabilities in respect of the said units. For further details please refer SAI.
14. In case of a Zero Balance Folio Holder, nomination mentioned in Zero Balance Folio form shall be taken as default unless Scheme specific nomination has been made.
15. Where a folio has joint holders, all joint holders should sign the request for Nomination cancellation of nomination, even if the mode of holding is not "joint"
16. Power of Attorney (POA) holder cannot sign the Nomination form.
17. Nomination is not allowed in a folio held on behalf of a minor.
18. If the investor does not fill in the nomination details under Point no - 12 of the Application form then by default it shall be treated as his consent not to register the nomination in the folio/ account.
19. Nomination is maintained at the folio level and not at the scheme level. If the investor fills in a fresh application form with new Nominee Name than the same shall supersede the existing nominee details in the folio.

### VII. Communication for the investors. :

In accordance with SEBI Circular No. Cir/ IMD/ DF/16/ 2011 dated September 8, 2011 and SEBI Circular No. CIR/MRD/DP/31/2014 dated November 12, 2014 the investor whose transaction has been accepted by the NAM India/NIMF shall receive a confirmation by way of email and/ or SMS within 5 Business Days from the date of receipt of transaction request, same will be sent to the Unit holders registered e-mail address and/ or mobile number.

Thereafter, a Consolidated Account Statement ("CAS") shall be issued in line with the following procedure:

1. Consolidation of account statement shall be done on the basis of PAN. In case of multiple holding, it shall be PAN of the first holder and pattern of holding.
2. The CAS shall be generated on a monthly basis and shall be issued on or before 10th of the immediately succeeding month to the unit holder(s) in whose folio(s) transaction(s) has/ have taken place during the month.
3. In case there is no transaction in any of the mutual fund folios then CAS detailing holding of investments across all schemes of all Mutual Funds will be issued on half yearly basis [at the end of every six months (i.e. September/ March)]
4. Investors having MF investments and holding securities in Demat account shall receive a Consolidated Account Statement containing details of transactions across all Mutual Fund schemes and securities from the Depository by email / physical mode.
5. Investors having MF investments and not having Demat account shall receive a Consolidated Account Statement from the MF industry containing details of transactions across all Mutual Fund schemes by email / physical mode.

The word 'transaction' shall include purchase, redemption, switch, Payout of Income Distribution cum capital withdrawal option, Reinvestment of Income Distribution cum capital withdrawal option, systematic investment plan, systematic withdrawal plan and systematic

transfer plan transactions.

CAS shall not be received by the Unit holders for the folio(s) wherein the PAN details are not updated. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN. For Micro SIP and Sikkim based investors whose PAN details are not mandatorily required to be updated Account Statement will be dispatched by NAM India NIMF for each calendar month on or before 10th of the immediately succeeding month.

In case of a specific request received from the Unit holders, NAM India / NIMF will provide the account statement to the investors within 5 Business Days from the receipt of such request.

### VIII. SEBI circular of June 30, 2009 on removal of entry load

In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor

### IX. Benefits

1. Mobile No.: Get alerts on the move for Purchase, IDCW or Redemption, SIP Debit alert after it reflects in your account or two days prior to SIP debit
2. E-Mail ID: The Account Statement will be e-mailed instantly to your registered email address and when you transact with Nippon India Mutual Fund.
3. IFSC/MICR Code: With Nippon India E-IDCW you can have your IDCW credited in your account through the Electronic Clearing Service (ECS) / National Electronic Fund Transfer (NEFT).
4. As per the AMFI Best Practice Guidelines Circular No. 77/2018-19 dated March 20, 2019 it is suggested to provide Email ID / Mobile number of investors in application form.
5. Primary holder should provide his/her own Email ID and Mobile Number for speed and ease of communication in a convenient and cost-effective manner and also to prevent fraudulent transactions.
6. Investor is also requested to provide the consent, if Email provide pertains to Self, Spouse, Dependent Children and Dependent Parents.

### X. MICRO investment (including lumpsum & Micro SIP)

1. In line with SEBI letter no. OW/16541/2012 dated July 24, 2012 addressed to AMFI, Investments in the mutual fund schemes {including investments through Systematic Investment Plans (SIPs)} up to Rs. 50,000/- per investor per year shall be exempted from the requirement of PAN.

Accordingly, for considering the investments made by an investor up to Rs. 50,000/-, an aggregate of all investments including SIPs made by an investor in a Financial Year i.e. from April to March, shall be considered and such investors shall be exempted from the requirement of PAN. However, requirements of Know Your Customer (KYC) shall be mandatory and investors seeking the above exemption of PAN will need to submit the PAN Exempt KYC Reference No (PEKRN) acknowledgement issued by KRA along with the application form.

This exemption is applicable only for individuals including NRIs, minors acting through guardian, Sole proprietorship firms and joint holders\*. Other categories of investors e.g. PIOs, HUFs, QFIs, non - individuals, etc. are not eligible for such exemption.

\* In case of joint holders, first holder must not possess a PAN.

Lumpsum Investments / Systematic Investments Plan (SIP) / Switch / would be considered for tracking the above exemption limit. Investors are requested to note that, in case where a lump sum investment is made during the financial year and subsequently a fresh SIP mandate request is given where the total investments for that financial year exceeds Rs. 50,000/-, such SIP application shall be rejected.

In case where a SIP mandate is submitted during the financial year and subsequently a fresh lumpsum investment is being made provided where the total investments for that financial year exceeds Rs. 50,000, such lump sum application will be rejected.

Redemptions if any, in the Micro Investment folio, shall not be considered for calculating the exemption limit for such financial year. Consolidation of folio shall be allowed only if the PEKRN in all folios is same along with other investor details.

2. In case the first Micro SIP installment is processed and the application is found to be defective, the Micro SIP registration will be ceased for future installments. No refunds to be made for the units already allotted. Investor will be sent a communication to this effect. However, redemptions shall be allowed.

### XI. Units held in the dematerialised form

1. With effect from October 1, 2011, in accordance with SEBI Circular No. IMD/DF/9/2011 dated May 19, 2011, an option to subscribe/hold the units of the Scheme(s)/Plan(s) of NIMF in dematerialized (demat) form is being provided to the investors in terms of the guidelines/procedural requirements as laid by the Depositories (NSDL/CDSL) / Stock Exchanges (NSE / BSE) from time to time.
2. The Unit holders are given an Option to hold the units by way of an Account Statement (Physical form) or in Dematerialized (Demat) form. Unit holders opting to hold the units in demat form must provide their Demat Account details in the specified section of the application form. The Unit holder intending to hold the units in Demat form are required to have a beneficiary account with the Depository Participant (DP) (registered with NSDL / CDSL as may be indicated by NIMF) and will be required to indicate in the application the DP's name, DP ID Number and the beneficiary account number of the applicant with the DP. Applicants must ensure that the sequence of names and other details like Client ID, Address and PAN details as mentioned in the application form matches that of the account held with the Depository Participant. Only those applications where the details are matched with the depository data will be treated as valid applications. If the details mentioned in the application are incomplete/incorrect, not matched with the depository data, then units will be allotted in the physical mode and an Account Statement shall be sent to them. Such investors will not be able to trade on the stock exchange till the holdings are converted in to demat form.
3. Unit Holders opting the units in the demat mode, can submit redemption/switch only through DP or through stock exchange platform.
4. Unit holders opting for investment in demat mode can not opt for facilities like STP, TIDCWP, SWP, Trigger, Salary Advantage & Smart Step.
5. In case, the Unit holder desires to hold the Units in a Dematerialized /Rematerialized form at a later date, the request for conversion of units held in non-demat form into Demat (electronic) form or vice-versa should be submitted along with a Demat/Remat Request Form to their Depository Participants.
6. Units held in demat form will be transferable (except in case of Equity linked Savings Schemes).
7. Demat facility will not be available for Daily, Weekly & Fortnightly Income Distribution cum capital withdrawal plans / options for all the schemes of NIMF except Nippon India Liquid Fund, Nippon India Ultra Short Duration Fund, Nippon India Money Market Fund & Nippon India Low Duration Fund.

- XII. Employee Unique Identification Number (EUIIN) would assist in tackling the problem of misissling even if the employee/relationship manager/sales person leave the employment of the distributor.

- XIII. Ultimate Beneficial Owners(s): Pursuant to SEBI Master Circular No. CIR/ISD/AML/3/2010 dated December 31, 2010 on Anti Money Laundering Standards and Guidelines on identification of Beneficial Ownership issued by SEBI vide its Circular No. CIR/MIRSD/2/2013 dated January 24, 2013, investors (other than individuals) are required to provide details of 'Ultimate Beneficial Owner(s) (UBO(s))' and submit proof of identity (viz. PAN with photograph or any other acceptable proof of identity prescribed in common KYC form) of UBO(s). Further, the Prevention of Money Laundering Rules, 2005 also require that every banking company, financial institution (including Mutual Funds) and intermediary, as the case may be, shall identify the beneficial owner. In case the investor or owner of the controlling interest is a company listed on a stock exchange or is a majority owned subsidiary of such a company, the details of shareholders or beneficial owners are not required to be provided. Non-individual applicants/investors are mandated to provide the details on 'Ultimate Beneficial Owner(s) (UBO(s))' by filling up the declaration form for 'Ultimate Beneficial Ownership'. Providing information about beneficial ownership will be applicable to the subscriptions received from all categories of investors except individuals and a Company listed on a stock exchange or is a majority owned subsidiary of such a Company. Proof of identity of the UBO such as Name/s, Address & PAN/Passport together with self attested copy\* alongwith the declaration form for 'Ultimate Beneficial Ownership' are required submitted to Nippon India AMC/its RTA. (\*Original to be shown for verification and immediate return).

In case of any change in the beneficial ownership, the investor should immediately Nippon India AMC / its Registrar / KRA, intimate as may be applicable, about such changes. Please contact the nearest investor Service Centre (ISC) of Nippon India Mutual Fund or log on to our website <https://mf.nipponindia.com> for the Declaration Form.

- XIV. a. Foreign Account Tax Compliance Act ("FATCA"): In accordance with the relevant provisions of the Foreign Account Tax Compliance Act ("FATCA") as contained in the United States Hiring Incentives to Restore Employment ("HIRE") Act, 2010, there is a likelihood of withholding tax being levied on certain income/ receipt sourced from the subjects of United States of America ("US") with respect to the schemes, unless such schemes are FATCA compliant. In this regard, the respective governments of India and US have agreed on the principal terms of a proposed Inter-Governmental Agreement (IGA) and the same is likely to be executed in near future. In terms of this proposed IGA, Nippon India Mutual Fund ("NIMF") and/ or Nippon Life India Asset Management Limited ("NAM India"/ "AMC") are likely to be classified as a "Foreign Financial Institution" and in which case NIMF and/ or NAM India would be required, from time to time, to (a) undertake the necessary due-diligence process; (b) identify US reportable accounts; (c) collect certain required information/ documentary evidence ("information") with respect to the residential status of the unit holders; and (d) directly or indirectly disclose/report/

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submit such or other relevant information to the appropriate US and Indian authorities. Such information may include (without limitation) the unit holder's folio detail, identity of the unit holder, details of the beneficial owners and controlling persons etc. In this regard and in order to comply with the relevant provisions under FATCA, the unit holders would be required to fully cooperate & furnish the required information to the AMC, as and when deemed necessary by the latter in accordance with IGA and/ or relevant circulars or guidelines etc, which may be issued from time to time by SEBI/ AMFI or any other relevant & appropriate authorities. The applications which do not provide the necessary information are liable to be rejected. The applicants/ unit holders/ prospective investors are advised to seek independent advice from their own financial & tax consultants with respect to the possible implications of FATCA on their investments in the scheme(s).

**b. Details under FATCA/Foreign Tax Laws:** Tax Regulations require us to collect information about each investor's tax residency. In certain circumstances (including if we do not receive a valid self-certification from you) we may be obliged to share information on your account with relevant tax authorities. If you have any questions about your tax residency, please contact your tax advisor. Should there be any change in information provided, please ensure you advise us promptly, i.e., within 30 days. If you are a US citizen or resident or greencard holder, please include United States in the foreign country information field along with your US Tax Identification Number.

Foreign Account Tax Compliance provisions (commonly known as FATCA) are contained in the US Hire Act 2010.

c. If you are classified as a passive NFFE for FATCA purpose, please include in the section relating to Ultimate Beneficial Owner (UBO), details of any specified US person having controlling interest in the foreign country information field along with your US Tax Identification Number for FATCA purposes. Foreign Account Tax Compliance provisions (commonly known as FATCA) are contained in the US Hire Act 2010.

**d. Declaration under FATCA**

- the information provided in the Form is in accordance with section 285BA of the Income Tax Act, 1961 read with Rules 114F to 114H of the Income tax Rules, 1962.
- the information provided by me/us in the Form, its supporting Annexures as well as in the documentary evidence provided by me/us are, to the best of our knowledge and belief, true, correct and complete and that I/we have not withheld any material information that may affect the assessment/categorization of the account as a Reportable account or otherwise.
- I/we permit/authorise the Company to collect, store, communicate and process information relating to the Account and all transactions therein, by the Company and any of its affiliates wherever situated including sharing, transfer and disclosure between them and to the authorities in and/or outside India of any confidential information for compliance with any law or regulation whether domestic or foreign.
- I/we undertake the responsibility to declare and disclose within 30 days from the date of change, any changes that may take place in the information provided in the Form, its supporting Annexures as well as in the documentary evidence provided by us or if any certification becomes incorrect and to provide fresh self certification alongwith documentary evidence.
- I/we also agree that our failure to disclose any material fact known to us, now or in future, may invalidate our application and the Company would be within its right to put restrictions in the operations of my/our account or close it or report to any regulator and or any authority designated by the Government of India (GoI) /RBI for the purpose or take any other action as may be deemed appropriate by the Company if the deficiency is not remedied by us within the stipulated period.
- I/we hereby accept and acknowledge that the Company shall have the right and authority to carry out investigations from the information available in public domain for confirming the information provided by me / us to the Company.
- It shall be my / our responsibilities to educate myself / ourself and to comply at all times with all relevant laws relating to reporting under section 285BA of the Act read with the Rules thereunder.
- I/we also agree to furnish such information and/or documents as the Company may require from time to time on account of any change in law either in India or abroad in the subject matter herein.
- I/we shall indemnify the Company for any loss that may arise to the Company on account of providing incorrect or incomplete information.

**XV. Acceptance of Cash investments in schemes of Nippon India Mutual Fund.**

The Details / Process and conditions for acceptance of such investments are as follows:

**Eligible investors:** The facility is available only for below mentioned category of investors who are KRA-KYC compliant and have a bank account:

- Resident Individuals.
- Minors (investing through Guardian)
- Sole Proprietorships.

**Subscription Limit:** In line with the SEBI guidelines, currently subscription through cash can be accepted only upto Rs. 50,000/- per investor, per financial year. Limit would be tracked on the basis PAN or PEKRN issued by KRA.

**Mode of Acceptance of Application:** Applications for Subscription through Cash shall be accepted only in the physical form at any of the Designated Investor Service Centres (DISC) of NIMF.

**Cash Collection Facility:** NIMF has made arrangement with Axis Bank Limited to accept cash (along with the duly filled in Cash Deposit Slip) on behalf of NIMF. The Bank shall act only as an aggregator for receipt of cash at the various Bank branches towards subscriptions under various schemes of NIMF. The Bank would be remitting the cash collected to the Fund's schemes usually by the next business day.

**Procedure for Subscription through Cash:** Investors willing to subscribe through cash as a payment mode will have to follow the below procedure:

- Collect the application form and Cash Deposit Slip (available in triplicate) from the Designated Investor Service Centre (DISC) of NIMF.
- Investor must first submit the duly filled in application form, KYC / KRA acknowledgement and duly filled Cash Deposit Slip at the DISC (copy for submission to NIMF / NAM India).
- Branch executive shall time stamp the application form, NIMF copy of Cash deposit slip and acknowledgement portion available in the application form. Acknowledgement portion shall be returned to the investor as a confirmation of receipt of application.
- Investor will have to visit the nearest branch of Axis Bank Limited and deposit cash by using the Cash Deposit Slip collected from DISC, on the same day or latest by next business day. Else the application shall be liable for rejection.
- Axis Bank Limited shall retain bank copy of the Cash Deposit slip and provide customer copy to the investor along with the acknowledgement of cash deposition.

**NAV Applicability:**

For liquid scheme(s): Applicability of NAV shall be based on receipt of application and also the realization of funds in the Bank account of respective liquid scheme (and NOT the time of deposit of Cash in the Bank) within the applicable cut-off timing.

However, if the credit is received in the Bank account of liquid scheme but investor has not yet submitted the application form, units will be allotted as per receipt of application (timestamping).

For all scheme(s) other than liquid scheme(s): Applicability of NAV shall be based on receipt of application (as per time-stamping).

Rejection of application: Application shall be rejected if:

- Subscription limit is Exhausted: The amount of subscription through cash (including the subscriptions made through cash during the financial year) exceeds Rs. 50,000/-
- Application is incomplete: Unit allotment for transactions accepted as DISCs of NIMF is subject to verification at the time of final processing. Application shall be liable for rejection if the same is found to be incomplete in any aspect. Payment of Proceeds: Payment in the form of refunds, redemptions, IDCW, etc. with respect to Cash investments shall be paid only through banking channel i.e. in the bank account registered in the folio.

**Other important points:**

- In case of mismatch in the amount mentioned in application form and cash deposited in bank, units shall be allotted as per credit received from bank.
- Cash deposited but application not submitted:** If cash is deposited directly at branch of Axis Bank Limited and application is not submitted at DISC of NIMF, amount shall be refunded to investor based on receipt of following documents:
  - Existing Investor:** Request letter, Bank acknowledged deposit slip copy.
  - New Investor:** Request letter containing the bank details in which the refund needs to be issued, bank acknowledged deposit slip copy and PAN card copy or any other valid id proof.

Investors are requested to note that subscription through this mode shall be accepted subject to compliance with Prevention of Money Laundering Act, 2002 and Rules framed thereunder, SEBI Guidelines for the same and such other AML rules, regulations and guidelines as may be applicable from time to time.

**XVI. WHATSAPP SERVICE :**

The user is subscribing to the WhatsApp service & promotional alerts from Nippon India Mutual Fund.

The user can unsubscribe to the channel at any time by sending an email to us at [customercare@nipponindiaim.in](mailto:customercare@nipponindiaim.in). Please note this channel cannot be used for grievance redressal or reporting fraud as of now, Nippon India Mutual Fund will have no liability if any such incidents are reported on this channel. It is advisable for customers who have subscribed to this service to delete WhatsApp when changing their device. These terms and conditions may be withdrawn/superseded/ modified at any time whatsoever, by Nippon India Mutual Fund without any prior notice. Customers shall not submit or transmit any content through this service that is: Obscene, Vulgar, Pornographic, Political, Religious, etc. Encourages the commission of a crime or violation of any law Violates any state or Central law in India and/ or the jurisdiction in which you reside and/or any applicable law. Infringes the intellectual or copyrights of a third party Under no circumstances shall Nippon India Mutual Fund, or its agents, affiliated companies, officers, directors, employees, and contractors be liable for any direct, indirect, punitive, incidental, special, or consequential damages that result from the use of, or inability to use, this service or for receipt of any answer provided by the program running at the back-end. The customer understands that using WhatsApp application may carry extra risks and may not be secured. Further any message and information exchanged is subject to the risk of being read, interrupted, intercepted, or defrauded by third party or otherwise subject to manipulation by third party or involve delay in transmission. Nippon India Mutual Fund shall not be responsible or liable to the customer or any third party for the consequences arising out of or in connection with using of this service. The customer is responsible for keeping security safeguard of his WhatsApp account linked to the registered mobile number. Nippon India Mutual Fund has the right to retract the service anytime it deems fit. The customer agrees that he shall not have any claim against Nippon India Mutual Fund on account of any suspension, interruption, non-availability or malfunctioning of the service due to any link/mobile/system failure at Nippon India Mutual Fund's end for any reason thereof. These terms and conditions are subject to change at any time and will be updated at Nippon India Mutual Fund's discretion without notice.

**XVII. Product Label : Investors are requested to review product label for the scheme which is provided below at the time of investments.**

**Nippon India Retirement Fund - Wealth Creation Scheme**

Product Label	
<p align="center"><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>Long term growth and capital appreciation</li> <li>Investing primarily in Equity and equity related instruments and balance in fixed income securities so as to help the investor in achieving the retirement goals.</li> </ul>	
Nippon India Retirement Fund - Wealth Creation Scheme	S&P BSE 500 TRI
<p>Investors understand that their principal will be at Very High Risk</p>	<p>Benchmark Riskometer is at Very High Risk</p>

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

**Nippon India Retirement Fund - Income Generation Scheme**

Product Label	
<p align="center"><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>Income over long term along with capital growth</li> <li>Investing primarily in fixed income securities and balance in equity and equity related instruments so as to help the investor in achieving the retirement goals.</li> </ul>	
Nippon India Retirement Fund - Income Generation Scheme	CRISIL Hybrid 85+15 - Conservative Index
<p>Investors understand that their principal will be at Moderately High Risk</p>	<p>Benchmark Riskometer is at Moderately High Risk</p>

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

**Nippon India Liquid Fund - (An Open Ended Liquid Scheme. Relatively Low interest rate risk and moderate Credit Risk.)**

Product Label	
<p align="center"><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>Income over short term</li> <li>Investment in debt and money market instruments</li> </ul>	
Nippon India Liquid Fund	Crissil Liquid Fund Index
<p>Investors understand that their principal will be at Low to Moderate Risk</p>	<p>Benchmark Riskometer is at Low to Moderate Risk</p>



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

Potential Risk Class (PRC)			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)		B - I	
Moderate (Class II)			
Relatively High (Class III)			

**Note:** For current riskometer and PRC matrix, kindly refer the respective latest addendum available on the website.

**Nippon India Overnight Fund –**

(An open-ended debt scheme investing in overnight securities)

Product Label	
<p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>Income over short term</li> <li>Investment in debt &amp; money market instruments with overnight maturity</li> </ul>	
Nippon India Overnight Fund	Crisil Overnight Index
 <p><b>Riskometer</b> Investors understand that their principal will be at Low risk</p>	 <p><b>Riskometer</b> Investors understand that their principal will be at Low risk</p>

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

Potential Risk Class (PRC)			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)	A - I		
Moderate (Class II)			
Relatively High (Class III)			

**Note:** For current riskometer and PRC matrix, kindly refer the respective latest addendum available on the website.



