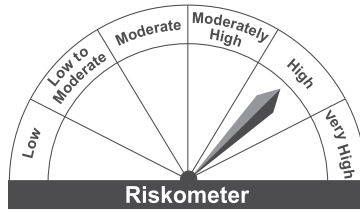


Key Information Memorandum cum Application Form
Nippon India Asset Allocator FoF

(An open ended fund of funds scheme investing in equity oriented schemes, debt oriented schemes and gold ETF of Nippon India Mutual Fund)

Product label	
This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> Long term capital growth An open ended fund of funds scheme investing in equity oriented schemes, debt oriented schemes and gold ETF of Nippon India Mutual Fund <p>*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	 <p>Riskometer</p> <p>Investors understand that their principal will be at High risk</p>

Offer of Units of Rs. 10/- each during the New Fund Offer ("NFO") and at NAV based prices during the Ongoing Offer.	
TRUSTEE Corporate Office Nippon Life India Trustee Limited ("NLITL") (Formerly known as Reliance Capital Trustee Co. Limited), CIN : U65910MH1995PLC220528 4th Floor, Tower A, Peninsula Business Park, Ganapatrao Kadam Marg, Lower Parel (W), Mumbai - 400 013. Tel No. - +91 022 6808 7000, Fax No. - +91 022 6808 7097 E-mail : customercare@nipponindiaim.in 'Touchbase' [Customer Helpline] 18602660111 (Charges applicable) Overseas callers need to dial 91-22-68334800 (charges applicable). Website: https://mf.nipponindiaim.com	INVESTMENT MANAGER Registered Office Nippon Life India Asset Management Limited ("NAM India") (Formerly known as Reliance Nippon Life Asset Management Limited), CIN : L65910MH1995PLC220793 4th Floor, Tower A, Peninsula Business Park, Ganapatrao Kadam Marg, Lower Parel (W), Mumbai - 400 013. Tel No. - +91 022 6808 7000, Fax No. - +91 022 6808 7097

New Fund Offer Opens	New Fund Offer Closes	Scheme re-opens for continuous sale & repurchase not later than
18th January 2021	1st February 2021	15th February 2021

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 respective 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 mf.nipponindiaim.com/etf.nipponindiaim.com**

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM. This KIM is dated 6th January 2021.

Scheme Type	An open ended fund of funds scheme investing in equity oriented schemes, debt oriented schemes and gold ETF of Nippon India Mutual Fund																										
Investment Objective	The primary investment objective of the Scheme is to seek long term capital growth by investing in units of equity oriented schemes, debt oriented schemes and gold ETF of Nippon India Mutual Fund. However, there can be no assurance or guarantee that the investment objective of the Scheme will be achieved.																										
Asset Allocation Pattern of the Scheme	<table border="1"> <thead> <tr> <th>Instruments</th><th colspan="2">Indicative asset allocation (% of total assets)</th><th>Risk Profile</th></tr> <tr> <th>Particulars</th><th>Minimum</th><th>Maximum</th><th>Low/ Medium/ High</th></tr> </thead> <tbody> <tr> <td>Equity oriented schemes</td><td>0%</td><td>100%</td><td>High</td></tr> <tr> <td>Debt oriented schemes</td><td>0%</td><td>100%</td><td>Low to Medium</td></tr> <tr> <td>Gold ETF</td><td>0%</td><td>25%</td><td>Medium High</td></tr> <tr> <td>Money Market Instruments & Units of Liquid Schemes</td><td>0%</td><td>5%</td><td>Low to Medium</td></tr> </tbody> </table> <p>Investment in liquid schemes or schemes that invest predominantly in money market instruments/ securities will be made for funds pending deployment.</p> <p>Money market instruments include Tri-party Repo/ Reverse Repo, certificate of deposit, commercial papers, commercial bills, treasury bills, Government securities issued by Central & State Government having an unexpired maturity up to one year, call or notice money, usance bills (BRDS) and any other similar instruments as specified by the RBI/SEBI from time to time.</p> <p>Liquidity in the scheme may be provided through borrowing to meet redemptions in accordance with the SEBI Regulations.</p> <p>The Scheme will not invest in debt instruments having Structured Obligations / Credit Enhancements.</p> <p>The Scheme will not invest in derivatives, securitized debt, ADR, GDR, foreign Securities, nor will it engage in short selling.</p>			Instruments	Indicative asset allocation (% of total assets)		Risk Profile	Particulars	Minimum	Maximum	Low/ Medium/ High	Equity oriented schemes	0%	100%	High	Debt oriented schemes	0%	100%	Low to Medium	Gold ETF	0%	25%	Medium High	Money Market Instruments & Units of Liquid Schemes	0%	5%	Low to Medium
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Investment Strategy	<p>To achieve the investment objective, the Fund of Funds Scheme will invest in units of equity oriented schemes, debt oriented schemes and gold ETF of Nippon India Mutual Fund. The scheme may also invest in Money Market Instruments and units of Liquid schemes. The Scheme will follow an in-house proprietary model to determine the optimum allocation in equity, debt and gold. The rebalancing will be done on a monthly basis.</p> <p>The model consists of following broad parameters:</p> <ol style="list-style-type: none"> Trend Following (Moving Averages, etc.) Valuations Yield Curve Macro Fundamentals Relative Asset Class Momentum <p>Though every endeavor will be made to achieve the objective of the Scheme, the AMC / Sponsors / Trustee do not guarantee that the investment objective of the Scheme will be achieved. No guaranteed returns are being offered under the Scheme.</p>																										
Risk Profile of the Scheme & Risk Mitigation Factors/Risk Control	<p>STANDARD RISK FACTORS</p> <ol style="list-style-type: none"> Investment in the Mutual Fund's Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal and there is no assurance or guarantee that the objective of the Scheme will be achieved. As the price/value/interest rates of the Securities in which the Scheme invests fluctuates, the value of your investment in the Scheme may go up or down depending on the factors and forces affecting the capital market in India. Past performance of the Sponsors/AMC/ Mutual Fund does not guarantee the future performance of the Scheme. Nippon India Asset Allocator FoF is only the name of the Scheme does not in any manner indicate either the quality of the Scheme or its future prospects and returns. Investors are therefore urged to study the terms of the Scheme carefully and consult their investment advisor before they invest in the Scheme. From time to time and subject to the SEBI Regulations, the Sponsor, their affiliates, associates, subsidiaries, the Mutual Fund and the AMC may invest directly or indirectly in the Scheme. These entities may acquire a substantial portion of the Scheme's Units and collectively constitute a major Investor in the Scheme. Accordingly, Redemption of Units held by such entities may have an adverse impact on the Scheme because the timing of such Redemption may impact the ability of other Unit holders to Redeem their Units. The Sponsor is not responsible or liable for any loss or shortfall resulting from the operation of the Scheme beyond the initial contribution made by it of an amount of Rs. 1,00,000/- (Rupees One Lakh only) towards setting up of the Mutual Fund and other such accretions and additions to the corpus. The associates of the Sponsor are not responsible or liable for any loss or shortfall resulting from operation of the Scheme. Different types of Securities in which the Scheme would invest as given in this Scheme Information Document carry different levels and types of risks. Accordingly, the Scheme's risk may increase or decrease depending upon its investment pattern. For example, equity and equity related securities carry a higher amount of risk than debt securities. As permitted under the SEBI Regulations, the AMC will engage the services of Distributors for the distribution of Units of the Scheme and may make differential payment to the Distributors based on varying fee structures as may be agreed between the AMC and each of the Distributors, the amount of which would typically be connected to the volume of sales. Investment decisions made by the AMC may not always be profitable. The present Scheme is not a guaranteed or assured return Scheme. The Mutual Fund is also not assuring that it will make periodical Dividend distributions, though it has every intention of doing so. All Dividend distributions are subject to the availability of distributable surplus of the Scheme. Investors in the Scheme are not offered any guaranteed or assured returns. Mutual Funds being vehicles of securities investments are subject to market and other risks and there can be no guarantee against loss resulting from investing in the schemes. The various factors which impact the value of scheme investments include but are not limited to fluctuations in the equity and bond markets, fluctuations in interest rates, prevailing political and economic environment, changes in government policy, factors specific to the issuer of securities, tax laws, liquidity of the underlying instruments, settlements periods, trading volumes etc. and securities investments are subject to market risks and there is no assurance or guarantee that the objectives of the Scheme will be achieved. <p>SCHEME SPECIFIC RISK FACTORS</p> <p>Investors may please note that they will be bearing the recurring expenses of the Scheme in addition to the expenses of the underlying schemes in which the fund of funds scheme makes investment.</p> <ol style="list-style-type: none"> As the investors are incurring expenditure at both the Fund of Funds level and the schemes into which the Fund of Funds invests, the returns that they may obtain may be materially impacted or may at times be lower than the returns that investors directly investing in such schemes obtain. Again as the Fund of Funds scheme may shift the weightage of investments between schemes into which it invests, the expenses charged being dependent on the structure of the underlying schemes (being different) may lead to a non- uniform charging of expenses over a period of time. As the Fund of Funds (FOF) factsheets and disclosures of portfolio will be limited to providing the particulars of the schemes invested at FOF level, investors may not be able to obtain specific details of the investments of the underlying schemes. While it would be the endeavour of the Fund Manager of the Fund of Funds scheme(s) to invest in the underlying schemes in a manner, which will seek to maximize returns, the performance of the underlying funds may vary which may lead to the returns of the Fund of Funds being adversely impacted. 																										

- o The scheme proposes to invest in schemes of Nippon India Mutual Fund. Hence the Scheme's performance will depend upon the performance of the underlying schemes. Any change in the investment policies or the fundamental attributes of the underlying schemes may affect the performance of the Scheme.
- o The changes in asset allocation may result in higher transaction costs.
- o The scheme specific risk factors of each of the underlying schemes become applicable where a fund of funds invests in any underlying scheme. Investors who intend to invest in Fund of Funds are required to and are deemed to have read and understood the risk factors of the underlying schemes relevant to the Fund of Funds scheme that they invest in. Copies of the Scheme Information Documents pertaining to the various schemes of Nippon India Mutual Fund, which disclose the relevant risk factors, are available at www.nipponindiafmf.com and www.nipponindiaimf.com.
- o To the extent the underlying debt and equity schemes engage in short selling, the Scheme will be subject to risks related to fluctuations in market price, settlement and liquidity risks.
- o To the extent the underlying debt and equity schemes invest in derivative instruments, Interest Rate Futures, securitized debt, the Scheme will be exposed to the higher risks, associated with such instruments.
- o To the extent the underlying debt and equity schemes invest in overseas financial assets, there may be risk associated with currency movements, restriction on repatriation, transaction procedures in overseas markets as well as country related risk.
- o A Fund Manager managing any one of the Fund of Funds schemes may also be the Fund Manager for any underlying schemes.

The underlying schemes having exposure to the fixed income securities and/ or equity and equity related securities and/or Gold ETF will be subject to the following risks and in turn the Scheme's/ Plan's performance will be affected accordingly.

(a) Risks associated with investing in Equities

Equity and Equity related instruments on account of its volatile nature are subject to price fluctuations on daily basis. The volatility in the value of the equity and equity related instruments is due to various micro and macro-economic factors affecting the securities markets

This may have adverse impact on individual securities /sector and consequently on the NAV of Scheme.

The inability of the Scheme to make intended securities purchases due to settlement problems, could cause the Scheme to miss certain investment opportunities as in certain cases, settlement periods may be extended significantly by unforeseen circumstances. Similarly, the inability to sell securities held in the schemes portfolio may result, at times, in potential losses to the scheme, should there be a subsequent decline in the value of the securities held in the schemes portfolio.

Trading volumes, settlement periods and transfer procedures may restrict the liquidity of the investments. This may impact the ability of the unit holders to redeem their units. In view of this, the Trustee has the right, in its sole discretion to limit redemptions (including suspending redemptions) under certain circumstances.

The AMC may invest in unlisted securities that offer attractive yields within the regulatory limit. This may however increase the risk of the portfolio as these unlisted securities are inherently illiquid in nature and carry larger liquidity risk as compared to the listed securities or those that offer other exit options to the investors.

Investments in equity and equity related securities involve high degree of risks and investors should not invest in the Scheme unless they can afford to take the risk of losing their investment.

(b) Risks associated with investing in Bonds & Money Market Instruments

Investment in Debt is subject to price, credit, and interest rate risk. The NAV of the Scheme may be affected, inter alia, by changes in the market conditions, interest rates, trading volumes, settlement periods and transfer procedures.

Corporate debt securities are subject to the risk of an issuer's inability to meet interest and principal payments on its debt obligations (credit risk). Debt securities may also be subject to price volatility due to factors such as changes in interest rates, general level of market liquidity and market perception of the creditworthiness of the issuer, among others (market risk). The Investment Manager will endeavor to manage credit risk through in-house credit analysis. The Scheme may also use various hedging products from time to time, as are available and permitted by SEBI, to attempt to reduce the impact of undue market volatility on the Scheme's portfolio.

The NAV of the Scheme's Units, to the extent that the Scheme is invested in fixed income securities, will be affected by changes in the general level of interest rates. When interest rates decline, the value of a portfolio of fixed income securities can be expected to rise. Conversely, when interest rates rise, the value of a portfolio of fixed income securities can be expected to decline. Investing in Bonds and Fixed Income securities are subject to the risk of an Issuer's inability to meet principal and interest payments obligation (credit risk) and may also be subject to price volatility due to such factors as interest rate sensitivity, market perception of the creditworthiness of the issuer and general market liquidity (market risk).

The timing of transactions in debt obligations, which will often depend on the timing of the Purchases and Redemptions in the Scheme, may result in capital appreciation or depreciation because the value of debt obligations generally varies inversely with the prevailing interest rates.

Interest Rate Risk: As with all debt securities, changes in interest rates will affect the Scheme's Net Asset Value as the prices of securities generally increase as interest rates decline and generally decrease as interest rates rise. Prices of longer-term securities generally fluctuate more in response to interest rate changes than do shorter-term securities. Interest rate movements in the Indian debt markets can be volatile leading to the possibility of large price movements up or down in debt and money market securities and thereby to possibly large movements in the NAV.

Credit Risk: Credit risk or default risk refers to the risk which may arise due to default on the part of the issuer of the fixed income security (i.e. will be unable to make timely principal and interest payments on the security). Because of this risk debentures are sold at a yield spread above those offered on Treasury securities, which are sovereign obligations and generally considered to be free of credit risk. Normally, the value of a fixed income security will fluctuate depending upon the actual changes in the perceived level of credit risk as well as the actual event of default.

Reinvestment Risk: This risk refers to the interest rate levels at which cash flows received from the securities in the Scheme or from maturities in the Scheme are reinvested. The additional income from reinvestment is the "interest on interest" component. The risk refers to the fall in the rate for reinvestment of interim cash flows.

Risks associated with various types of securities

	Credit Risk	Liquidity Risk	Price Risk
Listed	Depends on credit quality	Relatively Low	Depends on duration of instrument
Unlisted	Depends on credit quality	Relatively High	Depends on duration of instrument
Secured	Relatively low	Relatively Low	Depends on duration of instrument
Unsecured	Relatively high	Relatively High	Depends on duration of instrument
Rated	Relatively low and depends on the rating	Relatively Low	Depends on duration of instrument
Unrated	Relatively high	Relatively High	Depends on duration of instrument

Different types of securities in which the scheme would invest as given in the Scheme Information Document carry different levels and types of risk. Accordingly, the scheme's risk may increase or decrease depending upon its investment pattern e.g. corporate bonds, carry a higher level of risk than Government securities. Further even among corporate bonds, bonds which are AAA rated are comparatively less risky than bonds which are AA rated.

(c) Risk associated with investments in Nippon India ETF Gold BeES

Market Risk

Mutual funds and securities investments are subject to market risks and there is no assurance or guarantee that the objectives of the Scheme will be achieved. The NAV of the Scheme will react to the prices of gold, Gold Related Instruments and stock market movements. The Unit holder could lose money over short periods due to fluctuation in the NAV of the Scheme in response to factors such as economic and political developments, changes in interest rates and perceived trends in stock prices market movements, and over longer periods during market downturns.

Additionally, the prices of gold may be affected by several factors such as global gold supply and demand, investors' expectations with respect to the rate of inflation, currency exchange rates, interest rates, etc. Crises may motivate large-scale sales of gold, which could decrease the domestic price of gold.

Some of the key factors affecting gold prices are as follows:

Central banks' sale: Central banks across the world hold a part of their reserves in gold. The quantum of their sale in the market is one of the major determinants of gold prices. A higher supply than anticipated would lead to subdued gold prices and vice versa. Central banks buy gold to augment their existing reserves and to diversify from other asset classes. This acts as a support factor for gold prices.

Producer mining interest: Bringing new mines on-line is a time consuming and at times economically prohibitive process that adds years onto potential supply increases from mining production. On the other hand, lower production has a positive effect on gold prices. Conversely excessive production capacities would lead to a downward movement in gold prices as the supply goes up.

Macro-economic factors: A weakening dollar, high inflation, the massive US trade deficits all act in favor of gold prices. The global trend of rising interest rates also had a positive impact on gold prices. Gold being regarded as a physical asset would lose its luster in a deflationary environment as gold is used effectively as an inflation hedge.

Geo political issues: any uncertainty on the political front or any war-like situation always acts as a booster to gold prices. The prices start building up war premiums and hence such movements. Stable situations would typically mean stable gold prices.

Seasonal demand: Since the demand for Gold in India is closely tied to the production of jewellery pieces tend to increase during the times of year when the demand for jewellery is the greatest, the demand for metals tends to be strong a few months ahead of these festive seasons, especially Dussera, Diwali, Akshaya Trithya festival and summer wedding season in India. Christmas, Mothers Day, Valentine's Day, are also major festive and shopping for Gold.

Change in duties & levies: The gold held by the Custodian of Nippon India ETF Gold BeES may be subject to loss, damage, theft or restriction of access due to natural event or human actions. The Trustees may not have adequate sources of recovery if its gold is lost, damaged, stolen or destroyed and recovery may be limited, even in the event of fraud, to the market value of gold at the time the fraud is discovered.

The custodian will maintain adequate insurance for its bullion and custody business. The liability of the Custodian is limited under the agreement between the AMC and the Custodian which establish the Mutual Fund's custody arrangements, or the custody agreements.

Tracking Error Risk: Given the structure of Nippon India ETF Gold BeES, the AMC expects the tracking error to be lower. The AMC will endeavour to keep the tracking error as low as possible. Under normal circumstances, such tracking errors are not expected to exceed 2% per annum. However this may vary when the markets are very volatile.

Lack of Market Liquidity: Trading in Nippon India ETF Gold BeES on the Exchange may be halted because of market conditions or for reasons that in the view of the market authorities or SEBI, trading in Nippon India ETF Gold BeES is not advisable. In addition, trading in Nippon India ETF Gold BeES is subject to trading halts caused by extraordinary market volatility and pursuant to Stock Exchange(s) and SEBI "circuit filter" rules. There can be no assurance that the requirements of the market necessary to maintain the listing of Nippon India ETF Gold BeES will continue to be

(d) Market Trading Risks

Liquidity or Marketability Risk: This refers to the ease at which a security can be sold at or near its true value. The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. Liquidity risk is characteristic of the Indian fixed income market.

(e) Other Scheme Specific Risk factors

- a) The liquidity of the Scheme's investments may be inherently restricted by trading volumes, settlement periods and transfer procedures. In the event of an inordinately large number of redemption requests, or of a re-structuring of the Scheme's investment portfolio, these periods may become significant. Please read the Sections of this Scheme Information Document entitled "Special Considerations" and "Right to Limit Redemptions" there under.
- b) 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 right decision regarding the timing of increasing exposure in debt securities in times of falling equity market, it may result in negative returns. Given the nature of 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 portfolio may lead to losses due to subsequent negative or unfavorable market movements.
- c) 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 advise 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.
- d) Subject to the Regulations, the investments may be in securities which are listed or unlisted, secured or unsecured, rated or unrated, and acquired through secondary market purchases, RBI auctions, open market sales conducted by RBI etc., Initial Public Offers (IPOs), other public offers, placements, rights, offers, negotiated deals, etc
- e) The NAV of the scheme to the extent invested in Debt and Money market securities are likely to be affected by changes in the prevailing rates of interest and are likely to affect the value of the Scheme's holdings and thus the value of the Scheme's Units.
- f) The AMC may, considering the overall level of risk of the portfolio, invest in lower rated/ unrated securities offering higher yields. This may increase the risk of the portfolio.
- g) While securities that are listed on the stock exchange carry lower liquidity risk, the ability to sell these investments is limited by the overall trading volume on the stock exchanges. Money market securities, while fairly liquid, lack a well-developed secondary market, which may restrict the selling ability of the Scheme and may lead to the Scheme incurring losses till the security is finally sold

(F) Risks associated with segregated portfolio

Liquidity risk

1. Investor holding units of segregated portfolio may not able to liquidate their holding till the time recovery of money from the issuer.
2. Listing of units of segregated portfolio in recognised stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units in the stock market. Further trading price of units on the stock market may be significantly lower than the prevailing NAV.

Credit risk

3. Security comprises of segregated portfolio may not realise any value

(g) Risk factors associated with investments done in instruments by the underlying schemes

1. Risks associated with investing in foreign Securities

The Fund may invest in overseas debt / equities / ADR's / GDR's with the approval of RBI/SEBI, subject to such guidelines as may be issued by RBI/SEBI. The net assets, distributions and income of the scheme may be affected adversely by fluctuations in the value of certain foreign currencies relative to the Indian Rupee to the extent of investments in these securities. Repatriation of such investment may also be affected by changes in the regulatory and political environments. The scheme's NAV may also be affected by a fluctuation in the general and specific level of interest rates internationally, or the change in the credit profiles of the issuers.

2. Risk associated with investing in Derivatives

a. Valuation Risk

The risk in valuing the Debt & Equity derivative products due to inadequate trading data with good volumes. Derivatives with longer duration would have higher risk viz a viz the shorter duration derivatives.

b. Mark to Market Risk

The day-to-day potential for an investor to experience losses from fluctuations in underlying stock prices and derivatives prices.

c. Systematic Risk

The risk inherent in the capital market due to macro economic factors like Inflation, GDP, Global events.

d. Liquidity Risk

The risk stemming from the lack of availability of derivatives products across different maturities and with different risk appetite.

e. Implied Volatility

The estimated volatility of an underlying security's price and derivatives price.

f. Interest Rate Risk

The risk stemming from the movement of Interest rates in adverse direction. As with all the debt securities, changes in the interest rates will affect the valuation of the portfolios.

g. Counterparty Risk (Default Risk)

Default risk is the risk that losses will be incurred due to the default by the counterparty for over the counter derivatives.

h. System Risk

The risk arising due to failure of operational processes followed by the exchanges and OTC participants for the derivatives trading.

Risk attached with the use of derivatives

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 fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies.

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. NAM India may use various derivative products, from time to time, for purposes of hedging and portfolio rebalancing in an attempt to protect the value of the portfolio and enhance Unit holder's interest of the Scheme. As and when the schemes trade in the derivatives market there are risk factors and issues concerning the use of derivatives that investors should understand derivative products are specialized instruments that require investment techniques and risk analyses different from those associated with stocks and bonds. The use of a derivative requires an understanding not only of the underlying instrument but also of the derivative itself. Derivatives require the maintenance of adequate controls to monitor the transactions entered into, the ability to assess the risk that a derivative adds to the portfolio and the ability to forecast price or interest rate movements correctly. There is the possibility that a loss may be sustained by the portfolio as a result of the failure of another party (usually referred to as the "counter party") to comply with the terms of the derivatives contract. Other risks in using derivatives include the risk of mispricing or improper valuation of derivatives and the inability of derivatives to correlate perfectly with underlying assets, rates and indices. Thus, derivatives are highly leveraged instruments. Even a small price movement in the underlying security could have a large impact on their value. Also, the market for derivative instruments is nascent in India.

3. Risk Associated with Securitised Debt

The Scheme may invest in Securitised debt.

As with any other debt instrument, the following risk factors have to be taken into consideration while investing in PTCs:

a. Credit Risk

Since most of the PTCs are drawn from a cherry picked pool of underlying assets, the risk of delay / default due to poor credit quality is low. Furthermore most of the PTCs enjoy additional cashflow coverage in terms of subordination by another lower class of PTCs or in terms of excess cash collateralization.

b. Liquidity Risk

Historically the secondary market volume of securitised papers has been limited. This could limit the ability of the fund to resell them. Secondary market trades could be at a discount or premium depending upon the prevailing interest rates.

c. Price Risk / Interest Rate Risk

The price risk of these instruments shall be in line with the maturity / duration of such instruments. However given the fact that these instruments will have a maturity profile upto 2 years, the duration risk is relatively less.

Domestic Securitised debt can have different underlying assets and these assets have different risk characteristics. These may be as given in the following example:

Security 1 -Backed by receivables of personal loans originated by XYZ Bank

Security 2 - Senior Series Pass Through Certificates backed by commercial vehicles and two-wheeler loan and loan receivables from ABC Bank Limited.

Specific Risk Factors: Loss due to default and/or payment delay on Receivables, Premature Termination of Facility Agreements, Limited loss cover, Delinquency and Credit Risk, Limited Liquidity and Price Risk, Originator/Collection Agent Risk, Bankruptcy of the Originator, Co-mingling of funds

4. Risk associated with Short Selling & Securities Lending

The risks in lending portfolio securities, as with other extensions of credit, consist of the failure of another party, in this case the approved intermediary, to comply with the terms of agreement entered into between the lender of securities i.e. the Scheme and the approved intermediary. Such failure to comply can result in the possible loss of rights in the collateral put up by the borrower of the securities, the 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 from the securities deposited with the approved intermediary.

Short-selling is the sale of shares 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 he shorted and returns the stock to close out the loan. If the price of the stock has fallen, he can buy the stock back for less than he received for selling it and profits from it (the difference between higher short sale price and the lower purchase price). However, Short positions carry the risk of losing money and these losses may grow theoretically unlimited if the price increases without limit and shall result into major losses in the portfolio.

5. Risk factors associated with repo transactions in Corporate Bonds

In Repo transactions, also known as a repo or sale repurchase agreement, securities are sold with the seller agreeing to buy them back at later date. The repurchase price should be greater than the original sale price, the difference effectively representing interest. A repo is economically similar to a secured loan, with the buyer receiving corporate debt securities as collateral to protect against default. The Scheme may invest in repo of corporate debt securities which are subject to the following risks:

- a. **Counterparty Risk:** This refers to the inability of the seller to meet the obligation to buy back securities at the contracted price. The Investment Manager will endeavor to manage counterparty risk by dealing only with counterparties having strong credit profiles assessed through in-house credit analysis or with entities regulated by SEBI/RBI/IRDA.
- b. **Collateral Risk:** In the event of default by the repo counterparty, the schemes have recourse to the corporate debt securities. Collateral risk arises when the market value of the securities is inadequate to meet the repo obligations. This risk is mitigated by restricting participation in repo transactions only in AA and above rated money market and corporate debt securities. In addition, appropriate haircuts are applied on the market value of the underlying securities to adjust for the illiquidity and interest rate risk on the underlying instrument.

6. Risk Factors Associated with Investments in REITs and InvITs

- **Market Risk:** REITs and InvITs Investments are volatile and subject to price fluctuations on a daily basis owing to factors impacting the underlying assets. AMC/Fund Manager's will do the necessary due diligence, but actual market movements may be at variance with the anticipated trends.
- **Liquidity Risk:** 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 high in the event of immediate redemption requirement. Investment in such securities may lead to increase in the scheme portfolio risk.
- **Reinvestment Risk:** Investments in REITs & InvITs may carry reinvestment risk as there could be repatriation of funds by the Trusts in form of buyback of units or dividend pay-outs, etc. Consequently, the proceeds may get invested in assets providing lower returns.
- **Regulatory/Legal Risk:** REITs and InvITs being new asset classes, rights of unit holders such as right to information etc may differ from existing capital market asset classes under Indian Law.

Above are some of the common risks associated with investments in REITs & InvITs. There can be no assurance that a Scheme's 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

7. Risk associated with Imperfect Hedging using Interest Rate Futures

1) Basis Risk:

Each security would be hedged with an Interest rate future. Hypothetically creating an imperfect hedge, IGB 7.17% 2028 on which we are long, and short on an (interest rate future) IRF 6.79% 2027 for which the underlying is 10 year bond, if the spot yields are 7% and future yield is 7.3% the basis would be of 0.3%. There is an inherent risk of this basis (spread) narrowing, widening or remaining stable/flat.

Spread widening means that the spot becomes 6.9% and future becomes 7.25% - the basis increases in total by 0.5% and new basis is 0.35%. Due to this there would be a profit of 5bps on the IGB 8.15% 2026 long bond and there would be a loss of 5bps on IRF short future position. This would result in an overall profit as the price of a bond would increase more compared to the increase in the price of IRF due to the duration and convexity effect.

Spread narrowing means that the spot becomes 7.2% and future becomes 7.35% - the basis decreases in total by 0.15% and the new basis is 0.15%. This would result in a loss as the price of IGB 8.15% 2026 bond would decrease more compared to the decrease in the price of IRF due to the duration and convexity effect.

Spread remaining flat or stable means that the spread does not move or is a negligible change in the basis i.e. in our example is of 0.3%.

2) Mispricing Risk, or improper valuation:

Market circumstances may necessitate unwinding the derivative positions at sub-optimal prices during periods of market dislocation triggered by contagion or turmoil e.g. if the expected upward trajectory of yields reverses course and begins to spiral downward, most participants with short Interest Rate Futures positions are likely to seek an unwinding, leading to a potential amplification in the adverse price movement, and impact there from.

3) Liquidity Risk:

This refers to the ease at which a security can be sold at or near its true value. The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. Liquidity risk is characteristic of the Indian fixed income market.

4) Correlation weakening, and consequent risk of regulatory breach:

SEBI regulation mandates minimum correlation criteria of 0.9 (calculated on a 90 day basis) between the portfolio being hedged and the derivative serving as the hedge; in cases where this limit is breached (i.e. when the 90-day correlation falls below 0.9), a rebalancing period of 5 working days has been permitted. Inability to satisfy this requirement within the stipulated period due to difficulties in re-balancing would lead to a lapse of the exemption in gross exposure computation. The entire derivative exposure would then need to be included in gross exposure, which may result in gross exposure in excess of 100% of net asset value; leverage is not permitted as per SEBI guidelines.

Numerical Example Explaining Imperfect Hedging with Investments in IRF's

Perfect hedging:

Spot price of Govt. security (6.79% 2027) = 94.42, Yield – 7.68%

Price of IRF - November Contract (expiry on November 23, 2017) = Rs 94.45

On November 5, 2017, the fund bought Rs 100 crores worth of government security from the spot market at Rs 94.42. Subsequently, it is anticipated that yields may rise in the near future. Thus, to hedge the underlying position taken, the fund sells November 2017 IRF 6.79% 2027. The price of the Futures contract is Rs 94.45.

On November 11, 2017, assuming due to increase in yields:

Spot price of the security (6.79% 2027) = 94.00

Price of IRF - November Contract (expiry on 23-November-2017) = 94.03

Thus, due to hedging the portfolio:

Loss in the underlying security: $(94.00 - 94.42) \times 100 \text{ crores} = (0.42 \text{ crores})$

Profit in the futures market: $(94.45 - 94.03) \times 100 \text{ crores} = 0.42 \text{ crores}.$

Thus due to the effective use of Interest Rate Futures, the notional loss in the underlying security is getting offset by the IRF future position.

Imperfect hedging:

DP = Duration of the portfolio (measure of the interest rate sensitivity of the portfolio) = 7

DF = Duration of the underlying security of the futures contract = 6

P = Portfolio's market value = 100 crores

Y = underlying interest rate or portfolio yield = 8.00%

The portfolio can be a mix of:

- 1) Corporate Bonds and Government securities
- 2) Only Corporate Bonds (i.e. no Government securities)

Subsequently, if it is anticipated that yields may rise in the future, the fund manager can hedge the underlying duration risk in the IRF by selling the futures contract.

	<p>Imperfect hedge allowed as per the SEBI limit = 20% of the Net asset of the portfolio Assuming the interest rates rise by 50 bps point, post the imperfect hedging Change in the market value of the portfolio = $(P \times DP \times \text{Change in interest rate}) = 100 \text{ crores} \times 7 \times (0.50\%) = (3.50 \text{ crores})$ Duration risk managed due to hedge in IRF = % of portfolio hedged $\times P \times DF \times \text{Change in the interest rates} = 20\% \times 100 \times 6 \times (0.50\%) = 0.60 \text{ crores}$ Thus net change in the market value of the portfolio = Rs 100 – Rs 3.50 + Rs 0.60 = Rs 97.10 As can be seen from the above, in case yields move higher by 50 bps, there is a loss in the portfolio for Rs 3.5 crores, but due to the active hedging, IRFs position helps in reducing the loss in the portfolio by 0.60 crores.</p> <p>Risk Profile of the scheme: Since investing requires disciplined risk management, the AMC would ensure adequate safeguards for controlling risks in the portfolio construction process. The risk control process involves reducing risks through portfolio diversification, taking care however not to dilute returns in the process. The AMC believes that diversification would help achieve the desired level of consistency in returns. The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. With the aim of controlling risks, rigorous in-depth credit evaluation of the securities proposed to be invested in will be carried out by the investment team of the AMC.</p>
Plans and Options	<p>The Scheme offers following Plans/Options under Direct Plan and Regular Plan:</p> <p>(a) Growth Plan (1) Growth Option</p> <p>(b) Dividend Plan (1) Dividend Payout Option (2) Dividend Reinvestment Option</p> <p>Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Fund (i.e. investments not routed through an AMFI Registration Number (ARN) Holder). Distribution of dividends will be subject to the availability of distributable surplus. For default Plans/Option, please refer the para titled "Plans / Options offered" covered under Section III- "UNITS AND OFFER" of SID. The AMC, in consultation with the Trustees reserves the right to discontinue/ add more plans/ options at a later date subject to complying with the prevailing SEBI guidelines and Regulations</p>
Applicable NAV for Subscriptions / Redemptions	<p>The Scheme shall re-open for ongoing subscription and redemption on or before 15th February 2021 The Scheme being an ongoing Scheme the Units of the Scheme are available for subscription / redemption at applicable NAV based prices, subject to prevalent load provisions, if any.</p>
Minimum Application Amount / Number of Units	Rs 5,000 and in multiples of Re 1 thereafter
Minimum Additional Purchase Amount	Rs 1,000 and in multiples of Re 1 thereafter
Listing	Being an open-ended scheme, the units are not proposed to be listed on any stock exchange. However, the Trustee reserves the right to list the units as and when open-end Schemes are permitted to be listed under the Regulations, and if the Trustee considers it necessary in the interest of unitholders of the Scheme.
Dispatch of Repurchase (Redemption) Request	<p>For Redemption request received directly with the Fund The Redemption or repurchase proceeds shall be dispatched to the Unit holders within 10 Working Days from the date of Redemption or repurchase.</p> <p>Payment of proceeds The Fund will dispatch the Redemption proceeds within 10 Working Days from the date of acceptance of the Redemption request.</p>
Benchmark Index	CRISIL Hybrid 50 + 50 – Moderate Index
Dividend Policy	<p>When dividends are declared with respect to the Scheme, the net assets attributable to Unitholders in the respective Plan/option will stand reduced by an amount equivalent to the product of the number of units eligible for dividend and the gross amount of dividend per unit declared on the record date. The NAV of the Unitholders in the Growth option will remain unaffected by the payment of dividends.</p> <p>Process for declaration of dividend in Unlisted Schemes/Plans</p> <ol style="list-style-type: none"> Quantum of dividend and the record date shall be fixed by the trustees in their meeting. Dividend so decided shall be paid, subject to availability of distributable surplus. 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 dividends. Further, the NAV shall be adjusted to the extent of dividend distribution and statutory levy, if any, at the close of business hours on record date. Within one calendar day of the decision by the trustees, AMC shall issue notice to the public communicating the decision including the record date. The record date shall be 5 calendar days from the issue of notice. Such notice shall be given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the head office of the mutual fund is situated. Before the issue of such notice, no communication indicating the probable date of dividend declaration in any manner whatsoever may be issued by any mutual fund or distributors of its products.
Special Products / facilities available during the NFO	<ol style="list-style-type: none"> Auto Switch Facility Applications Supported by Blocked Amount (ASBA) facility Transactions through website of Nippon India Mutual Fund mf.nipponindiaim.com, Nippon India Mutual Fund mobile applications and other digital assets / platforms Facilitating transactions through Stock Exchange Mechanism Transactions through Electronic platform of KFin Technologies Private Limited Systematic Investment Plan (SIP) <p>For further details on the Special Products / facilities available during the NFO, investors are advised to refer to the Scheme Information Document and Statement Of Additional Information.</p>
Name of the Fund Manager	Prashant Pimple (Senior Fund Manager), Ashutosh Bhargava (Co-Fund Manager)
Name of the Trustee Company	Nippon Life India Trustee Limited ("NLITL") (formerly known as Reliance Capital Trustee Co. Limited)
Performance of the Scheme	This scheme being a new offering does not have any performance track record.

Additional Disclosures	<p>This Scheme is a new scheme. Therefore the following additional disclosures are Not available.</p> <p>a) Top 10 holdings by issuer and sectors Link to obtain schemes latest monthly portfolio holding - https://mf.nipponindiaim.com/investor-services/downloads/factsheets/</p> <p>b) Portfolio Turnover Ratio</p> <p>c) Aggregate Investments in the scheme by Board of Directors / Fund Managers / Other Key Managerial Persons</p> <p>d) Expense Ratio of Underlying Schemes (as on Dec 31, 2020): Nippon India Asset Allocator FoF has the flexibility to invest in any of the equity and debt oriented schemes of Nippon India Mutual Fund. However, since the scheme would be investing in select few schemes at any point in time, it would be appropriate to show the expenses of underlying schemes once the Fund is launched and the underlying schemes are known. Till such time, investors can view the expenses of all the equity and debt oriented schemes of Nippon India Mutual Fund by visiting the following link: https://mf.nipponindiaim.com/investor-services/downloads/total-expense-ratio-of-mutual-fund-schemes. Moreover, since the Fund also intends to invest in Nippon India Liquid Fund and Nippon India ETF Gold BeES, the expenses for the same have been shown as below:</p> <table border="1"> <tr> <th>Scheme Name</th><th>Base Expense Ratio</th></tr> <tr> <td>Nippon India Liquid Fund – Direct Plan – Growth Plan</td><td>0.18%</td></tr> <tr> <td>Nippon India ETF Gold BeES</td><td>0.70%</td></tr> </table>	Scheme Name	Base Expense Ratio	Nippon India Liquid Fund – Direct Plan – Growth Plan	0.18%	Nippon India ETF Gold BeES	0.70%																																					
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(i) Load Structure	<p>The following Load Structure is applicable during the new fund offer and continuous offer including SIP installments in the scheme till further notice.</p> <p>Entry Load: Not Applicable</p> <p>Exit Load: 10% of the units allotted shall be redeemed without any exit load, on or before completion of 12 months from the date of allotment of units. Any redemption in excess of such limit in the first 12 months from the date of allotment shall be subject to the following exit load. Redemption of units would be done on First in First out Basis (FIFO):</p> <ul style="list-style-type: none"> • 1% if redeemed or switched out on or before completion of 12 months from the date of allotment of units. • Nil, thereafter <p>Further, the Trustees shall have a right to prescribe or modify the load structure with prospective effect subject to a maximum prescribed under the Regulations. For any change in load structure NAM India will publish an addendum in the newspaper(s) and display it on the website/Investor Service Centres.</p>																																											
(ii) Recurring expenses	<p>These are the fees and expenses for operating the scheme. These expenses include Investment Management and Advisory Fee charged by the AMC and other expenses as given in the table below:</p> <p>The AMC has estimated that following % of the daily net assets of the scheme will be charged to the scheme as expenses. The AMC would update the current expense ratios on the website of the mutual fund at least three working days prior to the effective date of the change. Further Actual Expense ratio will be disclosed at the following link https://mf.nipponindiaim.com/Pages/Total-Expense-Ratio-of-Mutual-Fund-Schemes.aspx</p> <p>Estimated expense structure</p> <table border="1"> <tr> <th>Expense Head</th><th>% of daily Net Assets</th></tr> <tr> <td>Investment management and advisory fees</td><td rowspan="14">Upto 2.00%</td></tr> <tr> <td>Trustee fee</td></tr> <tr> <td>Audit fees</td></tr> <tr> <td>Custodian fees</td></tr> <tr> <td>RTA Fees</td></tr> <tr> <td>Marketing & Selling expense incl. agent commission</td></tr> <tr> <td>Cost related to investor communications</td></tr> <tr> <td>Cost of fund transfer from location to location</td></tr> <tr> <td>Cost of providing account statements and Dividend / Redemption cheques and warrants</td></tr> <tr> <td>Costs of statutory advertisements</td></tr> <tr> <td>Cost towards investor education & awareness (at least 2 bps)</td></tr> <tr> <td>Brokerage and transaction cost over and above 12 bps for cash trades</td></tr> <tr> <td>Goods & Service tax on expenses other than investment and advisory fees</td></tr> <tr> <td>Other Expenses#</td></tr> <tr> <td>Maximum total expense ratio (TER) permissible under Regulation 52 (6) (a) (iii) including the TER of underlying funds</td><td>Upto 2.00%</td></tr> <tr> <td>Additional expenses under regulation 52 (6A) (c)#</td><td>Upto 0.05%</td></tr> <tr> <td>Additional expenses under Section 52 (6A) (b) For gross new inflows from specified cities and retail investors</td><td>Upto 0.30%</td></tr> </table> <p>((# Expenses charged under the said parameters shall be in line with the Regulation 52 of SEBI (MF) Regulations or such other basis as specified by SEBI from time to time.)</p> <p>The total expense ratio to be charged over and above the weighted average of the total expense ratio of the underlying scheme shall not exceed two times the weighted average of the total expense ratio levied by the underlying scheme</p> <table border="1"> <tr> <th colspan="2">Illustration – Impact of Expense Ratio on the Returns</th></tr> <tr> <th colspan="2">Value of Rs 1 lac on 12% annual returns in 1 year, considering 1% Expense Ratio</th></tr> <tr> <td>Amount Invested</td><td>100,000.00</td></tr> <tr> <td>NAV at the time of Investment</td><td>10.00</td></tr> <tr> <td>No of Units</td><td>10,000.00</td></tr> <tr> <td>Gross NAV at end of 1 year (assuming 12% annual return)</td><td>11.20</td></tr> <tr> <td>Expenses (assuming 1% Expense Ratio on average of opening and closing NAV)</td><td>0.11</td></tr> <tr> <td>Actual NAV at end of 1 year post expenses (assuming Expense Ratio as above)</td><td>11.09</td></tr> <tr> <td>Value of Investment at end of 1 year (Before Expenses)</td><td>112,000.00</td></tr> <tr> <td>Value of Investment at end of 1 year (After Expenses)</td><td>110,940.00</td></tr> </table>	Expense Head	% of daily Net Assets	Investment management and advisory fees	Upto 2.00%	Trustee fee	Audit fees	Custodian fees	RTA Fees	Marketing & Selling expense incl. agent commission	Cost related to investor communications	Cost of fund transfer from location to location	Cost of providing account statements and Dividend / Redemption cheques and warrants	Costs of statutory advertisements	Cost towards investor education & awareness (at least 2 bps)	Brokerage and transaction cost over and above 12 bps for cash trades	Goods & Service tax on expenses other than investment and advisory fees	Other Expenses#	Maximum total expense ratio (TER) permissible under Regulation 52 (6) (a) (iii) including the TER of underlying funds	Upto 2.00%	Additional expenses under regulation 52 (6A) (c)#	Upto 0.05%	Additional expenses under Section 52 (6A) (b) For gross new inflows from specified cities and retail investors	Upto 0.30%	Illustration – Impact of Expense Ratio on the Returns		Value of Rs 1 lac on 12% annual returns in 1 year, considering 1% Expense Ratio		Amount Invested	100,000.00	NAV at the time of Investment	10.00	No of Units	10,000.00	Gross NAV at end of 1 year (assuming 12% annual return)	11.20	Expenses (assuming 1% Expense Ratio on average of opening and closing NAV)	0.11	Actual NAV at end of 1 year post expenses (assuming Expense Ratio as above)	11.09	Value of Investment at end of 1 year (Before Expenses)	112,000.00	Value of Investment at end of 1 year (After Expenses)	110,940.00
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	<p>Note: Please note that the above is an approximate illustration of the impact of expense ratio on the returns, where the Gross NAV has been simply reduced to the extent of the expenses. The actual impact would vary depending on the path of returns over the period of consideration.</p> <p>Expenses will be charged on daily net assets.</p> <p>These estimates have been made in good faith as per the information available to the Investment Manager based on past experience and are subject to change inter-se as per actual but the total expenses shall not exceed the limits permitted by SEBI. Types of expenses charged shall be as per the SEBI (MF) Regulations. The purpose of the above table is to assist the investor in understanding the various costs and expenses that an investor in the scheme will bear directly or indirectly.</p> <p>Mutual Funds /AMCs may charge goods & service tax on investment and advisory fees to the scheme in addition to the maximum limit as prescribed in regulation 52 of the SEBI Regulations.</p> <p>Goods & Service tax on other than investment and advisory fees, if any, shall be borne by the scheme within the maximum limit as per regulation 52 of the SEBI Regulations.</p> <p>Mutual Funds/AMCs will annually set apart at least 2 basis points on daily net assets of the underlying funds only, within the maximum limit as per regulation 52 of the SEBI Regulations for investor education and awareness initiatives.</p> <p>Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, and no commission shall be paid from such plan. Further, the NAV of Direct Plan shall be different from the NAV of Regular Plan given the two plans carry different Total Expense Ratio (TER)".</p> <p>However, no Investment Management fees would be charged on NAM India's investment in the Scheme. The Trustee Company, shall be entitled to receive a sum computed @ 0.05% of the Unit Capital of all the Schemes of NIMF on 1st April each year or a sum of Rs.5,00,000/- whichever is lower or such other sum as may be agreed from time to time in accordance with the SEBI Regulations or any other authority, from time to time.</p> <p>The investors in the Nippon India Asset Allocator FoF will be charged a maximum of 2.00% of the daily net assets including the expenses charged in its underlying schemes and additional expenses as allowed by sub regulation 6A of regulation 52.</p> <p>AMC is free to allocate the above list of expenses within the overall maximum limit prescribed under SEBI (Mutual Funds) Regulations, 1996, which means there will be no internal sub-limits on charging of any particular expense in the scheme.</p> <p>In terms of Regulation 52(1) of SEBI (Mutual Funds) Regulations, 1996, all scheme related expenses including commission paid to distributors, by whatever name it may be called and in whatever manner it may be paid, will necessarily be paid from the scheme only within the regulatory limits and not from the books of AMC, its associate, sponsor, trustee or any other entity through any route. Provided that the expenses that are very small in value but high in volume may be paid out of AMC's books. Such expenses shall be paid out of AMC books at actuals or not exceeding 2 bps of respective scheme AUM, whichever is lower. List of Such miscellaneous expenses may be provided by AMFI in consultation with SEBI or as specified/amended by AMFI/SEBI from time to time.</p> <p>In addition to the limits specified in regulation 52(6), the following costs or expenses may be charged to the scheme as per new sub regulation 6A, namely-</p> <p>(a) Brokerage and Transaction costs incurred for the execution of trades may be capitalized to the extent of 0.12 per cent of the value of trades in case of cash market transactions. Any payment towards brokerage and transaction costs incurred for the execution of trades, over and above the said 0.12 per cent for cash market transactions may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under Regulation 52 of the SEBI (Mutual Funds) Regulations, 1996. Any expenditure in excess of the said prescribed limit (including brokerage and transaction costs, if any) shall be borne by the AMC or by the Trustee or Sponsors;</p> <p>(b) expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from such retail investors and cities, as specified by the SEBI from time to time are at least -</p> <p>(i) 30 per cent of gross new inflows in the scheme, or;</p> <p>(ii) 15 per cent of the average assets under management (year to date) of the scheme, whichever is higher:</p> <p>Provided that if inflows from such cities is less than the higher of sub-clause (i) or sub-clause (ii), such expenses on daily net assets of the scheme shall be charged on proportionate basis:</p> <p>Provided further that expenses charged under this clause shall be utilised for distribution expenses incurred for bringing inflows from such cities.</p> <p>Provided further that amount incurred as expense on account of inflows from such specified investors and cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment;</p> <p>Provided further that, additional TER of 0.30 per cent can be charged based on inflows from retail investors only. For the purpose of additional TER, inflows of amount upto Rs 2,00,000/- per transaction, by individual investors shall be considered as inflows from "retail investors" as stipulated by SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2018/137 dated October 22, 2018 read with SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2019/42 dated March 25, 2019, as amended from time to time</p> <p>(c) additional expenses, incurred towards different heads mentioned under sub-regulations (2) and (4), not exceeding 0.05 per cent of daily net assets of the scheme.</p> <p>The Fund will strive to reduce the level of these expenses in order to keep them well within the maximum limits allowed by SEBI. Expenses on an ongoing basis will not exceed the percentage of the daily net assets or such maximum limits as may be specified by SEBI Regulations from time to time.</p>
Applicability of Stamp Duty	<p>Pursuant to Notification No. S.O. 1226(E) and G.S.R. 226(E) dated March 30, 2020 issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of Notification dated February 21, 2019 issued by Legislative Department, Ministry of Law and Justice, Government of India on the Finance Act, 2019 and SEBI communication No. SEBI / IMD/DF2/ OW/ P/ 2020/ 11099/1 dated June 29, 2020, a stamp duty @ 0.005% of the transaction value would be levied on applicable mutual fund transactions, with effect from July 01, 2020. Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchase/switch-in transactions (including dividend reinvestment) to the unitholders would be reduced to that extent.</p>
Switchover Facility	<p>Available, subject to minimum of Rs. 5,000/- & any amount thereafter in switch in scheme (for opening a new folio/account) and minimum Rs. 1,000/- & any amount thereafter for additional switch in.</p>
Inter scheme Switch	<p>Inter scheme Switch - At the applicable exit load in the respective Schemes.</p> <p>Inter Plan Switch / Systematic Transfer Plan (STP) / Inter Option Switch -</p> <p>a) Switch/systematic transfer of investments made with ARN code, from Regular Plan to Direct Plan of a Scheme shall be subject to applicable exit load, if any.</p> <p>b) No Exit Load shall be levied for switch/systematic transfer of investments made without ARN code, from Regular Plan to Direct Plan of the Scheme or vice versa.</p> <p>Further, the Trustees shall have a right to prescribe or modify the load structure with prospective effect subject to a maximum prescribed under the Regulations. For any change in load structure NAM India will publish an addendum in the news paper(s) and display it on the website/Investor Service Centres.</p> <p>Inter Option Switch</p> <p>No load shall be applicable for Inter Option Switch within the same plan under the scheme (for e.g. Growth Plan to Dividend Plan and vice versa).</p>

New Fund Offer (NFO) Expenses	These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees, marketing and advertising expenses, registrar expenses, printing and stationary, bank charges etc. The NFO expenses shall be borne by the AMC.
Waiver of Load for Direct Applications	Pursuant to SEBI circular No. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009, no entry load shall be charged for all the mutual fund schemes. Therefore the procedure for the waiver of load for direct application is no longer applicable.
Tax Treatment for the Unit holders	Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.
Daily Net Asset Value (NAV) Publication	<p>The Mutual Fund shall declare the NAV of the Scheme for every Business Day on AMFI's website www.amfiindia.com by 10:00 am the following Business Day (current time limit for uploading NAV as per the SEBI guidelines) and also on our website mf.nipponindiaim.com.</p> <p>COMPUTATION OF NAV</p> <p>The Net Asset Value (NAV) of the Units will be determined daily or as prescribed by the Regulations. The NAV shall be calculated in accordance with the following formula, or such other formula as may be prescribed by SEBI from time to time.</p> $\text{NAV} = \frac{\text{Market/Fair Value of Scheme's Investments} + \text{Receivables} + \text{Accrued Income} + \text{Other Assets} - \text{Accrued Expenses} - \text{Payables} - \text{Other Liabilities}}{\text{Number of Units Outstanding}}$ <p>Example: If the applicable NAV is Rs. 10.00, sales/entry load is 2 per cent and the exit/repurchase load is 2 percent then the sales price will be Rs. 10.20 and the repurchase price will be Rs. 9.80.</p>
Applications Supported by Blocked Amount (ASBA) facility	ASBA facility will be provided to the investors subscribing to NFO of the Scheme. It shall coexist with the existing process, wherein cheques/ demand drafts are used as a mode of payment. Detailed provision of such facility has been provided in SAI.
For Investor Grievances please contact	<p>KFin Technologies Private Limited: Selenium Buliding, Tower B, Plot Nos. 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad - 500032 Telangana, India.</p> <p>Nippon India Mutual Fund: 4th Floor, Tower A, Peninsula Business Park, Ganapatrao Kadam Marg, Lower Parel (W), Mumbai - 400 013. Tel No. +91 022 6808 7000 Fax No. +91 022 6808 7097, Email - customercare@nipponindiaim.in</p>
Employee Unique Identification Number (EUIIN)	Employee Unique Identification Number (EUIIN) would assist in tackling the problem of misselling even if the employee/relationship manager/sales person leave the employment of the distributor.
Unitholders' Information	<p>Accounts statement/ transaction alert (on each transaction), Annual financial results and Half yearly portfolio disclosure shall be provided to investors in manner as specified by SEBI from time to time.</p> <p>Investors are requested/ encouraged to register/update their email id and mobile number of the primary holder with the AMC/RTA through our Designated Investor Service Centres (DISCs) in order to facilitate effective communication.</p> <p>For further details on the Schemes, investors are advised to refer to the Scheme Information Document and Statement Of Additional Information.</p>
Segregation of Portfolio	<p>In order to ensure fair treatment to all investors in case of a credit event and to deal with liquidity risk, SEBI has allowed creation of segregated portfolio of debt and money market instruments by mutual fund schemes.</p> <p>Creation of segregated portfolio shall be subject to guidelines specified by SEBI from time to time and includes the following:</p> <ol style="list-style-type: none"> 1) Segregated portfolio may be created, in case of a credit event at issuer level i.e. downgrade in credit rating by a SEBI registered Credit Rating Agency (CRA), as under: <ol style="list-style-type: none"> a. Downgrade of a debt or money market instrument to 'below investment grade', or b. Subsequent downgrades of the said instruments from 'below investment grade', or c. Similar such downgrades of a loan rating 2) In case of difference in rating by multiple CRAs, the most conservative rating shall be considered. Creation of segregated portfolio shall be based on issuer level credit events as mentioned above and implemented at the ISIN level. 3) Further, SEBI has decided to permit creation of segregated portfolio of unrated debt or money market instruments by mutual fund schemes of an issuer that does not have any outstanding rated debt or money market instruments, subject to the following: <ol style="list-style-type: none"> a) Segregated portfolio of such unrated debt or money market instruments may be created only in case of actual default of either the interest or principal amount. 'Actual default' by the issuer of such instruments shall be considered for creation of segregated portfolio b) AMC shall inform AMFI immediately about the actual default by the issuer. Upon being informed about the default, AMFI shall immediately inform the same to all AMCs. Pursuant to dissemination of information by AMFI about actual default by the issuer, AMCs may segregate the portfolio of debt and money market instrument of the said unrated issuer as per the terms laid down hereunder. 4) Creation of segregated portfolio is optional and is at the discretion of Nippon Life India Asset Management Limited (formerly known as Reliance Nippon Life Asset Management Limited) ("AMC") 5) AMC has a written down policy on Creation of segregated portfolio which is approved by the Trustees. <p>Process for Creation of Segregated Portfolio</p> <ol style="list-style-type: none"> 1) AMC shall decide on creation of segregated portfolio on the day of credit event. Once AMC decides to segregate portfolio, it shall: <ol style="list-style-type: none"> a) seek approval of trustees prior to creation of the segregated portfolio. b) immediately issue a press release disclosing its intention to segregate such debt and money market instrument and its impact on the investors. Nippon India Mutual Fund will also disclose that the segregation shall be subject to Trustee approval. Additionally, the said press release will be prominently disclosed on the website of the AMC. c) ensure that till the time the trustee approval is received, which in no case shall exceed 1 business day from the day of credit event, the subscription & redemption in the scheme will be suspended for processing with respect to creation of units and payment on redemptions

- 2) Once Trustee approval is received by the AMC:
 - a) Segregated portfolio will be effective from the day of credit event.
 - b) AMC shall issue a press release immediately with all relevant information pertaining to the segregated portfolio. The said information will also be submitted to SEBI.
 - c) An e-mail or SMS will be sent to all unit holders of the concerned scheme.
 - d) The NAV of both segregated and main portfolios will be disclosed from the day of the credit event.
 - e) All existing investors in the scheme as on the day of the credit event will be allotted equal number of units in the segregated portfolio as held in the main portfolio.
 - f) No redemption and subscription will be allowed in the segregated portfolio.
 - g) AMC should enable listing of units of segregated portfolio on the recognized stock exchange within 10 working days of creation of segregated portfolio and also enable transfer of such units on receipt of transfer requests.
- 3) If the trustees do not approve the proposal to segregate portfolio, AMC will issue a press release immediately informing investors of the same.

Valuation and Processing of Subscriptions and Redemptions

- 1) Notwithstanding the decision to segregate the debt and money market instrument, the valuation should take into account the credit event and the portfolio shall be valued based on the principles of fair valuation (i.e. realizable value of the assets) in terms of the relevant provisions of SEBI (Mutual Funds) Regulations, 1996 and Circular(s) issued thereunder.
- 2) All subscription & redemption requests for which NAV of the day of credit event or subsequent day is applicable will be processed as under:
 - i. Upon trustees' approval to create a segregated portfolio -
 - Investors redeeming their units will get redemption proceeds based on the NAV of main portfolio and will continue to hold the units of segregated portfolio.
 - Investors subscribing to the scheme will be allotted units only in the main portfolio based on its NAV.
 - ii. In case trustees do not approve the proposal of segregated portfolio, subscription and redemption applications will be processed based on the NAV of total portfolio.

Disclosures

AMC shall make necessary disclosures as mandated by SEBI, in statement of account, monthly/ half yearly portfolio statements, Key Information Memorandum (KIM), Scheme Information Document (SID), Scheme Advertisements, Scheme Performance data, AMC and AMFI Website and at other places as may be specified.

Monitoring by Trustees

Trustees will monitor the compliance of the SEBI Circular in respect of creation of segregated portfolio and disclosure in this respect shall be made in Half-Yearly Trustee reports filed with SEBI.

TER for the Segregated Portfolio

- 1) AMC will not charge investment and advisory fees on the segregated portfolio. However, TER (excluding the investment and advisory fees) can be charged, on a pro-rata basis only upon recovery of the investments in segregated portfolio.
- 2) The TER so levied shall not exceed the simple average of such expenses (excluding the investment and advisory fees) charged on daily basis on the main portfolio (in % terms) during the period for which the segregated portfolio was in existence.
- 3) The legal charges related to recovery of the investments of the segregated portfolio may be charged to the segregated portfolio in proportion to the amount of recovery. However, the same shall be within the maximum TER limit as applicable to the main portfolio. The legal charges in excess of the TER limits, if any, shall be borne by the AMC.
- 4) The costs related to segregated portfolio shall in no case be charged to the main portfolio.

For complete details, please refer Scheme Information document.

Nippon India Gold Savings Fund

Asset Allocation Pattern: Units of Nippon India ETF Gold BeES - 95-100%; Reverse repo and /or Tri-party Repo and/or short-term fixed deposits and/or Schemes which invest predominantly in the money market securities or Liquid Schemes* - 0-5% (*The Fund Manager may invest in Liquid Schemes of Nippon India Mutual Fund. However, the Fund Manager may invest in any other scheme of a mutual fund registered with SEBI, which invest predominantly in the money market securities). **Primary Investment Pattern:** The investment objective of the Scheme is to seek to provide returns that closely correspond to returns provided by Nippon India ETF Gold BeES. There can be no assurance or guarantee that the investment objective of the Scheme will be achieved. **Investment Strategy:** The scheme will predominantly invest in units of Nippon India ETF Gold BeES which is registered with SEBI and / or permitted by SEBI from time to time. Nippon India Gold Savings Fund can buy/sell the units from the underlying scheme in Creation Unit Size also by way of cash. The investments could be made either directly in Nippon India ETF Gold BeES or through the secondary market. **Differentiation:** The AMC shall endeavor that the returns of Nippon India Gold Savings Fund will replicate the returns generated by the underlying ETF and is not expected to deviate more than 2%, on an annualized basis net of recurring expenses in the Scheme. **Month End AUM (Rs. Crore) as on December 31, 2020:** 1,346.50, **No. of Folios as on December 31, 2020:** 188419

Nippon India Junior BeES FoF

Asset Allocation Pattern: Units of Nippon India ETF Junior BeES- 95% to 100%, Reverse repo and /or Tri-Party Repo and/or short-term fixed deposits and/or Schemes which invest predominantly in the money market securities or Liquid Schemes* - 0% to 5% (*The Fund Manager may invest in Liquid Schemes of Nippon India Mutual Fund. However, the Fund Manager may invest in any other scheme of a mutual fund registered with SEBI, which invest predominantly in the money market securities). **Primary Investment Pattern:** The investment objective of the Scheme is to seek to provide returns that closely correspond to returns provided by Nippon India ETF Junior BeES by investing in units of Nippon India ETF Junior BeES. However, there can be no assurance or guarantee that the investment objective of the Scheme will be achieved. **Investment Strategy:** Nippon India Junior BeES FoF is a passively managed exchange traded fund which will predominantly invest in units of Nippon India ETF Junior BeES which is registered with SEBI. Further, Nippon India Junior BeES FoF can buy/sell the units from the underlying scheme in Creation Unit Size also by way of cash. The investments could be made in units of Nippon India ETF Junior BeES either directly through Nippon Life India Asset Management Limited (NAM India) in creation unit size or through the secondary market via stock exchange route. The facility to buy directly through NAM India in creation unit size would provide Nippon India Junior BeES FoF an additional source to purchase the units in addition to the stock exchange route. **Differentiation:** The AMC shall endeavor that the returns of Nippon India Junior BeES FoF will replicate the returns generated by the underlying ETF and is not expected to deviate more than 2%, on an annualized basis net of recurring expenses in the Scheme. **Month End AUM (Rs. Crore) as on December 31, 2020:** 69.21, **No. of Folios as on December 31, 2020:** 2478

Nippon India Passive Flexicap FoF

Asset Allocation Pattern: Units of ETFs/Index Funds of Nippon India Mutual Fund - 95-100%; Debt and Money Market Instruments* - 0-5% (*Include units of Liquid Schemes launched by SEBI registered Mutual Funds or schemes that predominantly invest in money market instruments). **Primary Investment Pattern:** The investment objective of the Scheme is to seek to long term capital growth by investing in units of ETFs/Index Funds of Nippon India Mutual Fund. However, there can be no assurance or guarantee that the investment objective of the Scheme will be achieved. **Investment Strategy:** The Fund of Funds scheme will predominantly invest in units of ETFs/Index Funds of Nippon India Mutual Fund based on the average allocation of all active Multicap Funds in the industry into large, mid and small cap stocks as provided by CRISIL every month. The rebalancing will be done on a monthly basis. The scheme may also invest in Debt Instruments & Money Market Instruments. Further, Nippon India Passive Flexicap FoF can buy/sell the units from the underlying scheme in Creation Unit Size also by way of cash. The investments could be made in units of Nippon India ETF Schemes either directly through Nippon Life India Asset Management Limited (NAM India) (formerly known as Reliance Nippon Life Asset Management Limited) in creation unit size or through the secondary market via stock exchange route. **Differentiation:** The Fund seeks to achieve long term capital growth by following a passive multicap strategy through investments in ETFs/Index Funds of Nippon India Mutual Fund.

Since the NFO of the scheme closed on December 24, 2020 and the Allotment was on 1st January 2021, the Month end AUM & Folio details as of Dec'20 are not available.

Nippon India Asset Allocator FoF (Proposed Scheme)

Asset Allocation Pattern: Equity oriented schemes of Nippon India Mutual Fund - 0-100%; Debt oriented schemes of Nippon India Mutual Fund - 0-100%; Gold ETF of Nippon India Mutual Fund - 0-25%; Money Market Instruments & Units of Liquid Schemes - 0-5%. **Primary Investment Pattern:** The primary investment objective of the Scheme is to seek long term capital growth by investing in units of equity oriented schemes, debt oriented schemes and gold ETF of Nippon India Mutual Fund. However, there can be no assurance or guarantee that the investment objective of the Scheme will be achieved. **Investment Strategy:** the Fund of Funds Scheme will invest in units of equity oriented schemes, debt oriented schemes and gold ETF of Nippon India Mutual Fund. The scheme may also invest in Money Market Instruments and units of Liquid schemes. The Scheme will follow an in-house proprietary model to determine the optimum allocation in equity, debt and gold. The rebalancing will be done on a monthly basis. **Differentiation:** The Fund seeks to achieve long term capital growth by investing in units of equity oriented schemes, debt oriented schemes and gold ETF of Nippon India Mutual Fund.

Risk Mitigation Factors for all the above mentioned Schemes - Applicable for all the above mentioned Schemes. Robust measures implemented to mitigate Risk include, adoption of internal policies on investments and valuations, rigorous procedures for monitoring investment restrictions and effective implementation of various norms prescribed by SEBI from time to time.

Date: 6th January 2021

NFO Opening Date : January 18th, 2021 NFO Closing Date : February 01st, 2021 Scheme Re-opening Date : On or before February 15th, 2021 APP No.:

<p>This product is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> Long term capital growth An open ended fund of funds scheme investing in equity oriented scheme, debt oriented schemes and gold ETF of Nippon India Mutual Fund * Investors should consult their financial advisors if in doubt about whether the product is suitable for them. 	<p>Investors understand that their principal will be at High risk</p>
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1. DISTRIBUTOR / BROKER INFORMATION (Refer Instruction No. 33 & 34)

Name & Broker Code / ARN	Sub Agent ARN Code	Sub Agent Code	*Employee Unique Identification Number	RIA Code**
ARN- (ARN stamp 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:

SIGN HERE First / Sole Applicant / Guardian / Authorised Signatory	Second Applicant / Authorised Signatory	Third Applicant / Authorised Signatory
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2. EXISTING INVESTOR DETAILS

FOLIO NO.

FIRST APPLICANT NAME Mr. Ms. M/s.	PAN / PEKRN
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3. UNITHOLDING OPTION - ☐ DEMAT MODE ☐ PHYSICAL MODE These details are compulsory if the investor wishes to hold the units in DEMAT mode. Ref. Instruction No. 30.

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.	Target ID No.

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

4. INVESTMENT & PAYMENT DETAILS (Separate Application Form is required for investment in each Plan/Option. Multiple cheques not permitted with single application form (Refer instruction no. 19-25) OTBM facility is available to investors who have Invest Easy facility registered with NIMF.

Scheme/Plan	<input type="checkbox"/> Nippon India Asset Allocator FoF - Regular Plan <input type="checkbox"/> Nippon India Asset Allocator FoF - Direct Plan						
Option	<input type="checkbox"/> Growth** <input type="checkbox"/> Dividend Payout <input type="checkbox"/> Dividend Reinvestment						
Mode of Payment <input type="radio"/> Cheque <input type="radio"/> DD <input type="radio"/> Funds Transfer <input type="radio"/> RTGS / NEFT <input type="radio"/> OTBM Facility (One Time Bank Mandate)							
Investment Amount (₹)	DD Charges (if applicable) (₹)	Net Amount~ (₹)	Instrument No/UTR No.	Date	Drawn on Bank	Bank Branch	City
I	II	I minus II		DDMMYYYY			

** Default option if not selected. ~Units will be allotted for the net amount minus the transaction charges if applicable.

5. SWITCH ☐ Partial Switch OR ☐ Full Switch (Switch Over application needs to be submitted only at Designated Investor Service Center (DISC) of NAM India)

Amount: ₹ _____ **or Units:** _____ **From Scheme** _____ **Plan** _____ **Option** _____

To Scheme/Plan	<input type="checkbox"/> Nippon India Asset Allocator FoF - Regular Plan <input type="checkbox"/> Nippon India Asset Allocator FoF - Direct Plan
To Option	<input type="checkbox"/> Growth <input type="checkbox"/> Dividend Payout <input type="checkbox"/> Dividend Reinvestment

6. DECLARATION AND SIGNATURE

I/We would like to invest in above mentioned scheme 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 including but not limited to Nippon India Any Time Money Card. 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/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. 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 First / Sole Applicant / Guardian / Authorised Signatory	Second Applicant / Authorised Signatory	Third Applicant / Authorised Signatory
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Received Purchase Application from Mr/Ms/M/s : _____

App No.:

For allotment of Units under

<input type="checkbox"/> Nippon India Asset Allocator FoF - Regular Plan	Option : <input type="checkbox"/> Growth <input type="checkbox"/> Dividend Payout <input type="checkbox"/> Dividend Reinvestment
<input type="checkbox"/> Nippon India Asset Allocator FoF - Direct Plan	

Cheque / DD No. _____ date ____ / ____ / ____ ₹ _____ Facilities Opted: ☐ SIP

Signature, Date & Stamp

Drawn on Bank _____

9. FATCA and CRS DETAILS For Individuals (Mandatory) Non Individual Investors should mandatory fill separate FATCA/CRS details form

Please indicate all Countries in which you are a resident for tax purpose, associated Taxpayer Identification Number and it's Identification type eg. TIN etc.

Sole/First Applicant/Guardian			Second Applicant			Third Applicant		
Country #***	Tax Payer Ref. ID No%	Identification Type	Country #	Tax Payer Ref. ID No%	Identification Type	Country #	Tax Payer Ref. ID No%	Identification Type
1			1			1		
2			2			2		
3			3			3		

In case Country of Tax Residence is only India then details of Country of Birth & Nationality need not be provided. *In case Tax Identification Number is not available, kindly provide its functional equivalent

Sole/First Applicant/Guardian			Second Applicant			Third Applicant		
Country of Birth***			Country of Birth***			Country of Birth***		
Country of Nationality***			Country of Nationality***			Country of Nationality***		

10. ADDITIONAL KYC DETAILS

OCCUPATION***	Professional	Agriculturist	Housewife	Retired	Government Service/PublicSector	Business	Forex Dealer	Student	Private Sector Service	Others
1 st Applicant	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2 nd Applicant	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3 rd Applicant	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Guardian	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

GROSS ANNUAL INCOME DETAILS^**		Below 1 Lac	1-5 Lacs	5-10 Lacs	10-25 Lacs	25 Lacs-1 Crore	>1 Crore	NET-WORTH*** in ₹	Date
1st Applicant		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	(Net worth should	D D M M Y Y Y Y
2nd Applicant		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	not be older	D D M M Y Y Y Y
3rd Applicant		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	than 1 year)	D D M M Y Y Y Y
Guardian		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		D D M M Y Y Y Y

PEP DETAILS***		1st Applicant	2 nd Applicant	3 rd Applicant	Guardian
Are you a Politically Exposed Person (PEP)^**		Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>
Are you related to a Politically Exposed Person (PEP)^**		Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>

11. INVESTMENT & PAYMENT DETAILS (Separate Application Form is required for investment in each Plan/Option. Multiple cheques not permitted with single application form (Refer instruction no. 19-25)

Scheme/Plan		Option	
<input type="checkbox"/> Nippon India Asset Allocator FoF - Regular Plan		<input type="checkbox"/> Growth ^^	<input type="checkbox"/> Dividend Payout
<input type="checkbox"/> Nippon India Asset Allocator FoF - Direct Plan			<input type="checkbox"/> Dividend Reinvestment

Mode of Payment ☐ Cheque ☐ DD ☐ Funds Transfer ☐ RTGS / NEFT

Investment Amount (₹)	DD Charges (if applicable) (₹)	Net Amount~ (₹)	Instrument No/UTR No.	Date	Drawn on Bank	Bank Branch	City
I	II	I minus II		D D M M Y Y Y Y			

^^ Default option if not selected. ~Units will be allotted for the net amount minus the transaction charges if applicable.

12. NOMINATION - I wish to Nominate ☐ Yes ☐ No (Mandatory if mode of holding is single) (Ref. Instruction No. 26) In case of existing investor, Nomination details shall be replicated from the folio mentioned above. If investor wishes to modify any of the nomination details, Registration/ Cancellation of Nominee form shall be provided separately. Signature of applicants is mandatory if you do not wish to nominate.

Nominee Name & Address	PAN of Nominee (Optional)	Date of Birth of Nominee	Nominee Relation With Investor	Guardian Name (in case Nominee is Minor)	Guardian Relation with Nominee	Allocation (%)	Sign of Nominee	Sign of Guardian	Signature of Applicants
									1st Applicant
									2nd Applicant
									3rd Applicant

13. POWER OF ATTORNEY (POA) HOLDER DETAILS (Refer Instruction No. 9)

First Applicant POA Name	Mr./Ms./M/s	PAN^							
Second Applicant POA Name	Mr./Ms./M/s								
Third Applicant POA Name	Mr./Ms./M/s								

14. I WISH TO OPT FOR SIP ☐ Yes ☐ No (The first SIP Debit directly from your bank account should be on or after 8th March, 2021)

Note : It is mandatory to submit SIP Enrolment Cum Auto Debit / One Time Bank Mandate Form incase you have opted for SIP.

15. DECLARATION AND SIGNATURE

I/We would like to invest in above mentioned scheme 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 including but not limited to Nippon India Any Time Money Card. 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/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. 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			First / Sole Applicant / Guardian / Authorised Signatory			Second Applicant / Authorised Signatory			Third Applicant / Authorised Signatory		
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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



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**SMS charges apply



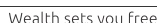
APP No.:

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.

\$ In case the SIP 'End Date' is incorrect/ not legible/ not mentioned by the investor, then default end date shall be considered as December 2099.

I hereby appoint 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.

Investors are requested to note that the amount mentioned in One Time Bank Mandate should be the maximum amount that you would like to invest in schemes of NIFE on any transaction day.



ONE TIME BANK MANDATE
(NACH / Direct Debit Mandate Form)

(Applicable for Lumpsum Additional Purchases as well as SIP Registration)

INSTRUCTIONS cum TERMS AND CONDITIONS

- (1) Auto Debit facility is offered only to the investors maintaining their bank accounts with Bank of Baroda / Bank of India / HDFC Bank / ICICI Bank / AXIS Bank / State Bank of India / Union Bank Of India / Allahabad Bank / Punjab National Bank / Central Bank of India / Bank of Maharashtra. The above list is subject to change from time to time. "National Automated Clearing House (NACH)" is Direct Electronic Debit mode implemented by National Payments Corporation of India (NPCI), list of banks is available on NPCI website www.npci.org.in. The said list is subject to modifications. The investor agrees to abide by the terms and conditions of NACH Debit / Auto Debit facility of Reserve Bank of India / Banks. If any city / bank is removed from the above mentioned list NAM India at its sole discretion may accept Post Dated Cheques (PDC's) from the investors for the balance period.
- (2) Nippon India Mutual Fund (NIMF) / NAM India, 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. Investor will not hold NIMF / NAM India, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles of NACH Debit / Auto Debit / local holidays.
- (3) Investors are required to submit One Time Bank Mandate Form and SIP Enrollment Form along with a photo copy/cancelled cheque of Debit Bank Account (as mentioned on the One Time Bank Mandate Form) atleast 21 working days before the first SIP Installment date for NACH Debit & Auto Debit. Clearing. In case One Time Bank Mandate Form is already registered in the folio then the SIP registration request for on going provided in the same folio will be processed within 12 calendar days.
- (4) An investor can opt for Monthly, Quarterly or Yearly frequency for SIP. In case the investor has not specified the frequency then by default the frequency will be treated as Monthly. If an investor does not mention SIP end date appropriately the tenure of SIP will be treated as perpetual i.e. the end date shall be considered as December 2099. In case an investor, who has opted for Perpetual SIP, subsequently intends to discontinue the same, a written communication thereof will be required to be furnished.
- (5) An investor shall have the option of choosing for 1 or more than 1 SIP in the same scheme same plan and in the same month. The investor can choose the SIP Dates from 1st to 28th of any given month for SIP registered through One Time Bank Mandate. For SIP registered through Auto Debit, SIP Debit date shall continue to be 2nd, 10th, 18th and 28th of any given month. More than one SIP for the same debit date shall be acceptable. If an investor does not mention SIP Date in the application form or multiple SIP dates are mentioned in the SIP Mandate or the SIP Date is unclear in the application form / SIP Mandate, the default SIP date shall be treated as 10th as per the frequency defined by the investor. In case the criteria are not met the SIP would start on the same date from the next month. Investors should check the same at the Designated Investor Service Centre of Nippon India Mutual Fund before investing.
- (6) For details about the Scheme and its facility please refer the SID, SAI & KIM of the respective schemes / Addendum issued from time to time carefully before investing.
- (7) In case of three consecutive failures due to insufficient balance in bank account while processing request for SIP, NAM India shall reserve the right to terminate the SIP without any written request from the investor.
- (8) In case an investor wishes to change the bank account details for the existing SIP registered through Auto Debit / NACH Debit mode, then he has to provide Change of bank details for One Time Bank Mandate. The existing SIP registration will not get cancelled. The investor has to submit the Change of bank details for One Time Bank Mandate atleast 21 business days prior to the next SIP Debit date.
- (9) In case the Investor wishes to cancel the One Time Bank Mandate / SIP, Investor will have to submit an One Time Bank Mandate Cancellation Form or SIP cancellation form, 21 business days prior to discontinuation.
- (10) Investors may note that all the transactions executed through Invest Easy such as "Online Transactions" (whether on our website or through any other application using the internet) "Transactions through call center", "Transactions through SMS", "Transactions through Mobile Phone" or any other facility as offered by NIMF from time to time using the IPIN / One Time Password (OTP) will be considered as transaction through the mentioned broker (ARN) mentioned on this "SIP Enrollment Details" Form.
- (11) The Broker Code given in this mandate will be applicable for all the transactions done through Invest Easy mode. In case there is a change of Broker Code then the investor are requested to cancel the existing mandate and register a fresh mandate with us.
- (12) For Direct Investment Please Mention "Direct in the Column "Name & Broker Code/ARN.
- (13) 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

Sr	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 the application form from the investor/distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess 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 Dividend Payout), by default, the units will be allotted under the Growth Option of the default /selected plan of the scheme.

- (14) Applications should be submitted at any of the Designated Investor Service Centre (DISCs) of NAM India or KFin Technologies Pvt. Ltd
- (15) Existing unit holders should note that unit holders' details and mode of holding (single, jointly, anyone or survivor) will be as per the existing Account.
- (16) NAM India reserves the right to reject any application without assigning any reason thereof. NAM India in consultation with Trustees reserves the right to withdraw these offerings, modify the procedure, frequency, dates, load structure in accordance with the SEBI Regulations and any such change will be applicable only to units transacted pursuant to such change on a prospective basis.
- (17) No entry load will be charged with effect from August 1, 2009. Exit Load as applicable in the respective Scheme at the time of enrolment of SIP will be applicable.

- (18) In order to transact through Call Center, SMS, online mode whether through NIMF website or any other application using the internet and/or through Mobile or any other device, the investor needs to have the IPIN, issued by NAM India. By filling this form the investor will be issued IPIN by default in case he has not opted for the same earlier. This IPIN can also be used by the investor to Transact Online. If only the email id of the investor is registered with NAM India / NIMF, investor can execute Transaction through Call Center; Transaction through mobile WAP (Web Access Portal) Site, Transaction through NIMF website. If only the mobile number of the investor is registered with NAM India/NIMF, investor can execute transaction only through SMS. For further details investors are requested to refer SAI.
- (19) Kindly note that in case of a folio with joint Unitholders, having mode of operations as "either or survivor" or "anyone or survivor" any one of the investor(s) can transact through SMS, provided that such instruction is received via an SMS from the mobile number registered with NAM India with respect to the concerned folio.
- (20) **Permanent Account Number (PAN):** SEBI has made it mandatory for all applicants (in the case of application in joint names, each one of the applicant 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), 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. Micro SIP & Investors residing in the state of Sikkim are exempted from the mandatory requirement of PAN proof submission however they are required to mandatorily submit KYC Acknowledgement copy. 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 applicant's 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/Distributors or visit our website mf.nipponindiaim.com for further details.
- (21) **Prevention of Money Laundering and Know Your Client (KYC):** SEBI has prescribed uniform KYC compliance procedure for all the investors dealing with them. 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 to be KYC compliant. However, applicants should note that minors cannot apply for KYC 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. Should the applicant desire to change KYC related information, POS will extend the services of effecting such changes. In case of an existing investor of NIMF who is already KYC Compliant under the erstwhile centralized KYC with CVL (CVLMF) 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.
- (i) 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 in the website www.cvlkra.com along with supporting documents at 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.
- (ii) Investors who have complied with KYC process before December 31, 2011 (KYC status with CVL-KRA as "MF - VERIFIED BY CVLMF") and not invested in the schemes 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.
- Update 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 investors have existing investments. The said form is available on NIMF's website i.e. mf.nipponindiaim.com or on the website of Association of Mutual Funds in India i.e. www.amfiindia.com or on the website of any authorised KRA's. Once the same is done then the KYC status at CVL-KRA will change to 'Verified by CVL KRA' after due 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.
- (22) **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:

- 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.
- 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.
- In case there is no transaction in any of the mutual fund folios then CAS detailing holding of investments across all the Mutual Funds will be issued on half yearly basis (at the end of every six months (i.e. September/ March)).
- 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.
- 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, dividend payout, dividend reinvestment, 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.

- (23) **Units held in the dematerialized form:** Unitholders can have an option to hold the units in dematerialized form in terms of the guidelines / procedural requirements as laid by the Depositories (NSDL/CDSL) / Stock Exchanges (NSE / BSE). 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.
- (24) Employee Unique Identification Number (EUIDN) would assist in tackling the problem of mis-selling even if the employee/relationship manager/sales person leave the employment of the distributor.

*I/We hereby declare that the particulars given on this mandate are correct and complete. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold Nippon India Mutual Fund, their representatives, service providers, participating banks & other user institutions responsible. I/We have read the Terms & Conditions and agree to discharge the responsibility expected of me/us as a participant/s under the scheme. I/We authorize use of above mentioned contact details for the purpose of this specific mandate instruction processing. I/We hereby confirm adherence to terms on this mandate. 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.

Authorisation to Bank: I/We wish to inform you that I/we have registered with Nippon India Mutual Fund for NACH / Direct Debit through their authorised Service Provider(s) and representative for my/our payment to the above mentioned beneficiary by debit to my/our above mentioned bank account. For this purpose I/We hereby approve to raise a debit to my/our above mentioned account with your branch. I/We hereby authorize you to honor all such requests received through to debit my/our account with the amount requested, for due remittance of the proceeds to the beneficiary.

FOR OFFICE USE ONLY (Not to be filled in by Investor)

Affix Barcode

Date and Time Stamp No.

INSTRUCTIONS FOR AUTO SWITCH

- (1) Auto Switch facility is a Special facility available to the investors having investments in Specified Schemes of Nippon India Mutual Fund (NIMF) only during the New Fund Offering (NFO) period whereby investors can switch their units from such Specified Schemes at the specified date during the NFO Period.
- (2) Unit holders are advised to read the Statement of Additional Information (SAI), Scheme Information Document (SID) and Key Information Memorandum (KIM) of the Scheme which is available at all the Designated Investor Service Centers (DISC), brokers / distributors and on our website mf.nipponindiaim.com carefully before investing.
- (3) This Auto Switch Form can be used only by Unit holders having investments in Specified Schemes of Nippon India Mutual Fund to switch their units. NAM India reserves the right to extend or limit the said facility on such terms and conditions as may be decided from time to time. For eligible/specified transferor scheme please refer to SID.
- (4) Unit holders having investments in Schemes other than Specified Schemes and wish to switch their investments have to fill up Switch Section of the Application Form.
- (5) The application for Auto Switch will be processed on the closing day of the NFO.
- (6) All valid Auto Switch request would be treated as switch-out / redemption for the Transferor Scheme.
- (7) The units from the Specified Transferor Scheme will be switched, subject to provisions mentioned in the Scheme Information Document of the Transferor Scheme. The units in the Transferee Scheme will be allotted at the NFO Price of the Scheme on the allotment date.
- (8) Unit holder are required to maintain clear balance in accordance with amount specified in the Auto Switch Application Form on the execution date. In case of insufficient balance in the account / folio, the application for Auto Switch will be rejected.
- (9) Unit holders should note that Unit holders' details and mode of holding (single, joint, anyone or survivor) in the Transferee Scheme will be as per the existing folio number of the Transferor Scheme. Units will be allotted under the same folio number.
- (10) The Unit holders are given an Option to hold the units by way of an Account Statement 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 DP (registered with NSDL / CDSL as may be indicated by the Fund at the time of launch of the Plan) 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. In case Unit holders do not provide their Demat Account details, 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.
- (11) For Direct Investments, please mention "Direct" in the column "Name & Broker Code / ARN".
- (12) This facility will not be available for units which are under any Lien/Pledged or any lock-in period.
- (13) The application is subject to detailed scrutiny and verification. Applications which are not complete in all respect are liable for rejection either at the collection point itself or subsequently after detailed scrutiny / verification at the back office of the Registrar.
- (14) NAM India reserves the right to withdraw this amend or withdraw this facility or change the procedures from time to time.
- (15) Investors are requested to clearly mention the Plan and the Option in which investment is to be made. In case of any ambiguity, the application will be liable to be rejected. In the absence of clear indication as to the choice of Option (Growth or Dividend Payout), by default, the units will be allotted under the Growth Option of the Plan.
- (16) 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 the application form from the investor/distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess 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 Dividend Payout), by default, the units will be allotted under the Growth Option of the default /selected plan of the scheme.

- (17) Employee Unique Identification Number (EUID) would assist in tackling the problem of mis-selling even if the employee / relationship manager / sales person leave the employment of the distributor.

INSTRUCTIONS TO HELP YOU COMPLETE THE MAIN APPLICATION FORM

1. Please read the Key Information Memorandum and the Scheme Information Document of Nippon India Asset Allocator FoF 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.
2. 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 refer to the checklist at the bottom of the application form to ensure that the requisite details and attachments have been provided. This will help in avoiding processing delays and / or rejection of your Application Form.
3. The Applicants' 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 dividend / redemption will be made in the name of / favoring 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.
4. The Minimum investment amount for Nippon India Asset Allocator FoF under all Plan is Rs. 5,000 per option and in multiples of Re. 1 thereafter.
5. 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.
NAM India / NIMF is also providing a facility to the investors to register multiple bank accounts. By registering multiple bank accounts, the investors can use any of the registered bank accounts to receive redemption / dividend proceeds. These account details will be used by the NAM India / NIMF for verification of instrument used for subscription to ensure that third party payments are not used for mutual fund subscription, except as permitted. Investors are requested to avail the facility of registering multiple bank accounts by filling in the Application Form for Registration of Multiple Bank Accounts available at our DISC or on our website at mf.nipponindiaim.com

6. In case of non-individual applicants, i.e. HUF / Companies / AOP / BOI / Trusts / Societies / FIs etc. the name, email-ID and telephone number of the contact person to whom the correspondence should be addressed to should be provided.
7. 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, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, and systematic transfer plan and bonus 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.

8. Signatures should be in English or in any other Indian language. 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 designation. A list of Authorised Signatories with their names & designations duly certified /attested by the bankers should be attached with the application form.
9. In case the application is made under a Power of Attorney (PoA), a duly certified copy thereof duly notarised should be submitted with the application. The POA document should contain the signatures of both the Applicant & the constituted Attorney.
10. 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, alongwith a certified copy of the Memorandum and Articles of Association or Trust Deed / Bye Laws / Partnership Deed, whichever is applicable.
11. In case Mode of Holding is not mentioned for Joint Holders, the default mode of holding would be Joint.
12. 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.
13. 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. Date of Birth of the minor is mandatory while opening the account / folio.
14. 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.
15. 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.
16. 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:
 - i. Birth certificate of the minor, or
 - ii. School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., or
 - iii. Passport of the minor, or
 - iv. Any other suitable proof evidencing the date of birth of the minor.
 - v. In case of court appointed legal guardian, supporting documentary evidence shall be provided.
 - vi. 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.

17. 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 applicant's 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 mf.nipponindiaim.com for further details.

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.

18. 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 - MIRSD/SE/Cir-21/2011 dated October 05, 2011, MIRSD/Cir-23/2011 dated December 02, 2011 and MIRSD/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. MIRSD/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:

- 1) In case of an existing investor of NIMF and who is already KYC Compliant under the erstwhile centralized KYC with CVL (CVLMF) 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
- 2) 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 in the website www.cvlkra.com along with supporting documents at 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 a onetime submission of documentation.
- 3) Investors who have complied with KYC process before December 31, 2011 (KYC status with CVL-KRA as "MF - VERIFIED BY CVLMF") and not invested in the schemes 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 investors have existing investments. Once the same is done then the KYC status at CVL-KRA will change to 'Verified by CVL KRA' after due 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.

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 i.e. mf.nipponindiaim.com or on the website of Association of Mutual Funds In India i.e. www.amfiindia.com or on the website of any authorised KRA's.

19. Payment should be made by a single cheque/DD and must be payable locally in the city where the official collection centre of NIMF is located / where the application is submitted. Out station cheques/DDs or cash will not be accepted.

- The applications (including Switches/transfers from other eligible Nippon India Mutual Fund Schemes / Plans) will be accepted at all the Designated Investor Service Centers of Nippon India Mutual Fund (i.e. Branches of Nippon Life India Asset Management Limited & KFin Technologies Private Limited) mentioned in the KIM.
- The Cheque/DD should be crossed/ marked "Account payee" and drawn in favour of "Nippon India Asset Allocator FoF"

Nippon India Mutual Fund will not accept Third Party Payments for subscriptions. When payment is made from a bank account other than that of the beneficiary investor, the same is referred to as a "Third Party Payment" of subscription with joint holders, the first holder is considered as the beneficiary investor.

Instructions continued

20. Please mention the application serial no. on the reverse of the cheque/demand draft tendered with the application.
21. In case payment is made through Demand Draft or Bankers Cheque or Indian Rupee draft purchased abroad or from FCNR / 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.
22. 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 outstation cheques/draft are not permitted. Application received with outstation 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, 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).
- If the Scheme name on the application form and on the cheque is different, then NAM India will endeavor to reject the application however in case the application gets accepted then the same will be processed as per the scheme name mentioned on the application form.
- 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.)
23. 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 call for additional details. In specific exceptional situations where Third Party payment is permitted like i.e (i) Payment by employer on behalf of employee under Systematic Investment Plan (SIP) facility, or lump sum / 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 FII 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.
24. Direct Credit of Redemption / Dividend Proceeds / Refund if any -NIMF will endeavor to provide direct / electronic credit for dividend / redemption payments into the investors bank account directly. In case the direct credit is not affected by the unitholder's er 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 dividend and redemption payout.
25. In accordance with the AMFI Best Practice Guideline Circular No. 17/2010-11 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/Dividend), 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 / dividend payments w.e.f. March 1, 2014.
- a) 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)
- b) Self attested copy of bank statement with current entries not older than 3 months; (or)
- c) Self attested copy of bank passbook with current entries not older than 3 months; (or)
- d) Bank Letter duly signed by branch manager/authorized personnel.
26. **Nomination:**
- (I) **For units held in physical mode:**
- (a) 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.
- (b) 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.
- (c) Nomination of an NRI is subject to requirements, if any, prescribed by RBI and SEBI from time to time.
- (d) Nomination can be changed at any time during the currency of the investment by the same persons who have made the nominations.
- (e) Unitholder being either parent or lawful guardian on behalf of a minor and an eligible institution, societies, bodies corporate, HUF, AoPs, Bols and partnership firms shall have no right to make any nomination.
- (f) 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.
- (g) On registration of nomination a suitable endorsement shall be made on the statement of account or in the form of a separate letter.
- (h) The facility of nomination is available to a unitholder under SEBI (MFs) Regulations and guidelines issued by SEBI from time to time.
- (i) Nomination in respect of units stands rescinded, upon the transfer of units.
- (j) 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
- (k) Where a nomination in respect of any unit has been made, the units shall, on the death of the single unitholder or all the holders, 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.
- (l) 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, nonexpression 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.
- (m) Transmission made by the AMC as aforesaid, shall be a full discharge to the AMC from all liabilities in respect of the said units.
- (n) 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.
- (o) 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"
- (p) Power of Attorney (POA) holder cannot sign the Nomination form.
- (q) Nomination is not allowed in a folio held on behalf of a minor.
- (r) If the investor does not fill in the nomination details under nomination section of the Application form then by default it shall be treated as his consent not to register the nomination in the folio/account.
- (s) 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 supercede the existing nominee details in the folio.
- (II) **For units held in Electronic mode:**
- (a) The nomination facility will not be provided for the units held in Electronic Form with the Depository. The nomination details provided by the Unit holder to the depository will be applicable to the Units of the Scheme. Such nomination including any variation, cancellation or substitution of Nominee(s) shall be governed by the rules and bye-laws of the Depository.
27. In case of NRI/FII investors the Account Statements and other correspondence will be sent to the mailing address mentioned. The Redemption cheques and dividend warrants will be sent to the bankers directly.
28. 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 details scrutiny/ verification at the back office of the registrars.
29. Please contact your nearest Investor Service Centre or write to the Registrars, KFin Technologies Private Limited, Selenium Building, Tower-B, Plot No- 31 & 32, Financial District, Nanakramguda, Serilingampally, Hyderabad, Rangareddy,Telangana, India, 500032. or send an email to customercare@nipponindiaim.in.
30. The Unit holders are given an Option to hold the units by way of an Account Statement 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 the Fund at the time of launch of the Plan) 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, the application shall be treated as invalid and shall be liable to be rejected. In case Unit holders do not provide their Demat Account details, 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. Unit Holders opting the units in the demat mode, can submit redemption/switch only through DP or through stock exchange platform.
31. The units from the Transferor Scheme will be switched in to the Nippon India Asset Allocator FoF subject to provisions mentioned in the Scheme Information Document of the Transferor Scheme. The units in the Transferee Scheme i.e. Nippon India Asset Allocator FoF will be allotted at the New Fund Offer Price of the Scheme on the allotment date.
32. Investors are requested to clearly mention the Plan and the Option in which investment is to be made. Incase of any ambiguity, the application will be liable to be rejected. In the absence of clear indication as to the choice of Option (Growth or Dividend Payout), by default, the units will be allotted under the Growth Option of the Plan.
33. 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 the application form from the investor/distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess 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 Dividend Payout), by default, the units will be allotted under the Growth Option of the default /selected plan of the scheme.

34. For Direct Investments, please mention "Direct" in the column "Broker / Agent Code".

35. **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.

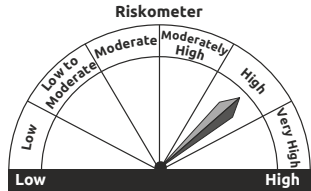
Transaction charges shall not be deducted if:

- (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/ /DTP/, 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.
36. Employee Unique Identification Number (EUID) would assist in tackling the problem of mis-selling even if the employee/relationship manager/sales person leave the employment of the distributor.
37. It is mandatory for NRI Investors to provide a valid email id and or mobile number. The same shall be required for opening a new folio / zero balance folio. In absence of valid email id and /or mobile number, NAM India reserves the right to reject the application.
38. **MICRO SYSTEMATIC INVESTMENT PLAN ("MICRO SIP") / PAN EXEMPT INVESTMENTS**

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. 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. Post Dated Cheques will not be accepted as a mode of payment for application of MICRO SIP. Nippon India SIP Insure facility will not be extended to investors applying under the category of Micro SIPs.

39. **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 and 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* along with 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 intimate Nippon India AMC / its Registrar / KRA, 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 mf.nipponindiaim.com for the Declaration Form.
40. **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/ 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 green card 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:** a) 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. b) 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. c) 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. d) 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 along with documentary evidence. e) 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. f) 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. g) 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. h) 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) I/We shall indemnify the Company for any loss that may arise to the Company on account of providing incorrect or incomplete information.
41. 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.
42. **Product Label :** Investors are requested to review product label for the scheme which is provided below at the time of investments.

Nippon India Asset Allocator FoF (An open ended fund of funds scheme investing in equity oriented scheme, debt oriented schemes and gold ETF of Nippon India Mutual Fund)

Product Label	
<p>This product is suitable for investors who are seeking*</p> <ul style="list-style-type: none">• Long term capital growth• An open ended fund of funds scheme investing in equity oriented scheme, debt oriented schemes and gold ETF of Nippon India Mutual Fund <p>*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p>Riskometer</p>  <p>Investors understand that their principal will be at High risk</p>

NFO Opening Date : January 18th, 2021 NFO Closing Date : February 01st, 2021 Scheme Re-opening Date : On or before February 15th, 2021

App. No.

BROKER / AGENT INFORMATION				
Name & Broker Code / ARN	Sub Broker / Sub Agent ARN Code	*Employee Unique Identification Number	Sub Broker / Sub Agent Code	RIA Code**
ARN- (ARN stamp here)	ARN-			
<p>*Please sign below in case the EUIIN is left blank/not provided. I/We hereby confirm that the EUIIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/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.</p> <p>++ 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:</p>				
SIGN HERE First / Sole Applicant / Guardian / Authorised Signatory		Second Applicant / Authorised Signatory		Third Applicant / Authorised Signatory
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.				
TRANSACTION CHARGES (Please tick any one of the below. Refer Instruction No. 14)				
<input type="checkbox"/> I AM A FIRST TIME INVESTOR IN MUTUAL FUNDS ₹ 150 will be deducted as transaction charge for per purchase of ₹ 10,000 and more		OR <input type="checkbox"/> I AM AN EXISTING INVESTOR IN MUTUAL FUNDS ₹ 100 will be deducted as transaction charge for per purchase of ₹ 10,000 and more		
ASBA facility is available only for investor subscribing for units in Dematerialised form.				

DEMAT ACCOUNT DETAILS	
National Securities Depository Limited Depository Participant Name _____ DP ID No. _____ Beneficiary Account No. _____	Central Depository Securities Limited Depository Participant Name _____ Target ID No. _____
Enclosures (Please tick any one box) : <input type="checkbox"/> Client Master List (CML) <input type="checkbox"/> Transaction cum Holding Statement <input type="checkbox"/> Cancelled Delivery Instruction Slip (DIS)	
Investor Category (Ref. Instruction No.10)	
IND <input type="checkbox"/> NRI <input type="checkbox"/> HUF <input type="checkbox"/> CO <input type="checkbox"/> FI <input type="checkbox"/> MF <input type="checkbox"/> NIF <input type="checkbox"/> IF <input type="checkbox"/> IC <input type="checkbox"/> VC <input type="checkbox"/> FII <input type="checkbox"/> FIISA <input type="checkbox"/> EMP <input type="checkbox"/> DIR <input type="checkbox"/> OTHERS <input type="checkbox"/> _____	
Name of Sole / 1st applicant/Minor/Karta of HUF/Non-Individual Mr. / Miss / Master / M/s. _____ Date of Birth** _____	
Name of Guardian Mr. / Miss (incase 1st applicant is Minor) _____ (**Date of Birth Mandatory only if Applicant is Minor)	
Relation with Minor/Designation <u>MANDATORY</u>	

Permanent Account Number (PAN) & KYC Compliant - Mandatory	
PAN / PEKRN of 1st applicant/ Guardian (incase 1st applicant is Minor) _____	Attached <input type="checkbox"/> Pan Proof Attached <input type="checkbox"/> KYC Acknowledgement Copy

Instrument Details: (Please refer respective SID/KIM for product labelling)		
Scheme/Plan	Option	Investment Amount
<input type="checkbox"/> Nippon India Asset Allocator FoF- Regular Plan <input type="checkbox"/> Nippon India Asset Allocator FoF- Direct Plan	<input type="checkbox"/> Growth^^ <input type="checkbox"/> Dividend Payout <input type="checkbox"/> Dividend Reinvestment (^ Default option if not selected)	

DETAILS OF BANK ACCOUNT FOR BLOCKING OF FUNDS	
Bank Account No.	_____
Bank Name & Branch where Account is held	_____
Total Amount to be Blocked (Rupees in Figures)	_____
Rupees in Words	_____

DECLARATION & SIGNATURE/S	
I/We would like to invest in Nippon India Asset Allocator FoF 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 including but not limited to Nippon India Any Time Money Card. 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.	
<input type="checkbox"/> I confirm that I am resident of India. <input type="checkbox"/> 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.	

SIGNATURE OF BANK ACCOUNT HOLDERS		
SIGN HERE First / Sole Applicant / Guardian / Authorised Signatory	Second Applicant / Authorised Signatory	Third Applicant / Authorised Signatory

Received from _____	
An application for allotment of Units under	<input type="checkbox"/> Nippon India Asset Allocator FoF- Regular Plan <input type="checkbox"/> Nippon India Asset Allocator FoF- Direct Plan Option : _____
SCSB A/C Details	
Bank Account No. _____	Bank Name & Branch where Account is held _____
Amount Blocked ₹ (in figures) _____	
₹ (in words) _____	

Instructions

1. Investor needs to submit a duly filled ASBA Application Form to the SCSB with whom the bank account to be blocked is maintained.
2. The Investor shall submit the ASBA Form for subscribing units of Mutual Fund scheme authorizing SCSB to block the subscription money in a bank account.
3. All Bank Account details need to be correctly mentioned 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.
4. On submission of the ASBA Application Form with the SCSB 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.
5. The SCSB shall block the investment money in the bank account number mentioned in the ASBA Application Form. The investment amount shall remain blocked in the Bank Account till the allotment of units under the scheme or till the application is rejected, as the case may be.
6. The ASBA Application shall be rejected by SCSB if the bank account specified in the ASBA Application Form does not have sufficient balance required to meet the investment amount.
7. All grievances relating to the ASBA facility may be addressed to the AMC/RTA to the issue, with a copy to the SCSB, giving full details such as name, Applicant Address, Investment Amount to be blocked, Investors Bank Account number and the designated branch of the SCSB where the ASBA Application Forms are to be submitted.
8. ASBA facility extended to the investors shall operate in accordance with the SEBI Guidelines in force from time to time.
9. NIMF will endeavor to provide payment of Dividend / Redemption / Refund (If any) through ECS, NEFT, Cheque, Demand Draft or Direct Credit into investors bank account wherever possible.
10. Investor Category
Investor Shall tick Applicable Category in the form. please note the various categories below:

Code	Category	Code	Category	Code	Category
IND	Individuals	HUF	Hindu Undivided Family*	CO	Bodies Corporate
FI	Banks & Financial Institutions	MF	Mutual Funds	IC	Insurance Companies
NIF	National Investment Fund	IF	Insurance Funds	FII	Foreign Institutional Investors
VC	Venture Capital Funds	NRI	Non Resident Individuals	DIR	Director
FIISA	FI or Sub-Account not a Corporate Individual	EMP	Eligible Employee		
OTHER					

* HUF should apply only through karta

11. Investors are requested to clearly mention the Plan and the Option in which investment is to be made. In case of any ambiguity, the application will be liable to be rejected. In the absence of clear indication as to the choice of Option (Growth or Dividend Payout), by default, the units will be allotted under the Growth Option of the Plan.
12. 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 the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess 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 Dividend Payout), by default, the units will be allotted under the Growth Option of the default / selected plan of the scheme.

13. For Direct Investments, please mention "Direct" in the column "Broker / Agent Information".

14. 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) shall deduct a Transaction Charge on per purchase / subscription of ₹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 ₹ 150/- shall be levied for per purchase / subscription of ₹ 10,000 and above; and**
 - **For the existing investor a transaction charge of ₹ 100/- shall be levied for per purchase / subscription of ₹ 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 ₹ 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 ₹ 10,000/-;
- (b) The transaction pertains to other than purchases/subscriptions relating to new inflows such as Switch/ STP/ /DTP/, 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 ₹ 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 ₹ 100 will be deducted for investment of ₹ 10000 and above.
15. Employee Unique Identification Number (EUIDN) would assist in tackling the problem of mis-selling even if the employee/relationship manager/sales person leave the employment of the distributor.

DESIGNATED INVESTOR SERVICE CENTRES NIPPON LIFE INDIA ASSET MANAGEMENT LIMITED

Agartala: Nippon Life India Asset Management Limited(Nippon India Mutual Fund),2nd Floor of HDFC Bank Building, OM Niwas,Netaji Chowmuhani, Agartala - 799001. **Aggra:** Block No. 50, Anupam Plaza, Opp FCI, Sanjay Place, Agra - 282002. **Ahmedabad:** 4th Floor, Megha House, Mithakhali, Law Garden Road, Ellis Bridge, Ahmedabad -380006. **Ahmednagar:** Office No 101, 1st Floor, Gajanan Apartment, Opposite Zopadi Canteen, Savedi Road, Ahmednagar - 414001. **Ajmer:** India Heights india motor circle 2nd floor above ICICI bank , kutchery Road , Ajmer - 305001. **Akola:** Nippon Life India Asset Management Limited. 3rd Floor , Yamuna Tarang Complex,National Highway No 6, Near Ramlata Business Center - 444001. **Aligarh:** 1st Floor, B - 101, Center Point Market, Samad Road, Aligarh - 202001. **Allahabad:** 2nd Floor, House No. 31/59, Shiv Mahima Complex, Civil Lines, Allahabad - 211001. **Alwar:** 2nd Floor - 201 Raghu Marg, Opp Govt Childrens Hospital, Alwar(Rajasthan) - 301001. **Ambala:** 4307/12,Shanti Complex , Jagadhari Road ,Opp. Civil Hospital,2nd floor above yves bank, Ambala - 133001. **Amravati:** Vimaco Towers, C Wing 4,5,6, Amravati - 444601. **Amritsar:** SF-1, 4th Floor, 10, Eminent Mall, The Mall, Amritsar - 143001. **Anand:** 2nd Floor, 204, Maruti Sharnam, Anand Vidhyanagar Road, Anand - 388001. **Asansol:** 4th Floor, Chatterjee Plaza, 69 (101) G T Road, Rambandhu Tala, Asansol - 713303. **Aurangabad:** C-8,2nd floor,Aurangabad, Business center, Adalat Road, Aurangabad - 431001. **Balasore:** Nippon Life India Asset Management Limited , 2nd floor, Vivekananda Marg, Near Shyam Agencies, Chidia Polo - 756001. **Bangalore:** NG-1 & 1A, Ground Floor, Manipal Centre , 47, Dickenson Road - 560042. **Bardoli:** 1st Floor, Office No 68,69,70, Mudit Palace, Station Road, Bardoli - 394601. **Bareilly:** 1st Floor, 54, Civil Lines, Ayub Khan Chauraha, Bareilly - 243001. **Belgaum:** 1st Floor, Shree Krishna Towers, RPD Cross No 14, Khanapur Road, Tilakwadi, Belgaum - 560009. **Bellary:** Gnanandam,First Floor,1st Cross, Gandhi Nagar, Bellary - 583101. **Berhampur:** Nippon Life India Asset Management Limited ,1st Floor,Uma Mahal,Dharmnagar,Main Road , Berhampur,Dist- Ganjam - 760002. **Bhagalpur:** Angar Complex, First Floor, Near Icici Bank, Patel Babu Road,Bhagalpur -812001. **Bharuch:** Nippon Life India Asset Management Limited, D 118-119, R K Casta Complex, Near. Hotel Shethna Plaza, Station Road, Bharuch-392001. **Bhatinda:** Jindal Complex, 2nd Floor, G T Road, Bathinda - 151001.**Bhavnagar:** 3rd Floor, Corporate House, Plot No. 11B, Waghawadi Road, Bhavnagar - 364004. **Bhilai:** 1st Floor, 84-85, Nehru Nagar Commercial Complex, Nehru Nagar (E), Bhilai - 490020. **Bhilwara:** 1st Floor, B Block, Shop No 21, S K Plaza, Pur road, Bhilwara - 311001. **Bhopal:** Nippon India Mutual Fund, 133, Kay Kay Business Centre, 1st Floor above Citi Bank, Zone 1-M P Nagar - 462011. **Bhubaneswar:** 2nd Floor, Near Kalsi Petrol Pump, 5 - Janpath Karvil Nagar, Bhubaneswar - 751001. **Bhuj:** Office NO 105, Krishna Chambers, "B", Station Road, Above SBI, Bhuj - 370001. **Bikaner:** 1st Floor,Shop No 26 & 27, Silver Square, Rani Bazar, Bikaner - 334001. **Bilaspur:** 1st Floor, Krishna, Sonchhatra Compound, Shriv Talikes - Tarbahar Road, Near RNT Square, Bilaspur - 495004. **Bokaro:** GB-20, City Center , Sector-4, Bokaro - 827004. **Burdwan:** Nippon Life India Asset Management Limited, Talk of the town, 4th floor, ICICI Bank Building, G.T.Road, - 713101. **Calicut:** 6/1002M, 4th Floor, City Mall, Kannur Road (Opp Y.M.C.A), Calicut - 673001. **Chandigarh:** SCO - 40-41, 1st floor, Sector-9 D, Chandigarh Chandigarh - 160009.**Chennai:** 2nd floor, 52/8, North Boag Road, T. Nagar - 600017. **Chennai:** Shop No. 3, Ground Floor, Anu Arcade, No. 1, 15th Cross Street, Shashtri Nagar, Adyar, Chennai - 600020. **Chennai:** No.338/7,First Floor, New Sunshine Apartment, Second Avenue, Anna Nagar, Chennai - 600040. **Cochin:** 3rd Floor,Chicago Plaza, Rajaji Road, Ernakulam, Cochin - 682035. **Coimbatore:** Ahuja Towers, 2Nd Floor, 42/15, TV.Swamy Road (West), R.S. Puram, Coimbatore - 641002. **Cuttack:** 3Rd Floor, City Mart, B.K.Road, Cuttack - 753001. **Davangere:** No. 164/3/4, (Beside Sri Kannikaparameswari Co-Operative Bank), First Floor, 3Rd Main Road, Pj Extension - 577002. **Dehradun:** 2Nd Floor, Ncr Corporate Plaza, New Cantt Road, Dehradun - 248001.**Dhanbad:** Nippon Life India Asset Management Limited, Office No. 302A, 3Rd Floor, Shriram Plaza, Bank More, Dhanbad - 826001. **Durgapur:** Plot No 848, City Centre, Near Rose Valley Hotel, 2Nd Floor, Durgapur - 713216. **Erode:** 303,First Floor, Maasil Complex, Brough Road - 638001.**Faridabad:** SCF-41, Ground Floor, (Near OBC Bank), Sector-19 Market Part-2 - 121002. **Firozabad:** 1st Floor, Plot No 9/1, Raniwala Market, Agra Road, Above UCO Bank, Firozabad - 283203. **Gandhinagar:** Nippon Life India Asset Management Limited, 107, 1St Floor, President Complex, Sector: 11, Gandhinagar-382011. **Ghaziabad:** Nippon India Mutual Fund, J-3, 2nd Floor, Krishna Plaza, Raj Nagar - 201001. **Gorakhpur:** 4th Floor, Cross Road Mall, Bank Road, Gorakhpur - 273001. **Guntur:** Pranavam Plaza, Door No. 5-35-69, 4/9, Brodipet, Guntur - 522002. **Gurgaon:** Shop no. 28, Ground Floor, Vipul Agora, Sector 28, M.G Road - 122001. **Guwahati:** 2E, 2nd Floor, Dihang Arcade, ABC, Rajiv Bhavan, G S Road, Guwahati - 781005.**Gwalior:** 3rd Floor, Alaknanda Tower, City Centre, Gwalior - 474002. **Haldwani:** Plot No 10, Near IDBI Bank, Durga City Centre, Haldwani - 263139. **Haridwar:** 2nd Floor, Shyam Tower, Near Nandपुरi gate, Jwalpur, Haridwar - 249407. **Himmatnagar:** First Floor, Shop No F05 & F08, Kumar House, Durga Mill Compound,Himmatnagar - 383001. **Hissar:** Nippon Life India Asset Management Limited, SCO- 187, 1st Floor, Red Square Market- 125001. **Howrah:** Jai Mata Di Tower" (4th Floor) , 21, Dobson Road, Howrah - 711101. **Hubli:** Nippon India Mutual Fund, No.6, Upper Ground Floor, Giriraj Annex T B Road , Hubli - 580029. **Hyderabad:** Second Floor, Gowra Klassic, 1-11-252/6&7/A&B, behind Shoppers Stop, Begumpet - 500016. **Ichalkaranji:** 2nd Floor, Suyog Chambers, Ward No 16, H No 1545, Ichalkaranji - Kolhapur Main Road, Near Central Bus Stand, Ichalkaranji - 416115. **Indore:** 303 & 304, D M Towers,21/1 Race Course Road, Near Janjiwala Square, Indore - 452001. **Jabalpur:** 1st Floor, Raj Leela Tower, 1276 Wight Town, Allahabad Bank, Jabalpur - 482001. **Jaipur:** 1st Floor, Ambition Tower, Above SBBJ Kohinoor Branch, D-46, Agradasen Circle, Subhash Marg, C Scheme, Jaipur - 302001. **Jalandhar:** 2nd Floor, Shanti Tower, SCO no.37,PUDA Complex, Opposite Tehsil Complex, Jalandhar - 144001. **Jalgaon:** Ground Floor, Shop No 3, Laxmi Plaza, Gujarathi Lane, Visanji Nagar, Jalgaon - 425001. **Jammu:** Hall no 206,2nd floor, B-2 South Block,Bahu Plaza Jammu - 180004. **Jamnagar:** Shop no. 2, 3, 4 & 5, Ground Floor, Shilp, Indira Nagar, Jamnagar - 361140.**Jamshedpur:** Office No -1A, 1st floor Fairdeal Complex SB shop Area, Main Road Bistupur, Opposite HP Petrol Pump - 831001. **Janakpur:** B-25, 1st Floor, B1 Block, Community Centre Janakpuri - 110058. **Bangalore:** Nippon Life India Asset Management Limited, Ground Floor,31/2,8th E Main,4th Block, Jayanagar(Near Jayanagar Post Office) - 560011. **Jhansi:** 1st Floor, DP Complex, Elite, Sipri Road, Jhansi - 284001. **Jodhpur:** Nippon Life India Asset Management Limited, E-4, First Floor, Suvidha Complex, Shastri Nagar, Kalpatru Shopping Center, Jodhpur - 324001. **Junagar:** Shop No 10, Rajji Nagar, Shopping Complex, Opposite Moti Palace, Junagarh - 362001. **Kalyan:** Shop No 4, Gr Floor, Santoshi Mata road, Mahavir Complex, Kalyan (W) - 421301. **Kalyani:** 1st Floor, B-8/25(CA), Nadia, Kalyani - 741235. **Kangra:** 1st Floor, Shop No 3018, Ward No 9, Above SBI, Kangra H.P - 176001. **Kanpur:** Office No 5 Ground floor,KAN Chamber,14/113 Civil Line, Kanpur - 208001. **Kharagpur:** Atwal Real Estate, M S Towers, O T Road, INDA, Kharagpur - 721305. **Kolhapur:** 1st Floor, Office NO 101, 102, Haripriya Plaza, Rajaram Road, Rajarampuri, - 416001. **Kolkata:** FMC FORTUNA BUILDING, C1 4TH FLOOR, AJC BOSE ROAD, BESIDE NIZAM PALACE - 700020. **Kolkata:** Ground Floor , Shop No 14A &14B, 18 British Indian Street,Kolkata -700001. **Kolkata:** B D 25, Salt Lake, Sector - 1, Kolkata - 700064. **Kota:** 1st Floor, Office No 1 & 2, Mehta Complex, Near Grain Mandi, 26, Jhalawar Road, Kota - 324007. **Kottayam:** Nippon Life India Asset Management Limited, 1st Floor, Pilimootil Arcade, K K Road, Kanjikuzhy, Kottayam, Kerala - 686004. **Lucknow:** Ground Floor, Aslam Agha Complex, 5, Park Road, Thapper House, Hazaratganj, Lucknow - 226001. **Ludhiana:** Nippon Life India Asset Management Limited, SCO 10-11, 1st Floor Feroze Gandhi Market, Above DCB Bank Building, Ludhiana- 141001.**Madurai:** 1st Floor, Suriya Towers, 272, 273, Goods Shed Street, Madurai - 625001. **Malda:** Ground Floor, Manaskamena Road, Near Fulbari More, Malda - 732101. **Bangalore:** Door No.89 (Old no.36), Ground Floor, 3rd Cross, Sampige Road, Malleswaram, Bangalore - 560003. **Mangalore:** Nippon India Mutual Fund, UGI-3 & 4, Ground Floor, "Maximus Commercial Complex", Light House Hill Road - 575001. **Margao:** Office no 102 & 103, Raghunath Esquire, Above Mario Miranda Gallery, Pajifond, Margao- 403601. **Meerut:** Ground Floor, G-14, Rama Plaza, Bachha Park, WK Road, Meerut - 250001. **Mehsana:** Jaydev Complex, 1st Floor, Near SBBJ Bank, Opposite P B Pump, Mehsana - 384002.**Moradabad:** 8/8/49A , Near Raj Mahal Hotel , Civil lines - 244001. **Mumbai:** Office No 304, Kshitij Building, 3rd Floor, Veera Desai Road, Opposite Antheri Sports Complex,Near Azad Nagar metro station, Andheri (W), Mumbai - 400053. **Mumbai:** Office No. 203 & 204, 2nd Floor, Rupa Plaza, Jawahar Road, New BMC Office,Land Mark : Above IDBI Bank , Ghatkopar (E), Mumbai - 400077. **Mumbai:** Nippon Life India Asset Management Limited, 210, Mittal Tower, C Wing 2nd Floor, Office No 24, Nariman Point - 400021. **Muzaffarnagar:** 1st Floor, 139, Sarvat Gate North, Ansari Road, Muzaffarnagar 251002. **Muzaffarpur:** Nippon Life India Asset Management Limited, 1st Floor, Opp Devi Mandir ,Near LIC Zonal Office , Club Road , Ramna, Muzaffarpur - 842002. **Mysore:** Shop No. 1, Ground Floor, Mahindra Arcade, Saraswathipuram, 2nd Main Road, Mysore - 570009. **Nagpur:** Office No 101, 1st Floor, Ramdaspath, behind SBI Bank , Thapar Inclave 2 , Nagpur - 440010. **Nanded:** Nippon Life India Asset Management Limited, Office No 10, 1st floor, Sanman prestige, Near Zila Parishad 431601.**Nashik:** Nippon Life India Asset Management Limited, Office No - 1,Bedmutha's Navkar Height,New Pandit Colony, Sharanpur Road, Nasik - 422002. **Navsari:** Shop No 301, 3rd Floor, Landmark Mall, Sayaji Library, Navsari - 396445. **New Delhi:** 801-806, 810-812, 8th Floor, Prakashdeep Building, 7, Tolstoy Marg - 110001. **Noida:** Unit no. 101, 1st Floor, Chokhani Square, Plot No. P4, Sector -18, Noida - 201301. **Panaji:** 1st Floor, Block "D", Office No F17, F18, F19 & F20, Alfran Plaza, Mahatma Gandhi Road, Panjim - 430001. **Panipat:** 1st Floor, Royal II, 1181, G T Road, Opposite Railway Road, Panipat - 132103. **Pathankot:** 2nd Floor, Choudhary Collections, SCO 11, Near ICICI Bank, Patel Chowk, Pathankot - 145001. **Patiala:** S.C.O. 44, 1st Floor, New Leela Bhawan Market, Patiala - 147001. **Patna:** C- 5, 1st Floor, Twin tower, Hathwa, South Gandhi Maidan, - 800001. **Pondicherry:** Nippon Life India Asset Management Limited, No 21,Sakthi Towers,First Floor, Natesan Nagar, Indra Gandhi Circle, Opp Vasan Eye card, Pondicherry - 605005. **Pune:** 5th Floor, Guru Krupa, 1179/4, F.P. No. 554/4, Smruti, Modern College Road, Dnyaneshwar Paduka Chowk, Off FC Road, Pune - 411005. **Raipur:** Nippon Life India Asset Management Limited, Ground Floor, Raj Villa, Near Ghadi Chowk, Civil Lines, - 492001. **Rajahmundry:** Door No : 6-8-7, First Floor, Upstairs of HDFC Bank, T-Nagar, Nidamarthi Vari Veedhi, - 533101. **Rajkot:** 1ST Floor, Akshar-X Complex, Dr. Yagnik Road, Off Jagnarh, Plot No 3, Near Blue Club Show Room - 360002. **Ranchi:** Nippon Life India Asset Management Limited, 1st Floor , 101 Satya Ganga Arcade , Lalji Hirji Road, Main Road Ranchi, Ranchi, Jharkhand - 834001. **Rohtak:** 2nd Floor, Ashoka Plaza, Delhi Road, Rohtak - 124001. **Rourkela:** 1st Floor, Plot no-308/1428, Udit Nagar Chowk, Rourkela - 769012. **Sagar:** Ground Floor, Besides Indusind Bank, 10 Civil Lines, Yadav Complex, Sagar (M. P) - 470002. **Saharanpur:** 1st Floor, Mission market, court road, Saharanpur - 247001. **Salem:** Ground Floor, Front Portion of No.7,Ramakrishna Road - 636007.**Sambalpur:** Nippon Life India Asset Management Limited, 1st Floor , Opposite SBI Budharaja Branch PO:Budharaja - 768004. **Sangli:** Ground Floor, Office No G 4, Siddhivinayak Forum Opp. Zilla Parishad, Miraj Road, Sangli - 416416. **Satara:** First floor, Sai plaza, Nr.Kuber Ganpati Mandir, Ajinkya Colony, Near Powai Naka, Satara - 415001. **Shillong:** Nippon Life India Asset Management Limited, 1st Floor Crescens Building, M G Road. - 793001. **Shimla:** Fourth floor, Bell Villa, Opposite Tibetan Market, The Mall, Shimla. - 171001.**Siliguri:** Gitanjali Complex, 1st Floor, Sevoke Road, Siliguri - 734001. **Solapur:** 1st Floor, Office No 6, City Pride, 162, CTS No 8397, Railway Lines, Solapur - 413002.**Sreerampore:** 2nd Floor, 35,N.S,Avenue , Srerampore, Hooghly - 712201. **Surat:** No.118, 1st Floor, Jolly Plaza, Opp. Athwagate Police Chowki, Athwagate Circle, Surat - 395001. **Thane:** 106,Tropical Elite,1st Floor,Above Indusind Bank,M G Road, Naupada, Thane West - 400602.**Thiruvalla:** 1st Floor, Pulimittathu Building, Ramanchira, Muthoor P.O, Tiruvalla 698107. **Thrissur:** First Floor, James Tower, Veliyannur Ring Road, Near Rashtredeepika News Print, Thrissur - 680021.**Tinsukia:** Albs Commercial Complex, 2nd Floor S R Lohia Road,above ICICI Bank, Tinsukia - 786125.**Tirupati:** 20-02-658/B, 1st Floor,Tirumala By Pass Road, Korlagunta,Tirupati - 517501.**Trichy:** Ground Floor, Plot No. D-27, Door No. D-27, 7thCross (East), Thillainagar, Tiruchirappalli - 620018. **Trivandrum:** 1st flr,Uthradam, Panavila Junction, Trivandrum - 695001. **Udaipur:** Office No. 202, 2nd Floor, Apex Chamber, 4-C, Madhuban, Udaipur - 313001. **Ujjain:** Office No 21, 1st Floor, Akshay Tower, Beside Karnataka Bank, Shanku Marg,Freeganj - 456001. **Vadodara:** Office No 304, 3rd Floor, KP Infinity Complex, Opposite Inox, Race Course, Vadodara - 390007. **Valsad:** Office No 103, 1st Floor, Amar Chamber, Station Raod, Valsad - 396001. **Vapi:** 1st Floor, Royal Fortune, 102 b/b,102b/c,Daman Chala Road, Opp Upasna School, Vapi - 396191. **Varanasi:** unit no. 2, 1st floor, Arihant Complex, Sibra, Varanasi - 221010. **Vasco:** Nippon Life India Asset Management Limited, Shop No: 113 & 114, First Floor, Anand Chambers, Opposite SBI Branch, FL Gomes Road, Vasco Da Gama, Goa - 403802. **Vashi:** Shop no. 20, Ground floor, Devrata Building, Plot no. 83, Sector 17, Vashi, Navi Mumbai - 400705. **Vellore:** 1st Floor, Lingam Residency, No.104, Arni Main Road, Sankarapalayam, Vellore - 632001. **Vijayawada:** 3rd floor, Surya tower,Above Icon showroom, M G Road, Labbipet, Vijayawada - 520010. **Visakhapatnam:** Nippon India Mutual Fund, First Floor, Somu Naidu Enclave, Dwaraka Nagar, 3rd Lane - 530016. **Warangal:** 15 & 16, 2nd Floor, ABK Mall, Ram Nagar, Hanamkonda, Warangal -506001. **Yamunanagar:** 2nd Floor, 221, Professor Colony, Gobindpuri Road, Yamunanagar - 135001. **Mumbai:** Nippon Life India Asset Management Limited, Office No 101, 1st Floor, Bhoomi Saraswathi, Ganjawala Lane, Chamunda Circle, Borivali (W) - 400092. **Sri Ganganagar:** Plot No. 6, Street No. 4,Nagpal Colony, Opp. Bihani Petrol PumpSri Ganganagar - 335001. **Mumbai:** Ground Floor, Shop No 2, "Angelique", Next to Bank of Maharashtra, Gokhale Road North, Land mark :Near Portuguese Church, Dadar (West) - 400028. **Ahmedabad:** 1st Floor, Office No 104-H, Titanium City Center, Near Sachin Tower, 293/1/P, T.P-03, 100ft Road, Anandnagar - 380015. **Mumbai:** Office No 205/206, Pushp Plaza, Mavelpada Road, Above Snehjanji, Opp. Railway Station, Virar East - 401305. **Gandhidham:** Nippon Life India Asset Management Limited, 102, First Floor, Shree Ambika Arcade, Above Karur Vysya Bank, Plot No. 300, WARD 12/B,NR HDFC BANK,GANDHIDHAM - 370201. **Hyderabad:** Nippon India Mutual Fund, Shop No.1,First Floor, Shruti Towers, Opp.Karachi Bakery, Beside NIFT College, Hi Tech City Road,Madhapur - 500081. **Gaya:** Nippon Life India Asset Management Limited, Zion Complex, Ground Floor, Opp Fire Brigade Station, Swaraj Puri Road , - 823001. **Hoshiarpur:** Nippon Life India Asset Management Limited, 2nd Floor, B-XX / 214, Main Court Road, Hoshiarpur, Punjab 146001. **Karnal :** Nippon Life India Asset Management Limited, SCO 364, Ground Floor, Moughal Canal Market, Karnal - 132001.**Nadiad:** Nippon Life India Asset Management Limited,Office No 109, 1st Floor, City Center,Near Paras Circle ,Nadiad - 387001.**CAMP - Pune:** Nippon Life India Asset Management Limited Ground Floor, Shop No 3, Gulmohar Apartment, Next to SBI, 2420 East Street, Camp, Pune - 411001. **Pune:** Nippon Life India Asset Management Limited, Ground Floor, Shop No A19, Empire Estate Building, A Premier City, Pimpri Chinchwad, Pune - 411019. **Vadodara :** 3, Ground Floor, Earth Complex, Sangam Cross Road, Harni Road, Vadodara - 390006. **Vadodara:** FF7, Rutukulash Complex, Tulsidham Cross Road, Manjalpur, Vadodara - 390011. **Pitampura:** Nippon Life India Asset Management Limited, Unit No 284, 2nd Floor, Aggarwal Millennium Tower - II, Netaji Subhash Place, Pitampura, New Delhi - 110034. **Kolkata:** Nippon Life India Asset Management Limited, Ground Floor, 1/1 Praffulla Nagar, HDFC Bank Building,Private Road Bus Stop,Dumdum - 700074. **Chennai:** 86/32 GST Road, Tamabaram Sanatorium, Tambaram - 600047. **Tirunelveli:** 5/A/1, KST Complex, Vasantham Nager, Annasalai, Kokkirakolum - 627009. **Virar:** Office No 205/206, Pushp Plaza, Mavelpada Road, Above Snehjanji, Opp. Railway Station, Virar East - 401305. **Mathura:** 1st Floor, Aparna Tower, Opp Vikash Bazar, Mathura - 281001. **Kolkata:** Nippon Life India Asset Management Limited, Thapar House , 163 S P Mukherjee Road, Kolkata - 700026. **Ratlam:** 125/4 Station Road, Near Shankar Dairy, Ratlam - 457001.

Agartala: Bidurkarta Chowmuhani, J N Bari Road- 799001. **Agra:** 1st Floor, Deepak Wasan Plaza, Behind Holiday Inn, Opp Megdoot Furnitures, Sanjay Place -282002. **Ahmedabad:** 201/202 Shail Complex, Opp: Madhusudan House, B/H Girish Cold Drink , Off C G Road, Navrangpura- 380006. **Ajmer:** 302, 3rd Floor, Ajmer Auto Building, Opposite City Power House, Jaipur Road, Ajmer- 305001. **Akola:** Yamuna Tarang Complex, Shop no 30 Ground Floor, N.H. No-06, Akola- 444004. **Aligarh:** 1st Floor, Kumar Plaza, Ramghat Road- 202001. **Allahabad:** Rsa Towers, 2nd Floor, Above Sony Tv Showroom, 57, S P Marg, Civil Lines- 211001. **Alleppey:** 1st Floor, Jp Towers , Mullackal ,Near Agricultural Office- 688011. **Alwar:** 101, Saurabh Tower, Opp. Uit, Near Bhagat Singh Circle, Road No.2- 301001. **Amaravathi:** Shop No. 21, 2nd Floor, Gulshan Tower, Near Panchsheel Talkies, Jaistambh Square- 444601. **Ambala:** 6349, Nicholson Road, Adjacent Kos Hospital, Ambala Cant- 133001. **Amritsar:** 72-A, Taylor's Road, Opp Agra Heritage Club- 143001. **Anand:** B-42 Vaibhav Commercial Center, Nr Tvs Down Town Show Room, Grid Char Rasta - 380001. **Anantapur:** #15/149, 1st Floor, S R Towers, Subash Road, Opp. To Lalitha Kala Parishad- 515001. **Ankleshwar:** L/2 Keval Shopping Center , Old National Highway - 393002. **Asansol:** 114/71 G T Road, Near Sony Centre, Bhanga Pachil- 713303. **Aurangabad:** Ramkunj Niwas, Railway Station Road, New Osmanpura Circle, Near BJP Office, Aurangabad- 431005. **Azamgarh:** 1st Floor, Alkal Building, Opp. Nagaripalika Civil Line- 276001. **Balasore:** M.S Das Street, Gopalgaon- 756001. **Bangalore:** 59, Skanda puttanna Road, Basavanagudi- 560004. **Bankura:** Ambika Market Complex (Ground Floor), Nutanganj- 722101. **Bareilly:** 1st Floor, Rear Side, A-Square Building, 154-A, Civil Lines, Opp D M Residence, Station Road- 243001. **Barhampore (Wb):** Thakur Market Complex, Gorabargh, Post Behrampur Dist Murshidabad, 72 No Nayasara Road- 742101. **Baroda:** 203, Corner point, Jetalpur Road, Baroda, Gujarat- 390007. **Begusarai:** Near Hotel Diamond Surbhi Complex, O.C Township Gate, Kapasiya Chowk- 851117. **Belgaum:** Cts No 3939/ A2 A1, Above Raymonds Show Room |Beside Harsha Appliances, Club Road- 590001. **Bellary:** No. 1, Khb Colony, Gandhi Nagar- 583103. **Berhampur (Or):** Opp –Divya Nandan Kalyan Mandap, 3rd Lane Dharam Nagar, Near Lohiya Motor- 760001. **Betul:** 107, 1st Floor, Hotel Utkarsh, J. H. College Road- 460001. **Bhagalpur:** 2nd Floor, Chandrakol Complex, Ghantaghar, Radha Rani Sinha Road- 812001. **Bharuch:** Shop No 147-148, Aditya Complex, Near Kasak Circle- 392001. **Bhatinda:** #2047-A 2nd Floor, The Mall Road, Above Max New York Life Insurance- 151001. **Bhavnagar:** Krushna Darshan Complex, Parimal Chowk, Office No. 306-307, 3Rd Floor, Above Jed Blue Show Room- 364001. **Bhilai:** Shop No -1, First Floor, Plot No -1, Commercial Complex, Nehru Nagar- East- 490020. **Bhilwara:** Shop No. 27-28, 1st Floor, Heera Panna Market, Pur Road- 311001. **Bhopal:** Kay Kay Business Center, 133, Zone I, Mp Nagar, Above City Bank- 462011. **Bhubaneswar:** A/181, Back Side Of Shivam Honda Show Room, Saheed Nagar- 751007. **Bikaner:** 70-71, 2nd Floor | Dr.Chahar Building, Panchsati Circle, Sadul Ganj- 334003. **Bilaspur:** Shop No - 225,226 & 227, 2nd Floor, Narayan Plaza, Link Road - 495001. **Bokaro:** B-1, 1st Floor, City Centre, Sector-4, Near Sona Chandi Jewellers- 827004. **Burdwan:** 63 Gt Road, Halder Complex 1st Floor 713101. **Calicut:** First Floor, Savithri Building, Opp. Fathima Hospital, Bank Road Road - 673001. **Chandigarh:** Sco- 2423-2424, Above Mirchi Restaurant, New Aroma Hotel, First Floor, Sector 22-C- 160022. **Chandrapur:** Shop No-6 Office No-2, 1st Floor Rauts Raghuvanshi Complex, Beside Azad Garden Main Road- 442402. **Chennai:** F-11, Akshaya Plaza, 1st Floor, 108, Adhithanar Salai, Egmore, Opp To Chief Metropolitan Court- 600 002. **Coimbatore:** 3rd Floor, Jaya Enclave, 1057, Avinashi Road- 641018. **Cuttack:** Opp Dargha Bazar Police station, Dargha Bazar, Po- Buxi Bazar-753001. **Darbhanga:** Jaya Complex, 2nd Floor, Above Furniture Planet, Donar, Chowk- 846003. **Davangere:** D.No 376/2, 4th Main, 8th Cross, P J Extension, Opp Byadgishettar School-577002. **Dehradun:** Kaulagarh Road, Near Sirmaur Margabove, Reliance Webworld- 248001. **Deoria:** 1st Floor, Shanti niketan, Opp. Zila Panchayat, Civil Lines - 274001. **Dewas:** 27 Rmo House, Station Road, Above Maa Chamunda Gae Agency- 455001. **Dhanbad:** 208 New Market 2nd Floor, Bank More - 826001. **Dharwad:** 307/9-A 1st Floor, Elite Business Center, Nagarkar Colony, P B Road - 580001. **Dhule:** Ground Floor Ideal Laundry, Lane No 4, Khol Galli, Near Muthoot Finance, Opp Bhavasar General Store - 424001. **Dindigul:** NN0 : 9 Old No.4/B, Near Agraharam, Palani Road - 624001. **Durgapur:** MWAV-16 Bengal Ambuja, 2nd Floor, City centre, 16 Dt Burdwan - 713216. **Eluru:** D.No.:23B-5-93/1, Savithri Complex, Edaravari Street, Near Dr.Prabhavathi Hospital, R.R.Pet- 534002. **Erode:** No: 4, Veerappan Traders Complex, KMY Salai, Sathy Road, Opp. Erode Bus Stand- 638003. **F C Road, Pune:** Mosaic Building, 3rd Floor, CTS No 1216/1, F. C. Road, Opp F. C. College Main Gate, Pune - 411004. A-2B, 3rd Floor, Neelam Bata Road, Peer baba ki Mazar, Nehru Groundnit - 121001. **Ferozepur:** The Mall Road, Chawla Building, 1st Floor, Opp. Central Jail, Near Hanuman Mandir-152002. **Gandhinagar:** Shop # 12, Shree Ambica Arcade, Plot # 300, Ward 12. Opp. CG High School, Near HDFC Bank - 370201. **Gandhinagar:** 123, First Floor, Megh Malhar Complex, Opp. Vijay Petrol Pump, Sector – 11 - 382011. **Gaya:** 54 Lal Kothi Compound, Shree Krishna Road, 2nd Floor, North Side, Near Royal Surya Hotel, - 823001. **Ghaziabad:** 1st Floor-7, Lohia Nagar- 201001. **Ghaziipur:** 2nd Floor, Shubhra Hotel Complex, Mahaubagh - 233001. **Gonda:** Shri Market, Sahabgunj, Station Road - 271001. **Gorakpur:** Above V.I.P. House, Ajdacent A.D. Girls College, Bank Road - 273001. **Gulbarga:** Cts No 2913 1st Floor, Asian Towers, Jagath station Main Road, Next To Adithya Hotel-585105. **Guntur:** D No 6-10-27, Srinilayam, Arundelpet, 10/1- 522002. **Gurgaon:** Shop No.18, Ground Floor, Sector - 14, Opp. Akd Tower, Near Huda Office- 122001. **Guwahati:** 1st Floor, Bajrangbali Building, Near Bora Service Station, GS Road - 781007. **Gwalior:** 2nd Floor, Rajeev Plaza, Jayendra Ganj, Lashkar- 474009. **Haldwani:** Above Kapilaz, Sweet House, Opp Lic Building , Pilikothi - 263139. **Haridwar:** 7, Govind Puri, Opp. 1-India Mart, Above Raj Electricals, Ranipur More- 249401. **Hassan:** SAS no-212 Ground Floor, Sampige Road, 1st cross Near Hotel Souther Star, K R Puram-573201. **Hissar:** Sco-71, 1st Floor, opposite bank of baroda , Red Square Market Hissar- 125001. **Hooghly:** J C Ghosh Saranu, Bhanga Gara, Chinsurah- 712101. **Hoshiarpur:** 1st Floor, The Mall Tower, Opp Kapila Hospital, Sutheri Road- 146001. **Hubli:** CTC No. 483 / A/1A2, Ground Floor, Shri Ram Plaza, Behind Kotak Mahindra Bank, Club Road- 580029. **Hyderabad:** KFin Technologies Private Limited , KARVY HOUSE, No:46, 8-2-609/K, Avenue 4, Street No. 1 , Banjara Hills- 500034. **Hyderabad:** Selenium Building, Tower-B, Plot No- 31 & 32, Financial District, Nanakramguda, Serilingampally, Hyderabad, Rangareddi, Telangana, India, 500032. **Indore:** 2nd floor, 203-205 Balaji Corporates, Above ICICI bank, 19/1 New Palasia, Near Curewell Hospital, Janjeeerwala Square- 452001. **Jabalpur:** Grover Chamber, 43 Naya Bazar Malviya Chowk, Opp Shyam Market- 482002. **Jaipur:** S16/A 1Ird Floor, Land Mark Building Opp Jai Club, Mahavir Marg C Scheme- 302001. **Jalandhar City:** 1st Floor, Shanti Towers, SCO No. 37, PUDA Complex, Opposite Tehsil Complex- 144001. **Jalgaon:** 269, Jaee Vishwa, 1 St Floor, Baliram Peth, Above United Bank Of India ,Near Kishor Agencies.- 425001. **Jalpaiguri:** D B C Road Opp Nirala Hotel, Opp Nirala Hotel- 735101. **Jammu:** Gupta's Tower 2nd Floor, CB-12, Rail Head complex, Jammu, 180012. **Jamnagar:** 136-137-138 Madhav Palaza, Opp Sbi Bank, Nr Lal Bunglow- 361001. **Jamshedpur:** 2ND Floor, R R Square, SB Shop Area, Near Reliance Foot Print & Hotel -BS Park Plaza, Main Road, Bistupur- 831001. **Jaunpur:** R N Complex, 1-1-9-G, In Front Of Pathak Honda, Ummarpur- 222002. **Jhansi:** 371/01, Narayan Plaza, Gwalior Road, Near Jeevan Shiksha Chauraha- 284001. **Jodhpur:** 203, Modi Arcade, Chopsani Road- 342001. **Junagadh:** 124-125 Punit Shopping Center, M.G. Road, Ranavav Chowk- 362001. **Kannur:** 2 Nd Floor, Prabhath Complex, Fort Road, Opp. ICICI Bank- 670001. **Kanpur:** 15/46, B, Ground Floor, Opp : Muir Mills, Civil Lines- 208001. **Karaikudi:** No. 2, Gopi Arcade, 100 Feet Road- 630001. **Karimnagar:** H.No.4-2-130/131, Above Union Bank, Jafri Road, Rajeev Chowk- 505001. **Karnal:** 18/369, Char Chaman, Kunjapura Road, Behind Miglani Hospital- 132001. **Karur:** No.6, old No.1304, Thiru-vi-ka Road, Near G.R.Kalyan Arcade- 639001. **Kharagpur:** 180 Malancha Road, Beside Axis Bank Ltd- 721304. **Kochi:** Ali Arcade, 1st Floor, Kizhavana Road, Panampilly Nagar, Near Atlantis Junction- 682036. **Kolhapur:** 605/1/4 E Ward, Shahupuri 2nd Lane, Laxmi Niwas, Near Sultane Chambers- 416001. **Kolkata:** 2Nd Floor, Room no-226, R N Mukherjee Road, Dalhousie- 700 001. **Kolkata:** Apeejay House (Beside Park Hotel), C Block, 3rd Floor, 15 Park Street- 700016. **Kollam:** Sree Vigneswara Bhavan, Shastri Junction - 691001. **Korba:** 1st Floor, City Centre, 97 IRCC, Transport Nagar- 495677. **Kota:** , 259, 1st Floor, Near Lala Lajpat Rai Circle, Shopping Center Kota-324007. **Kottayam:** 1st Floor Csiascension Square, Railway Station Road, Collectorate P O- 686002. **Kurnool:** Shop No.43, 1st Floor, S V Complex, Railway Station Road, Near SBI Main Branch- 518004. **Lucknow:** 1st Floor, A. A. Complex, 5 Park Road, Hazratganj, Thaper House- 226001. **Ludhiana:** Sco - 136 , 1st Floor Above Airtel Showroom , Feroze Gandhi Market- 141001. **Madurai:** Rakesh towers, 30-C, 1st floor, Bye pass Road, Opp Nagappa motors- 625010. **Malappuram:** First Floor, Peekays Arcade , Down Hill- 676505. **Malda:** Sahis Tuli, Under Ward No.6, No.1 Govt Colony, English Bazar Municipality- 732101. **Mandi:** 149/11, School Bazaar, Near UCO Bank, Opp. Hari Mandir- 175001. **Mangalore:** Mahendra Arcade Opp Court Road, Karangal Padi- 575003. **Margao:** 2nd Floor, Dalal Commercial Complex, Pajifond- 403601. **Mathura:** Ambey Crown, lind Floor, In Front Of BSA College, Gausalaha Road- 281001. **Meerut:** 1st Floor, Medi Centreopp ICICI Bank, Hapur Road Near Bachha Park- 250002. **Mehsana:** Ul/47 Apollo Enclave, Opp Simandhar Temple, Modhera Cross Road- 384002. **Mirzapur:** Abhay Yatri Niwas, 1st Floor, Abhay Mandir, Above HDFC Bank, Dankeenganj, UP- 231001. **Moga:** 1st Floor, Dutt Road, Mandir Wali Gali, Civil Lines, Barat Ghar- 142001. **Moradabad:** Om Arcade, Parker Road, Above Syndicate Bank, Chowk Tari Khana- 244001. **Morena:** Moti Palace, Near Ramjanki Mandir, Near Ramjanki Mandir- 476001. **Mumbai:** 104, Sangam Arcade , V P Road Opp: Railway Station ,Above Axis Bank Atm, Vile Parle (west), Mumbai- 400 056. **Mumbai:** 24/B, Raja Bahadur Compound, Ambalal Doshi Marg, Behind BSE Bldg, Fort- 400001. **Mumbai:** Gomati Smuti, Ground Floor, Jambli Gully, Near Railway Station, Borivali, Mumbai- 400092. **Mumbai:** Shop No.43-A, Ground Floor, Vashi Plaza, Sector-17, Near Apna Bazar, Vashi, Mumbai-400705. **Muzaffarpur:** First Floor, Shukla Complex, Near ICICI Bank, Civil Court Branch, Company Bagh- 842001. **Mysore:** L-350, Silver Tower, Ashoka Road, Opp.Clock Tower- 570001. **Nadiad:** 104/105, Near Paras Cinema, City Point Nadiad- 387001. **Nagercoil:** HNO 45, 1st Floor , East Car Street, - 629001. **Nagpur:** Plot No 2/1, House No 102/1, Mangaldeep Apartment, Mata Mandir Road, Opp Khandelwal Jewlers, Dharampeth, Nagpur- 440010. **Namakkal:** 105/2, Arun Towers, Paramathi Street- 637001. **Nanded:** Shop No.4, Santakripa Market, G G Road, Opp.Bank Of India- 431601. **Nasik:** S-9, Second Floor, Suyojit Sankul, Sharanapur Road- 422002. **Navsari:** 1/1 Chinmay Arcade, Opp Sattapir Rd, Tower Rd- 396445. **Nellore:** 16-2-230, Room No : 27, 2nd Floor, Keizen Heights, Gandhi Nagar, Pogathota- 524001. **New Delhi:** 305 New Delhi House Building, 3rd Floor, 27 Barakhamba Road, New Delhi - 110001. **Nizamabad:** H No:5-6-430, Above Bank Of Baroda First Floor, Beside Hdfe Bank, Hyderabad Road- 503003. **Noida:** 405, 4th floor, Vishal Chamber, Plot No.1, Sector-18- 201301. **Palakkad:** No: 20, 21, Metro Complex H.P.O.Road Palakkad, H.P.O.Road- 678001. **Panipat:** JAVA Complex, 1st Floor, Above Vijaya Bank, G T Road, Panipat- 132103. **Panjim:** Flat No.-1A, H. No. 13/70, Timotio Bldg , Heliodoro Salgado Road, Next to Navhindh Bhavan (Market Area)- 403001. **Pathankot:** 2nd Floor, Sahni Arcade Complex, Adj.Andra colony Gate Railway Road, Pathankot- 145001. **Patiala:** Sco 27 D , Chotti Baradari, Near Car Bazaar- 147001. **Patna:** 3A, 3rd Floor Anand Tower, Exhibition Road, Opp Icici Bank- 800001. **Pollachi:** 146/4, Ramanathan Building, 1st Floor New Scheme Road - 642002. **Pondicherry:** Building No:7, 1st Floor, Thiayagaraja Street - 605001. **Proddatur:** D.NO: 4/625, BHAIRAVI COMPLEX, UPSTAIRS KARUR VYSYA BANK - 516360. **Pudukkottai:** Sundaram Masilamani Towers, Ts No. 5476 - 5479, Pm Road, Old Tirumayam Salai, Near Anna Statue, Jublie Arts- 622001. **Raipur:** Office No S-13, Second Floor, Reheja Tower, Fafadih Chowk, Jail Road- 492001. **Rajahmundry:** D.No.6-1-4, Rangachary Street, T.Nagar, Near Axis Bank Street- 533101. **Rajapalayam:** Sri Ganapathy Complex, 14B/5/18, T P Mills Road- 626117. **Rajkot:** 302, Metro Plaza, Near Moti Tanki Chowk , Rajkot- 360001. **Ranchi:** Room No 307 3rd floor, Commerce Tower, Beside Mahabir Tower- 834001. **Ratlam:** 1 Nagpal Bhawan, Free Ganj Road, Do Batti, Near Nokia Care- 457001. **Renukoot:** Radhika Bhavan, Opp. Padmini Hotel, Murdha, Renukoot - 231217. **Rewa:** 1st Floor, Angoori Building, Besides Allahabad Bank, Trans University Road, Civil Lines- 485001. **Rohtak:** 1st Floor, Ashoka Plaza, Delhi Road- 124001. **Roorkee:** Shree Ashadeep Complex, 16, Civil Lines, Near Income Tax Office- 247667. **Rourkela:** 1st Floor Sandhu Complex, Kachery Road, Uditnagar- 769012. **Sagar:** II floor ,Above shiva kanch mandir. 5 civil lines, Sagar- 470002. **Saharanpur:** 18 Mission Market, Court Road- 247001. **Salem:** NO 3/250 , Brindavan Road , 6th Cross, Perumal kovil back side, Fairland's - 636016. **Sambalpur:** Koshal Builder Complex, Near Goal Bazaar Petrol pump - 768001. **Satna:** 1st Floor, Gopal complex, Near Bus Stand, Rewa Road- 485001. **Secunderabad:** Crystal Plaza , 2nd Floor , Manday Lane, Near Sunshine Hospital, P G Road- 500 003. **Shaktinagar:** 1st/A-375, V V Colony, Dist Sonebhadra- 231222. **Shillong:** Annex Mani Bhawan, Lower Thana Road, Near R K M Lp School- 793001. **Shimla:** Triveni Building, By Pas Chowk, khallini- 171002. **Shimoga:** 1st Floor, Dutt Road, Mandir Wali Gali, Civil Lines, Barat Ghar - 142001. **Shivpur:** 1st Floor, M.P.R.P. Building, Near Bank Of India- 473551. **Sikar:** First Floor, Super Tower , Behind Ram Mandir Near Taparya Bagichi , Sikar - 332001. **Silchar:** N.N. Dutta Road, Chowchakra Complex, Premtala- 788001. **Siliguri:** Nanak Complex, Sevoke Road- 734001. **Sitapur:** 12/12-A Sura Complex, Arya Nagar Opp, Mal Godam- 261001. **Sivakasi:** 363, Thiruthangal Road, Opp: TNEB- 626123. **Solan:** Sahni Bhawan, Adjacent Anand Cinema Complex, The Mall solan- 173212. **Solapur:** Block No 06, Vaman Nagar, Opp D-Mart, **Jule Solapur- 413004. Sonepat:** 205 R Model Town, Harshil complex, Above Central Bank Of India Sonepat - 131001. **Sri Ganganagar:** 35E Block, Opp: Sheeta Mata Vaateka Sri Ganganagar- 335001. **Srikakulam:** D.No-4-1-28/1, Venkateswara Colony, Near Income Tax Office- 532001. **Sultanpur:** 1077/3, Civil Lines Opp Bus Stand , Civil Lines, Sultanpur- 228001. **Surat:** G-5 Empire State Buliding, Nr Udhna Darwaja, Ring Road- 395002. **Tanjore:** No. 70, Nalliah Complex, Srinivasam Pillai Road- 613001. **Thane:** Flat No - 201/202, 2nd Floor, Matru Chhaya Apt, Near Bedekar Hospital, Naupada, Thane- 400 602. **Thiruvalla:** 2nd Floor, Erinjy complex, Ramanchira, Opp Axis Bank- 689107. **Thodupuzha:** First Floor, Pulimoottil Pioneer, Pala Road- 685584. **Thrissur:** 2nd Floor, Brothers Complex, Naikkalan Junction, Shornur Road, Near Dhanalakshmi Bank H O - 680001. **Tirunelveli:** 55/18, Jeney Building, S N Road, Near Aravind Eye Hospital- 627001. **Tirupathi:** D no:203, II nd Floor, Padmavathi Nilayam, Nokia Care Upstairs, Tilak Road- 517501. **Tirupur:** First floor, 244 A, Above Selvakumar Dept stores, Palladam Road, Opp to Cotton market complex- 641604. **Trichy:** 60, Sri Krishna Arcade, Thennur High Road- 620017. **Trivandrum:** 2nd Floor, Akshaya Tower, Sasthamangalam- 695010. **Tuticorin:** 4 - B, A34 - A37, Mangalmal Mani Nagar, Opp. Rajaji Park, Palayamkottai Road- 628003. **Udaipur:** 201-202, Madhav Chambers, Opp G P O , Chetak Circle , Udaipur- 313001. **Ujjain:** 101 Aashta Tower, 13/1 Dhanwantri Marg, Freeganj- 456010. **Valsad:** Shop No 2, Phiroza Corner, Opp Next Show Room, Tithal Road- 396001. **Vapi:** Shop No-12, Ground Floor, Sheetal Appatment, Near K P Tower- 396195. **Varanasi:** D-64/1321st Floor, Anant Complex, Sigra- 221010. **Vellore:** 1, M N R Arcade, Officers Line, Krishna Nagar- 632001. **Vijayawada:** 39-10-7, Opp : Municipal Water Tank, Labbipeet- 520010. **Visakhapatnam:** Door No: 48-8-7, Dwaraka Diamond, Ground Floor, Srinagar- 530016. **Vizianagaram:** Soubhagya, 19-6-1/3, 2nd Floor, Near Fort Branch, Opp: Three Temples- 535002. **Warangal:** 5-6-95, 1 St Floor, Opp: B.Ed Collage, Lashkar Bazar, Chandra Complex, Hanmakonda- 506001. **Yamuna Nagar:** Jagdhari Road, Above Uco Bank, Near D.A.V. Girls College- 135001.