

Key Information Memorandum cum Application Form

Nippon India Fixed Horizon Fund - XLII - Series 7 (Tenure - 1869 days)

(A Close Ended Income Scheme)

Product Label This product is suitable for investors who are seeking*: Returns and growth over the Medium Term tenure of the fund Limiting interest rate volatility by investment in debt, money market and G-sec instruments maturing on or before the date of maturity of the scheme *Investors should consult their financial advisers if in doubt about whether the product is suitable for them

(Offer for Sale of Units at Rs.10/- per unit during the New Fund Offer period)

TRUSTEE

Registered 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

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Website: https://www.nipponindiamf.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,

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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, associate transactions etc. investors should, before investment, refer to the Scheme Information Document & Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website www.nipponindiamf.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 October 21, 2020.

Disclaimer:

"BSE Ltd. ("the Exchange") has given vide its letter LO/IPO/LK/MF/IP/267/2019-20 dated November 01, 2019 permission to Nippon India Mutual Fund to use the Exchange's name in this SID as one of the Stock Exchanges on which this Mutual Fund's Unit are proposed to be listed. The Exchange has scrutinized this SID for its limited internal purpose of deciding on the matter of granting the aforesaid permission to Nippon India Mutual Fund. The Exchange does not in any manner: - i) warrant, certify or endorse the correctness or completeness of any of the contents of this SID; or ii) warrant that this scheme's unit will be listed or will continue to be listed on the Exchange; or iii) take any responsibility for the financial or other soundness of this Mutual Fund, its promoters, its management or any scheme or project of this Mutual Fund; and it should not for any reason be deemed or construed that this SID has been cleared or approved by the Exchange. Every person who desires to apply for or otherwise acquires any unit of Nippon India Fixed Horizon Fund - XLII - Series 7 may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription/acquisition whether by reason of anything stated or omitted to be stated herein or for any other reason whatsoever."

Nippon India Mutual Fund/Nippon Life India Asset Management Limited (NAM India) (formerly known as Reliance Nippon Life Asset Management Limited), and its empanelled brokers has not given and shall not give any indicative portfolio and indicative yield in any communication, in any manner whatsoever. Investors are advised not to rely on any communication regarding indicative yield/portfolio with regard to the scheme.

Series	Duration/ Tenure*	New Fund Offer Opens	New Fund Offer Closes
Nippon India Fixed Horizon Fund - XLII - Series 7	1869 days	November 04, 2020	November 09, 2020

^{*}The maturity period will be calculated from the date of allotment of units. However, if the maturity date falls on a non working day, the succeeding working day shall be considered for the purpose of maturity date.

INVESTMENT OBJECTIVE

The primary investment objective of the scheme is to seek to generate returns and growth of capital by investing in a diversified portfolio of the following securities maturing on or before the date of maturity of the scheme with the objective of limiting interest rate volatility.

- Central and State Government securities and
- Other fixed income/ debt securities

However, there can be no assurance or guarantee that the investment objective of the scheme will be achieved.

ASSET ALLOCATION PATTERN OF THE SCHEME

Instruments	Indicative (% of total	Risk Profile	
	Max	Min	Profile
Money Market instruments	10%	0%	Low
Government securities/ State Development Loans (SDLs) & Debt Instruments	100%	90%	Medium to Low

The Scheme will invest in Securitised Debt which may be upto 25% of the net assets of the scheme. The Scheme will not invest in Foreign Securities, Securities Lending or engage in Short Selling. The scheme shall not invest in credit default swaps. The scheme shall not invest in ADR/GDR or Foreign securities. The scheme shall not engage in short selling. Further the scheme may invests in "Repos". In terms of SEBI / IMD/Circular No. 2/147132/08 dated December 11, 2008, the scheme shall invest only in such securities which mature on or before the date of the maturity of the scheme. The investment manager would have the flexibility to invest the debt component into floating rate debt securities in order to reduce the impact of rising interest rates in the economy. Derivatives may be used to create synthetic fixed rate bond/ floating rate bonds. Gross investments in securities under the Scheme which includes Debt securities, Money Market Instruments and derivatives will not exceed 100% of the net assets of the Scheme. Subject to the limits as contained in Schedule VII to the SEBI (Mutual Funds) Regulations, 1996, the scheme reserves the right to invest its entire allocation in debt and money market securities in any one of the fixed income security classes. The sum total of derivative contracts outstanding shall not exceed 50% of the net asset of the scheme.

The AMC reserves the right to change the above Pattern in the interest of the investors depending on the market conditions for a short term period of defensive consideration. In case any deviation from the asset allocation, the Fund Manager shall review and rebalance the portfolio within 30 days from the date of said deviation. However, if the same has not been rebalanced the details of same shall be placed before the Investment Review Committee and reasons for the same shall be recorded in writing. The Investment Review Committee shall then decide on the course of action. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme.

The scheme will not engage in credit default swaps. The asset allocation tables given above should be read in conjunction with the detailed intended portfolio allocation tables and related conditions given the scheme.

WHERE WILL THE SCHEME INVEST?

- Derivatives may be used to create synthetic fixed rate bond/ floating rate bonds. Gross investments in securities under the scheme which includes Debt securities, Money Market Instruments and derivatives will not exceed 100% of the net assets of the Scheme.
- Subject to the limits as contained in Schedule VII to the SEBI (Mutual Funds)
 Regulations, 1996, the scheme reserves the right to invest its entire allocation in
 debt and money market securities in any one of the fixed income security classes.
- Investments in rated fixed income securities will be in securities rated by at least
 one recognized rating agency. Investments in unrated securities will be made with
 the approval of the Investment Committee of NAM India, within the parameters
 laid down by the Board of Directors of the AMC & the Trustees.
- 4. Money market instruments include Tri-party Repo/ Repo/ Reverse Repo (including corporate bond Repo), certificate of deposit, commercial papers, commercial bills, treasury bills, Government securities issued by Central &/or 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.

Mutual fund scheme shall not invest in unlisted debt instruments including commercial papers (CPs), other than (a) government securities, (b) other money market instruments and (c) derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. which are used by mutual funds for hedging. This will be effective from 1st January 2020.

Corporate Bonds include all debt instruments (including securitized debt) issued by entities such as Banks, Public Sector Undertakings, Government Agencies and other Statutory Bodies, Municipal Corporations, body corporate, companies, trusts/ Special Purpose Vehicles etc and would exclude investments in Government Securities issued by Central and/or State Government.

Securities issued by any government agencies, quasi-government or statutory bodies, Public Sector Undertakings, which may or may not be guaranteed or supported by the Central Government or any state government (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).

Non-convertible securities as well as nonconvertible portion of convertible securities, such as debentures, coupon bearing bonds, zero coupon bonds, deep discount bonds, Mibor-linked or other floating rate instruments, premium notes and other debt securities or obligations of public sector undertakings, banks, financial institutions, corporations, companies and other bodies corporate as may

be permitted by SEBI/RBI from time to time.

Derivatives like Interest rate swaps, Forward Rate agreements and other such instruments as permitted by RBI/SEBI. Fund may use Interest Rate Futures (IRF) to create an imperfect hedge/proper hedge from time to time as per SEBI regulations

- . Short-term debt considerations for this scheme include maintaining an adequate float to meet expenses, and other liquidity needs.
- Short Term Deposit may also be made in the scheme as per the regulations laid down by SEBI.
- The Fund may also enter into "Repo", hedging or such other transactions as may be allowed to Mutual Funds from time to time.

Investments in Tri-Party Repo would be as per the RBI circular dated July 24, 2018. Investments in Repo in corporate debt securities would be in line with SEBI circular dated November 11, 2011 and RBI circular dated July 24, 2018 and shall be made basis the policy approved by the Board of NAM India and RCTC. The significant features are as follows:

- As specified in the SEBI Circular dated November 15, 2012, the base of eligible securities for mutual funds to participate in repo in corporate debt securities is from AAA rated to AA and above rated corporate debt securities.
- ii. Category of counterparty & Credit rating of counterparty NIMF schemes shall enter in lending via Repo only with Investment Grade counterparties.
- iii. The Gross exposure of the scheme to repo transactions in corporate debt securities shall not be more than 10% of the net asset of the scheme.

All investment restrictions stated above shall be applicable at the time of making investment. Further, any new circular issued by RBI or SEBI on Repo would be applicable from time to time.

Applicable Haircut

RBI vide its circular dated July 24, 2018 had indicated the haircut to be applied for such transactions as follows:

Haircut/ margins will be decided either by the clearing house or may be bilaterally agreed upon, in terms of the documentation governing repo transactions, subject to the following stipulations:

- Listed corporate bonds and debentures shall carry a minimum haircut of 2% of market value. Additional haircut may be charged based on tenor and illiquidity of the security.
- ii. CPs and CDs shall carry a minimum haircut of 1.5% of market value.
- Securities issued by a local authority shall carry a minimum haircut of 2% of market value.

Additional haircut may be charged based on tenor and illiquidity of the security.

- $8. \qquad \hbox{The scheme does not intend to make any investments in Foreign/Overseas Securities}.$
- The scheme intends to invest its assets in securities of Government of India and /or State Government to the extent of SEBI prescribed limits. Such securities may be:
 - i. Supported by the ability to borrow from the Treasury or
 - ii. Supported by Sovereign guarantee or the State Government or
 - iii. Supported by Government of India / State Government in some other way.

The above will depend upon the nature of securities invested.

- 10. The schemes may also enter into repurchase and reverse repurchase obligations in all securities held by them as per the guidelines and regulations applicable to such transactions. It is the intention of the scheme to trade in the derivatives market as per the Regulations. The scheme may also invest into tri-party Repo (like Tri-party Repo Anonymous Order Matching System (TREPS)) as per the prescribed guidelines of RBI.
- 11. The above-mentioned securities could be listed, unlisted, secured, unsecured, rated or unrated and may be acquired through initial public offerings, secondary market offerings, private placements, rights offers etc.
- 12. To avoid duplication of portfolios and to reduce expenses, the Scheme may invest in any other schemes of the Fund. Further, in compliance with SEBI Regulation, a Scheme may invest in another scheme under the same asset management company or any other mutual fund without charging any fees, provided that aggregate interscheme investment made by all schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of the mutual fund.
- 13. While it is the intention of the Scheme to maintain the maximum exposure guidelines provided in the table above, there may be instances when these percentages may be exceeded. Typically, this may occur while the Scheme is new and the corpus is small thereby causing diversification issues.
- 14. Securitised debt, pass through obligations, various types of securitisation issuances including but not limited to Asset Backed Securitisation, Mortgage Backed Securitisation, single loan securitisation and other domestic securitisation instruments, as may be permitted by SEBI/RBI from time to time.
- 15. Investments in debentures, bonds and other fixed income securities will usually be in instruments, which have been assigned investment grade ratings by an approved rating agency. The instruments may be rated/unrated and listed/unlisted. In cases where the debt instrument is unrated, specific approval from the Investment Committee of NAM India shall be obtained. However, the same shall be subject to limitations as contained in clause 1 and 1A, reproduced herein below, of Schedule VII to SEBI (Mutual Funds) Regulations, 1996,
- 16. The final portfolio will depend on the availability and desirability of assets in terms of maturity profile, asset quality and yields. The portfolio formulation is a dynamic process and thus, an instrument which is attractive today may not be attractive tomorrow.

- 17. The scheme may invest in the liquid schemes launched by SEBI registered Mutual Fund or schemes that invest predominantly in money market instruments/securities.
- 18. Debt instruments includes instruments having Structured Obligations/ Credit Enhancements as per SEBI guidelines.

(i) Credit Evaluation Policy for investments in debt securities

Credit evaluation is a continuous process. It applies not only for issuers where investments are being evaluated for the first time but also for those where we already have credit exposures.

In a detailed credit evaluation process, the following aspects are covered.

- An in-depth review of the sector in which company operates. In this process, research team also measures the micro and macro risks associated with the sector and its possible impact on the overall business environment of the issuer. In addition, issuer's market position is evaluated vis-à-vis competition.
- 2. Issuer analysis involves both qualitative and quantitative aspects.
- Qualitative analysis is related to quality of management, corporate governance, promoter background, parents support etc. Any synergy/ cross dependence with any of the other promoter companies is also scrutinized.
- Quantitative analysis is related with balance sheet management, profitability indicators, ratio analysis, capex programmes, growth plans, leverage and cash management policy etc.
- The due diligence process involves both primary and secondary sources for research.
- Secondary sources of information like publicly available data including annual reports and other public filings, rating and other research reports, industry research reports are studied in detail.
- b. Primary research activities like direct interaction with the issuer at various levels, interaction with the rating agencies, the company's bankers, competitors in the industry and stock market participants (market intelligence), is given a very high weightage.
- Both for plain vanilla transactions and especially for structured transactions, legal due diligence is an integral part of the overall risk evaluation policy.
 Depending on the scope and complexity of transactions both internal as well as external legal exercises are undertaken.

Based on the above analysis, the credit research team presents a case for investing/ avoiding investments for any new issuer/ structure. Post these discussions formal proposals are prepared for issuers/ structures where limits re being sought.

The approval for such limits is sought, based on certain criterion that is laid out as part of the investment policy. Depending on the rating, tenure, and proposed exposures, approvals are taken at the Head of Fixed Income/ Investment Committee/ Board levels.

As mentioned earlier, credit evaluation is a continuous exercise. For all issuers/ structures where we have current exposures regular evaluation is carried out on a periodic basis. The periodicity of such evaluation depends on the exposure, credit comfort on the said issuer/ structure and the overall credit environment.

Apart from regular credit updates both internally and at the Investment Committee levels, the board is also appraised on a periodic basis, on all the credit exposures, their performance and the credit department's views on them going forward.

(ii) List of sectors where NAM India/ NIMF would not be investing

The scheme will not invest in $\operatorname{\mathsf{Gems}}$ & $\operatorname{\mathsf{Jewellery}}$ sector and airline sector.

(iii) Type of instruments in which the schemes propose to invest

For the type of instruments in which the schemes propose to invest viz. CPs, CDs, Treasury bills etc. is detailed in point no. D (where will the scheme invest - Point 1 to 20)

(iv) Intended Portfolio Allocation

As per SEBI Circular No IMD/DF/12/2011 dated August 1, 2011 on Indicative portfolio or yield in close ended debt oriented mutual fund, the intended allocation of the scheme is as mentioned below.

Credit Rating Instruments	A1+	AAA	AA	Α	ввв	NA
CDs						
CPs						
NCDs / Bonds		65-70%				
Government securities / State Development Loans (SDLs)						30- 35%
Securitised Debt						
*Tri-Party Repo/Repo/Reverse Repos (including repo in corporate bonds)/T-Bills/Liquid schemes						0-5%

NA - Not Applicable

It may be noted that detailing of credit rating/instruments shall be made similar to the current format as indicated above.

There shall be no variations between intended portfolio allocation as may be issued at the time of launch and final portfolio except on account of:

 The scheme shall endeavour to invest in instruments having credit rating as indicated above or higher.

As per SEBI circular CIR/MIRSD/4/2011 dated June 15, 2011, Modifier "+"(plus) or "-"(minus) can be used with the rating symbols as they reflect the comparative standing withinthe category. For eg: in case AA has been mentioned, it will include AA- as well as AA+. In case an instrument has more than one publicly available rating, the more conservative rating will be considered for the purpose of investment.

For external factors such as revision in credit rating of instruments, valuation of security, etc. It may be noted that

- All the investment rating etc will be considered at the time of making the investments only i.e at the time of deployment (for the purpose of comparison).
- Post deployment in case of subsequent rating action in any securities which leads to negative deviation from the intended asset allocation, the fund manager shall rebalance the portfolio within time period of within 30 days to align it with the intended portfolio allocation provided such rebalancing does not adversely impact the interest of the investors
- In case desired maturity and credit quality CP/NCDs/SDL/G-sec are not available or also on the basis of the risk reward analysis, the Plan(s) may invest in Bank CDs of highest rating (A1+ or equivalents)/Tri-Party Repo/Reverse Repos (excluding repo in corporate bonds) /T-Bills. Such deviation may continue till suitable instruments of desired credit quality are not available.
- 3. Further, the above allocation may vary during the tenure of the Plan. Some of these instances are: (i) Coupon inflow/principal inflow/unexpected cash flow during the tenure of the scheme; (ii) the instrument is called or bought back by the issuer (iii) in anticipation of any adverse credit event (iv) Non availability of any instrument and on risk reward analysis. In case of such deviations, the Plans may invest in Bank CDs (A1+ or equivalents)/ Tri-Party Repo/ Reverse Repos (excluding repo in corporate bonds)/T-Bills/Liquid schemes. Such deviation may continue till maturity, if suitable instruments of desired credit quality are not available. Incase where cash is generated in the above instances and is deployed in short term deposits, such deployment will only be for temporary parking in line with SEBI regulations.
- 4. In case of individual securities maturity prior to the maturity date of the scheme and at the time of construction of the portfolio, investments may be made in cash and cash equivalents such as Tri-Party Repo, Repo (excluding repo in corporate bonds), T-Bills, Liquid Schemes, CDs and short term bank Deposits.
- In case where investments in any Unrated Instruments is indicated and if they are not available, the Plan(s) may invest in Bank CDs (A1+ or equivalents)/Tri-Party Repo/ Reverse Repos (excluding repo in corporate bonds)/T-Bills/Liquid schemes/AAA rated instruments.
- The range as indicated in the intended portfolio allocation depending on the risk return profile of the portfolio and subject to the availability of the securities, the fund manager may increase the allocation for AAA rated securities, while ensuring range of other securities is proportionately adjusted.

It may be noted that the intended portfolio allocation will be determined at the time of launch of individual scheme whereas the final portfolio for the purpose of determining deviations, if any, will be considered after 30 days from the allotment. Basis the same, NAM India will report in the next meeting of Board of Directors of Nippon Life India Asset Management Limited (NAM India) (formerly known as Reliance Nippon Life Asset Management Limited) and Nippon Life India Trustee Limited (NLITL)(formerly known as Reliance Capital Trustee Co. Limited) the publicized percentage allocation and final portfolio.

For unlisted / non traded securities, where sector classification does not exist, NAM India will have the discretion to decide the classification as per their best judgment.

Pursuant to the SEBI Circular No. SEBI/IMD/CIR No. 1/91171/07 dated April 16, 2007 read with SEBI Circular No. SEBI/HO/IMD/DF4/CIR/P/2019/093 dated August 16, 2019, where the cash in the scheme is parked in short term deposits of Scheduled Commercial Banks pending deployment, the scheme shall abide by the following quidelines:

- "Short Term" for parking of funds shall be treated as a period not exceeding 91 days.
- · Such short-term deposits shall be held in the name of the Scheme.
- The scheme shall not park more than 15% of the net assets in short term deposit(s) of all the scheduled commercial banks put together. However, such limit may be raised to 20% with prior approval of the Trustee.
- Parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.
- The scheme shall not park more than 10% of the net assets in short term deposit(s), with any one scheduled commercial bank including its subsidiaries.
- The scheme shall not park funds in short term deposit of a bank, which has
 invested in the Scheme. Further, the bank in which a scheme has short term
 deposit will not invest in the said scheme until the scheme has short term
 deposit with the bank.
- NAM India will not charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks

The aforesaid limits shall not be applicable to term deposits placed as margins for trading in cash and derivatives market.

^{*}Some of the instruments may also be rated.

WHAT ARE THE INVESTMENT STRATEGIES?

The fund management team will endeavor to maintain a consistent performance in the scheme by maintaining a balance between safety, liquidity and profitability aspects of various investments. The fund manager will try to achieve an optimal risk return balance for management of the fixed income portfolios.

The investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, purchasing power risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques.

The fund management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets.

Investment views/ decisions will be taken on the basis of the following parameters:

- 1. Prevailing interest rate scenario
- 2. Quality of the security/instrument (including the financial health of the issuer)
- 3. Maturity profile of the instrument
- 4. Liquidity of the security
- 5. Growth prospects of the company/industry
- 6. Any other factors in the opinion of the fund management team

Risk Mitigation Factor/ Control:

The Fund Management proposes to use analytic risk management tools like VAR/convexity/modified duration for effective portfolio management.

RISK PROFILE OF THE SCHEME:

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:

Risks associated with investing in Debt and Money Market Instruments

Investors of the Scheme should be aware of the risks generally associated with investments in the fixed income and money market instruments. Given below are some of the common risks associated with investments in fixed income and money market securities.

- a. 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.
- b. 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.
- c. 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.
- d. 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 interin cash flows.

(ii) Risk associated with debt instruments having Structured Obligations (SO)/ Credit Enhancements(CE)

- Relative liquidity of SO/CE instruments may be lower than a plain vanilla instruments in the same rating bucket.
- SO/CE instruments, if off balance sheet in nature, may have strong underlying collateral but limited access to main issuer/ originator balance sheet.
- Since the strength (credit quality/ rating) of the instruments is derived from the strength of the underlying structure, any weaknesses in structuring could undermine the credit quality in a meaningful manner.

(iii) Risks associated with Investing in Derivatives

As and when the Scheme trades 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 analysis different from those associated with stocks and bonds. The use of a derivative requires an understanding not only of the underlying instrument but of the derivative itself. Derivatives require the maintenance of adequate controls to monitor the transactions enterint 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 a possibility that a loss may be sustained by the portfolio as a result of the failure of another party (usually referred to as the "counterparty") 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.

- Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor.
- 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.

(iv) Risk Associated with Securitised Debt

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

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. Further more 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 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.

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

(v) Risks associated with Listing of Units

Listing of the units of the fund does not necessarily guarantee their liquidity and there can be no assurance that an active secondary market for the units will develop or be maintained. Consequently, the Fund may quote below its face value / NAV.

There have been times in the past, when settlements have been unable to keep pace with the volume of securities transactions, making it difficult to conduct further transactions. Delays or other problems in settlement of transactions could result in temporary periods when the assets of the Scheme are not invested and no return is earned thereon.

(vi) 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.

(vii) Risk associated with a close ended scheme

The tenor of the scheme based on the plan shall be 1869 days from the date of allotment. The investor invests in such schemes with an expectation of generating wealth over the tenor of the scheme. The fund manager also invests funds as per the stated strategy keeping the above tenor in mind. While this allows the fund manager to take relatively long term investment calls without worrying about redemptions mid-way, in such schemes, the unit holder cannot exit the scheme before the maturity of the scheme, irrespective of changes in market conditions and alternative investment opportunities. Secondly, the stated strategy of the scheme may not be realized, within the tenor of the scheme. Other risk factors pertaining to the close ended schemes have been added under relevant sections.

The liquidity and valuation of the Scheme's investments due to its holdings of unlisted securities may be affected if they have to be sold prior to their target date of divestment.

(viii) Risks associated with investing in Tri Party Repo through CCIL (TREPS)

The mutual fund is a member of securities segment and Tri-party Repo trade settlement of the Clearing Corporation of India (CCIL). All transactions of the mutual fund in government securities and in Tri-party Repo trades are settled centrally through the infrastructure and settlement systems provided by CCIL; thus reducing the settlement and counterparty risks considerably for transactions in the said segments.

CCIL maintains prefunded resources in all the clearing segments to cover potential losses arising from the default member. In the event of a clearing member failing to honour his settlement obligations, the default Fund is utilized to complete the settlement. The sequence in which the above resources are used is known as the "Default Waterfall"

As per the waterfall mechanism, after the defaulter's margins and the defaulter's contribution to the default fund have been appropriated, CCIL's contribution is used to meet the losses. Post utilization of CCIL's contribution if there is a residual loss, it is appropriated from the default fund contributions of the non-defaulting members.

Thus the scheme is subject to risk of the initial margin and default fund contribution being invoked in the event of failure of any settlement obligations. In addition, the fund contribution is allowed to be used to meet the residual loss in case of default by the other clearing member (the defaulting member).

However, it may be noted that a member shall have the right to submit resignation from the membership of the Security segment if it has taken a loss through replenishment of its contribution to the default fund for the segments and a loss threshold as notified have been reached. The maximum contribution of a member towards replenishment of its contribution to the default fund in the 7 days (30 days in case of securities segment) period immediately after the afore-mentioned loss threshold having been reached shall not exceed 5 times of its contribution to the Default Fund based on the last re-computation of the Default Fund or specified amount, whichever is lower.

Further, it may be noted that, CCIL periodically prescribes a list of securities eligible for contributions as collateral by members. Presently, all Central Government securities and Treasury bills are accepted as collateral by CCIL. The risk factors may undergo change in case the CCIL notifies securities other than Government of India securities as eligible for contribution as collateral.

Plans and Options

The Scheme offers following Plans/Options under the Direct Plan and Regular Plan:

- (a) Growth Option
- (b) Dividend Payout Option

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).

There is no assurance or guarantee as to the rate and frequency of dividend distribution. Dividend distribution is subject to availability of distributable surplus in the scheme. Trustees reserve the right to declare a Dividend during the interim period.

Investors are required to clearly indicate the plans/options in the application form of the respective Plan. 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. 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	Direct Plan					
4	Mentioned	Direct Plan	Direct Plan					
5	Direct Plan	Not Mentioned	Direct Plan					
6	Direct Plan	Regular Plan	Direct Plan					
7	Mentioned	Regular Plan	Regular Plan					
8	Mentioned	Not Mentioned	Regular Plan					

In cases of wrong/invalid/incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall 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 In case ARN code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, ARN code will be ignored and the application will be processed under Direct Plan. If the investor does not mention Direct against the scheme name and the ARN code is also not provided the default allotment would be made in the Direct Plan.

Applicable Net Asset Value For Purchases including switch-ins:

Units of the scheme will not be available for subscriptions/ switch-in after the closure of NFO Period.

For Redemptions including switch-outs

Units of the scheme cannot be redeemed by the investors directly with the fund until the maturity date of the scheme. Therefore, the provisions of cut off timing for redemptions will not be applicable.

MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS										
Purchase	Additional Purchase	Repurchase (Redemption)								
Rs. 5,000 per option and in multiples of Re. 1 thereafter	Not Applicable	No redemption/repurchase of units shall be allowed prior to the maturity of the scheme. Investors wishing to exit may do so by selling their units through stock exchanges.								

ADDITIONAL DISCLOSURES

This Scheme is a new scheme. Therefore, the following additional disclosures are not applicable

. Top 10 holdings by issuer and sectors

Holding	weightage (%)
NA	

Sectors	Allocation (%)
NA	

Link to obtain schemes latest monthly portfolio holding - https://www.nipponindiamf.com/investor-services/downloads/factsheets/

b. Portfolio Turnover Ratio: Not Applicable

Aggregate Investments in the scheme by Board of Directors Fund Managers / Other Key Managerial Persons

Particulars	Aggregate Investments (Rs. in lakhs)
Board of Directors	NA
Fund Managers	NA
Other Key Managerial Persons	NA

DISPATCH OF REPURCHASE (REDEMPTION) REQUEST

On maturity of the Scheme, the outstanding units shall be redeemed and proceeds will be paid to the unit holders as a default mode which means that the units of the Scheme shall be fully redeemed on the date of maturity and redemption proceeds shall be dispatched to/ credited in the bank account of the unitholders within 10 Business Days from the date of Maturity.

PHYSICAL/ DEMATERIALIZATION:

The Unit holders are given an Option to hold the units by way of an Account Statement (Physical form/ Non-demat) or in Dematerialized (Demat) form.

Mode of holding shall be clearly specified in the KIM cum application 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 scheme) 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

In case Unit holders do not provide their Demat Account details, an Account Statement shall be sent to them.

TRANSFER OF UNITS

Units held in non demat form/ by way of an Account Statement can be transferred. For units held in non-demat form, unit holders intending to transfer units will have to get the units certified by submitting designated form. On receipt of the said request, RTA will mark the underlying units as Certified Units and will issue a Certified SOA for those units. The AMC/RTA, on production of Designated Transfer Form together with relevant Certified SOA and requisite documents, register the transfer and provide the Certified SOA to the transferee within 10 business days from the date of such production. Investors may note that stamp duty and other statutory levies, if any, as applicable from time to time shall be borne by the transferee.

If a person becomes a holder of the Units consequent to operation of law, or upon enforcement of a pledge, the Fund will, subject to production of satisfactory evidence, effect the transfer, if the transferee is otherwise eligible to hold the Units. Similarly, in cases of transfers taking place consequent to death, insolvency etc., the transferee's name will be recorded by the Fund subject to production of satisfactory evidence.

Units held in Demat form are transferable in accordance with the provisions of SEBI (Depositories and Participants) Regulations, as may be amended from time to time. Transfer can be made only in favour of transferees who are capable of holding units and having a Demat Account. The delivery instructions for transfer of units will have to be lodged with the DP in requisite form as may be required from time to time and transfer will be affected in accordance with such rules/ regulations as may be in force governing transfer of securities in dematerialized mode.

BENCHMARK INDEX:

Crisil Composite Bond Fund Index

DIVIDEND POLICY: Dividend will be distributed from the available distributable surplus after the deduction of the dividend distribution tax and the applicable surcharge, if any.

The Mutual Fund is not guaranteeing or assuring any dividend. Please read the Scheme Information Document for details. Further payment of all the dividends shall be in compliance with SEBI Circular No. SEBI/IMD/CIR No. 1/64057/06 dated 4/4/06.

NAME OF THE FUND MANAGER: Mr. Amit Tripathi

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 is a new scheme and does not have any performance track record.

EXPENSES OF THE SCHEME

This section outlines the expenses that will be charged to the schemes.

A. NEW FUND OFFER (NFO) EXPENSES

The NFO expenses of the Scheme shall be borne by the AMC from retained earnings

B. ANNUAL SCHEME RECURRING EXPENSES

Expense Ratio: 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.

As specified under the section "How will the scheme allocate its assets?" of this document, the investments in equity and equity related instruments is less than sixty-five per cent of the net assets of the scheme, hence the scheme will be considered as other than equity oriented scheme, further since this scheme is an close ended scheme, Total Expense Ratio of the scheme shall be as per regulation 52 (6) (d) (ii) of the SEBI (MF) Regulations for the purpose of limits of total expenses ratio.

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 –

 $\label{lem:https://www.nipponindiamf.com/Pages/Total-Expense-Ratio-of-Mutual-Fund-Schemes. aspx$

Estimated Expense Structure

Particulars	
	% of Net Assets
Investment Management and Advisory Fees	
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	Up to 1.00%
Costs of statutory Advertisements	
Cost towards investor education & awareness (at least 2 bps)	
Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades resp.	
Goods & Service Tax on expenses other than investment and advisory fees	
Goods & Service Tax on brokerage and transaction cost	
Other Expenses #\$	
Maximum total expense ratio (TER) permissible under Regulation 52 (6) (d) (ii)	Up to 1.00%
Additional expenses for gross new inflows from specified cities and retail investors	Up to 0.30%

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.

\$ Listing expenses are part of other expenses.

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								

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. In reality, the actual impact would vary depending on the path of returns over the period of consideration. Expenses will be charged on daily net assets.

These estimates have been made in good faith as per the information available to the Investment Manager based on past experience 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.

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. 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.

Mutual Funds/ AMCs will annually set apart at least 2 basis points on daily net assets within the maximum limit as per regulation 52 of the SEBI Regulations for investor education and awareness initiatives.

"At least 10% of the TER is charged towards commission/distribution expense under Regular Plan. The TER of the "Direct Plan" will be lowered to the extent of at least 10% (as mentioned above) of above mentioned distribution/commission expense which is charged in Regular Plan."

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).

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.

The total expenses of the scheme including the investment management and advisory fee shall not exceed 1.00 per cent of the daily net assets of the scheme as stated in Regulation 52(6)(d)(ii).

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.

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 shall be provided by AMFI in consultation with SEBI or as specified/amended by AMFI/SEBI from time to time.

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:

- 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 and 0.05 per cent of the value of trades in case of derivatives transactions. Any payment towards brokerage and transaction costs incurred for the execution of trades, over and above the said 0.12 per cent and 0.05 per cent for cash market transactions and derivatives transactions respectively 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.
- b) Expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from such cities and retail investors as specified by the Board from time to time are at least
 - i. 30 per cent of gross new inflows in the scheme, or;
 - ii. 15 per cent of the average assets under management (year to date) of the scheme, whichever is higher:

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;

Provided further that expenses charged under this clause shall be utilized for distribution expenses incurred for bringing inflows from such cities;

Provided further that amount incurred as expense on account of inflows from such 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;

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.

The Fund will strive to reduce the level of these expenses so as to keep them well within the maximum limits allowed by SEBI.

Expenses on an ongoing basis will not exceed maximum limits as may be specified by SEBI Regulations from time to time.

LOAD STRUCTURE	ENTRY LOAD	EXIT LOAD
Nippon India Fixed Horizon Fund - XLII - Series 7	Nil	Nil

In accordance with the requirements specified by the SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009 no entry load will be charged for purchase/additional purchase / switch-in accepted by NIMF with effect from August 01, 2009. The upfront commission on investment made by the investor, if any, will be paid to the

ARN Holder (AMFI registered Distributor) directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder. Since the scheme shall be listed on BSE Ltd. or any other recognised Stock Exchange, Exit load shall not be applicable.

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.

Applicability of Stamp Duty

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

Daily Net Asset Value (NAV) Publication: The AMC will calculate and disclose the first NAVs of the scheme not later than 5 business days of allotment. NAVs will be calculated up to four decimal places. The Mutual Fund shall declare the Net asset value of the scheme on every business day on AMFI's website www.amfiindia.com by 11:00 p.m. on the day of declaration of the NAV and also on www.nipponindiamf.com. Further, AMC will extend facility of sending latest available NAVs to unitholders through SMS, upon receiving a specific request in this regard.

In case of any delay, the reasons for such delay would be explained to AMFI and SEBI within 2 working days. If the NAVs are not available before commencement of business hours on the following day due to any reason. Mutual Fund shall issue a press release as prescribed by the SEBI from time to time.

Since the Scheme is proposed to be listed on BSE Ltd and/or any other recognized Stock Exchange, the listed price would be applicable on the respective Stock Exchange.

COMPUTATION OF NAV

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.

NAV = (Market/Fair Value of Scheme's Investments + Receivables + Accrued Income + Other Assets - Accrued Expenses- Payables- Other Liabilities)/ Number of units outstanding

Example: If the applicable NAV is Rs. 10.00, sales/entry load if any 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.

TAX TREATMENT FOR THE INVESTORS (UNITHOLDERS): Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.

APPLICATION SUPPORTED BY BLOCKED AMOUNT (ASBA)

Investors are provided with ASBA facility.ASBA is an application containing an authorization to a Self Certified Syndicate Bank (SCSB) to block the application money in the bank account maintained with the SCSB for subscribing to the New Fund Offer. An ASBA investor shall submit an ASBA physically or electronically through the internet banking facility, to the Self Certified Syndicate Banks (SCSBs) authorized by SEBI for this purpose, with whom, the bank account to be blocked, is maintained. The SCSB shall then block the application money in the bank account specified in the ASBA, on the basis of an authorisation to this effect given by the account holder in the ASBA. The application money shall remain blocked in the bank account till the allotment of the units or till withdrawal/rejection of the application, as the case may be. ASBA facility will be available for investors willing to hold the units in electronic mode only. An investor, who is eligible for ASBA facility, has the option of making application through ASBA or through the existing facility of applying with cheque/demand draft as mentioned in the SID. An acknowledgement will be given by the SCSB in the form of the counter foil or specifying the application number for reference. Such acknowledgement does not guarantee, in any manner that the investors will be allotted the Units applied for.

The list of SCSBs and their designated branches where ASBA application form can be submitted is available on the websites of BSE Ltd. (www.bseindia.com) and SEBI (www.sebi.gov.in).

Segregation of Portfolio

Please refer the SID of the Scheme for details on segregation of portfolio.

FOR INVESTOR GRIEVANCES PLEASE CONTACT:

KFin Technologies Private Limited: Selenium Buliding, Tower B, Plot Nos. 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad - 500032 Telangana, India

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@nipponindiamf.com

UNITHOLDERS' INFORMATION:

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.

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.

For further details on the Schemes, investors are advised to refer to the Scheme Information Document and Statement of Additional Information.

DATE: October 21, 2020 NIMF/R&T/APP/VER 1.0/03-01-11



Units under

Cheque / DD No._

☐ Nippon India Fixed Horizon Fund XLII - Series 7 - Direct Plan

Key Information Memorandum Cum Application Form

Please refer complete details on all pages and scheme description/details while applying. To be filled in Capital letters & in Blue/Black ink only.

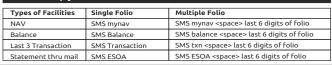
NFO Opening Date: November 04, 2020

Time Stamp & Date of receiving office

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Nippon india	Wealth sets you	free										To b	e filled	in by the	inve			realiz						retair Mandatory		

Dividend Payout Option

9. FATCA and CR # Please indicate all															aits ro	rm	
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In case Country of Tax	Residence is	only India the	n detai	ls of Country o	of Birth & Nationality	need not b	e provided. *In c	ase Tax Iden	tification N	umber is not avai	ilable	, kindly pr	ovide it	s functio	nal equiv	alent	
	/First App	olicant/Guar	dian				nd Applicant						rd Apı	plicant			
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and Conditions.) I wi	sh to receiv	e scheme wise	e annua	l report or abr	idged summary thre	ough Physic	al mode (Applic	able only for	rinvestors	who have not sp	ecifie	d the em	ail id)	.161 111301	decion ne	, 4110	i iciii
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[Please tick (√) the app			olicable	Option (Growth^^ ○ □	ividend P	ayout (For Pro	duct Labeli	ing please	refer last pag	e of	applicati	on for	m)			
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normal banking channe	ls or from fu	unds in my/our	Non-R	esident Exterr	nal /Ordinary Accour	t/FCNR Acc	count. I/We unde e read and unde	ertake that a	ll additiona uction no.	l purchases made	e und	er this fol to abide	io will a by the	ilso be fr	om funds nereby d	receive	ed fror
Tultel, lagree that the lors and banking channe abroad through approv information provided in supporting Annexures a under Direct Plan. I/We	the Form is	in accordance	with se	ection 285BA o	of the Income Tax Ac	t, 1961 read	with Rules 114	to 114H of l	the Income	Tax Rules, 1962	and th	ne informa	ation pr ed in th	ovided b	y me /us e(s) of vo	in the F	orm, it
under Direct Plan. I/We to the above mentioned	hereby give	you my/our co	onsent I / SEBI-P	to share/provi	de the transactions of the estment Adviser	data feed/p	ortfolio holding	s/ NAV etc. i	n respect o	f my/our investm	ents (ınder Dire	ect Plan	ı of all Sc	hemes M	anaged	by you
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	AUTO SWITC	H FORM	AFF No.	
Please read the instructions carefully. before filling up the application 1. DISTRIBUTOR / BROKER INFORMATION				
Name & Broker Code / ARN Sub Broker / Sub Agent ARN C	ode *Employee Unique Identif	ication Number Su	ıb Broker / Sub Agent	Code RIA Code [→]
ARN- (ARN stamp here ARN-				
*Please sign below in case the EUIN is left blank/not provided. I/We here or advice by the employee/relationship manager/sales person of the ab manager/sales person of the distributor/sub broker.	eby confirm that the EUIN box has been distributor/sub broker or no	as been intentionally lef otwithstanding the advi	ft blank by me/us as t ice of in-appropriater	his transaction is executed without any interaction ess, if any, provided by the employee/relationship
SIGN First / Sole Applicant / Guardian/ HERE Authorised Signatory	Second Appl Authorised Sig	icant/		Third Applicant/ Authorised Signatory
Upfront commission shall be paid directly by the investor to the AMFI registers 2. EXISTING UNIT HOLDER INFORMATION	ed distributor based on the investor		_	service rendered by the distributor.
3. PARTICULARS OF APPLICANT	FOLIO NO.			
Name of Sole / 1st applicant/Minor/Karta of HUF/ Non-In	ndividual Mr. / Miss / Mas	ter / M/s.		Date of Birth**
Name of Parent / Guardian in case of Minor / or Contact Perso	on for Non-Individual appli	capts Mr Mr Mr		of birth mandatory only if applicant is mino Relation with Minor/Designation
value of Parenty dual draft in case of Million y of Contact Person	on to inon-individual appli	cancs Mi. Mi	. I	
Name of 2nd applicant Mr. Mrs. Miss				MANDATORY
Name of 2nd applicant Mr. Mrs. Miss				Date of Birth D D M M Y Y Y Y
Name of 3rd applicant Mr. Mrs. Mrs. Miss				Date of Birth
				D D M M Y Y Y Y
4. PERMANENT ACCOUNT NUMBER (PAN) & KYC PAN/PEKRN	Ī			
1st applicant	Attached	PAN Proof	Attached	KYC Acknowledgement Copy
PAN/PEKRN 2nd applicant	Attached	PAN Proof	Attached	KYC Acknowledgement Copy
PAN/PEKRN 3rd applicant	Attached	PAN Proof	Attached	KYC Acknowledgement Copy
5. AUTO SWITCH FACILITY (Refer Instruction No. 3. Pl	lease refer respective SID,	KIM for product la	belling)	
Name of 'Transferor' Scheme/Plan/Option				
I/ We would like to Auto Switch ₹	OR		Un	its. On
Name of 'Transferee' Scheme/Plan/Option 6. MATURITY INSTRUCTION				
			and Condition Box	la A / a / a a combra a combra la
Switch to Scheme/Plan:		<u> </u>		nk A/c (as may be applicable.) (Default)
As a default mechanism, the Scheme shall be fully redeeme account of the unitholders within 10 Business Days from the country.	•		ceeds snall be dis	pacched to / credited in the bank
7. DECLARATION & SIGNATURE/S				
/We would like to invest in Nippon India Fixed Horizon Fund XLII-Series 7 subject subsequent amendments thereto. I/We have read, uznderstood (before filling a Nippon India Any Time Money Card. I/We have not received nor been induced legitimate sources only and is not designed for the purpose of contravention or Statutory Authority. I accept and agree to be bound by the said Terms and Cond India may, at its absolute discretion, discontinue any of the services completely. The ARN holder has disclosed to me/us all the commissions (in the form of traischeme is being recommended to me/us. I hereby declare that the above inforrapplicable) shall be deducted from the subscription amount and the said charges.	application form) and is/are bound I by any rebate or gifts, directly or evasion of any Act / Regulations / litions including those excluding/li or partially withoutany prior notice il commission or any other mode), mation is given by the undersigned	by the details of the SAI, SI indirectly, in making this Rules / Notifications / Dire miting the Nippon Life Inc to me. I agree NAM India payable to him for the dil	ID & KIM including deta investment. I / We dec ections or any other Ap, dia Asset Management a can debit from my foli fferent competing Sch	ils relating to various services including but not limited lare that the amount invested in the Scheme is throu; blicable Laws enacted by the Government of India or an Limited (NAMIndia) liability. I understand that the NA of or the service charges as applicable from time to time emes of various Mutual Funds from amongst which the
I/We confirm that I am/We are Non-Resident of Indian Nationality/Orig from funds in my/our Non-Resident External /Ordinary Account/FCNR Ac approved banking channels or from funds in my/ our NRE/FCNR Account. ++ I/We, have invested in the Scheme(s) of your Mutual Fund under Direct of my/our investments under Direct Plan of all Schemes Managed by you, thereby authorize the representatives of Nippon Life India Asset Manage	count. I/We undertake that all a : Plan. I/We hereby give you my/ to the above mentioned Mutual I	dditional purchases ma our consent to share/pr Fund Distributor/SEBI-	ade under this folio w rovide the transaction Registered Investme	ill also be from funds received from abroad throu ns data feed/portfolio holdings/ NAV etc. in respe nt Adviser.
the case may be.		/		
First / Sole Applicant / Guardian/ HERE Authorised Signatory				
				
Nippon india Mutual Fund Wealth sets you free				on Form (To be filled in by the Unit holder
Folio No.				APP No. :
Received from				
Auto Switch ₹OR				
on		Units		
on From Scheme To Scheme	Plan	Units Option		- Stamp of receiving branch & Signature

INSTRUCTIONS FOR AUTO SWITCH

- (1) Auto Switch facility is a Special facility available to the existing (16) 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 www.nipponindiamf.com carefully before investing.
- (3) This Auto Switch Form can be used only by Existing 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) Existing 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) In case the existing investor has opted to hold the units in Dematerialized ('Demat') form in the transferor scheme then the Auto Switch request will be rejected.
- (12) For Direct Investments, please mention "Direct" in the column "Name & Broker Code / ARN".
- (13) This facility will not be available for units which are under any Lien/Pledged or any lock-in period.
- (14) 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.
- (15) NAM India reserves the right to withdraw this amend or withdraw this facility or change the procedures from time to time.

- Investors are requested to clearly mention the Plan and the Option in which investment is to be made. Incase of any ambuigity, the application will be liable to to 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
-) 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	Regular Plan/Other than
		Direct Plan	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.

- (18) Employee Unique Identification Number (EUIN) would assist in tackling the problem of mis-selling even if the employee / relationship manager / sales person leave the employment of the distributor.
- (19) Allotment of units in Demat mode is not available in case of switch transaction.





Registered Office Address: 4th Floor, Tower A, Peninsula Business Park, Ganapatrao Kadam Marg, Lower Parel (W), Mumbai - 400 013. Customer Care: 1860 266 0111 (Call charges apply) | www.nipponindiamf.com



₹ (in words)

Nippon India Fixed Horizon Fund XLII - Series 7

(A Close Ended Income Scheme)
4th Floor, Tower A, Peninsula Business Park, Ganapatrao Kadam Marg, Lower Parel (W), Mumbai - 400 013.

NFO Opening Date: November 04, 2020 NFO Closing Date: November 09, 2020 Tenure: 1869 Days

Please refer complete det	tails on all pages and			applyi	ing.		Арр.	No.					
BROKER / AGENT INFORMA		aont ABN Codo#Em	ployee Unique Identifica	tion Num	shat Sub	Broker / Su	ıb Agont C	odo I		RIA Code	•	FOR OFFICE	USE ONLY
ARN - (ARN stamp he	4.501	gent ARN Code Em	pioyee offique Identifica	LIOII NUII	ibe 3db	Blokel / 30	ib Agent C	.ode		KIA Code		SCSB	
*Please sign below in case the E interaction or advice by the em employee/relationship manager	I EUIN is left blank/not provid iployee/relationship manag	ded. I/We hereby co per/sales person of t	nfirm that the EUIN box he above distributor/su	has bee	l en intention r or notwith	ally left bla hstanding th	nk by me/u ne advice o	ıs as this t of in-appro	ransaction opriateness,	is executed if any, pro	l without any vided by the	SCSB IFSC Code	
SIGN First / Sole Ap	oplicant / Guardian	/	Second Applic	ant/				Third	l Applica	ant/		Syndicate Member Code	
Upfront commission shall be paid TRANSACTION CHARGES		he AMFI registered d		vestor's	assessment	of various f			sed Sigr ervice rende		distributor.	SL No.	
	NVESTOR IN MUTUAL		erer instruction No). 14)	Па	M AN EXI	STING IN	NVESTO	R IN MUT	ΓUAL FUI	NDS		
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DEMAT ACCOUNT DE		ribing for units in	i Dematerialsed for	111.									
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Permanent Account Num								,	Date of L	on cir ivian	datory only	п Аррисан	. 13 14111101)
PAN / PEKRN of 1st applicant			Attac	hed	Pan Pro	of			Attache	d 🗌 KYO	C Acknowled	lgement Co	ру
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I	izon Fund XLII - Series 7	•	Growth Opti							Investi	ment Amour	າt₹ 	
	izon Fund XLII - Series 7		☐ Dividend Pay	out Op	otion								
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Bank Name & Branch		MAN	N D A	v		R	Y						
where Account is held			D A T O R	Υ									
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☐ I confirm that I am resident of I channels or from funds in my/our I channels or from funds in my/our I	ndia. □ I/We confirm that I an Non-Resident External /Ordir NRE/FCNR Account. 56	m/We are Non-Reside nary Account/FCNR Ac	nt of Indian Nationality/C count. I/We undertake th	Origin and lat all add	d I/We hereb ditional purcl	y confirm tha hases made u	at the funds under this fo	s for subsc olio will als	ription have to be from fu	been remit nds receive	ted from abroad d from abroad t	d through norr hrough approv	nal banking /ed banking
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👍 Nippon inalia M	utual Fund										ACKN	OWLEDG	EMENT
	Wealth sets you free												
An application for allotmen Units under SCSB A/C Details	☐ Nippon India		nd XLII - Series 7 - Re nd XLII - Series 7 - Di			_	wth Option		ion	ı	App. No.		
Bank Account No		Bank N cked ₹ (in figures	Name & Branch wher	e Acco	unt is helc	d				-	SCSB Sign	ature, Date &	Stamp

Instructions

- Investor needs to submit a duly filled ASBA Application Formto the SCSB with whom the bank account to be blocked is maintained.
- . 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	IND Individuals		Hindu Undivided Family*	СО	Bodies Corporate
FI	Banks & Financial Institutions	MF	Mutual Funds	IC	Insurance Companies
NIF	National Investment Fund	IF	Insurance Funds	FPI	Foreign Portfolio Investor
VC	Venture Capital Funds	NRI	Non Resident Individuals	DIR	Director
FIISA	FII or Sub-Account not a Corporate Individual	EMP	Eligble 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. Incase of any ambuigity, the application will be liable to 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)/ NIMF 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

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 installments 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.
- © 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 (EUIN) would assist in tackling the problem of mis-selling even if the employee/relationship manager/sales person leave the employment of the distributor.



Name of the entity

Details of FATCA & CRS information For Non-Individuals / Legal Entity

Type of address given at KRA Residential or Bu	usiness Residential	Business	Registered Office
PAN	Date of incor	poration D D /	M M / Y Y Y
City of incorporation			
Country of incorporation			
Please tick the applicable tax resident declaration-			
1. Is "Entity" a tax resident of any country other than India (If yes, please provide country/ies in which the entity is a resident for		x ID number below.)	
Country Tax Iden	tification Number %		ation Type , please specify)
*In case Tax Identification Number is not available, kindly provide its functional In case TIN or its functional equivalent is not available, please provide Company In case the Entity's Country of Incorporation / Tax residence is code here Please refer to para 3(vii) Exemption code for U. S. persons under Part D of FAT	Hentification number or Global Entity U.S. but entity is not a Specifi		
FATCA & (Please consult your professional tax	CRS Declaration advisor for further guidance on FA	TCA & CRS classification)	
PARTA (to be filled by Financial Institutions or Direct Repor	ting NFEs)		
1. We are a, Financial institution or Direct reporting NFE4 (Please tick as appropriate) GIIN not available (Please tick as applicable) GIIN above and indicate you have a contract of the second of	GIIN but you are sponsored by a our sponsor's name below	another entity, please	
If the entity is financial institution, Not required to ap Not obtained – No	ply for- please specify 2 digits s	sub- category 10	9/ \
PART B (Please fill any one as appropriate "to be filled by NFEs other			
Is the Entity a publicly traded company (that is, a company whose shares are regularly traded on an established securities market)		e stock exchange on which the st	rock is regularly traded)
2. Is the Entity a related entity of a publicly traded company (a company whose shares are regularly traded on an established securities market) No	Yes stock is regularly traded) Name of listed company	of the listed company and one st	Controlled by a Listed Company
3. Is the Entity an active¹ non-financial Entity (NFE) No No	Yes Nature of Business Please specify the sub-category	of Active NFE	(Mention code–refer 2c of Part D)
4. Is the Entity a passive ² NFE No	Yes (If yes, please fill UBO declar Nature of Business	ation in the next section.)	Dec Information
¹ Refer 2 of Part D ² Refer 3(ii) of Part D ³ Refer 1(i) ⁴ Refer 3	(vi) of Part D		FATCA

"If passive NFE, please provide below additional details fo	r each of Controlling person. (Please attach additional sheets if no	ecessary)
Name and PAN / Any other Identification Number (PAN, Passport, Election ID, Govt. ID, Driving Licence NREGA Job Card, Others) City of Birth - Country of Birth	Occupation Type Service, Business, Others Nationality Father's Name - Mandatory if PAN is not available	DOB - Date of Birth Gender - Male, Female, Other
1. Name & PAN	Occupation Type	DOB D D M M Y Y Y Y
City of Birth	Nationality	Gender Male Female
Country of Birth	Father's Name	Others
1. Name & PAN	Occupation Type	DOB D D M M Y Y Y Y
City of Birth	Nationality	Gender Male Female
Country of Birth	Father's Name	Others
1. Name & PAN	Occupation Type	DOB DDMMYYYY
City of Birth	Nationality	Gender Male Female
Country of Birth	Father's Name	Others
The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Incobeneficial owner information and certain certifications and documentation from a Towards compliance, we may also be required to provide information to any institut relation thereto. Should there be any change in any information provided by you, please ensure you ad If any controlling person of the entity is a US citizen or resident or green card holder, points mandatory to supply a TIN or functional equivalent if the country in which you are attach this to the form. Part C: Certification I / We have understood the information requirements of the information provided by me /us on this Form is true, correct, at Terms and Conditions below and here by accept the same.	all our account holders. In relevant cases, information will have to be report ions such as withholding agents for the purpose of ensuring appropriate withholding agents for the purpose of ensuring appropriate withholding such as promptly, i.e., within 30 days. please include United States in the foreign country information field along with the tax resident issues such identifiers. If no TIN is yet available or has not yet bee the such as a long with the FATCA & CRS Instructions.	ed to tax authorities/ appointed agencies. iolding from the account or any proceeds in the USTax Identification Number. in issued, please provide an explanation and and here by confirm that the
Date: / /		
Name		
Designation		
Signature		
SIGN First / Sole Applicant / Guardian/ HERE Authorised Signatory		hird Applicant/ horised Signatory

PART DFATCA Instructions & Definitions

(Note: The Guidance Note/notification issued by the CBDT shall prevail in respect to interpretation of the terms specified in the form)

- 1 (I) Financial Institution (FI)- The term FI means any financial institution that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company, as defined.
- 1 (ii) Depository institution: is an entity that accepts deposits in the ordinary course of banking or similar business.
- 1 (iii) Custodial institution is an entity that holds as a substantial portion of its business, holds financial assets for the account of others and where it's income attributable to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of-
 - (i) The three financial years preceding the year in which determination is made; or
 - (ii) The period during which the entity has been in existence, whichever is less.
- 1 (iv) Investment entity is any entity:
 - (a) That primarily conducts a business or operates for or on behalf of a customer for any of the following activities or operations for or on behalf of a customer
 - (I) Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or Individual and collective portfolio management; or
 - (ii) In vesting, administering or managing funds, money or financial asset or money on behalf of other persons;

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- (b) The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described above. An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant act equals or exceeds 50 percent of the entity's gross income during the shorter of:
 - (I) The three-year period ending on 31March of the year preceding the year in which the determination is made; or
 - (ii) The period during which the entity has been in existence. The term "Investment Entity" does not include an entity that is an active non-financial entity as per codes 04, 05, 06 and 07-refer point (2c.)
- 1 (v) Specified Insurance Company: Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.
- 1 (vi) FI not required to apply for GIIN: Refer Rule 114F(5) of Income Tax Rules, 1962 for the conditions to be satisfied as "non-reporting financial instruction and Guidance issued by CBDT in this regard.

A. Reasons why FI not required to apply for GIIN:

Code	Sub-category
01	Governmental Entity, International Organization or Central Bank
02	Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement
	Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank
03	Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a provident fund
04	Entity is an Indian FI solely because it is an investment entity
05	Qualified credit card issuer
06	Investment Advisors, Investment Managers & Executing Brokers
07	Exempt collective investment vehicle
08	Trust
09	Non-registering local banks
10	FFI with only Low-Value Accounts
11	Sponsored investment entity and controlled foreign corporation
12	Sponsored, Closely Held Investment Vehicle

Code	Sub-category
01	Less than 50 percent of the NFE's gross income for the preceding financial year is passive income and less than 50 percent of the assets held be the NFE during the preceding financial year are assets that produce or are held for the production of passive income;
02	The stock of the entity is regularly traded on an established securities market or the non-financial entity is a related entity of an entity, the sto of which is regularly traded on an established securities market.
03	The NFE is a Governmental Entity, an International Organization, a Central Bank, or an entity wholly owned by one or more of the foregoing
04	Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall no qualify for this status if the entity functions as a investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
05	The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a busines other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the dat of the initial organization of the NFE;
06	The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent continue or recommence operations in a business other than that of a Financial Institution;
07	The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does no provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarical engaged in a business other than that of a Financial Institution;
08	 Any NFE that full fills all of the following requirements: (I) It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or is established and operated in India and it is a professional organization, business league, chamber of commerce, labour organization agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare; (II) It is exempt from income tax in India; (III) It has no share holders or members who have a proprietary or beneficial interest in its income or assets; The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE charitable activities, or as payment of reason able compensation for services rendered, or as payment of representing the fair market value of property which the NFE has purchased; and The applicable laws of the NFE's country or territory of residence or the NFE's formation document require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization or escheat to the government of the NFE's country or territory of residence or any political subdivision there of. ExplanationFor the purpose of this sub-clause, the following shall be treated as full filling the criteria provided in the said sub clause, namely: An Investor Protection Fund referred to in clause (23EA); A Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and (III) An Investor Protection Fund referred to in clause (23EC), of section 10 of the Act;

3. Other definitions

(I) Related entity

An entity is a 'related entity' of another entity if either entity controls the other entity, or the two entities are under common control. For this purpose, control includes director indirect ownership of more than 50% of the votes and value in an entity.

(ii) Passive NFE

The term passive NFE means

(i) any non-financial entity which is not an active non - financial entity:

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- (ii) an investment entity defined in clause1(iv) (b) of these instructions
- (iii) a with holding foreign partnership or with holding foreign trust;

(iii) Passive income

The term passive income includes income by way of :

- (1) Dividends,
- (2) Interest
- (3) Income equivalent to interest,
- (4) Rents and royalties, other than rents and royalties derived in the active conduct of a business conducted, at least in part, by employees of the NFE
- (5) Annuities
- (6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income
- (7) The excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets,
- (8) The excess of foreign currency gains over foreign currency losses
- (9) Net income from swaps
- (10) Amounts received under cash value insurance contracts

But passive income will not include, in case of a non - financial entity that regularly acts as a dealer in financial assets, any income from any transaction entered in to in the ordinary course of such dealer's business as such a dealer.

(iv) Controlling persons

Controlling persons are natural persons who exercise control over an entity and includes a beneficial owner under sub-rule (3) of rule 9 of the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005.

In determining the beneficial owner, the procedure specified in the following circular as amended from time to time shall be applied, namely:-

- i. DBOD.AML.BC. No.71/14.01.001/20 12-13, issued on the 18th January, 2013 by the Reserve Bank of India; or
- ii. CIR/MIRSD/2/2013, issued on the 24th January, 2013 by the Securities and Exchange Board of India; or
- iii. IRDA/SDD/GDL/CIR/019/02/2013, issued on the 4th February, 2013 by the Insurance Regulatory and Development Authority.

In the case of trust, the controlling person means the settler of the trust, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust, and in the case of a legal arrangement other than a trust, the said expression means the person in equivalent or similar position;

(А) Соп	trolling Person Type:
Code	Sub-category Sub-category
01	Cp of legal person-ownership
02	Cp of legal person-othermeans
03	Cp of legal person-senior managing official
04	Cp of legal arrangement -trust-settlor
05	CP of legal arrangement-trust-trustee
06	Cp of legal arrangement-trust-protector
07	CP of legal arrangement-trust-beneficiary
08	CP of legal arrangement-trust-other
09	Cp of legal arrangement-Other-settlor equivalent
10	CP of legal arrangement-Other-trustee equivalent
11	CP of legal arrangement-Other-protector equivalent
12	Cp of legal arrangement-Other-beneficiary equivalent
13	CP of legal arrangement-Other-other equivalent
14	Unknown

(v) Specified U. S. person – A U. S person other than the following:

- (I) A corporation the stock of which is regularly trade don one or more established securities markets;
- (ii) Any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U. S. Internal Revenue Code, as A corporation described in clause (I);
- (iii) The United States or any wholly owned agency or instrumentality thereof;
- (iv) Any State of the United States, any U. S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;
- (v) Any organization exempt from taxation under section 501(a) of the U. S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U. S. Internal Revenue Code;
- (vi) Any bank as defined in section 581 of the U.S. Internal Revenue Code;
- (vii) Any real estate investment trust as defined in section 856 of the U. S. Internal Revenue Code;
- (viii) Any regulated investment company as defined in section 8510f the U. S. Internal Revenue Code or any entity registered with the U. S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C.80a-64);
- (ix) Any common trust fund as defined in section 584(a) of the U. S. Internal Revenue Code;
- (x) Any trust that is exempt from tax under section 664(c) of the U. S. Internal Revenue Code or that is described in section 4947(a)(1) of the U. S. Internal Revenue Code;
- (xi) A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State;
- (xii) A broker as defined in section 6045(c) of the U. S. Internal Revenue Code; or
- (xiii) Any tax-exempt trust under a plan that is described in section 403(b) or section 457 (g) of the U. S. Internal Revenue Code.

(vi) Direct reporting NFE

A direct reporting NFFE means a NFFE that elects to report information about its direct or indirect substantial U.S. owners to the IRS.

Code	Sub-category Sub-category
Α	An organization exempt from tax under section 501 (a) or any individual retirement plan as defined in section 7701 (a) (37)
В	The United States or any of its agencies or instrumentalities
С	A state, the District of Columbia, a possession of the United States, or any of their political sub divisions or instrumental ities
D	A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1 (c) (1) (I)
Е	A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1 (c) (1) (l) (l) (l) (l) (l) (l) (l) (l) (l) (l
F	A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state
G	Arealestateinvestmenttrust
Н	A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940
I	A common trust fund as defined in section 584(a)
J	A bank as defined in section 581
K	Abroker
L	A trust exempt from tax under section 664 or described in section 4947 (a)(1)
М	A tax exempt trust under a section 403(b) plan or section 457 (g) plan

- Please read the Key Information Memorandum and the Scheme Information Document of Nippon India Fixed Horizon Fund XLII Series 7 carefully before investing. All applicants are deemed to have read, understood and accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering payment. The application form must be filled in English in BLOCK letters using Black or Dark Blue Colored ink. Incomplete applications are liable to be rejected. Please 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. 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.
- raster and efficient communication.

 The Minimum investment amount for Nippon India Fixed Horizon Fund XLII Series 7 under all Plan is Rs. 5,000 per option and in multiples of Re. 1 thereafter.

 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 www.nipponindiamf.com

 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.

 Thereafter, a Consolidated Account Statement ("CAS") shall be issued in line with the fallowing account.

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

- Consolidation of 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 schemes of all 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 Funds shall receive a Consolidated Account Statement containing details of transactions across all Mutual Funds shall receive a Consolidated Account Statement containing details of transactions across all Mutual Funds shall prove 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.

- 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.
- 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.
- signatures of both the Applicant & the Constituted Attorney.

 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.

 In case Mode of Holding is not mentioned for Joint Holders, the default mode of holding would be Joint.

 If the investment is done on behalf of the minor then the minor shall be the sole holder in the folio /account. Joint holding will not be allowed in the folio/account opened on behalf of the minor.
- 10.
- 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. 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.

 Politicially Exposed Persons (PEP) are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/judicial/military officers, senior executives of state owned corporations, important political party officials, etc.

 "If the Scheme name on the application form and on the payment instrument are different, the application may be processed and units allotted at applicable NAV of the scheme mentioned in the application / transaction slip duly signed by investor(s), given that the same constitutes a valid legal document between the investor and the AMC."

 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 alongwith the application form as evidence:

 | Politically Exposed Persons (PEP) are defined on behalf of the minor shall be submitted alongwith the application form as evidence: 13.
- - Birth certificate of the minor, or School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., or

 - ii. 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.

 PERMANENT ACCOUNT NUMBER (PAN)

 SERI has made it models on the case of application in joint names, each of the applicants by the models on the case of applicants (in the case of application in joint names, each of the applicants) to models on the case of applicants (in the case of application in joint names, each of the applicants) to models on the case of applicants (in the case of application in joint names, each of the applicants) to model the provided the case of application in joint names.

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-retified along with the original PAN Card. The original PAN Card will be returned immediately across the card duly self-retified along with the original PAN Card. The original PAN Card will be returned immediately across the card duly self-retified along with the original PAN Card. The original PAN Card will be returned immediately across the card duly self-retified along with the original PAN Card. The original PAN Card will be returned immediately across the card duly self-retified along with the original PAN Card. The original PAN Card will be returned immediately across the card duly self-retified along with the original PAN Card. The original PAN Card will be returned immediately across the card duly self-retified along with the part of the original PAN Card will be returned immediately across the card duly self-retified along with the part original PAN Card will be returned immediately across the card duly self-retified along with the part original PAN card will be returned immediately across the card will be returned in the self-returned immediately across the card will be returned in the self-returned in the self-returned in the self-returned i

Please contact any of the Investor Service Centres/ KFintech/ Distributors or visit our website www.nipponindiamf.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.

- 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.

 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/SEP/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 seas mentioned therein to follow, with effect from January 01, 2012, a uniform KYC compliance of 10, 2011 and MIRSD/Cir-26/2011 and the guidelines in pursuance of the said Regulations and only the compliance of the said Regulations of the compliance of the said Regulations of from 10 and the guidelines in pursuance of the said Regulations and operating their Mitual 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 and any investment in the name of more strength of the compliance on the poal for the PoA, Separate procedures are prescribed for change in name, address, and other KYC related when the provisions of the PoA holders are not permitted to apoly for KYC compliance that the issue of PoA and the holder of the PoA holders are not permitted to apoly for KYC compliance on behalf of the beauty of the PoA, Separate procedures are prescribed for change in name, address, and other KYC related when the provisions shall be applicated for KYC compliance 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 Compliance, the investors are requested to note the following additional provisions shall be applicated for KYC Compliance with effect from December 1, 2012:

 In case of an existing investor of NiMF and who is already KYC Compliant as per our records, the investor will have to submit the existing folios/secondary and who is a leve

- Letter / Certificate from the bankers.
 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/darfa 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.)

 In case of investments made in the name of a minor through a guardian by means of Cheque, Demand Draft or any other mode, the shall be accepted from the bank account of the minor / minor with guardian or from a joint account of the minor with the guardian only.

Instructions continued

- 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 FPI or a client. For the above mentioned cases KYC of the investor and the KYC of the person making the payment is mandatory irrespective of the amount. Additionally declaration by the person making the payment giving details of the bank account from which the payment is being made and the relationship with the beneficiary is also required to be submitted.

 Direct Credit of Redemption / Dividend Proceeds / Refund if any -NIMF will endeavor to provide direct / electronic credit for dividend payenents into the investor by a chequ
- 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 paymentsw.e.f. March 1, 2014.

 a) Cancelled original cheque of the Bank Account Details with first unit holdernameand bank account number printed on the face of the cheque; (or)

 - Self attested copy of bank statement with current entries not older than 3 months; (or) Self attested copy of bank passbook with current entries not older than 3 months; (or)
 - Bank Letter duly signed by branch manager/authorized personnel.

NOMINATION:

For units held in physical mode:

- 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.
- Multiple nominee (Resident, NR), 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. (b)
- Nomination of an NRI is subject to requirements, if any, prescribed by RBI and SEBI from time to time. (c)
- Nomination can be changed at any time during the currency of the investment by the same persons who have made the nominations
- 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 (e)
- 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. On registration of nomination a suitable endorsement shall be made on the statement of account or in the form of a separate letter. (F)
- (g) (h) The facility of nomination is available to a unitholder under SEBI (MFs) Regulations and guidelines issued by SEBI from time to time.
- (i) (j)
- Nomination in respect of units stands rescinded, upon the transfer of units.

 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
- 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
- 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. Transmission made by the AMC as aforesaid, shall be a full discharge to the AMC from all liabilities in respect of the said units. (l)
- (m)
- 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.
- 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" Power of Attorney (POA) holder cannot sign the Nomination form. (o)
- (p)
- 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.
- 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 (s) nominee details in the folio

For units held in Electronic mode: (II)

- (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.

 In case of NRI/FPI 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
- 26. bankers directly.
- 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.

 Please contact your nearest Investor Service Centre or write to the Registrars, KFin Technologies Private Limited, Madhura Estate, Municipal No.1-9/13/C, Plot No.13 & 13C, Survey No.74 & 75,
- Please contact your nearest Investor Service Centre or write to the Registrars, KFin Technologies Private Limited, Madhura Estate, Municipal No.1-9/13/C, Plot No.13 & 13C, Survey No.74 & 75, Madhapur Village, Serlingampally Mandal & Municipality, R.R.District, Hyderabad 500 081. or send an email to customercare@nipponindianf.com.

 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 application 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 related as invalid and shall 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 stock exchange platform.
- The units from the Transferor Scheme will be switched in to the Nippon India Fixed Horizon Fund XLII Series 7 subject to provisions mentioned in the Scheme Information Document of the Transferor Scheme. The units in the Transferee Scheme i.e. Nippon India Fixed Horizon Fund XLII Series 7 will be allotted at the New Fund Offer Price of the Scheme on the allotment date.
- Investors are requested to clearly mention the Plan and the Option in which investment is to be made. Incase of any ambuigity, the application will be liable to to 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.
 - 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 DividendPayout), by default, the units will be allotted under the Growth Option of the default / selected plan of the scheme.

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

TRANSACTION CHARGES

- 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:

- The amount per purchases /subscriptions is less than Rs. 10,000/-; (a)
- The transaction pertains to other than purchases/ subscriptions relating to new inflows such as Switch/ STP//DTP/, etc.
- Purchases/Subscriptions made directly with the Fund through any mode (i.e. not through any distributor/agent). Subscription made through Exchange Platform irrespective of investment amount. (c)
- (d)
- 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.
- 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.
- Employee Unique Identification Number (EUIN) would assist in tackling the problem of mis-selling even if the employee/relationship manager/sales person leave the employment of the distributor.
- 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

Instructions continued

erves the right to reject the application

number, NAM India reserves the right to reject the application.

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 seking 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, incase 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 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 Inasure facility will not be extended to investors applying under the category of Micro SIPs. However,

- Plan (including Micro SIP, SIP Insure); Systematic Transfer Plán & Systematic Withdrawal Plan will not be available in the scheme.

 Withmate 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 Owners(s); SEBI vide its Circular No. CIR/MIRSD/2/2013 dated January 24, 2013, investors (other than Individuals) are required to provide details of 'Ultimate Beneficial Owner(s) (UBO(s))' and submit proof of identity (viz. PAN with photograph or any other acceptable proof of identity prescribed in common KYC form) of UBO(s). Further, the Prevention of Money Laundering Rules, 2005 also require that every banking company, financial institution (including Mutual Funds) and intermediary, as the case may be, shall identify the beneficial owner. In case the investor or owner of the controlling interest is a company listed on a stock exchange or is a majority owned subsidiary of such a company, the details of shareholders or beneficial owners are not required to be provided. Non-individual applicants/investors are mandated to provide the details on 'Ultimate Beneficial Owner(s) (UBO(s))' by filling up the declaration form for 'Ultimate Beneficial Ownership'. Providing information about beneficial ownership will be applicable to the subscriptions received from all categories of investors except Individuals and a Company listed on a stock exchange or is a majority owned subsidiary of such a Company. Proof of Identity of the UBO such as Name/s, Address & PAN/Passport together with self attested copy* alongwith the declaration form for 'Ultimate Beneficial Ownership' are required submitted to Nippon India AMC/its RTA. (*Original to be shown for verification and immediate return). In case of any change in the Beneficial ownership, the investor should immediately intimate Nippon India AMC/its Registrar / KRA, as may be applicable, about such changes. Please contact the nearest Investor Service Centre
- Mutual Fund or log on to our website www.nipponindiamf.com for the Declaration Form. **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 applicants/ unit holders/ prospective investors are advised to seek independent advice from 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 recive a valid self-certification from you) we may be obliged to share information on your account with relevant tax authorities. If you have any questions about your tax residency, please contact your tax advisor. Should there be any change in information provided, please ensure you advise us promptly, i.e., within 30 days. If you are a US citizen or resident or greencard holder, please include United States in the foreign country information field along with your US Tax ledntification 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

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 alongwith 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 invariant in the subject of the Company. g) It shall be my / our responsibilities to educate myself / ourself and to comply of providing incorrect or incomplete information.

WHATSAPP SERVICE:

WHATSAPP SERVICE:

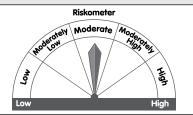
The user is subscribing to the WhatsApp service & promotional alerts from Nippon India Mutual Fund. The user can unsubscribe to the channel at any time by sending an email to us at customercare@ nipponindiamf.com. Please note this channel cannot be used for grievance redressal or reporting fraud as of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

Nippon India Fixed Horizon Fund XLII - Series 7

Product Label This product is suitable for investors who are seeking*:

Returns and growth over the Medium Term tenure of the fund

Limiting interest rate volatility by investment in debt, money market and G-sec instruments maturing on or before the date of maturity of the scheme



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

Investors understand that their principal will be at Moderate risk

Points to remember											
Pleas	se ensure that:	Documents	Companies	Trusts	Societies	Partnership Firm	Flls	Investments through Constituted Attorney			
2.	Your Application From is complete in all r spect, Name, Address & contact details are mentioned in full, signed by all applications. Bank Account Details are entered completely and correctly. Permanent Account Number (PAN) of all the applicants are mandatory. Please refer to instruction no. 17 for details.	1. Resolution/Autorisation to invest		√	√	✓	1				
3.		List of Authorised Signatories with Specimen Signature(s)	✓	✓	✓	✓	~	✓			
4.	For KYC, please refer to instruction no. 18 $\&$ for PAN Exempt KYC Refer instruction no. 38	3. Memorandum & Articles of Association	✓								
5.	Appropriate Option is ticked.	4. Trust Deed		✓							
6.	The Cheque / DD is drown in favour of "Nippon India Fixed	5. Bye-Laws			✓						
1,	Horizon Fund ", dated and duly signed. Application Number is mentioned on the reverse of the Cheque	6. Partnership Deed				✓					
'	/ DD.	7. Overseas Auditor's Certificate					✓				
8.		8. Notarised Power of Attorney						✓			
9.	Document as listed alongside are submitted along with the	9. Proof of PAN	✓	✓	✓	✓	√	✓			
	Application (as applicable to your specific case.)	10. KYC Complaint	✓	✓	✓	✓	✓	✓			

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. Agra: 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 Children Hospital, Alwar(Rajasthan) - 301001. Ambala: 4307/12. Shanti Complex, Jagadhari Road, Opp. Civil Hospital, 2nd floor above yes 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) GT 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 Marq, 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, Avub Khan Chauraha, Bareily - 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, Dharmanagar, Main Road , Berhampur, Dist- Ganiam - 760002, Bhagalbur; Angar Complex, First Floor, Near Icici Bank, Patel Babu Road, Bhagalbur -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, Bhubaneshwar - 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, Shiv Talkies – 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, T.V.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 Nandpuri gate, Jwalapur, 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 Janjirwala 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, Agrasen 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. Janakpuri: 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. Junagarh: Shop No 10, Raiji 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: BD 25, Salt Lake, Sector - 1, Kolkata - 700064. Kota: 1st Floor, Office No 1 & 2. Mehta Complex, Near Grain Mandi, 26, Jhalawar Road, Kota - 324007, Kottavam: Nippon Life India Asset Management Limited, 1st Floor, Pilimoottil Arcade, K K Road, Kanjikuzhy, Kottavam, 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, Ist 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, Banglore - 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 Andheri 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, Ramdaspeth, 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 - 403001. Panipat: 1st Floor, Royal II, 1181, GT 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 Eve 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, Lalii 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 Rashtradeepika 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, Sigra, 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, Vilayawada: 3rd floor, Surva tower, Above Icon showroom, M.G. Road, Labbipet, Vilayawada - 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 Snehanjali, 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, Shristi 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 Chincwad, Pune - 411019. Vadodara: 3, Ground Floor, Earth Complex, Sangam Cross Road, Harni Road, Vadodara - 390006. Vadodara: FF7, Rutukalash 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 Snehanjali, 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 Mukheriee Road , Kolkata - 700026, Ratlam: 125/4 Station Road, Near Shankar Dairy, Ratlam -457001.

KFin Technologies Private Limited

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. Alleppy: 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 Aga Heritage Club- 143001. Anand: B-42 Vaibhav Commercial Center, Nr Tvs Down Town Shrow 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, Ankleshwar- 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), Nutangani- 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, Gorabazar, Post Berhampore Dist Murshidabad, 72 No Nayasarak 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, Chandralok 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 Centre, 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 Jwellars-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 Restaurent, 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, PJ 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 Gaes Agency- 455001. Dhanbad: 208 New Market 2nd Floor, Bank More - 826001. Dharwad: 307/9-A 1st Floor, Elite Business Center, Nagarkar Colony, PB Road - 580001. Dhule: Ground Floor Ideal Laundry, Lane No 4, Khol Galli, Near Muthoot Finance, Opp Bhavasar General Store - 424001. Dindigul: NNo: 9 Old No:4/B, New 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 Bulding, 1st Floor, Opp, Centrail Jail, Near Hanuman Mandir-152002. Gandhidham: 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 Floorc-7, Lohia Nagar- 201001. Ghazipur: 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, KR 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 / A1/A2, 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, NearCurewell Hospital, Janjeerwala Square-452001. Jabalpur: Grover Chamber, 43 Naya Bazar Malviya Chowk, Opp Shyam Market- 482002. Jaipur: \$16/A IIIrd Floor, Land Mark Building Opp Jai Club, Mahaver 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. Jammagar: 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: RN Complex, 1-1-9-G, In Front Of Pathak Honda, Ummarpur-222002, Jhansi: 371/01, Naravan Plaza, Gwalior Road, Near Jeevan Shah Chauraha-284001, Jodhpur: 203, Modi Arcade, Chopasni Road-342001, Junagadh: 124-125 Punit Shopping Center, M.G. Road, Ranavay 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, Kunjpura Road, Behind Miglani Hospital- 132001.Karur: No.6, old No.1304, Thiru-vi-ka Road, Near G.R.Kalyan Mahal- 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 Centre 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: Ist 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, Ist 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, Gaushala Road-281001. Meerut: 1st Floor, Medi Centreopp ICICI Bank, Hapur Road Near Bachha Park-250002. Mehsana UI/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, VP 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 Appartment, Mata Mandir Road, Opp Khandelwal Jwelers, 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, Sharanpur Road- 422002. Navsari: 1/1 Chinmay Aracade, 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 Hdfc Bank, Hyderabad Road- 503003. Noida: 405,4th Floor, Vishal Chamber, Plot No.1, Sector-18- 201301. Palakkad: No.8#58; 20 & 21, Metro Complex H.P.O.Road Palakkad, H.P.O.Road- 678001. Panipat: JAVA Complex, 1st Floor, Above Vijaya Bank, GT Road, Panipat- 132103. Panjim: Flat No.1-A, H. No. 13/70, Timotio Bldg, Heliodoro Salgado Road, Next to Navhind Bhavan (Market Area)- 403001. Pathankot: 2nd Floor, Sahni Arcade Complex, Adj.Indra 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. Pudukottai: 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, TP 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, Murdhwa, 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. Shivpuri: 1st Floor, M.P.R.P. Building, Near Bank Of India- 473551. Sikar: First Floor, Super Tower, Behind Ram Mandir Near Taparva 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: Sheetla 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, Erinjery Complex, Ramanchira, Opp Axis Bank- 689107. Thodupuzha: First Floor, Pulimoottil Pioneer, Pala Road- 685584. Thrissur: 2nd Floor, Brothers Complex, Naikkanal 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, Labbipet- 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.