

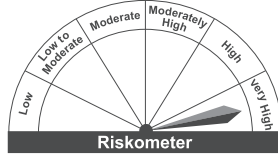
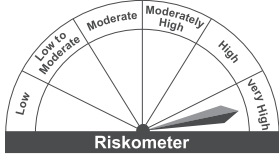


Key Information Memorandum cum Application Form

Nippon India Nifty Bank Index Fund

(An open-ended scheme replicating/tracking Nifty Bank Index)

Scheme Code : NIMF/O/O /EIN/23/09/0142

Product label		
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Long Term Capital Growth Investments in equity and equity related securities and portfolio replicating the composition of the Nifty Bank Index, subject to tracking errors <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	<p>Nippon India Nifty Bank Index Fund</p>  <p>Riskometer</p> <p>Investors understand that their principal will be at Very High risk</p>	<p>Nifty Bank TRI</p>  <p>Riskometer</p> <p>Benchmark Riskometer is at Very High risk</p>

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

Offer of Units of Rs. 10/- each during the New Fund Offer and Continuous offer for Units at NAV based prices

<p>TRUSTEE Registered Office Nippon Life India Trustee Limited ("NLITL") CIN : U65910MH1995PLC220528 4th Floor, Tower A, Peninsula Business Park, Ganapatrao Kadam Marg, Lower Parel (W), Mumbai - 400 013. Tel No. - +91 022 6808 7000, Fax No. - +91 022 6808 7097 E-mail : customercare@nipponindiaim.in 'Touchbase' [Customer Helpline] 18602660111 (Charges applicable) Overseas callers need to dial 91-22-69259696 (charges applicable). Website: mf.nipponindiaim.com</p>	<p>INVESTMENT MANAGER Registered Office Nippon Life India Asset Management Limited ("NAM India") CIN : L65910MH1995PLC220793 4th Floor, Tower A, Peninsula Business Park, Ganapatrao Kadam Marg, Lower Parel (W), Mumbai - 400 013. Tel No. - +91 022 6808 7000, Fax No. - +91 022 6808 7097</p>
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New Fund Offer Opens	New Fund Offer Closes	Scheme re-opens for continuous sale & repurchase not later than
5th February, 2024	16th February, 2024	29th February, 2024

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

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 January 22, 2024.

KEY SCHEME FEATURES

NAME OF THE SCHEME	Nippon India Nifty Bank Index Fund														
Scheme Type	An open-ended scheme replicating/tracking Nifty Bank Index														
Investment objective	The investment objective of the scheme is to provide investment returns that commensurate to the total returns of the securities as represented by the Nifty Bank Index before expenses, subject to tracking errors. However, there can be no assurance or guarantee that the investment objective of the Scheme will be achieved.														
Asset Allocation Pattern	<p>Under normal circumstances, the anticipated maximum asset allocation would be:</p> <table border="1" data-bbox="506 323 1507 543"> <thead> <tr> <th data-bbox="506 323 1040 411" rowspan="2">Instruments</th> <th colspan="2" data-bbox="1044 323 1333 380">Indicative asset allocation (% of total assets)</th> <th data-bbox="1336 323 1507 380" rowspan="2">Risk Profile</th> </tr> <tr> <th data-bbox="1044 384 1187 411">Minimum</th> <th data-bbox="1190 384 1333 411">Maximum</th> </tr> </thead> <tbody> <tr> <td data-bbox="506 415 1040 449">Securities constituting Nifty Bank Index</td> <td data-bbox="1044 415 1187 449">95%</td> <td data-bbox="1190 415 1333 449">100%</td> <td data-bbox="1336 415 1507 449">Very High</td> </tr> <tr> <td data-bbox="506 453 1040 543">Cash & cash equivalents and Money Market instruments, Reverse repo and / or Tri-Party Repo on Government securities or Treasury bills and/or units of money market / liquid schemes#</td> <td data-bbox="1044 453 1187 543">0%</td> <td data-bbox="1190 453 1333 543">5%</td> <td data-bbox="1336 453 1507 543">Low to Medium</td> </tr> </tbody> </table> <p>Cash Equivalents include Government Securities, T-Bills and Repo on Government Securities having residual maturity of less than 91 days.</p> <p>#The Scheme may invest upto 5% net assets in money market / liquid schemes without charging any fees, provided that aggregate inter-scheme investment made by all schemes under the same management company or in schemes under the management of any other AMC shall not exceed 5% of the NAV of the Mutual Fund in accordance with Clause 4 of Seventh Schedule of SEBI (Mutual Funds) Regulations, 1996.</p> <p>The Scheme will not invest in Securitized Debt, ADR, GDR, Foreign Securities, ReITs and InvITs, Fund of Fund Scheme, Credit default swaps, Debt Instruments with special features (AT1 and AT2 Bonds), Debt Instruments with SO / CE nor will it engage in short selling and Repo in corporate debt.</p> <p>The Fund Manager would monitor the Tracking Error of the Scheme on an ongoing basis and would seek to minimize the Tracking Error. Under normal circumstances, the AMC shall endeavor that the Tracking Error of the Scheme shall not exceed 2% per annum. There can be no assurance or guarantee that the Scheme will achieve any particular level of Tracking Error relative to performance of the underlying Index.</p> <p>Exposure to equity derivatives of the index itself or its constituent stocks may be undertaken when equity shares are unavailable, insufficient or for rebalancing in case of corporate actions for a temporary period. The notional exposure of the Scheme in Equity Derivative instruments shall be restricted to 20% of total assets of equity portfolio. This will also include various derivative and hedging products to reduce the risk of the portfolio, in the manner permitted by SEBI from time to time. Such exposure to derivatives will be rebalanced within 7 days.</p> <p>The cumulative gross exposure through Equity shares, Money Market Instruments and various derivative position shall not exceed 100% of the net assets of the Scheme as per clauses 12.24 and 12.25 of SEBI Master Circular dated May 19, 2023.</p> <p>As per SEBI Letter dated 3rd November 2021 Cash and cash equivalent having residual maturity of less than 91 Days are not considered for the purpose of calculating gross exposure limit.</p> <p>The scheme may engage in Securities Lending not exceeding 15% of the net assets of the scheme and shall not lend more than 5% of its Net Assets to a single counterparty (here counterparty means an intermediary/broker through whom we deal in securities) or such other limits as may be permitted by SEBI from time to time after seeking necessary approval, whenever required .</p> <p>For detailed asset allocation, please refer to the Scheme Information Document.</p>	Instruments	Indicative asset allocation (% of total assets)		Risk Profile	Minimum	Maximum	Securities constituting Nifty Bank Index	95%	100%	Very High	Cash & cash equivalents and Money Market instruments, Reverse repo and / or Tri-Party Repo on Government securities or Treasury bills and/or units of money market / liquid schemes#	0%	5%	Low to Medium
Instruments	Indicative asset allocation (% of total assets)		Risk Profile												
	Minimum	Maximum													
Securities constituting Nifty Bank Index	95%	100%	Very High												
Cash & cash equivalents and Money Market instruments, Reverse repo and / or Tri-Party Repo on Government securities or Treasury bills and/or units of money market / liquid schemes#	0%	5%	Low to Medium												
Differentiation	The fund is an open ended index scheme which will be passively managed with investments in stocks in a proportion which is similar to the weightages of the stocks in the Nifty Bank Index.														
Risk Mitigation Factors	Robust measures implemented to mitigate Risk include, adoption of internal policies on investments and valuations, rigorous procedures for monitoring investment restrictions and effective implementation of various norms prescribed by SEBI from time to time.														
Investment Strategy	Nippon India Nifty Bank Index Fund is a passively managed index fund which will employ an investment approach designed to track the performance of Nifty Bank TRI. The Scheme seeks to achieve this goal by investing in securities constituting the Nifty Bank Index in same proportion as in the Index. The AMC does not make any judgments about the investment merit of Nifty Bank Index nor will it attempt to apply any economic, financial or market analysis. This would be done by investing in the stocks comprising the Nifty Bank Index in the same weightage that they represent in Nifty Bank Index. The Scheme will invest at least 95% of its total assets in the securities comprising the Underlying Index. The Scheme may also invest in money market instruments to meet the liquidity and expense requirements.														
Plans and Options	<p>The Scheme offers following Plans/Options under Direct Plan and Regular Plan:</p> <p>(a) Growth Plan (1) Growth Option</p> <p>(b) Income Distribution cum capital withdrawal Plan (1) Payout Option (2) Reinvestment Option</p> <p>Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Fund (i.e. investments not routed through an AMFI Registration Number (ARN) Holder)</p> <p>However distribution of IDCW will be subject to the availability of distributable sur-plus. The IDCW amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains</p> <p>Trustees reserve the right to declare a IDCW during the interim period.</p> <p>The AMC, in consultation with the Trustees reserves the right to discontinue/ add more plans/ options at a later date subject to complying with the prevailing SEBI guidelines and Regulations</p>														
Minimum Application Amount / Minimum Additional Purchase Amount	<p>Minimum Application Amount: Rs.1,000 and in multiples of Re.1 thereafter.</p> <p>Additional Purchase Amount: Rs.1,000 and in multiples of Re.1 thereafter.</p> <p>Note – Pursuant to notice cum addendum dated October 30, 2021, for investments made by designated employees in terms of clause 6.10 of SEBI Master circular dated May 19, 2023, requirement for minimum application/ redemption amount will not be applicable.</p>														
Minimum Redemption	Redemptions can be of minimum amount of Rs.100 or any number of units.														

Benchmark	Nifty Bank TRI Considering the investment in the scheme is made with the objective of achieving return commensurate with the performance of Nifty Bank Index, we propose to have Nifty Bank TRI as benchmark. Total Return variant of the index (TRI) will be used for performance comparison.
Fund Manager	Himanshu Mange
Name of the Trustee Company	Nippon Life India Trustee Limited ("NLITL")
Expenses of the Scheme	
(i) Load Structure	The following load structure will be applicable.
Entry Load	Not Applicable. In accordance with the requirements specified by clause no. 10.4 of the Master circular dated May 19, 2023 no entry load will be charged for purchase / additional purchase / switch-in accepted by the Fund with effect from August 01, 2009. Similarly, no entry load will be charged with respect to applications for registrations under systematic investment plans/ systematic transfer plans accepted by the Fund with effect from August 01, 2009.
Exit Load	Nil Pursuant to clause 10.6 of SEBI Master circular dated May 19, 2023, with effect from April 1, 2008, no entry load or exit load shall be charged in respect of units allotted on reinvestment of IDCW.
Waiver of Load for Direct Applications	Pursuant to clause 10.4 of SEBI Master circular dated May 19, 2023, 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.

PERFORMANCE OF THE SCHEME : This scheme being a new offering does not have any performance track record.

ADDITIONAL DISCLOSURES

- a. **Top 10 holdings by issuers and sectors**
Since the Scheme is a new Scheme, portfolio holdings and sector wise holdings are not available.
Link to obtain schemes latest monthly portfolio holding – <https://mf.nipponindiaim.com/investor-service/downloads/factsheet-and-other-portfolio-disclosures>
- b. **Portfolio Turnover Ratio :** Since the Scheme is a new Scheme, portfolio turnover ratio is not available
- c. **Aggregate Investments in the scheme by Board of Directors / Fund Managers / Other Key Personnel**

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

Note: Since the scheme is a new Scheme, the investment details are not available.

INFORMATION RELATED TO SCHEME

Name of Trustee: Nippon Life India Trustee Limited (NLITL)

1) IDCW Policy : When IDCW are declared with respect to the Scheme, the net assets attributable to Unitholders in the respective Income Distribution cum Capital Withdrawal Plan/option will stand reduced by an amount equivalent to the product of the number of units eligible for IDCW and the gross amount of IDCW per unit declared on the record date. The NAV of the Unitholders in the Growth option will remain unaffected by the payment of IDCW.

NAM India, in consultation with the Trustees reserves the right to discontinue/ add more plans/ options at a later date subject to complying with the prevailing SEBI guidelines and Regulations

Process for declaration of IDCW in Unlisted Schemes/Plans

- Quantum of IDCW and the record date shall be fixed by the trustees in their meeting. IDCW so decided shall be paid, subject to availability of distributable surplus. The IDCW amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains.
- Record date shall be the date which will be considered for the purpose of determining the eligibility of investors whose names appear on the register of unit holders for receiving IDCW. Further, the NAV shall be adjusted to the extent of IDCW distribution and statutory levy, if any, at the close of business hours on record date.
- Within one calendar day of the decision by the trustees, AMC shall issue notice to the public communicating the decision including the record date.
- The record date shall be 2 working days from the date of publication in at least one English newspaper or in a newspaper published in the language of the region where the Head Office of the mutual fund is situated, whichever is issued earlier.
- Before the issue of such notice, no communication indicating the probable date of IDCW declaration in any manner whatsoever may be issued by any mutual fund or distributors of its products.

IDCW as and when declared will be paid to eligible unitholders, within 7 working days from the record date in compliance to clause 11.4 of SEBI Master circular dated May 19, 2023. In the event of failure to dispatch / initiate of IDCW payments within 7 working days from the record date, the AMC shall pay an interest @ 15 per cent per annum of the relevant IDCW amount to the applicable Unit holders. Interest for the delayed payment of IDCW shall be calculated from the record date.

2) Applicable NAV

Applicable NAV during NFO: The Units are being offered at Rs.10 per Unit during the New Fund Offer Period.

Applicable NAV: (After the scheme opens for repurchase & sale): On an ongoing basis upon re-opening

Cut-off timings with respect to Subscriptions/Purchases including switch – ins:

As per clause 8.4.6.2 of SEBI Master circular dated May 19, 2023 with effect from February 01, 2021, in respect of purchase of units of mutual fund schemes (except liquid and overnight schemes), closing NAV of the day shall be applicable on which the funds are available for utilization irrespective of the size and time of receipt of such application subject to cut-off timing provisions.

Considering the above, cut-off timings with respect to Subscriptions/Purchases including switch – ins shall be as follows:

i. Purchases / subscriptions (including Switch-in) in the scheme of any amount

In respect of valid application received before up to 3.00 p.m. and funds for the entire amount of subscription / purchase as per the application are credited to the bank account of the scheme and are available for utilization before the cut-off time of 3.00 p.m., the closing NAV of the day shall be applicable;

In respect of valid application received after 3.00 p.m. and funds for the entire amount of subscription / purchase as per the application are credited to the bank account of the scheme either on the same day or before the cut-off time on the next business day i.e. available for utilization before the cut-off time of the next business day, the closing NAV of the next business day shall be applicable;

Irrespective of the time of receipt of application, where funds for entire amount are credited to the bank account of the scheme before the cut-off time on any subsequent business day i.e. available for utilization before the cut-off time on any subsequent business day – the closing NAV of such subsequent business day shall be applicable subject to applicability of cut-off timing for application.

ii. For switch-in in the scheme of any amount:

The following shall be ensured for determining the applicability of NAV:

- Application for switch-in is received before the applicable cut-off time of 3.00 p.m
- Funds for the entire amount of subscription/purchase as per the switch-in request are credited to the bank account of the respective switch-in schemes before the cut-off time;
- The funds are available for utilization before the cut-off time, by the respective switch-in schemes
- In case of Switch transactions from one scheme (Switch-out scheme) to other scheme (Switch-in scheme), NAV applicability shall be in line with redemption pay-outs of switch-out scheme.

NIMF / NAM India shall reserve the right to change / modify any of the terms with respect to processing of transaction in line with directives specified by Securities & Exchange of Board of India and/or AMFI from time to time.

iii. Redemptions including switch – outs

In respect of valid applications received upto 3.00 p.m. by the Mutual Fund, closing NAV of the day of receipt of application, shall be applicable.

In respect of valid applications received after 3.00 p.m. by the Mutual Fund, the closing NAV of the next business day shall be applicable.

Further, investors are requested to note that processing of Redemption or Repurchase transactions without PAN in respect of Non-PAN-Exempt folios has been restricted with effect from September 30, 2019.

For all such Non-PAN-Exempt folios, investors are requested to update PAN by submitting suitable request along with PAN card copy at any of the Designated Investor Service Centre ("DISC") of Nippon India Mutual Fund (NIMF) and then submit Redemption or new Systematic Withdrawal Plans (SWPs) requests.

With respect to existing SWPs registered without PAN in Non-PAN-Exempt folios, the same shall be restricted with effect from October 16, 2019 till PAN is updated in the folio.

3) Dispatch of Repurchase (Redemption) Request : As per SEBI Regulations, the Mutual Fund shall transfer the redemption proceeds within the maximum period allowed, which is currently 3 working days from the date of receipt of the request at the Designated Investor Service Centres. In case of exceptional situations listed in AMFI Circular No.AMFI/35P/MEM-COR/74/2022-23 dated January 16, 2023, redemption payment would be made within the permitted additional timelines.

4) Daily Net Asset Value (NAV) Publication & Computation: The NAV of the Scheme shall be calculated and announced on all Working Days. The AMC shall update the NAVs on the website of the Mutual Fund (mf.nipponindiaim.com) and on the website of AMFI (www.amfiindia.com) by 11.00 p.m. on every Working Day. Further, AMC shall extend facility of sending latest available NAVs to unitholders through SMS, upon receiving a specific request in this regard.

5) 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

Rounding off policy for NAV

Net Asset Value of the Units in the Scheme is calculated in the manner provided in this Scheme Information Document or as may be prescribed by Regulations from time to time. The NAV will be computed upto four decimal places.

Example: If the applicable NAV is Rs. 10.00, sales/entry load is 2 per cent and the exit/repurchase load is 2 percent then the sales price will be Rs. 10.20 and the repurchase price will be Rs. 9.80.

Illustration for computation of NAV:

Particulars	Amount (In INR)
Assets	
Market/Fair Value of Scheme's Investments	1,00,000
Current Assets	
Receivables	1,500
Accrued Income	500
Other Assets	1,000
Total Assets (A)	1,03,000
Current Liabilities	
Accrued Expenses	1,100
Payables	300
Other Liabilities	100
Total Liabilities (B)	1,500
Net Assets (C) (A - B)	1,01,500
Units Outstanding (D)	10,000
NAV per unit (C/D)	10.1500

6) Special Products / facilities available during the NFO

1. Systematic Investment Plan (SIP)
2. Auto Switch Facility
3. Applications Supported by Blocked Amount (ASBA) facility
4. Transactions through website of Nippon India Mutual Fund mf.nipponindiaim.com, Nippon India Mutual Fund mobile applications and other digital assets / platforms
5. Facilitating transactions through Stock Exchange Mechanism

6. Transactions through Electronic platform of KFin Technologies Limited

7. Official Points of Acceptance of Transaction through MF utility

8. Official point of Acceptance through MF Central
For further details on the Special Products / facilities available during the NFO, investors are advised to refer to the Scheme Information Document and Statement Of Additional Information.

7) Listing:

Being an open-ended scheme, the Units of the Scheme will not be listed on any stock exchange, at present. The Trustee may, at its sole discretion, cause the Units under the Scheme to be listed on one or more Stock Exchanges.

8) Transfer of units:

Units held by way of an Account Statement can be transferred. 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 favor of transferees who are eligible 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 effected in accordance with such rules / regulations as may be in force governing transfer of securities in dematerialized mode.

9) Applications Supported by Blocked Amount (ASBA) facility:

ASBA facility will be provided to the investors subscribing to NFO of the Scheme. It shall coexist with the existing process, wherein cheques/ demand drafts are used as a mode of payment. Detailed provision of such facility has been provided in SAI.

10) Risk Profile of the Scheme: Mutual Fund Units involve investment risks including the possible loss of principal. Please read the respective Scheme information document (SID) carefully for details on risk factors before investment.

11) Scheme specific Risk : Tracking errors are inherent in any index fund and such errors may cause the schemes to generate returns which are not in line with the performance of the Nifty Bank Index or one or more securities covered by / included in the Nifty Bank Index and may arise from a variety of factors. Delayed realisations, cash for redemptions can result into tracking error, including transactions costs of investments etc.

Nippon India Nifty Bank Index Fund is passively a managed Index Scheme i.e. the amount collected under the scheme is invested in securities of companies comprising the underlying index in the same weightages as they have in the underlying index. The composition of the underlying index is subject to changes that may be affected periodically by the Index Service Provider. Performance of the underlying index will have a direct bearing on the performance of the scheme. The extent of the Tracking error may have an impact on the performance of the scheme.

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

For more details, please refer to the Scheme Information Document.

12) 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.

13) Tax treatment for the Investors (Unit holders): Investors will be advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.

14) Fees & Expenses :

New Fund Offer (NFO) Expenses:

These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees paid marketing and advertising, registrar expenses, printing and stationary, bank charges etc. The NFO expenses shall be borne by the AMC

Annual Scheme Recurring Expenses :

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:

The AMC has estimated that following % of the daily net assets of the scheme will be charged to the scheme as expenses. The AMC would update the current expense ratios on the website of the mutual fund at least three working days prior to the effective date of the change.

Further Actual Expense ratio will be disclosed at the following link <https://mf.nipponindiaim.com/investor-services/downloads/total-expense-ratio-of-mutual-fund-schemes>

Estimated Expense Structure

Particulars	% of Net Assets
Investment Management and Advisory Fees	Upto 1.00%
Trustee fee	
Audit fees	
Custodian fees	
RTA fee	
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 IDCW/redemption cheques and warrants	
Cost of statutory Advertisements	
Cost towards investor education & awareness (lbps)	
Brokerage and transaction cost over and above 12 bps for cash market trades	
Goods & Service tax on expenses other than investment and advisory fees	
Other Expenses #	
Maximum total expense ratio (TER) permissible under Regulation 52 (6) (b)	Upto 1.00%
Additional expenses for gross new inflows from specified investors and specified cities	Upto 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.)

Illustration – Impact of Expense Ratio on the Returns

Particulars	Regular Plan	Direct Plan
Amount Invested at the beginning of the year	10,000	10,000
Returns before Expenses	1,500	1,500
Expenses other than Distribution Expenses	150	150
Distribution Expenses	50	-
Returns after Expenses at the end of the Year	1,300	1,350
Returns	13.00%	13.50%

Note: Please note that the above is an approximate illustration of the impact of expenses on the returns, where the Returns before Expenses have been simply reduced to the extent of the expenses. The actual impact would vary depending on the path of returns over the period of consideration

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 and are subject to change inter-se as per actual but the total expenses shall not exceed the limits permitted by SEBI. Types of expenses charged shall be as per the SEBI (MF) Regulations. The purpose of the above table is to assist the investor in understanding the various costs and expenses that an investor in the scheme will bear directly or indirectly.

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 1 basis points on daily net assets within the maximum limit as per regulation 52 of the SEBI Regulations for investor education and awareness initiatives.

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 investors in the Nippon India Nifty Bank Index Fund will be charged a maximum of 1.00% of the daily net assets excluding additional expenses as allowed by sub regulation 6A of regulation 52.

The above expenses are fungible within the overall maximum limit prescribed under SEBI (Mutual Funds) Regulations, 1996, which means there will be no internal sub-limits on expenses and AMC is free to allocate them within the overall TER.

In terms of Regulation 52(1) of SEBI (Mutual Funds) Regulations, 1996, all scheme related expenses including commission paid to distributors, by whatever name it may be called and in whatever manner it may be paid, will necessarily be paid from the scheme only within the regulatory limits and not from the books of AMC, its associate, sponsor, trustee or any other entity through any route. Provided that the expenses that are very small in value but high in volume may be paid out of AMC's books. Such expenses shall be paid out of AMC books at actuals or not exceeding 2 bps of respective scheme AUM, whichever is lower. List of such miscellaneous expenses may be provided by AMFI/SEBI 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 sub regulation 6A, namely-

- Brokerage and Transaction costs incurred for the execution of trades may be expended out in the scheme 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;
- expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from such cities and investors as specified by the Board from time to time are at least -
 - 30 per cent of gross new inflows in the scheme, or;
 - 15 per cent of the average assets under management (year to date) of the scheme, whichever is higher.

Note: In line with AMFI communication no.35P/MEM-COR/85-a/2022-23 dated March 2, 2023 and SEBI letter no. SEBI/HO/IMD/IMD-SEC-3/P/OW/2023/5823/1 dated February 24, 2023, the B-30 incentive structure is kept in abeyance from March 1, 2023, till any further guidelines regarding necessary safeguards are issued by SEBI.

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 utilised 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.

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 the percentage of the daily net assets or such maximum limits as may be specified by SEBI Regulations from time to time.

The recurring expenses incurred in excess of the limits specified by SEBI (MF) Regulations will be borne by the AMC or by the Trustee or the Sponsor.

15) Load Structure:

Switchover Facility: Available, subject to minimum application amount in switch-in scheme (for opening a new folio/account) and minimum additional investment amount in switch-in scheme for switch-ins thereafter.

- Inter Scheme Switch:** At the applicable loads in the respective schemes.

- Inter Plan/Inter Option Switch/Systematic Transfer Plans (STP):**

a) Switch / Systematic transfer of investments made with ARN code, from Regular Plan to Direct Plan of a Scheme shall be subject to applicable exit load, if any.

b) No Exit Load shall be levied for switch / Systematic transfer of investments made without ARN code, from Regular Plan to Direct Plan of the Scheme or vice versa.

No load shall be applicable for Inter Option Switch/systematic transfer of investments within the same plan under the scheme (for e.g. Growth option to Income Distribution cum Capital Withdrawal option and vice versa).

Further, the Trustees shall have a right to prescribe or modify the load structure with prospective effect subject to a maximum prescribed under the Regulations. For any change in load structure NAM India will publish an addendum in the newspaper(s) and display it on the website/investor Service Centres

Pursuant to specified in clause no. 10.4 of the SEBI Master circular dated May 19, 2023, upfront commission shall be paid directly by the investor to the AMFI Registered Distributor based on the investor's assessment of various factors

including the services rendered by the AMFI Registered Distributor.

The investor is requested to check the prevailing load structure of the scheme before investing.

Waiver of Entry Load: In accordance with the requirements specified clause no.10.4 of the SEBI Master circular dated May 19, 2023 no entry load will be charged for purchase / additional purchase / switch-in accepted by NIMF with effect from August 01, 2009. Similarly, no entry load will be charged with respect to applications for registrations under Systematic Investment Plans / Systematic Transfer Plans 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.

16) 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 Clause 10.1 of SEBI Master circular dated May 19, 2023 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 IDCW reinvestment) to the unitholders would be reduced to that extent.

17) Direct Plan : Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Fund (i.e. investments not routed through an AMFI Registration Number (ARN) Holder) Distribution of IDCW will be subject to the availability of distributable surplus.

18) Default 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	Not Mentioned	Direct Plan
6	Direct	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/Other than Direct 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, barring under the following circumstances.

- Units applied under Daily Income Distribution cum capital withdrawal Plan
- If the aforesaid units are Redeemed / Switched, fully / partially into another scheme / plan

IDCW pay-out amount less than Rs. 100 shall be mandatorily reinvested, investors are requested to refer the notice cum addendum no. 27 dated June 7, 2019 in this regard.

19) Segregation of Portfolio

In order to ensure fair treatment to all investors in case of a credit event and to deal with liquidity risk, SEBI has allowed creation of segregated portfolio of debt and money market instruments by mutual fund schemes.

Creation of segregated portfolio shall be subject to following guidelines specified by clause 4.4 of SEBI Master Circular dated May 19, 2023 and subsequent circulars issued by SEBI from time to time

- Segregated portfolio may be created, in case of a credit event at issuer level i.e. downgrade in credit rating by a SEBI registered Credit Rating Agency (CRA), as under:
 - Downgrade of a debt or money market instrument to 'below investment grade', or
 - Subsequent downgrades of the said instruments from 'below investment grade', or
 - Similar such downgrades of a loan rating
- In case of difference in rating by multiple CRAs, the most conservative rating shall be considered. Creation of segregated portfolio shall be based on issuer level credit events as mentioned above and implemented at the ISIN level.
- Further, SEBI has decided to permit creation of segregated portfolio of unrated debt or money market instruments by mutual fund schemes of an issuer that does not have

any outstanding rated debt or money market instruments, subject to the following:

- Segregated portfolio of such unrated debt or money market instruments may be created only in case of actual default of either the interest or principal amount. 'Actual default' by the issuer of such instruments shall be considered for creation of segregated portfolio
 - AMC shall inform AMFI immediately about the actual default by the issuer. Upon being informed about the default, AMFI shall immediately inform the same to all AMCs. Pursuant to dissemination of information by AMFI about actual default by the issuer, AMCs may segregate the portfolio of debt and money market instrument of the said unrated issuer as per the terms laid down hereunder.
- Creation of segregated portfolio is optional and is at the discretion of Nippon Life India Asset Management Limited ("AMC")
 - AMC has a written down policy on Creation of segregated portfolio which is approved by the Trustees.

Process for Creation of Segregated Portfolio

- AMC shall decide on creation of segregated portfolio on the day of credit event. Once AMC decides to segregate portfolio, it shall:
 - seek approval of trustees prior to creation of the segregated portfolio.
 - immediately issue a press release disclosing its intention to segregate such debt and money market instrument and its impact on the investors. Nippon India Mutual Fund will also disclose that the segregation shall be subject to Trustee approval. Additionally, the said press release will be prominently disclosed on the website of the AMC.
 - ensure that till the time the trustee approval is received, which in no case shall exceed 1 business day from the day of credit event, the subscription & redemption in the scheme will be suspended for processing with respect to creation of units and payment on redemptions
- Once Trustee approval is received by the AMC:
 - Segregated portfolio will be effective from the day of credit event.
 - AMC shall issue a press release immediately with all relevant information pertaining to the segregated portfolio. The said information will also be submitted to SEBI.
 - An e-mail or SMS will be sent to all unit holders of the concerned scheme.
 - The NAV of both segregated and main portfolios will be disclosed from the day of the credit event.
 - All existing investors in the scheme as on the day of the credit event will be allotted equal number of units in the segregated portfolio as held in the main portfolio.
 - No redemption and subscription will be allowed in the segregated portfolio.
 - AMC should enable listing of units of segregated portfolio on the recognized stock exchange within 10 working days of creation of segregated portfolio and also enable transfer of such units on receipt of transfer requests.
- If the trustees do not approve the proposal to segregate portfolio, AMC will issue a press release immediately informing investors of the same.

Valuation and Processing of Subscriptions and Redemptions

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

Disclosures

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

Monitoring by Trustees

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

TER for the Segregated Portfolio

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

For complete details, please refer Scheme Information document.

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

21) For Investor Grievances Please Contact

KFin Technologies Limited: Selenium Building, 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, E-mail : customercare@nipponindiaim.in

Online Dispute Resolution Platforms

1. SCORES

SCORES is a web based centralized grievance redressal system which enables investors to lodge and follow up their complaints and track the status of redressal of such complaints online. Through this system, the investor should be able to submit his/her complaint on an online basis, which shall then be monitored and forwarded by the concerned Desk Officer(s) at SEBI to the concerned AMC's, who would then in-turn be required to suitably redress & upload status thereof on this platform itself, within the stipulated time period. For redressal of complaints, Investors can visit www.scores.gov.in.

2. Online Dispute Resolution (ODR) Portal:

Pursuant to SEBI Circular no. SEBI/HO/OIAE/OIAE_IAD-1/P/ CIR/2023/131 dated July 31, 2023 read with SEBI Circular no. SEBI/HO/OIAE/OIAE_IAD-1/P/CIR/2023/135 dated August 04, 2023, common Online Dispute Resolution ('ODR') Portal has been established in order to harnesses online conciliation and online arbitration for resolution of disputes arising in the Indian Securities Market.

The investors can access the link to ODR portal viz. <https://smartodr.in> which is also made available on our website.

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

HOW THE SCHEME IS DIFFERENT FROM THE EXISTING OPEN ENDED SCHEMES OF THE MUTUAL FUND

Nippon India Nifty Bank Index Fund is a product offered by Nippon India Mutual Fund and is not a minor modification of the existing scheme/fund/product.

Scheme Name	Asset Allocation Pattern	Primary Investment Pattern	Investment Strategy	Differentiation	Month-end AUM as on December 31, 2023 (Rs Crs)	No. of Folios as on December 31, 2023
Nippon India Index Fund - Nifty 50 Plan	Equities and equity related securities covered by Nifty 50 - 95% to 100%, Cash/Tri-Party Repo on Government Securities or T-Bills, Repo & Reverse Repo & Money Market instruments (CPs, CDs, T-bills, Mibor linked instruments with daily Put/Call options & overnight Interest rate Reset Linked Instruments) but excluding Subscription and Redemption Cash Flow# - 0% to 5%. (# Subscription Cash Flow is the subscription money in transit before deployment and Redemption Cash Flow is the money kept aside for meeting redemptions.)	The primary investment objective of the scheme is to replicate the composition of the NIFTY 50, with a view to generate returns that are commensurate with the performance of the NIFTY 50 TRI, subject to tracking errors.	The Scheme will be managed passively with investments in stocks in a proportion that it is as close as possible to the weightages of these stocks in the Nifty 50. The investment strategy would revolve around reducing the tracking error to the least possible through rebalancing of the portfolio, taking into account the change in weights of stocks in the index as well as the incremental collections/redemptions from the Scheme. The fund will, in general invest a significant part of its corpus in equities however pending investments in equities; the surplus amount of the fund should be invested in Cash/Tri-Party Repo on Government Securities or T-Bills, Repo & Reverse Repo & Money Market instruments. Also whenever good investment opportunity are not available, or the equity market is not likely to perform in the view of the Fund manager the Fund will reduce its exposure to equity and during that period the surplus asset of the Fund shall be invested in Cash/ Tri-Party Repo on Government Securities or T-Bills & Reverse Repo & Money Market instruments. However there is no assurance that all such buying and selling activities would necessarily result in benefit for the Fund. The allocation between money market instruments and equity will be decided based upon the prevailing market conditions, macroeconomic environment, and the performance of the corporate sector, the equity market and other considerations. At time such churning could lead to higher brokerage and transaction costs.	The fund is an open ended scheme which will be passively managed with investments in stocks in a proportion that it is as close as possible to the weightages of these stocks in Nifty 50.	1,263	69,180

Scheme Name	Asset Allocation Pattern	Primary Investment Pattern	Investment Strategy	Differentiation	Month-end AUM as on December 31, 2023 (Rs Crs)	No. of Folios as on December 31, 2023
Nippon India Index Fund - S&P BSE Sensex Plan	Equities and equity related securities covered by S&P BSE Sensex - 95% to 100%, Cash/Tri-Party Repo on Government Securities or T-Bills, Repo & Reverse Repo & Money Market instruments (CPs, CDs, Tbills, Mibor linked instruments with daily Put/Call options & overnight interest rate Reset Linked Instruments) but excluding Subscription and Redemption Cash Flow# - 0% to 5%. (# Subscription Cash Flow is the subscription money in transit before deployment and Redemption Cash Flow is the money kept aside for meeting redemptions.)	The primary investment objective of the scheme is to replicate the composition of the S&P BSE Sensex, with a view to generate returns that are commensurate with the performance of the S&P BSE Sensex TRI, subject to tracking errors.	The Scheme will be managed passively with investments in stocks in a proportion that it is as close as possible to the weightages of these stocks in the S&P BSE Sensex. The investment strategy would revolve around reducing the tracking error to the least possible through rebalancing of the portfolio, taking into account the change in weights of stocks in the index as well as the incremental collections/redemptions from the Scheme. It is proposed to manage the risks by placing limit orders for basket trades and other trades, proactive follow-up with the service providers for daily change in weights in the S&P BSE Sensex as well as monitor daily inflows and outflows to and from the Fund closely. While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated. The fund will, in general invest a significant part of its corpus in equities however pending investments in equities; the surplus amount of the fund should be invested in Cash/Tri-Party Repo on Government Securities or T-Bills, Repo & Reverse Repo & Money Market instruments. Also whenever good investment opportunity are not available, or the equity market is not likely to perform in the view of the Fund manager the Fund will reduce its exposure to equity and during that period the surplus asset of the Fund shall be invested in Cash/Tri-Party Repo on Government Securities or T-Bills, Repo & Reverse Repo & Money Market instruments. However there is no assurance that all such buying and selling activities would necessarily result in benefit for the Fund. The allocation between money market instruments and equity will be decided based upon the prevailing market conditions, macro economic environment, and the performance of the corporate sector, the equity market and other considerations. At time such churning could lead to higher brokerage and transaction costs.	The fund is an open ended scheme which will be passively managed with investments in stocks in a proportion that it is as close as possible to the weightages of these stocks in the S&P BSE Sensex.	596	54,982
Nippon India Nifty Smallcap 250 Index Fund	Securities constituting Nifty Smallcap 250 Index - 95% to 100%, Money Market instruments, Reverse repo and / or Tri-Party Repo on Government Securities or T-Bills and/or Schemes which invest predominantly in the money market securities or Liquid Schemes* - 0% to 5%. (*The Fund Manager may invest in Liquid Schemes of Nippon India Mutual Fund. However, the Fund Manager may invest in any other scheme of mutual fund registered with SEBI, which invest predominantly in the money market securities.)	The investment objective of the scheme is to provide investment returns closely corresponding to the total returns of the securities as represented by the Nifty Smallcap 250 Index before expenses, subject to tracking errors. However, there can be no assurance or guarantee that the investment objective of the Scheme will be achieved.	The scheme is a passively managed index fund which will employ an investment approach designed to track the performance of Nifty Smallcap 250 TRI. The Scheme seeks to achieve this goal by investing in securities constituting the Nifty Smallcap 250 Index in same proportion as in the Index. The AMC does not make any judgments about the investment merit of Nifty Smallcap 250 Index nor will it attempt to apply any economic, financial or market analysis. This would be done by investing in almost all the stocks comprising the Nifty Smallcap 250 Index in approximately the same weightage that they represent in Nifty Smallcap 250 Index. The Scheme will invest at least 95% of its total assets in the securities comprising the Underlying Index. The Scheme may also invest in money market instruments to meet the liquidity and expense requirements. The fund is ideal for those investors who would like to participate in the India growth story by passively investing in a well-diversified portfolio of well known companies as approximately represented by Nifty Smallcap 250 Index.	The fund is an open ended scheme which will be passively managed with investments in stocks in a proportion that it is as close as possible to the weightages of these stocks in Nifty Smallcap 250.	961	1,46,981

Scheme Name	Asset Allocation Pattern	Primary Investment Pattern	Investment Strategy	Differentiation	Month-end AUM as on December 31, 2023 (Rs Crs)	No. of Folios as on December 31, 2023
Nippon India Nifty Midcap 150 Index Fund	Securities constituting Nifty Midcap 150 Index - 95% to 100%, Money Market instruments, Reverse repo and / or Tri-Party Repo on Government Securities or T-Bills and/ or Schemes which invest predominantly in the money market securities or Liquid Schemes* - 0% to 5%. (*The Fund Manager may invest in Liquid Schemes of Nippon India Mutual Fund. However, the Fund Manager may invest in any other scheme of mutual fund registered with SEBI, which invest predominantly in the money market securities.)	The investment objective of the scheme is to provide investment returns closely corresponding to the total returns of the securities as represented by the Nifty Midcap 150 Index before expenses, subject to tracking errors. However, there can be no assurance or guarantee that the investment objective of the Scheme will be achieved.	Nippon India Nifty Midcap 150 Index Fund is a passively managed index fund which will employ an investment approach designed to track the performance of Nifty Midcap 150 TRI. The Scheme seeks to achieve this goal by investing in securities constituting the Nifty Midcap 150 Index in same proportion as in the Index. The AMC does not make any judgments about the investment merit of Nifty Midcap 150 Index nor will it attempt to apply any economic, financial or market analysis. This would be done by investing in almost all the stocks comprising the Nifty Midcap 150 Index in approximately the same weightage that they represent in Nifty Midcap 150 Index. The Scheme will invest at least 95% of its total assets in the securities comprising the Underlying Index. The Scheme may also invest in money market instruments to meet the liquidity and expense requirements. The fund is ideal for those investors who would like to participate in the India growth story by passively investing in a well-diversified portfolio of well known companies as approximately represented by Nifty Midcap 150 Index.	The fund is an open ended index scheme which will be passively managed with investments in stocks in a proportion which is similar to the weightages of the stocks in the Nifty Midcap 150 index.	1,045	59,587
Nippon India Nifty 50 Value 20 Index Fund	Securities constituting Nifty 50 Value 20 Index - 95% to 100%, Money Market instruments, Reverse repo and / or Tri-Party Repo on Government Securities or T-Bills and/ or Schemes which invest predominantly in the money market securities or Liquid Schemes* - 0% to 5%. (*The Fund Manager may invest in Liquid Schemes of Nippon India Mutual Fund. However, the Fund Manager may invest in any other scheme of mutual fund registered with SEBI, which invest predominantly in the money market securities.)	The investment objective of the scheme is to provide investment returns closely corresponding to the total returns of the securities as represented by the Nifty 50 Value 20 Index before expenses, subject to tracking errors. However, there can be no assurance or guarantee that the investment objective of the Scheme will be achieved.	Nippon India Nifty 50 Value 20 Index Fund is a passively managed index fund which will employ an investment approach designed to track the performance of Nifty 50 Value 20 TRI. The Scheme seeks to achieve this goal by investing in securities constituting the Nifty 50 Value 20 Index in same proportion as in the Index. The AMC does not make any judgments about the investment merit of Nifty 50 Value 20 Index nor will it attempt to apply any economic, financial or market analysis. This would be done by investing in almost all the stocks comprising the Nifty 50 Value 20 Index in approximately the same weightage that they represent in Nifty 50 Value 20 Index. The Scheme will invest at least 95% of its total assets in the securities comprising the Underlying Index. The Scheme may also invest in money market instruments to meet the liquidity and expense requirements. The fund is ideal for those investors who would like to participate in the India growth story by passively investing in a well-diversified portfolio of well known companies as approximately represented by Nifty 50 Value 20 Index.	The fund is an open ended index scheme which will be passively managed with investments in stocks in a proportion which is similar to the weightages of the stocks in the Nifty 50 Value 20 Index.	458	18,833
Nippon India Nifty Alpha Low Volatility 30 Index Fund	Securities constituting Nifty Alpha Low Volatility 30 Index - 95%-100%, Cash & cash equivalents and money Market instruments, Reverse repo and / or Tri-Party Repo on Government securities or Treasury bills and/ or Schemes which invest predominantly in the money market securities or Liquid Schemes -0%-5%.	The Investment objective of the scheme is to replicate the composition of the Nifty Alpha Low Volatility 30 Index, with a view to generate returns that are commensurate with the performance of the Nifty Alpha Low Volatility 30 TRI, subject to tracking errors.	Nippon India Nifty Alpha Low Volatility 30 Index Fund is a passively managed index fund which will employ an investment approach designed to track the performance of Nifty Alpha Low Volatility 30 TRI. The Scheme seeks to achieve this goal by investing in securities constituting the Nifty Alpha Low Volatility 30 Index in same proportion as in the Index. The AMC does not make any judgments about the investment merit of Nifty Alpha Low Volatility 30 Index nor will it attempt to apply any economic, financial or market analysis. This would be done by investing in the stocks comprising the Nifty Alpha Low Volatility 30 Index in the same weightage that they represent in Nifty Alpha Low Volatility 30 Index. The Scheme will invest at least 95% of its total assets in the securities comprising the Underlying Index. The Scheme may also invest in cash & cash equivalents and money market instruments.	The fund is an open ended index scheme which will be passively managed with investments in stocks in a proportion which is similar to the weightages of the stocks in the Nifty Alpha Low Volatility 30 Index	103	5,216
Nippon India Nifty AAA CPSE Bond Plus SDL - Apr 2027 Maturity 60:40 Index Fund	Bonds issued by CPSEs/PFIs and other Government organizations representing the bonds portion of Nifty AAA CPSE Bond Plus SDL Apr 2027 60:40 Index and State Development Loans (SDLs) representing the SDL portion of Nifty AAA CPSE Bond Plus SDL Apr 2027 60:40 Index - 95% - 100%. Cash and Cash Equivalents, Money Market instruments - 0% - 5%	The primary investment objective of the scheme is to provide investment returns closely corresponding to the total returns of the securities as represented by the Nifty AAA CPSE Bond Plus SDL Apr 2027 60:40 Index before expenses, subject to tracking errors.	Nippon India Nifty AAA CPSE Bond Plus SDL - Apr 2027 Maturity 60:40 Index Fund is a passively managed index fund which will employ an investment approach designed to track the performance of Nifty AAA CPSE Bond Plus SDL Apr 2027 60:40 Index. The Scheme seeks to achieve this goal by investing in securities representing the Nifty AAA CPSE Bond Plus SDL Apr 2027 60:40 Index. The Scheme will invest 95% to 100% in Bonds issued by CPSEs/PFIs and other Government organizations representing the bonds portion of Nifty AAA CPSE Bond Plus SDL Apr 2027 60:40 Index and in State Development Loans (SDLs) representing the SDL portion of Nifty AAA CPSE Bond Plus SDL Apr 2027 60:40 Index. The Scheme may also invest in money market instruments.	Nippon India Nifty AAA CPSE Bond Plus SDL - Apr 2027 Maturity 60:40 Index Fund endeavors to track and provide similar returns to its benchmark- Nifty AAA CPSE Bond Plus SDL Apr 2027 60:40 Index by investing in securities representing this index and money market instruments. The fund follows a passive strategy of management with endeavor to generate similar returns to its benchmark.	2,942	1,823

Scheme Name	Asset Allocation Pattern	Primary Investment Pattern	Investment Strategy	Differentiation	Month-end AUM as on December 31, 2023 (Rs Crs)	No. of Folios as on December 31, 2023
Nippon India Nifty AAA PSU Bond Plus SDL - Sep 2026 Maturity 50:50 Index Fund	AAA PSU Bonds representing the bonds portion of Nifty AAA PSU Bond Plus SDL Sep 2026 50:50 Index and State Development Loans (SDLs) representing the SDL portion of Nifty AAA PSU Bond Plus SDL Sep 2026 50:50 Index - 95% - 100%. Money Market instruments, cash & cash equivalents -0% - 5%	The primary investment objective of the scheme is to provide investment returns corresponding to the total returns of the securities as represented by the Nifty AAA PSU Bond Plus SDL Sep 2026 50:50 Index before expenses, subject to tracking errors.	Nippon India Nifty AAA PSU Bond Plus SDL - Sep 2026 Maturity 50:50 Index Fund is a passively managed index fund which will employ an investment approach designed to track the performance of Nifty AAA PSU Bond Plus SDL Sep 2026 50:50 Index. The Scheme seeks to achieve this goal by investing in securities representing the Nifty AAA PSU Bond Plus SDL Sep 2026 50:50 Index. The Scheme will invest 95% to 100% in AAA PSU Bonds representing the bonds portion of Nifty AAA PSU Bond Plus SDL Sep 2026 50:50 Index and in State Development Loans (SDLs) representing the SDL portion of Nifty AAA PSU Bond Plus SDL Sep 2026 50:50 Index. The Scheme may also invest in money market instruments.	Nippon India Nifty AAA PSU Bond Plus SDL - Sep 2026 Maturity 50:50 Index Fund endeavors to track and provide similar returns to its benchmark - Nifty AAA PSU Bond Plus SDL Sep 2026 50:50 Index by investing in securities representing this index and money market instruments. The fund follows a passive strategy of management with endeavor to generate similar returns to its benchmark.	455	1,516
Nippon India Nifty SDL Plus G-Sec - Jun 2028 Maturity 70:30 Index Fund	State Development Loans (SDLs) representing the SDL portion of Nifty SDL Plus G-Sec Jun 2028 70:30 Index and Government Securities representing the G-Sec portion of Nifty SDL Plus G-Sec Jun 2028 70:30 Index - 95% - 100%. Money Market instruments & Cash and Cash Equivalents - 0% - 5%	The primary investment objective of the scheme is to provide investment returns closely corresponding to the total returns of the securities as represented by the Nifty SDL Plus G-Sec Jun 2028 70:30 Index before expenses, subject to tracking errors.	Nippon India Nifty SDL Plus G-Sec - Jun 2028 Maturity 70:30 Index Fund is a passively managed index fund which will employ an investment approach designed to track the performance of Nifty SDL Plus G-Sec Jun 2028 70:30 Index. The Scheme seeks to achieve this goal by investing in securities representing the Nifty SDL Plus G-Sec Jun 2028 70:30 Index. The Scheme will invest 95% to 100% in State Development Loans (SDLs) representing the SDL portion of Nifty SDL Plus G-Sec Jun 2028 70:30 Index and Government Securities representing the G-Sec portion of Nifty SDL Plus G-Sec Jun 2028 70:30 Index. The Scheme may also invest in money market instruments.	Nippon India Nifty SDL Plus G-Sec - Jun 2028 Maturity 70:30 Index Fund endeavors to track and provide similar returns to its benchmark - Nifty SDL Plus G-Sec Jun 2028 70:30 Index by investing in securities representing this index and money market instruments. The fund follows a passive strategy of management with endeavor to generate similar returns to its benchmark.	353	1,304
Nippon India Nifty G-Sec Sep 2027 Maturity Index Fund	Government Securities representing the G-Sec portion of Nifty G-Sec Sep 2027 Index - 95% - 100%. , Money Market instruments & Cash and Cash Equivalents - 0% - 5%	The primary investment objective of the scheme is to provide investment returns corresponding to the total returns of the securities as represented by the Nifty G-Sec Sep 2027 Index before expenses, subject to tracking errors.	Nippon India Nifty G-Sec Sep 2027 Maturity Index Fund is a passively managed index fund which will employ an investment approach designed to track the performance of Nifty G-Sec Sep 2027 Index. The Scheme seeks to achieve this goal by investing in securities representing the Nifty G-Sec Sep 2027 Index. The Scheme will invest 95% to 100% in Government Securities representing the G-Sec portion of Nifty G-Sec Sep 2027 Index. The Scheme may also invest in money market instruments.	Nippon India Nifty G-Sec Sep 2027 Maturity Index Fund endeavors to track and provide similar returns to its benchmark - Nifty G-Sec Sep 2027 Index by investing in securities representing this index and money market instruments. The fund follows a passive strategy of management with endeavor to generate similar returns to its benchmark.	396	1,955
Nippon India Nifty G-Sec Jun 2036 Maturity Index Fund	Government Securities representing the G-Sec portion of Nifty G-Sec Jun 2036 Index - 95% - 100%. , Money Market instruments & Cash and Cash Equivalents - 0% - 5%	The primary investment objective of the scheme is to provide investment returns corresponding to the total returns of the securities as represented by the Nifty G-Sec Jun 2036 Index before expenses, subject to tracking errors.	Nippon India Nifty G-Sec Jun 2036 Maturity Index Fund is a passively managed index fund which will employ an investment approach designed to track the performance of Nifty G-Sec Jun 2036 Index. The Scheme seeks to achieve this goal by investing in securities representing the Nifty G-Sec Jun 2036 Index. The Scheme will invest 95% to 100% in Government Securities representing the G-Sec portion of Nifty G-Sec Jun 2036 Index. The Scheme may also invest in money market instruments.	Nippon India Nifty G-Sec Jun 2036 Maturity Index Fund endeavors to track and provide similar returns to its benchmark - Nifty G-Sec Jun 2036 Index by investing in securities representing this index and money market instruments. The fund follows a passive strategy of management with endeavor to generate similar returns to its benchmark.	558	1,521

Scheme Name	Asset Allocation Pattern	Primary Investment Pattern	Investment Strategy	Differentiation	Month-end AUM as on December 31, 2023 (Rs Crs)	No. of Folios as on December 31, 2023
Nippon India Nifty SDL Plus G-Sec - Jun 2029 Maturity 70:30 Index Fund	State Development Loans (SDLs) representing the SDL portion of Nifty SDL Plus G-Sec Jun 2029 70:30 Index and Government Securities representing the G-Sec portion of Nifty SDL Plus G-Sec Jun 2029 70:30 Index - 95% - 100%. Money Market instruments & Cash and Cash Equivalents - 0% - 5%	The primary investment objective of the scheme is to provide investment returns closely corresponding to the total returns of the securities as represented by the Nifty SDL Plus G-Sec Jun 2029 70:30 Index before expenses, subject to tracking errors.	Nippon India Nifty SDL Plus G-Sec - Jun 2029 Maturity 70:30 Index Fund is a passively managed index fund which will employ an investment approach designed to track the performance of Nifty SDL Plus G-Sec Jun 2029 70:30 Index. The Scheme seeks to achieve this goal by investing in securities representing the Nifty SDL Plus G-Sec Jun 2029 70:30 Index. The Scheme will invest 95% to 100% in State Development Loans (SDLs) representing the SDL portion of Nifty SDL Plus G-Sec Jun 2029 70:30 Index and Government Securities representing the G-Sec portion of Nifty SDL Plus G-Sec Jun 2029 70:30 Index. The Scheme may also invest in money market instruments.	Nippon India Nifty SDL Plus G-Sec - Jun 2029 Maturity 70:30 Index Fund endeavors to track and provide similar returns to its benchmark - Nifty SDL Plus G-Sec Jun 2029 70:30 Index by investing in securities representing this index and money market instruments. The fund follows a passive strategy of management with endeavor to generate similar returns to its benchmark.	293	1,300
Nippon India Nifty G-Sec Oct 2028 Maturity Index Fund	Government Securities representing the G-Sec portion of Nifty G-Sec Oct 2028 Index - 95% - 100%. , Money Market instruments & Cash and Cash Equivalents - 0% - 5%	The primary investment objective of the scheme is to provide investment returns corresponding to the total returns of the securities as represented by the Nifty G-Sec Oct 2028 Index before expenses, subject to tracking errors.	Nippon India Nifty G-Sec Oct 2028 Maturity Index Fund is a passively managed index fund which will employ an investment approach designed to track the performance of Nifty G-Sec Oct 2028 Index. The Scheme seeks to achieve this goal by investing in securities representing the Nifty G-Sec Oct 2028 Index. The Scheme will invest 95% to 100% in Government Securities representing the G-Sec portion of Nifty G-Sec Oct 2028 Index. The Scheme may also invest in money market instruments.	Nippon India Nifty G-Sec Oct 2028 Maturity Index Fund endeavors to track and provide similar returns to its benchmark - Nifty G-Sec Oct 2028 Index by investing in securities representing this index and money market instruments. The fund follows a passive strategy of management with endeavor to generate similar returns to its benchmark.	108	1,303
Nippon India Nifty Bank Index Fund (Proposed Scheme)	Securities constituting Nifty Bank Index - 95%-100%, Cash & cash equivalents and Money Market instruments, Reverse repo and / or Tri-Party Repo on Government securities or Treasury bills and/or units of money market / liquid schemes.	The investment objective of the scheme is to provide investment returns that commensurate to the total returns of the securities as represented by the Nifty Bank Index before expenses, subject to tracking errors. However, there can be no assurance or guarantee that the investment objective of the Scheme will be achieved.	Nippon India Nifty Bank Index Fund is a passively managed index fund which will employ an investment approach designed to track the performance of Nifty Bank TRI. The Scheme seeks to achieve this goal by investing in securities constituting the Nifty Bank Index in same proportion as in the Index. The AMC does not make any judgments about the investment merit of Nifty Bank Index nor will it attempt to apply any economic, financial or market analysis. This would be done by investing in the stocks comprising the Nifty Bank Index in the same weightage that they represent in Nifty Bank Index. The Scheme will invest at least 95% of its total assets in the securities comprising the Underlying Index. The Scheme may also invest in cash & cash equivalents and money market instruments.	The fund is an open ended index scheme which will be passively managed with investments in stocks in a proportion which is similar to the weightages of the stocks in the Nifty Bank Index.	NA	NA

Disclaimers from NSE Indices Limited (formerly known as India Index Services & Products Limited ("IISL"))

The Performance of Benchmark Index will have a direct bearing on the performance of the Scheme. In the event the Index is dissolved or is withdrawn by NSE Indices Limited, the Trustee reserves a right to modify the Scheme so as to track a different and suitable index and the procedure stipulated in the Regulations shall be complied with.

The Product(s) are not sponsored, endorsed, sold or promoted by NSE INDICES LIMITED (formerly known as India Index Services & Products Limited ("IISL")). NSE INDICES LIMITED does not make any representation or warranty, express or implied, to the owners of the Product(s) or any member of the public regarding the advisability of investing in securities generally or in the Product(s) particularly or the ability of the Nifty Bank Index to track general stock market performance in India. The relationship of NSE INDICES LIMITED to the Issuer is only in respect of the licensing of the Indices and certain trademarks and trade names associated with such Indices which is determined, composed and calculated by NSE INDICES LIMITED without regard to the Issuer or the Product(s). NSE INDICES LIMITED does not have any obligation to take the needs of the Issuer or the owners of the Product(s) into consideration in determining, composing or calculating the Nifty Bank Index. NSE INDICES LIMITED is not responsible for or has participated in the determination of the timing of, prices at, or quantities of the Product(s) to be issued or in the determination or calculation of the equation by which the Product(s) is to be converted into cash. NSE INDICES LIMITED has no obligation or liability in connection with the administration, marketing or trading of the Product(s).

NSE INDICES LIMITED do not guarantee the accuracy and/or the completeness of the Nifty Bank Index or any data included therein and NSE INDICES LIMITED shall have not have any responsibility or liability for any errors, omissions, or interruptions therein. NSE INDICES LIMITED does not make any warranty, express or implied, as to results to be obtained by the Issuer, owners of the product(s), or any other person or entity from the use of the Nifty Bank Index or any data included therein. NSE INDICES LIMITED makes no express or implied warranties, and expressly disclaim all warranties of merchantability or fitness for a particular purpose or use with respect to the index or any data included therein. Without limiting any of the foregoing, NSE INDICES LIMITED expressly disclaim any and all liability for any claims, damages or losses arising out of or related to the Products, including any and all direct, special, punitive, indirect, or consequential damages (including lost profits), even if notified of the possibility of such damages.

An investor, by subscribing or purchasing an interest in the Product(s), will be regarded as having acknowledged, understood and accepted the disclaimer referred to in Clauses above and will be bound by it.

NFO Opening Date : February 05th, 2024 NFO Closing Date : February 16th, 2024 Scheme Re-opening Date : On or before February 29th, 2024

<p>This product is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> Long term capital growth Investments in equity and equity related securities and portfolio replicating the composition of the Nifty Bank Index, subject to tracking errors <p>* Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	<p>Nippon India Nifty Bank Index Fund</p> <p>Riskometer</p> <p>Investors understand that their principal will be at Very High risk</p>	<p>Nifty Bank TRI</p> <p>Riskometer</p> <p>Benchmark Riskometer is at Very High risk</p>
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1. MFD /RIA INFORMATION (Refer Instruction No. 33 & 34)

Name & ARN Code	Sub Agent ARN Code	Sub Agent Code /Bank Branch Code/ Internal Code	*Employee Unique Identification Number	RIA Code**
ARN- (ARN stamp here)	ARN-			

*Please sign alongside in case the EUN is left blank/not provided. I/We hereby confirm that the EUN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker. ++ I/We, have invested in the Scheme(s) of your Mutual Fund under Direct Plan. I/We hereby give you my/our consent to share/provide the transactions data feed/ portfolio holdings/ NAV etc. in respect of my/our investments under Direct Plan of all Schemes Managed by you, to the above mentioned Mutual Fund Distributor / SEBI-Registered Investment Adviser.

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

FOLIO NO.

FIRST APPLICANT NAME <input type="text" value="Mr. Ms. M/s."/>	PAN / PEKRN <input type="text"/>
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3. UNITHOLDING OPTION - DEMAT MODE PHYSICAL MODE These details are compulsory if the investor wishes to hold the units in DEMAT mode. Ref. Instruction No. 30.

Please ensure that the sequence of Names as mentioned in the application form matches with that of the account held with any one of the Depository Participant.

National Securities Depository Limited (NSDL)	Central Depository Securities Limited (CDSL)
DP ID No. Beneficiary Account No. <input type="text"/>	Target ID No. <input type="text"/>

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

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

Scheme/Plan <input type="checkbox"/> Nippon India Nifty Bank Index Fund - Regular Plan <input type="checkbox"/> Nippon India Nifty Bank Index Fund - Direct Plan																
Option <input type="checkbox"/> Growth** <input type="checkbox"/> Reinvestment of Income Distribution cum capital withdrawal option <input type="checkbox"/> Payout of Income Distribution cum capital withdrawal option																
Mode of Payment [Please tick (✓)]: <input type="radio"/> Cheque <input type="radio"/> DD <input type="radio"/> Funds Transfer <input type="radio"/> RTGS / NEFT <input type="radio"/> OTBM Facility (One Time Bank Mandate)																
LEI No. <input type="text"/> Valid Upto: <input type="text" value="DDMMYYYY"/>																
<small>Note: LEI No. is Mandatory for transaction amount 50 Crs and above for Non Individual. Nippon India Mutual Fund LEI number is 335800HSE81TAD65RF98.</small>																
<table border="1" style="width: 100%;"> <tr> <th>Investment Amount (₹)</th> <th>DD Charges (if applicable) (₹)</th> <th>Net Amount- (₹)</th> <th>Instrument No/UTR No.</th> <th>Date</th> <th>Drawn on Bank</th> <th>Bank Branch</th> <th>City</th> </tr> <tr> <td><input type="text"/></td> <td><input type="text"/></td> <td><input type="text"/></td> <td><input type="text"/></td> <td><input type="text" value="DDMMYYYY"/></td> <td><input type="text"/></td> <td><input type="text"/></td> <td><input type="text"/></td> </tr> </table>	Investment Amount (₹)	DD Charges (if applicable) (₹)	Net Amount- (₹)	Instrument No/UTR No.	Date	Drawn on Bank	Bank Branch	City	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="DDMMYYYY"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Investment Amount (₹)	DD Charges (if applicable) (₹)	Net Amount- (₹)	Instrument No/UTR No.	Date	Drawn on Bank	Bank Branch	City									
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="DDMMYYYY"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>									

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

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

Amount: ₹ _____ or Units: _____ From Scheme _____ Plan _____ Option _____
Scheme/Plan <input type="checkbox"/> Nippon India Nifty Bank Index Fund - Regular Plan <input type="checkbox"/> Nippon India Nifty Bank Index Fund - Direct Plan
Option <input type="checkbox"/> Growth** <input type="checkbox"/> Reinvestment of Income Distribution cum capital withdrawal option <input type="checkbox"/> Payout of Income Distribution cum capital withdrawal option

6. DECLARATION AND SIGNATURE

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

I confirm that I am resident of India. I/We confirm that I am/We are Non-Resident of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my/our Non-Resident External /Ordinary Account/FCNR Account. I/We undertake that all additional purchases made under this folio will also be from funds received from abroad through approved banking channels or from funds in my/ our NRE/FCNR Account. I hereby declare that the information provided in the Form is in accordance with section 285BA of the Income Tax Act, 1961 read with Rules 114F to 114H of the Income Tax Rules, 1962 and the information provided by me /us in the Form, its supporting Annexures as well as in the documentary evidence provided by me/us are, to the best of our knowledge and belief, true, correct and complete.

++ I/We, have invested in the Scheme(s) of your Mutual Fund under Direct Plan. I/We hereby give you my/our consent to share/provide the transactions data feed/ portfolio holdings/ NAV etc. in respect of my/our investments under Direct Plan of all Schemes Managed by you, to the above mentioned Mutual Fund Distributor / SEBI-Registered Investment Adviser. I hereby authorize the representatives of Nippon Life India Asset Management Limited and its Associates to contact me through any mode of communication. This will override registry on DND / DNCC, as the case may be.

SIGN HERE First / Sole Applicant / Guardian / Authorised Signatory	Second Applicant / Authorised Signatory	Third Applicant / Authorised Signatory
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Received Purchase Application from Mr/Ms/M/s : _____

For allotment of Units under

Scheme/Plan <input type="checkbox"/> Nippon India Nifty Bank Index Fund - Regular Plan <input type="checkbox"/> Nippon India Nifty Bank Index Fund - Direct Plan
Option <input type="checkbox"/> Growth** <input type="checkbox"/> Reinvestment of Income Distribution cum capital withdrawal option <input type="checkbox"/> Payout of Income Distribution cum capital withdrawal option

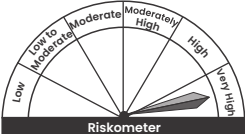
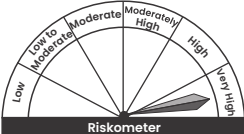
Cheque / DD No. _____ date ____ / ____ / ____ ₹ _____ Facilities Opted: SIP

Drawn on Bank _____

Signature, Date & Stamp

APP No.:

NFO Opening Date : February 05th, 2024 NFO Closing Date : February 16th, 2024 Scheme Re-opening Date : On or before February 29th, 2024

<p>This product is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> Long term capital growth Investments in equity and equity related securities and portfolio replicating the composition of the Nifty Bank Index, subject to tracking errors <p>* Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	<p>Nippon India Nifty Bank Index Fund</p>  <p>Riskometer Investors understand that their principal will be at Very High risk</p>	<p>Nifty Bank TRI</p>  <p>Riskometer Benchmark Riskometer is at Very High risk</p>
--	--	---

1. MFD /RIA INFORMATION (Refer Instruction No. 33 & 34)

Name & ARN Code	Sub Agent ARN Code	Sub Agent Code /Bank Branch Code/ Internal Code	*Employee Unique Identification Number	RIA Code**
ARN- (ARN stamp here)	ARN-			

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

<p>SIGN HERE First / Sole Applicant / Guardian / Authorised Signatory</p>	<p>Second Applicant / Authorised Signatory</p>	<p>Third Applicant / Authorised Signatory</p>
--	--	---

2. UNITHOLDING OPTION - Demat Mode Physical Mode These details are compulsory if the investor wishes to hold the units in DEMAT mode. Ref. Instruction No. 30.

Please ensure that the sequence of Names as mentioned in the application form matches with that of the account held with any one of the Depository Participant.

National Securities Depository Limited (NSDL)	Central Depository Securities Limited (CDSL)																														
<p>DP ID No. Beneficiary Account No.</p> <table border="1"> <tr> <td>I</td> <td>N</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </table>	I	N									<p>Target ID No.</p> <table border="1"> <tr> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table>																				
I	N																														

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

3. GENERAL INFORMATION APPLICATION FOR Zero Balance Folio Investment **MODE OF HOLDING :** [Please tick(✓)] Single Joint (Default) Any one or Survivor

4. FIRST APPLICANT DETAILS

NAME^

PAN / PEKRN^** CKYC Id^**

Name of Guardian if first applicant is minor / Contact Person for non individuals

Guardian's Relationship With Minor Father Mother Court Appointed Guardian

Date of Birth of 1st Applicant

D	D	M	M	Y	Y	Y	Y
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 (Mandatory in case of Minor)

Proof of Date of Birth and Guardian's Relationship with Minor Birth Certificate Passport Others (please specify)

STATUS^ Resident Individual PSU AOP/BOI Minor through Guardian Trust /Charities / NGOs HUF Defence Establishment Private Limited Company FI NRI Body Corporate Sole Proprietor Society Bank Public Limited Company PIO FPI^*** (^^^as and when applicable) Government Body Partnership Firm Others (please specify)

Are you involved / providing any of the mentioned services : (Applicable only for Non Individuals)

Foreign Exchange / Money Changer Services Gaming / Gambling / Lottery / Casino Services Money Lending / Pawning None of the above

Note: In case First Applicant is Non Individual please attach FATCA, CRS & UBO Self Certification Form (Ref Ins No.39 & 40 **In case First Applicant is Minor then details of Guardian will be required. ^Mandatory for all type of Investors. It is mandatory for investors to be KYC compliant prior to investing in Nippon India Mutual Fund. Refer instruction no.17,18 & 38.

5. SECOND APPLICANT DETAILS

NAME^

STATUS^: Resident Individual NRI

PAN / PEKRN^** CKYC Id^**

6. THIRD APPLICANT DETAILS

NAME^

STATUS^: Resident Individual NRI

PAN / PEKRN^** CKYC Id^**

7. CONTACT DETAILS OF SOLE / FIRST APPLICANT

Correspondence Address *** (P.O. Box is not sufficient) ***Please note that your address details will be updated as per your KYC records with CKYC / KRA					Overseas Address (Mandatory for NRI / FPI Applicants)				
House /Flat No.					House /Flat No.				
Street Address					Street Address				
City/ Town			State		City/ Town			State	
Country			Pin Code		Country			Pin Code	
First Holder	Mobile No.		Tel. No.		Office		Residence		
	(For Receiving Transaction Alerts via SMS)		STD Code						
	Mobile No. provided pertains to <input type="radio"/> Self <input type="radio"/> Spouse <input type="radio"/> Dependent children <input type="radio"/> Dependent Sibling <input type="radio"/> Dependent Parents <input type="radio"/> A Guardian in case of a minor <input type="radio"/> POA <input type="radio"/> Custodian <input type="radio"/> PMS								
Email ID (CAPITAL letters only)					(For Receiving Transaction Alerts Via Email)				
Email ID provided pertains to <input type="radio"/> Self <input type="radio"/> Spouse <input type="radio"/> Dependent children <input type="radio"/> Dependent Sibling <input type="radio"/> Dependent Parents <input type="radio"/> A Guardian in case of a minor <input type="radio"/> POA <input type="radio"/> Custodian <input type="radio"/> PMS									
Second Holder	Mobile No.				Mobile No. provided pertains to				
	(For Receiving Transaction Alerts via SMS)				<input type="radio"/> Self <input type="radio"/> Spouse <input type="radio"/> Dependent children <input type="radio"/> Dependent Sibling <input type="radio"/> Dependent Parents <input type="radio"/> A Guardian in case of a minor <input type="radio"/> POA <input type="radio"/> Custodian <input type="radio"/> PMS				
Email ID (CAPITAL letters only)					Email ID provided pertains to				
(For Receiving Transaction Alerts Via Email)					<input type="radio"/> Self <input type="radio"/> Spouse <input type="radio"/> Dependent children <input type="radio"/> Dependent Sibling <input type="radio"/> Dependent Parents <input type="radio"/> A Guardian in case of a minor <input type="radio"/> POA <input type="radio"/> Custodian <input type="radio"/> PMS				
Third Holder	Mobile No.				Mobile No. provided pertains to				
	(For Receiving Transaction Alerts via SMS)				<input type="radio"/> Self <input type="radio"/> Spouse <input type="radio"/> Dependent children <input type="radio"/> Dependent Sibling <input type="radio"/> Dependent Parents <input type="radio"/> A Guardian in case of a minor <input type="radio"/> POA <input type="radio"/> Custodian <input type="radio"/> PMS				
Email ID (CAPITAL letters only)					Email ID provided pertains to				
(For Receiving Transaction Alerts Via Email)					<input type="radio"/> Self <input type="radio"/> Spouse <input type="radio"/> Dependent children <input type="radio"/> Dependent Sibling <input type="radio"/> Dependent Parents <input type="radio"/> A Guardian in case of a minor <input type="radio"/> POA <input type="radio"/> Custodian <input type="radio"/> PMS				

8. INVESTMENT DETAILS

Scheme / Plan Nippon India Nifty Bank Index Fund - Regular Plan Nippon India Nifty Bank Index Fund - Direct Plan

Option Growth^{AA} Reinvestment of Income Distribution cum capital withdrawal option Payout of Income Distribution cum capital withdrawal option

9. PAYMENT DETAILS (Multiple cheques not permitted with single application form (Refer instruction no. 19 - 25))

Mode of Payment: Cheque DD Funds Transfer OTBM Facility (One Time Bank Mandate) RTGS / NEFT

LEI No. [] Valid Upto: [DDMMYYYY] **Note:** LEI No. is Mandatory for transaction amount 50 Crs and above for Non Individual. Nippon India Mutual Fund LEI number is 335800HSE81TAD65RF98.

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

(** Default option if not selected) -Units will be allotted for the net amount post deducting the transaction charges if applicable.

10. BANK ACCOUNT DETAILS MANDATORY for Redemption/IDCW/Refunds, if any (Refer Instruction No. 23 & 25)

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

Name of Bank [] **Bank Branch** []

Branch City [] **PIN** [] **IFSC Code** [] **MICR Code** []

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

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

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

Sole/First Applicant/Guardian			Second Applicant			Third Applicant		
Country #***	Tax Payer Ref. ID No*	Identification Type	Country #***	Tax Payer Ref. ID No*	Identification Type	Country #***	Tax Payer Ref. ID No*	Identification Type
1								
2								
3								
Country of Birth ^{***}			Country of Birth ^{***}			Country of Birth ^{***}		
Country of Nationality ^{***}			Country of Nationality ^{***}			Country of Nationality ^{***}		

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

Add convenience to your life with our value added service

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



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



Investor Service. A NIMF Virtual Branch Experience.

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

You can also follow us on

**SMS charges apply

12. ADDITIONAL KYC DETAILS

OCCUPATION***	Professional	Agriculturist	Housewife	Retired	Government Service/PublicSector	Business	Forex Dealer	Student	Private Sector Service	Others						
1 st Applicant	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>						
2 nd Applicant	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>						
3 rd Applicant	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>						
Guardian	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>						
GROSS ANNUAL INCOME DETAILS^**		Below 1 Lac	1-5 Lacs	5-10 Lacs	10-25 Lacs	25 Lacs-1 Crore	>1 Crore	NET-WORTH*** in ₹	Date							
1st Applicant		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	(Net worth should	D	D	M	M	Y	Y	Y	Y
2nd Applicant		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	not be older	D	D	M	M	Y	Y	Y	Y
3rd Applicant		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	than 1 year)	D	D	M	M	Y	Y	Y	Y
Guardian		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		D	D	M	M	Y	Y	Y	Y
PEP DETAILS***				1st Applicant		2nd Applicant		3rd Applicant		Guardian						
Are you a Politically Exposed Person (PEP)^**				Yes <input type="radio"/> No <input type="radio"/>		Yes <input type="radio"/> No <input type="radio"/>		Yes <input type="radio"/> No <input type="radio"/>		Yes <input type="radio"/> No <input type="radio"/>						
Are you related to a Politically Exposed Person (PEP)^**				Yes <input type="radio"/> No <input type="radio"/>		Yes <input type="radio"/> No <input type="radio"/>		Yes <input type="radio"/> No <input type="radio"/>		Yes <input type="radio"/> No <input type="radio"/>						

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

POA HOLDER DETAILS		PANA							
First Applicant POA Name	Mr./Ms./M/s								
Second Applicant POA Name	Mr./Ms./M/s								
Third Applicant POA Name	Mr./Ms./M/s								

14. NOMINATION - (Ref. Instruction No. 26) In case of existing investor, Nomination details shall be replicated from the follo mentioned above. If investor wishes to register / modify any of the nomination details, Registration / Cancellation of Nominee form shall be provided separately. (Write in capital letters)

Nominee Name & Address	PAN of Nominee/ Guardian (Optional)	Allocation (%)	Date of Birth of Nominee	Nominee Relation With Investor	Guardian Name (in case Nominee is Minor)	Guardian Relation with Nominee	Sign of Nominee / Guardian (in case Nominee is Minor)
			DD MM YYYY				
			DD MM YYYY				
			DD MM YYYY				

FOR NOMINATION OPT-OUT: I/We DO NOT wish to make a nomination. (Please tick (✓) if the unit holder does not wish to nominate anyone)

I/ We, the undersigned applicant(s)/unitholder(s) hereby confirm that I/ we do not wish to appoint any nominee(s) in respect of the mutual fund application(s) / units held in my / our mutual fund folio(s) and understand the implications / issues involved in non-appointment of any nominee(s) and am/ are further aware that in case of my demise / death of all the unit holders in the folio, my / our legal heir(s) would need to submit all the requisite documents issued by the Court or such other competent authority, as may be required by the Mutual Fund / AMC for settlement of death claim / transmission of units in favour of the legal heir(s), based on the value of the units held in the mutual fund folio/s.

15. I WISH TO OPT FOR SIP Yes No (The first SIP Debit directly from your bank account should be on or after March 18th, 2024)

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

16. DECLARATION AND SIGNATURE

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

I confirm that I am resident of India. I/We confirm that I am/We are Non-Resident of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my/our Non-Resident External /Ordinary Account/FCNR Account. I/We undertake that all additional purchases made under this folio will also be from funds received from abroad through approved banking channels or from funds in my/ our NRE/FCNR Account. I hereby declare that the information provided in the Form is in accordance with section 285BA of the Income Tax Act, 1961 read with Rules 114F to 114H of the Income Tax Rules, 1962 and the information provided by me /us in the Form, its supporting Annexures as well as in the documentary evidence provided by me/us are, to the best of our knowledge and belief, true, correct and complete.

++ I/We, have invested in the Scheme(s) of your Mutual Fund under Direct Plan. I/We hereby give you my/our consent to share/provide the transactions data feed/ portfolio holdings/ NAV etc. in respect of my/our investments under Direct Plan of all Schemes Managed by you, to the above mentioned Mutual Fund Distributor / SEBI-Registered Investment Adviser. I hereby authorize the representatives of Nippon Life India Asset Management Limited and its Associates to contact me through any mode of communication. This will override registry on DND / DNDC, as the case may be.

SIGN HERE	First / Sole Applicant / Guardian / Authorised Signatory		Second Applicant / Authorised Signatory		Third Applicant / Authorised Signatory
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MFD / RIA INFORMATION

Name & ARN Code	Sub Agent ARN Code	Sub Agent Code /Bank Branch Code/ Internal Code	*Employee Unique Identification Number	RIA Code**
ARN- (ARN stamp here)	ARN-			

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

SIGN HERE First / Sole Applicant / Guardian / Authorised Signatory	Second Applicant / Authorised Signatory	Third Applicant / Authorised Signatory
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Upfront commission shall be paid directly by the investor to the AMFI registered distributor based on the investor's assessment of various factors including the service rendered by the distributor.

APPLICANT DETAILS		FOLIO NO.	
Name of Sole/1st holder Mr./Ms./M/s	PAN No / PEKRN.	M A N D A T O R Y	<input type="checkbox"/> KYC
Name of 2nd holder Mr./Ms.	PAN No / PEKRN.	M A N D A T O R Y	<input type="checkbox"/> KYC
Name of 3rd holder Mr./Ms.	PAN No / PEKRN.	M A N D A T O R Y	<input type="checkbox"/> KYC

INITIAL INVESTMENT DETAILS			
Cheque/ DD No. _____	Cheque / DD Date _____	DD Charge ₹ _____	
Net Amount ₹ _____	Bank Name: _____	Branch _____	City: _____

UNITHOLDING OPTION - <input checked="" type="checkbox"/> Demat Mode <input type="checkbox"/> Physical Mode (Ref. Instruction No. 23) Demat Account details are compulsory if demat mode is opted.																			
National Securities Depository Limited (NSDL)	Central Depository Securities Limited (CDSL)																		
DP ID No. Beneficiary Account No. <table border="1"> <tr><td>I</td><td>N</td><td></td><td></td><td></td><td></td><td></td><td></td></tr> </table>	I	N							Target ID No. <table border="1"> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> </table>										
I	N																		

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

SIP DETAILS (Please refer respective SID/KIM for product labeling. The first SIP Debit directly from your bank account should be on or after March 18th, 2024)

Scheme Name & Plan	Scheme Option	Frequency (Please (✓) any one)	Enrollment Period (Please (✓) any one)	SIP Date (Please (✓) any one)	SIP Amount (in figures)														
Nippon India Nifty Bank Index Fund	<input type="checkbox"/> Growth** <input type="checkbox"/> Payout of Income Distribution cum capital withdrawal option <input type="checkbox"/> Reinvestment of Income Distribution cum capital withdrawal option ** Default option if not selected.	<input type="checkbox"/> Daily** <input type="checkbox"/> Weekly** <input type="checkbox"/> Monthly (Default) <input type="checkbox"/> Quarterly <input type="checkbox"/> Yearly	From <table border="1"> <tr><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr> </table> To* <table border="1"> <tr><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr> </table> OR <input type="checkbox"/> Default Date (31/12/2050)	M	M	Y	Y	Y	Y	M	M	Y	Y	Y	Y	<table border="1"> <tr><td>D</td><td>D</td></tr> </table> (Any date from 1 st to 31 st of a given month)**	D	D	₹ _____
M	M	Y	Y	Y	Y														
M	M	Y	Y	Y	Y														
D	D																		

* "END DATE" is mandatory and should be less than or equal to 30 years from the application date. ** Daily & Weekly SIP Frequencies are applicable for normal SIP and not for Flex SIP & Pause Facility.
 ## For weekly frequency, only 1st, 8th, 15th & 22nd date are eligible of every month.

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

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

++ I/We, have invested in the Scheme(s) of your Mutual Fund under Direct Plan. I/We hereby give you my/our consent to share/provide the transactions data feed/ portfolio holdings/ NAV etc. in respect of my/our investments under Direct Plan of all Schemes Managed by you, to the above mentioned Mutual Fund Distributor / SEBI-Registered Investment Adviser.

I hereby authorize the representatives of Nippon Life India Asset Management Limited and its Associates to contact me through any mode of communication. This will override registry on DND / DNDC, as the case may be.

SIGNATURE

By signing this SIP enrolment form I/We understand that the amount will be debited from the Bank account mentioned in One Time Bank Mandate / Invest Easy - Individuals Mandate Form.

SIGN HERE First / Sole Applicant / Guardian / Authorised Signatory	Second Applicant / Authorised Signatory	Third Applicant / Authorised Signatory
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Investors are requested to note that the amount mentioned in One Time Bank Mandate should be the maximum amount that you would like to invest in schemes of NIMF on any transaction day.

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

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

UMRN

(For Office Use Only)									
-----------------------	--	--	--	--	--	--	--	--	--

Sponsor Bank Code

(For Office Use Only)									
-----------------------	--	--	--	--	--	--	--	--	--

Utility Code

(For Office Use Only)									
-----------------------	--	--	--	--	--	--	--	--	--

Date:

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Create Modify Cancel

I/We hereby authorize **Nippon India Mutual Fund**

to debit (tick ✓) SB / CA / CC / SB-NRE / SB-NRO / Other Bank a/c number

(Destination Bank account Number)									
-----------------------------------	--	--	--	--	--	--	--	--	--

With Bank

(Name of Destination Bank)									
----------------------------	--	--	--	--	--	--	--	--	--

 IFSC / MICR

--	--	--	--	--	--	--	--	--	--

an amount of Rupees

(Amount in word)									
------------------	--	--	--	--	--	--	--	--	--

 ₹

(Amount in figure)									
--------------------	--	--	--	--	--	--	--	--	--

DEBIT TYPE Fixed Amount Maximum Amount **FREQUENCY:** Monthly Quarterly Half Yearly Yearly as & when presented

Reference 1

(Folio No.)									
-------------	--	--	--	--	--	--	--	--	--

 Reference 2

--	--	--	--	--	--	--	--	--	--

I, agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank. 2. This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorising the user entity/Corporate to debit my account, based on the instructions as agreed and signed by me. 3. I have understood that I am authorized to cancel/amend this mandate by appropriately communicating the cancellation / amendment request to the user entity / corporate or the bank where I have authorized the debit.

From:

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

To:***

3	1	1	2	2	0	5	0
---	---	---	---	---	---	---	---

 Signature of Account Holder

Phone No:

--	--	--	--	--	--	--	--	--	--

 1 Name as in Bank Record 2 Name as in Bank Record 3 Name as in Bank Record

***As per NPCI Circular dated 18th Aug/2023, mandate can be for maximum duration of 30 years from the date of application.

INSTRUCTIONS cum TERMS AND CONDITIONS

- (1) Auto Debit facility is offered only to the investors maintaining their bank accounts with Bank of Baroda / Bank of India / HDFC Bank / ICICI Bank / AXIS Bank / State Bank of India / Union Bank of India / Allahabad Bank / Punjab National Bank / Central Bank of India / Bank of Maharashtra. The above list is subject to change from time to time. "National Automated Clearing House (NACH)" is Direct Electronic Debit mode implemented by National Payments Corporation of India (NPCI), list of banks is available on NPCI website www.npci.org.in. The said list is subject to modifications. The investor agrees to abide by the terms and conditions of NACH Debit / Auto Debit facility of Reserve Bank of India / Banks. If any city / bank is removed from the above mentioned list NAM India at its sole discretion may accept Post Dated Cheques (PDC's) from the investors for the balance period.
- (2) Nippon India Mutual Fund (NIMF) / NAM India, its registrars and other service providers shall not be held responsible or will not be liable for any damages and will not compensate for any loss, damage etc. incurred to the investor. The investor assumes the entire risk of using this facility and takes full responsibility. Investor will not hold NIMF / NAM India, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles of NACH Debit / Auto Debit / local holidays.
- (3) Investors are required to submit One Time Bank Mandate Form and SIP Enrollment Form along with a photo copy/cancelled cheque of Debit Bank Account (as mentioned on the One Time Bank Mandate Form) atleast 25th calendar days before the first SIP instalment date for NACH Debit & Auto Debit. Clearing, in case One Time Bank Mandate form is already registered in the folio then the subsequent SIP registration request provided in the same folio will be processed within 12 calendar days.
- (4) An investor can opt for Daily, Weekly, Monthly, Quarterly and Yearly frequency for SIP. In case the investor has not specified the frequency then by default the frequency will be treated as Monthly. If an investor does not mention SIP start date appropriately, the SIP will by default start from the next month after meeting the minimum registration requirement of 25th calendar days or 12 calendar days as applicable (Refer point 3).
SIP start date should be within 6 months from the date of submission of SIP application for all frequencies. In case the SIP start date is more than 6 months from the date of submission, such SIP application shall be liable for rejection. If an investor does not mention SIP end date appropriately the tenure of SIP shall be considered same as OTBM end date.
- (5) An investor shall have the option of choosing for 1 or more than 1 SIP in the same scheme same plan and in the same month. The investor can choose the SIP Dates from 1st to 31st of any given day of the month for SIP registered through One Time Bank Mandate. In case the chosen date falls on a non-business day then the transaction will be processed on the next business day or on a date which is not available in a particular month then SIP will be processed on the first business day of subsequent month. For example, if an investor selects SIP date as 31st, the June month instalment will be processed on 1st July. Only for Daily SIP frequency in case of mandates received with dates between 29th to 31st of a month, the SIP would commence from 1st of the subsequent month. For Daily SIP frequency option SIP will be executed on Daily basis and for Weekly SIP frequency Option SIP will be executed on 1st, 8th, 15th and 22nd of every month. More than one SIP for the same debit date shall be acceptable. If an investor does not mention SIP Date in the application form or multiple SIP dates are mentioned in the SIP Mandate or the SIP Date is unclear in the application form / SIP Mandate, the default SIP date shall be treated as 10th as per the frequency defined by the investor. In case the criteria are not met the SIP would start on the same date from the next month. Investors should check the same at the Designated Investor Service Centre of Nippon India Mutual Fund before investing. Units will not be created in cases of Non Transaction Day / Holiday in case of Daily SIP. Daily SIP Frequency would not be available in case of Daily IDCW Plans of the Schemes.
- (6) For details about the Scheme and its facility please refer the SID, SAI & KIM of the respective schemes / Addendum issued from time to time carefully before investing.
- (7) In case of three consecutive failures due to insufficient balance in bank account while processing request for SIP, NAM India shall reserve the right to terminate the SIP without any written request from the investor. In the meantime, if any debits for subsequent instalments is effected by banker, then Units would get created for the same.

SIP Amount:

SIP Frequency	SIP Period	Minimum Amount
Daily	Minimum 3 months	100 per instalment and in multiples of Rs.1 thereafter
	Minimum 1 month	500 per instalment and in multiples of Rs.1 thereafter
Weekly	Minimum 1 year	100 per instalment and in multiples of Rs.1 thereafter
	Minimum 3 months	500 per instalment and in multiples of Rs.1 thereafter

- (9) In case an investor wishes to change the bank account details for the existing SIP registered through Auto debit / NACH Debit mode, then he has to provide Change of bank details for One Time Bank Mandate. The existing SIP registration will not get cancelled. The investor has to submit the Change of bank details for One Time Bank Mandate atleast 21 business days prior to the next SIP Debit date.
- (10) In case the investor wishes to cancel the One Time Bank Mandate / SIP, investor will have to submit an One Time Bank Mandate Cancellation Form or SIP cancellation form, at least 10 business days prior to next SIP due date.
- (11) Investors may note that all the transactions executed through invest Easy such as "Online Transactions" (whether on our website or through any other application using the internet), "Transactions through call center", "Transactions through SMS", "Transactions through Mobile Phone" or any other facility as offered by NIMF from time to time using the IPIN / One Time Password (OTP) will be considered as transaction through the mentioned broker (ARN) mentioned on this "SIP Enrollment Details" Form.
- (12) The Broker Code given in this mandate will be applicable for all the transactions done through invest Easy mode. In case there is a change of Broker Code then the investor are requested to cancel the existing mandate and register a fresh mandate with us.
- (13) For Direct Investment Please Mention "Direct in the Column "Name & Broker Code/ARN".
- (14) Investors are required to clearly indicate the plans/options in the application form of the scheme. Investor may note that following shall be applicable for default plan

Sr	Broker code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct Plan	Direct Plan
3	Not mentioned	Regular Plan/Other than Direct Plan	Direct Plan
4	Mentioned	Direct Plan	Direct Plan
5	Direct	Not mentioned	Direct Plan
6	Direct	Regular Plan/Other than Direct Plan	Direct Plan
7	Mentioned	Regular Plan/Other than Direct Plan	Regular Plan/Other than Direct Plan
8	Mentioned	Not mentioned	Regular Plan/Other than Direct Plan

In cases of wrong/ invalid/ incomplete ARN/ Unempanelled ARN codes mentioned on the application form, the application shall be processed under Direct Plan. Similarly, in the absence of clear indication as to the choice of option (Growth or Payout of Income Distribution cum capital withdrawal option), by default, the units will be allotted under the Growth Option of the default /selected plan of the scheme.

- (15) Applications should be submitted at any of the Designated Investor Service Centre (DISCs) of NAM India or KFin Technologies Limited (Formerly KFin Technologies Private Limited).
- (16) Existing unit holders should note that unit holders' details and mode of holding (single, jointly, anyone or survivor) will be as per the existing Account.
- (17) NAM India reserves the right to reject any application without assigning any reason thereof. NAM India in consultation with Trustees reserves the right to withdraw these offerings, modify the procedure, frequency, dates, load structure in accordance with the SEBI Regulations and any such change will be applicable only to units transacted pursuant to such change on a prospective basis.

- (16) No entry load will be charged with effect from August 1, 2009. Exit load as applicable in the respective Scheme at the time of enrolment of SIP will be applicable.
- (19) In order to transact through Call Center, SMS, online mode whether through NIMF website or any other application using the internet and /or through Mobile or any other device, the investor needs to have the IPIN issued by NAM India. By filling this form the investor will be issued IPIN by default in case he has not opted for the same earlier. This IPIN can also be used by the investor to Transact Online. If only the email id of the investor is registered with NAM India / NIMF, investor can execute Transaction through Call Center, Transaction through mobile WAP (Web Access Portal) Site, Transaction through NIMF website. If only the mobile number of the investor is registered with NAM India/NIMF, investor can execute transaction only through SMS. For further details investors are requested to refer SAI.
- (20) Kindly note that in case of a folio with joint Unitholders, having mode of operations as "either or survivor" or "anyone or survivor" any one of the investor(s) can transact through SMS, provided that such instruction is received vide an SMS from the mobile number registered with NAM India with respect to the concerned folio.
- (21) **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), the applicants shall attach along with the purchase application, a photocopy of the PAN card duly self-certified along with the original PAN Card. The original PAN Card will be returned immediately across the counter after verification. Micro SIP & Investors residing in the state of Sikkim are exempted from the mandatory requirement of PAN proof submission however they are required to mandatorily submit KYC Acknowledgement copy. Applications not complying with the above requirement may not be accepted/processed. Additionally, in the event of any Application Form being subsequently rejected for mismatch / non-verification of applicant's PAN details with the details on the website of the Income Tax Department, the investment transaction will be cancelled and the amount may be redeemed at the applicable NAV, subject to payment of exit load, if any. Please contact any of the investor Service Centres/Distributors or visit our website <http://mf.nipponindiaim.com> for further details.
- (22) **Prevention of Money Laundering and Know Your Client (KYC):** SEBI has prescribed uniform KYC compliance procedure for all the investors dealing with them. SEBI also issued KYC Registration Agency (KRA) Regulations 2011 and the guidelines in pursuance of the said Regulations and for In-Person Verification (IPV). All investors (individual and non- individual) are required to be KYC compliant. However, applicants should note that minors cannot apply for KYC and any investment in the name of minors should be through a Guardian, who should be KYC compliant for the purpose of investing with a Mutual Fund. Should the applicant desire to change KYC related information, POS will extend the services of effecting such changes. In case of an existing investor of NIMF who is already KYC Compliant under the erstwhile centralized KYC with CVL (CVLMF) then there will be no effect on subsequent Purchase/Additional Purchase (or ongoing SIPs/STPs etc.) in the existing folios/accounts which are KYC compliant. Existing Folio holder can also open a new folio with Nippon India Mutual Fund with the erstwhile centralized KYC.
- (i) In case of an existing investor of Nippon India Mutual Fund and who is not KYC Compliant as per our records, the investor will have to submit the standard KYC Application forms available in the website www.cvkra.com along with supporting documents at any of the SEBI registered intermediaries at the time of purchase / additional purchase / new registration of SIP/STP etc. In Person Verification (IPV) will be mandatory at the time of KYC Submission.
- (ii) Investors who have complied with KYC process before December 31, 2011 (KYC status with CVL-KRA as "MF - VERIFIED BY CVLMF") and not invested in the schemes of Nippon India Mutual Fund i.e. not opened a folio earlier, and wishes to invest on or after December 01, 2012, such investors will be required to submit/ missing/not available KYC information and complete the IPV requirements.

Update of 'missing / not available' KYC information along with IPV is currently a one-time requirement and needs to be completed with any one of the mutual funds i.e. need not be done with all the mutual funds where investors have existing investments. The said form is available on NIMF's website i.e. <https://mf.nipponindiaim.com> or on the website of Association of Mutual Funds in India i.e. www.amfindia.com or on the website of any authorised KRAs. Once the same is done then the KYC status at CVL-KRA will change to 'Verified by CVL-KRA' after due verification. In such a scenario, where the KYC status changes to 'Verified by CVL-KRA', investors need not submit the missing/not available KYC information to mutual funds again.

- (23) **Communication for the investors:** In accordance with Clause 14.4 of SEBI Master Circular dated May 19, 2023 and SEBI Circular no. CIR/MRD/DP/31/2014 dated November 12, 2014 the investor whose transaction has been accepted by the NAM India/NIMF shall receive a confirmation by way of email and/or SMS within 5 Business Days from the date of receipt of transaction request, same will be sent to the Unit holders registered e-mail address and/or mobile number.

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

- Consolidation of account statement shall be done on the basis of PAN. In case of multiple holding, it shall be PAN of the first holder and pattern of holding.
- The CAS shall be generated on a monthly basis and shall be issued on or before 10th of the immediately succeeding month to the unit holder(s) in whose folio(s) transaction(s) has/have taken place during the month.
- In case there is no transaction in any of the mutual fund folios then CAS detailing holding of investments across all 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 Fund schemes and securities from the Depository by email / physical mode.
- Investors having MF investments and not having Demat account shall receive a Consolidated Account Statement from the MF industry containing details of transactions across all Mutual Fund schemes by email / physical mode. The word 'transaction' shall include purchase, redemption, switch, Payout of Income Distribution cum capital withdrawal option, Reinvestment of Income Distribution cum capital withdrawal option, systematic investment plan, systematic withdrawal plan and systematic transfer plan transactions. CAS shall not be received by the Unit holders for the folio(s) wherein the PAN details are not updated. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN. For Micro SIP and Sikkim based investors whose PAN details are not mandatorily required to be updated Account Statement will be dispatched by NAM India/NIMF for each calendar month on or before 10th of the immediately succeeding month.

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

- (24) **Units held in the dematerialized form:** Unitholders can have an option to hold the units in dematerialized form in terms of the guidelines / procedural requirements as laid by the Depositories (NSDL/CDSL) / Stock Exchanges (NSE / BSE). Please ensure that the sequence of names as mentioned in the application form matches with that of the account held with any one of the Depository Participant.
- (25) Employee Unique Identification Number (EUIDN) would assist in tackling the problem of mis-selling even if the employee / relationship manager/sales person leave the employment of the distributor.



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

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

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

Affix Barcode

Date and Time Stamp No.

INSTRUCTIONS TO HELP YOU COMPLETE THE MAIN APPLICATION FORM

- Please read the Key Information Memorandum and the Scheme Information Document of Nippon India Nifty Bank Index Fund 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 Applicant's name and address must be given in full (P.O. Box No. alone is not sufficient). In case of multiple applicants, all communication and payments towards redemption will be made in the name of / 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.
 - The Minimum investment amount for Nippon India Nifty Bank Index Fund under all Plan is Rs. 1000 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 / IDCW proceeds. These account details will be used by the NAM India / NIMF for verification of instrument used for subscription to ensure that third party payments are not used for mutual fund subscription, except as permitted. Investors are requested to avail the facility of registering multiple bank accounts by filling in the Application Form for Registration of Multiple Bank Accounts available at our DISC or on our website at mf.nipponindiaim.com
 - In case of non-individual applicants, i.e. HUF / Companies / AOP / BOI / Trusts / Societies / FIs etc. the name, email-ID and telephone number of the contact person to whom the correspondence should be addressed to should be provided.
 - In accordance with Clause 14.4 of SEBI Master Circular dated May 19, 2023 and SEBI Circular no. CIR/MRD/DP/31/2014 dated November 12, 2014 the investor whose transaction has been accepted by the NAM India / NIMF shall receive a confirmation by way of email and/or SMS within 5 Business Days from the date of receipt of transaction request, same will be sent to the Unit holders registered e-mail address and/or mobile number. Thereafter, a Consolidated Account Statement ("CAS") shall be issued in line with the following procedure:
 - Consolidation of account statement shall be done on the basis of PAN. In case of multiple holding, it shall be PAN of the first holder and pattern of holding.
 - The CAS shall be generated on a monthly basis and shall be issued on or before 10th of the immediately succeeding month to the unit holder(s) in whose folio(s) transaction(s) has/have taken place during the month.
 - In case there is no transaction in any of the mutual fund folios then CAS detailing holding of investments across all 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 Fund schemes and securities from the Depository by email / physical mode.
 - Investors having MF investments and not having Demat account shall receive a Consolidated Account Statement from the MF Industry containing details of transactions across all Mutual Fund schemes by email / physical mode.The word "transaction" shall include purchase, redemption, switch, Payout of Income Distribution cum capital withdrawal option, Reinvestment of Income Distribution cum capital withdrawal option, systematic investment plan, systematic withdrawal plan, and systematic transfer plan 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.
 - Application made by a Limited Company or by a Body Corporate or a registered Society or a Trust, should be accompanied by a copy of the relevant resolution or authority to make the application, as the case may be, along with a certified copy of the Memorandum and Articles of Association or Trust Deed / Bye Laws / Partnership Deed, whichever is applicable.
 - In case 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.
 - 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.
 - Politically Exposed Persons (PEP) are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/ judicial/military officers, senior executives of state owned corporations, important political party officials, etc.
 - If the Scheme name on the application form and on the payment instrument are different, the application may be processed and units allotted at applicable NAV of the scheme mentioned in the application / transaction slip duly signed by investor(s), given that the same constitutes a valid legal document between the investor and the AMC.
 - In case the investment is done on behalf of the minor, the relationship/status of the guardian as father, mother or legal guardian and Date of birth of the minor shall be specified in the application form and following documents shall be submitted along with the application form as evidence:
 - Birth certificate of the minor, or
 - School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., or
 - Passport of the minor, or
 - Any other suitable proof evidencing the date of birth of the minor.
 - In case of court appointed legal guardian, supporting documentary evidence shall be provided.
 - In case of natural guardian a document evidencing the relationship if the same is not available as part of the documents submitted as per point. i - iv above.
 - Permanent Account Number (PAN)**

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

Please contact any of the Investor Service Centres/ KFinTech/ Distributors or visit our website mf.nipponindiaim.com for further details.
 - If the Name given in the application does not match the name as appearing on the PAN Card, authentication, application may be liable to get rejected or further transactions may be liable to get rejected.
 - Prevention of Money Laundering and Know Your Client (KYC)**

In order to reduce hardship and help investors dealing with SEBI intermediaries, SEBI issued three circulars - MIRSD/SE/Cir-21/2011 dated October 05, 2011, MIRSD/Cir-23/2011 dated December 02, 2011 and MIRSD/Cir-26/2011 dated December 23, 2011 informing SEBI registered intermediaries as mentioned therein to follow, with effect from January 01, 2012, a uniform KYC compliance procedure for all the investors dealing with them on or after that date. SEBI also issued KYC Registration Agency ("KRA") Regulations 2011 and the guidelines in pursuance of the said Regulations and for In-Person Verification ("IPV"). All investors (individual and non- individual) are required for KYC compliance. However, applications should note that minors cannot apply for KYC compliance and any investment in the name of minors should be through a Guardian, who should be KYC compliant for the purpose of investing with a Mutual Fund. Also applicants/ unit holders intending, to apply for units currently holding units and operating their Mutual Fund folios through a Power of Attorney (PoA) must ensure that the issue of PoA and the holder of the PoA must mention their KYC compliance status at the time of investment. PoA holders are not permitted to apply for KYC compliance on behalf of the issuer of the PoA, Separate procedures are prescribed for change in name, address, and other KYC related details, should the applicant desire to change such information, POS will extend the services of effecting such changes.

In line with the SEBI circular No. MIRSD/Cir-5/2012 dated April 13, 2012 and various other guidelines issued by SEBI on the procedural matters for KYC Compliances, the Investors are requested to note the following additional provisions shall be applicable for "KYC Compliances" with effect from December 1, 2012:
 - In case of an existing investor of NIMF and who is already KYC Compliant under the erstwhile centralized KYC with CVL (CVLMF) then there will be no effect on subsequent Purchase/Additional Purchase (or ongoing SIPs/STPs,etc) in the existing folios/accounts which are KYC compliant. Existing Folio holder can also open a new folio with Nippon India Mutual Fund with the erstwhile centralized KYC
 - In case of an existing investor of Nippon India Mutual Fund and who is not KYC Compliant as per our records, the investor will have to submit the standard KYC Application forms available in the website www.cvakra.com along with supporting documents at any of the SEBI registered intermediaries at the time of purchase / additional purchase / new registration of SIP/STP etc. In Person Verification (IPV) will be mandatory at the time of KYC Submission. This uniform KYC submission would be a one-time submission of documentation.
 - Investors who have complied with KYC process before December 31, 2011 (KYC status with CVL-KRA as "MF - VERIFIED BY CVLMF") and not invested in the schemes of Nippon India Mutual Fund i.e not opened a folio earlier, and wishes to invest on or after December 01, 2012, such investors will be required to submit 'missing/not available' KYC information and complete the IPV requirements.Update of 'missing / not available' KYC information along with IPV is currently a one-time requirement and needs to be completed with any one of the mutual funds i.e. need not be done with all the mutual funds where investors have existing investments. Once the same is done then the KYC status at CVL-KRA will change to 'Verified by CVL KRA' after due verification. In such a scenario, where the KYC status changes to 'Verified by CVL KRA', investors need not submit the 'missing/not available' KYC information to mutual funds again. Individual Investors are required to submit 'KYC Details Change Form' issued by CVL-KRA available on their website www.cvakra.com. In case of Non Individual investors, complied with KYC process before December 31, 2011, KYC needs to be done afresh due to significant and major changes in KYC requirements. Investors to provide the complete details in the KYC application form along with the required documents (for individual investors or non-individual investors as appropriate). The said form is available on NIMF's website i.e. mf.nipponindiaim.com or on the website of Association of Mutual Funds In India i.e. www.amfiindia.com or on the website of any authorised KRAs.
- Payment should be made by a single cheque/DD and must be payable locally, in the city where the official collection centre of NIMF is located / where the application is submitted. Out station cheques/DDs will not be accepted.
 - The applications (including Switches/transfers from other eligible Nippon India Mutual Fund Schemes / Plans) will be accepted at all the Designated Investor Service Centers of Nippon India Mutual Fund (i.e. Branches of Nippon Life India Asset Management Limited & KFin Technologies Private Limited) mentioned in the KIM.
 - The Cheque/DD should be crossed/ marked "Account payee" and drawn in favour of "Nippon India Nifty Bank Index Fund"Nippon India Mutual Fund will not accept Third Party Payments for subscriptions. When payment is made from a bank account other than that of the beneficiary investor, the same is referred to as a "Third Party Payment". In case of subscription with joint holders, the first holder is considered as the beneficiary investor.
 - Please mention the application serial no. on the reverse of the cheque/demand draft tendered with the application.

21. In case payment is made through Demand Draft or Bankers Cheque or Indian Rupee draft purchased abroad or from FCNR / NRE A/c, an Account Debit Certificate from the Bank issuing the draft, confirming the debit should be submitted. For subscription made by NRE / FCNR Account cheques, the application forms must be accompanied with a photocopy of the cheque or Account Debit Letter / Certificate from the bankers.
22. Payment should be made by crossed cheques, /Demand Draft/payorder, favouring the scheme name and marked "Account Payee" payable locally in the city where the application is submitted. Post dated or outstation cheques/draft are not permitted. Application received with outstation cheque/demand draft shall be rejected. With a view to avoid fraudulent practices, it is recommended that investors may also make the payment instrument (cheque, demand draft, pay order, etc.) favoring either of the following: (a) "XYZ Scheme A/c Permanent Account Number" (b) "XYZ Scheme A/c First Investor Name" (Investors are urged to follow the order of preference in making the payment instrument).
- If the Scheme name on the application form and on the cheque is different, then NAM India will endeavor to reject the application however in case the application gets accepted then the same will be processed as per the scheme name mentioned on the application form.
- Investors from such centers, who do not have a facility to pay by local cheque, as there are no Collection Centres of NIMF, will be permitted to deduct the actual DD commission's charges. Documentary proof, thereof is to be attached, if not attached the AMC reserves the right to call for the same at a later date. The amount of the DD commission charges will be limited to the actual charges paid or DD charges of State Bank of India, whichever is lower. (Separate application form is required for investment in each plan/option.)
23. Purchase Application requests should necessarily mention the pay-in bank account details i.e bank name, bank account number, bank branch used for issuing the payments to the fund. The first unit holder has to ensure that the subscription payment has to be made through his own bank account or through any of the bank account wherein he is one of the joint bank account holder. If this is not evidenced on the payment cheque/funds transfer/RTGS/NEFT request, demand draft etc given by the investor at the time of subscription then unit holder should attach necessary supporting documents as required by the fund like bank certificate, bank passbook copy, bank statement etc to prove that the funds are from a bank account held by the first unit holder only. If the documents are not submitted with the application the fund reserves the right to reject the application or call for additional details. In specific exceptional situations where Third Party payment is permitted like i.e (i) Payment by employer on behalf of employee under Systematic Investment Plan (SIP) facility, or lump sum / one time subscription, through payroll deductions or deductions of expense reimbursements (ii) Payment by Corporate to its Agent/Distributor/Dealer (similar arrangement with principal-agent relationship), on account of commission/incentive payable for sale of its goods/services, in the form of the Mutual Fund Units through Systematic Investment Plans or lump sum / one-time subscription (iii) Custodian on behalf of an FI or a client. For the above mentioned cases KYC of the investor and the KYC of the person making the payment is mandatory irrespective of the amount. Additionally declaration by the person making the payment giving details of the bank account from which the payment is being made and the relationship with the beneficiary is also required to be submitted.
24. Direct Credit of Redemption / IDCW Proceeds / Refund if any -NIMF will endeavor to provide direct / electronic credit for IDCW / redemption payments into the investors bank account directly. In case the direct credit is not affected by the unitholder's error for any reason then NIMF reserves the right to make the payment to the investor by a cheque / DD. If the electronic credit is delayed or not affected or credited to a wrong account, on account of incomplete or incorrect information, NIMF will not be held responsible. Please provide the MICR Code/IFSC code on the right bottom of your Cheque for us to help you in future for ECS/NEFT credit of IDCW and redemption payout.
25. In accordance with the AMFI Best Practice Guideline Circular No. 17/2010-11 dated October 22, 2010 and Circular No. 39/ 2013-14 dated August 23, 2013 and to reduce operational risk, Investor(s) are requested to note that any one of the following documents shall be required to submit as a proof of Bank Account Details (for Redemption/IDCW), in case the cheque provided along with fresh subscription/new folio creation does not belong to the Bank Account Details specified in the application form for redemption / IDCW payments w.e.f. March 1, 2014.
- Cancelled original cheque of the Bank Account Details with first unit holder name and bank account number printed on the face of the cheque; (or)
 - Self attested copy of bank statement with current entries not older than 3 months; (or)
 - Self attested copy of bank passbook with current entries not older than 3 months; (or)
 - Bank Letter duly signed by branch manager/authorized personnel.
26. **Nomination:**
- (i) **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, NRI, Including Minor) can be nominated. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
 - Nomination of an NRI is subject to requirements, if any, prescribed by RBI and SEBI from time to time.
 - 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 any nomination.
 - 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.
 - The facility of nomination is available to a unitholder under SEBI (MFs) Regulations and guidelines issued by SEBI from time to time.
 - 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, non expression of desire to change or substitute the nominee by surviving unitholder shall be deemed to be the consent of surviving unitholder for the existing nomination.
 - Transmission made by the AMC as aforesaid, shall be a full discharge to the AMC from all liabilities in respect of the said units.
 - 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.
 - Nomination is not allowed in a folio held on behalf of a minor.
 - 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 nominee details in the folio.
- (ii) **For units held in Electronic mode:**
- The nomination facility will not be provided for the units held in Electronic Form with the Depository. The nomination details provided by the Unit holder to the depository will be applicable to the Units of the Scheme. Such nomination including any variation, cancellation or substitution of Nominee(s) shall be governed by the rules and bye-laws of the Depository.
27. In case of NRI/FII investors the Account Statements and other correspondence will be sent to the mailing address mentioned. The Redemption cheques and IDCW warrants will be sent to the bankers directly.
28. All applications are accepted subject to detailed scrutiny and verification. Applications which are not complete in all respects are liable for rejection, either at the collection point itself or subsequently after details scrutiny/ verification at the back office of the registrars.
29. Please contact your nearest Investor Service Centre or write to the Registrars, KFin Technologies Private Limited, Selenium Building, Tower-B, Plot No- 31 & 32, Financial District, Nanakramguda, Serilingampally, Hyderabad, Rangareddi, Telangana, India, 500032. or send an email to customer@nippoindiaim.in.
30. The Unit holders are given an Option to hold the units by way of an Account Statement or in Dematerialized ('Demat') form. Unit holders opting to hold the units in demat form must provide their Demat Account details in the specified section of the application form. The Unit holder intending to hold the units in Demat form are required to have a beneficiary account with the Depository Participant (DP) (registered with NSDL / CDSL as may be indicated by the Fund at the time of launch of the Plan) and will be required to indicate in the application the DP's name, DP ID Number and the beneficiary account number of the applicant with the DP. Applicants must ensure that the sequence of names and other details like Client ID, Address and PAN details as mentioned in the application form matches that of the account held with the Depository Participant. Only those applications where the details are matched with the depository data will be treated as valid applications. If the details mentioned in the application are incomplete/incorrect, not matched with the depository data, the application shall be treated as invalid and shall be liable to be rejected. In case Unit holders do not provide their Demat Account details, an Account Statement shall be sent to them. Such investors will not be able to trade on the stock exchange till the holdings are converted in to demat form. Unit Holders opting the units in the demat mode, can submit redemption/switch only through DP or through stock exchange platform.
31. The units from the Transferor Scheme will be switched in to the Nippon India Nifty Bank Index Fund subject to provisions mentioned in the Scheme Information Document of the Transferor Scheme. The units in the Transferee Scheme i.e. Nippon India Nifty Bank Index Fund will be allotted at the New Fund Offer Price of the Scheme on the allotment date.
32. Investors are requested to clearly mention the Plan and the Option in which investment is to be made. In case of any ambiguity, the application will be liable to be rejected. In the absence of clear indication as to the choice of Option (Growth or Payout of Income Distribution cum capital withdrawal option), by default, the units will be allotted under the Growth Option of the Plan.
33. Investors are required to clearly indicate the plans/options in the application form of the scheme. Investor may note that following shall be applicable for default plan

Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct Plan	Direct Plan
3	Not mentioned	Regular Plan/Other than Direct Plan	Direct Plan
4	Mentioned	Direct Plan	Direct Plan
5	Direct	Not Mentioned	Direct Plan
6	Direct	Regular Plan/Other than Direct Plan	Direct Plan
7	Mentioned	Regular Plan/Other than Direct Plan	Regular Plan/Other than Direct Plan
8	Mentioned	Not Mentioned	Regular Plan/Other than Direct Plan

In cases of wrong/ invalid/ incomplete ARN/ Unempanelled ARN codes mentioned on the application form, the application shall be processed under Direct Plan. Similarly, in the absence of clear indication as to the choice of option (Growth or Payout of Income Distribution cum capital withdrawal option), by default, the units will be allotted under the Growth Option of the default /selected plan of the scheme.

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

35. **TRANSACTION CHARGES**

- 1) In accordance with Clause 10.5 of SEBI Master Circular dated May 19, 2023, 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/-;
 - The transaction pertains to other than purchases/ subscriptions relating to new inflows such as Switch/ STP/ TIDCWP/], 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.
- 2) NAM India will endeavor to check if the investor is an existing or a new investor to Mutual Fund. In case the investor is found to be an existing investor then transaction charges of Rs 100 will be applicable else the investor declaration will be considered and transaction charges will be levied accordingly.
- 3) If the investor has not ticked / not signed the declaration then by default investor will be treated as an existing investor and transaction charges of Rs 100 will be deducted for investment of Rs 10000 and above.

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

38. **MICRO SYSTEMATIC INVESTMENT PLAN ("MICRO SIP") / PAN EXEMPT INVESTMENTS**

In line with SEBI letter no. OW/16541/2012 dated July 24, 2012 addressed to AMFI, Investments in the mutual fund schemes (including investments through Systematic Investment Plans (SIPs)) up to Rs. 50,000/- per investor per year shall be exempted from the requirement of PAN. Accordingly, for considering the investments made by an investor up to Rs. 50,000/-, an aggregate of all investments including SIPs made by an investor in a Financial Year i.e. from April to March, shall be considered and such investors shall be exempted from the requirement of PAN. However, requirements of Know Your Customer (KYC) shall be mandatory and investors seeking the above exemption of PAN will need to submit the PAN Exempt KYC Reference No (PEKRN) acknowledgement issued by KRA along with the application form. This exemption is applicable only for individuals including NRIs minors acting through guardian, Sole proprietorship firms and joint holders*. Other categories of investors e.g. PIOs, HUFs, QFIs, non - individuals, etc. are not eligible for such exemption. * In case of joint holders, first holder must not possess a PAN. Investors are requested to note that, 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 that financial year exceeds Rs. 50,000, such lump sum application will be rejected. Redemptions if any, in the Micro Investment folio, shall not be considered for calculating the exemption limit for such financial year. Consolidation of folio shall be allowed only if the PEKRN in all folios is same along with other investor details. Post Dated Cheques will not be accepted as a mode of payment for application of MICRO SIP.

39. **Ultimate Beneficial Owners (s):** Pursuant to SEBI Master Circular No. CIR/ISD/AM/3/2010 dated December 31, 2010 on Anti Money Laundering Standards and Guidelines on identification of Beneficial Ownership issued by SEBI vide its Circular No. CIR/MRSD/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* along with the declaration form for 'Ultimate Beneficial Ownership' are required submitted to Nippon India AMC/its RTA. (*Original to be shown for verification and immediate return). In case of any change in the beneficial ownership, the investor should immediately intimate Nippon India AMC / its Registrar / KRA, as may be applicable, about such changes. Please contact the nearest Investor Service Centre (ISC) of Nippon India Mutual Fund or log on to our website mf.nipponindiaim.com for the Declaration Form.

40. **a. Foreign Account Tax Compliance Act ("FATCA"):** In accordance with the relevant provisions of the Foreign Account Tax Compliance Act ("FATCA") as contained in the United States Hiring Incentives to Restore Employment ("HIRE" Act, 2010, there is a likelihood of withholding tax being levied on certain income/ receipt sourced from the subjects of United States of America ("US") with respect to the schemes, unless such schemes are FATCA compliant. In this regard, the respective governments of India and US have agreed on the principal terms of a proposed Inter-Governmental Agreement (IGA) and the same is likely to be executed in near future. In terms of this proposed IGA, Nippon India Mutual Fund ("NIMF") and/ or Nippon Life India Asset Management Limited ("NAM India"/ "AMC") are likely to be classified as a "Foreign Financial Institution" and in which case NIMF and/ or NAM India would be required, from time to time, to (a) undertake the necessary due-diligence process; (b) identify US reportable accounts; (c) collect certain required information/ documentary evidence ("information") with respect to the residential status of the unit holders; and (d) directly or indirectly disclose/report/ submit such or other relevant information to the appropriate US and Indian authorities. Such information may include (without limitation) the unit holder's folio detail, identity of the unit holder, details of the beneficial owners and controlling persons etc. In this regard and in order to comply with the relevant provisions under FATCA, the unit holders would be required to fully cooperate & furnish the required information to the AMC, as and when deemed necessary by the latter in accordance with IGA and/ or relevant circulars or guidelines etc, which may be issued from time to time by SEBI/AMFI or any other relevant & appropriate authorities. The applications which do not provide the necessary information are liable to be rejected. The applicants/ unit holders/ prospective investors are advised to seek independent advice from their own financial & tax consultants with respect to the possible implications of FATCA on their investments in the scheme(s).

b. Details under FATCA/ Foreign Tax Laws: Tax Regulations require us to collect information about each investor's tax residency. In certain circumstances (including if we do not receive a valid self-certification from you) we may be obliged to share information on your account with relevant tax authorities. If you have any questions about your tax residency, please contact your tax advisor. Should there be any change in information provided, please ensure you advise us promptly, i.e., within 30 days. If you are a US citizen or resident or green card holder, please include United States in the foreign country information field along with your US Tax Identification Number. Foreign Account Tax compliance provisions (commonly known as FATCA) are contained in the US Hire Act 2010.

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

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

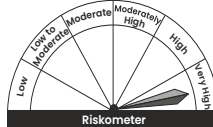
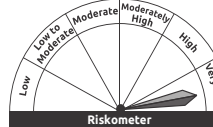
41. If the Name given in the application does not match the name as appearing on the PAN Card, authentication, application may be liable to get rejected or further transactions may be liable to get rejected.

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

Nippon India Nifty Bank Index Fund

(An open-ended scheme replicating/tracking Nifty Bank Index)

Product Label

This product is suitable for investors who are seeking*	Nippon India Nifty Bank Index Fund	Nifty Bank TRI
<ul style="list-style-type: none"> • Long term capital growth • Investments in equity and equity related securities and portfolio replicating the composition of the Nifty Bank Index, subject to tracking errors * Investors should consult their financial advisors if in doubt about whether the product is suitable for them. 	 <p>Investors understand that their principal will be at Very High Risk</p>	 <p>Benchmark Riskometer is at Very High Risk</p>

Instructions

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

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

* HUF should apply only through karta

11. Investors are requested to clearly mention the Plan and the Option in which investment is to be made. In case of any ambiguity, the application will be liable to be rejected. In the absence of clear indication as to the choice of Option (Growth or Payout of Income Distribution cum capital withdrawal option), 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/ Unempanelled ARN codes mentioned on the application form, the application shall be processed under Direct Plan. Similarly, in the absence of clear indication as to the choice of option (Growth or Payout of Income Distribution cum capital withdrawal option), by default, the units will be allotted under the Growth Option of the default /selected plan of the scheme.

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

14. TRANSACTION CHARGES

- 1) In accordance with Clause 10.5 of SEBI Master Circular dated May 19, 2023, with effect from November 1, 2011, Nippon Life India Asset Management Limited (NAM India) shall deduct a Transaction Charge on per purchase / subscription of ₹10,000/- and above, as may be received from new investors (an investor who invests for the first time in any mutual fund schemes) and existing investors. The distributors shall have an option to either "Opt-in / Opt-out" from levying transaction charge based on the type of product. Therefore, the "Opt-in / Opt-out" status shall be at distributor level, basis the product selected by the distributor at the Mutual Fund industry level. Such charges shall be deducted if the investments are being made through the distributor/agent and that distributor / agent has opted to receive the transaction charges as mentioned below:

For the new investor a transaction charge of ₹ 150/- shall be levied for per purchase / subscription of ₹ 10,000 and above; and

For the existing investor a transaction charge of ₹ 100/- shall be levied for per purchase / subscription of ₹ 10,000 and above.

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

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

Transaction charges shall not be deducted if:

- (a) The amount per purchases /subscriptions is less than ₹ 10,000/-;
- (b) The transaction pertains to other than purchases/ subscriptions relating to new inflows such as Switch/ STP/ TIDCWP/, 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 (EUIIN) would assist in tackling the problem of mis-selling even if the employee/relationship manager/sales person leave the employment of the distributor.

Agartala: 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:** 2nd Floor, MARC HOUSE, Opp. Dutta Mandir, Nagar - Shiridi Road, Savedi, Ahmednagar - 414003. **Ajmer:** India Heights india motor circle 2nd floor above ICICI bank , kutchery Road , Ajmer - 305001. **Akola:** 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 Vidyanagar Road, Anand - 388001. **Asansol:** 4th Floor, Chatterjee Plaza, 69 (10) G T Road, Rambandhu Tala, Asansol - 713303. **Aurangabad:** C-8, 2nd floor, Aurangabad, Business center, Adalat Road, Aurangabad - 431001. **Balasoore:** 2nd floor, Vivekananda Marg, Near Shyam Agencies, Chidia Polo - 756001. **Bankura:** Ground Floor, Central Bank of India Building, Bijay Smriti Souha, Machantala, Bankura - 722101. **Bangalore:** Door No.89 (Old no.36), Ground Floor, 3rd Cross, Sampige Road, Malleswaram, Bangalore - 560003. **Bangalore:** Ground Floor, 31/2, 8th E Main, 4th Block, Jayanagar (Near Jayanagar Post Office) - 560011. **Bangalore:** NG-1 & 1A, Ground Floor, Manipal Centre, 47, Dickenson Road - 560042. **Bardoli:** 1st Floor, Office No 68,69,70, Mudit Palace, Station Road, Bardoli - 394601. **Bareilly:** 1st Floor, 54, Civil Lines, Ayub Khan Chauraha, Bareilly - 243001. **Belgaum:** 1st Floor, Shree Krishna Towers, RPD Cross No 14, Khanapur Road, Tilakwadi, Belgaum - 560009. **Bellary:** Gnanandam, First Floor, 1st Cross, Gandhi Nagar, Bellary - 583101. **Berhampore:** Ground Floor, 3-19 K.K. Banerjee Road, Opp. Berhampore Girls College P.O- Berhampore, Murshidabad- 742101. **Berhampur:** 1st Floor, Uma Mahal, Dharmanagar, Main Road , Berhampur, Dist- Ganjam - 760002. **Bhagalpur:** Angar Complex, First Floor, Near Icici Bank, Patel Babu Road, Bhagalpur - 812001. **Bharuch:** 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:** 133, Kay Kay Business Centre, 1st Floor above Citi Bank, Zone 1- M P Nagar - 462011. **Bhubaneswar:** 2nd Floor, Near Kalsi Petrol Pump, 5 - Janpath Karvil Nagar, Bhubaneswar - 751001. **Bhuji:** 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:** Talk of the town, 4th floor, ICICI Bank Building, G.T.Road, Burdwan - 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:** 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:** 107, 1st Floor, President Complex, Sector: 11, Gandhinagar - 382011. **Gaya:** Nippon Life India Asset Management Limited, Zion Complex, Ground Floor, Opp Fire Brigade Station, Swaraj Puri Road, - 823001. **Ghaziabad:** J-3, 2nd Floor, Krishna Plaza, Raj Nagar - 201001. **Gorakhpur:** Shop No. 14 to 15, First Floor, Cross Road, The Mall, Bank Road, Gorakhpur - 273001. **Gandhidham:** 102, First Floor, Shree Ambika Arcade, Above Karur Vysya Bank, Plot No. 300, WARD 12/BNR HDFC BANK, Gandhidham - 370201. **Guntur:** Pranavam Plaza, Door No. 51-35-69, 4/9, Brodipet, Guntur - 522002. **Gurgaon:** Shop no 215, 2nd Floor, Vipul Agora, M.G. Road, Gurgaon - 122002. **Guwahati:** 2E, 2nd Floor, Dihang Arcade, ABC, Rajiv Bhavan, G S Road, Guwahati - 781005. **Gwalior:** Office No B204, 2nd Floor, Athena, City Centre, Behind S P Office, Gwalior - 474011. **Haldwani:** Plot No 10, Near IDBI Bank, Durga City Centre, Haldwani - 263139. **Haridwar:** 2nd Floor, Shyam Tower, Near Nandpur gate, Jwalapur, Haridwar - 249407. **Haridwar:** 2nd floor, Shyam Tower Nandpur Gate, Arya Nagar Chowk, Jwalapur, Haridwar - 249407. **Himmatnagar:** First Floor, Shop No F05 & F08, Kumar House, Durga Mill Compound, Himmatnagar - 383001. **Hoshiarpur:** 2nd Floor, B-XX / 214, Main Court Road, Hoshiarpur, Punjab 146001. **Hissar:** SCO- 187, 1st Floor, Red Square Market- 125001. **Howrah:** Jai Mata Di Tower" (4th Floor) , 21, Dobson Road, Howrah - 711011. **Hubli:** No.6, Upper Ground Floor, Giriraj Annex T B Road, Hubli - 580029. **Hyderabad:** Second Floor, Gowra Classic, I-11-252/66/7/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 Fairdeed Complex SB shop Area, Main Road Bistupur, Opposite HP Petrol Pump - 831001. **Janakpuri:** B-25, 1st Floor, BI Block, Community Centre Janakpuri - 110058. **Jhansi:** 1st Floor, DP Complex, Elite, Sipri Road, Jhansi - 284401. **Jodhpur:** E-4, First Floor, Suvidha Complex, Shastri Nagar, Kalpataru Shopping Center, Jodhpur - 324001. **Junagarh:** Shop No 10, Rajji Nagar, Shopping Complex, Opposite Moti Palace, Junagarh, Junagadh - 362001. **Kalyan:** Shop no 6, Ground Floor, Nakshatra A-wing, Murbad Road, Beside HDFC Home loan branch, Opposite Axis bank, Kalyan (W) - 421301. **Kalyani:** 1st Floor, B-8/25(CA), Nardia, 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. **Karnal:** SCO 364, Ground Floor, Moughal Canal Market, Karnal - 132001. **Kharagpur:** Atwal Real Estate, M S Towers, O T Road, INDA, Kharagpur - 721305. **Kolhapur:** 1st Floor, Office NO 101, 102, Hari Priya Plaza, Rajaram Road, Rajarampuri, - 416001. **Kolkata:** 1st Floor, 3 B Shakespeare Sarani, Opposite to Kenilworth Hotel, Kolkata - 700071. **Kolkata:** 24, Chittaranjan Avenue, 5th Floor (At the Crossing of C R Avenue & Ganesh Chandra Avenue, Beside Chandni Metro Gate No 4), Dalhousie, Kolkata - 700072. **Kolkata:** B D 25, Salt Lake, Sector - 1, Kolkata - 700064. **Kota:** Wonder View, First Floor, Shop no 05, Plot No 1, Ballabh Bari, Kota - 324007. **Kolkata:** Ground Floor, 1/1 Praffulla Nagar, HDFC Bank Building, Private Road Bus Stop, Dum Dum - 700074. **Kottayam:** 1st Floor, Pilimootil Arcade, K K Road, Kanjikuzhy, Kottayam, Kerala - 686004. **Lucknow:** Ground Floor, Aslam Agha Complex, 5, Park Road, Thapper House, Hazaratganj, Lucknow - 226001. **Ludhiana:** SCO 10-11, 1st Floor Feroze Gandhi Market, Above DCB Bank Building, Ludhiana- 141001. **Madurai:** 1st Floor, Suriya Towers, 272, 273, Goods Shed Street, Madurai - 625001. **Malda:** Ground Floor, Manaskamena Road, Near Fulbari More, Malda - 732101. **Mangalore:** 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. **Mathura:** 1st Floor, Aparna Tower, Opp Vikash Bazar, Mathura - 281001. **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:** Ground Floor, Shop No A II, Sapna CHS, Agar Bazar, Near TJSB Bank, Dadar West, Mumbai - 400028. **Mumbai:** Office No 101, 1st Floor, Bhoomi Saraswathi, Ganjawala Lane, Chamunda Circle, Borivali (W) - 400092. **Mumbai:** Office No 205/206, Pushp Plaza, Mavelpada Road, Above Snehanjali, Opp. Railway Station, Virar East - 401305. **Mumbai:** 1st Floor, Office No 19, Nariman Bhavan, 220, Back bay Reclamation Scheme, Block 11, Nariman Point, Mumbai - 400021. **Muzaffarnagar:** 1st Floor, 139, Sarvat Gate North, Ansari Road, Muzaffarnagar 251002. **Muzaffarpur:** 1st floor Jaiswal complex, Near Pani Tanki Chowk Club road, Mithanpura Ramna, Muzaffarpur - 842002. **Mysore:** Shop No. 1, Ground Floor, Mahindra Arcade, Saraswathipuram, 2nd Main Road, Mysore - 570009. **Nagpur:** Office No 101, 1st Floor, Ramdaspath , behind SBI Bank , Thapar Inclave 2 , Nagpur - 440010. **Nanded:** Office No 10, 1st floor, Sanman prestige, Near Zila Parishad 431601. **Nashik:** Office No - 1, Bedmutha's Navkar Height, New Pandit Colony, Sharanpur Road, Nasik - 422002. **Navsari:** 303, Swiss Cottage, Asha Nagar, Navsari - 396445. **New Delhi:** 801-806, 810-812, 8th Floor, Prakashdeep Building, 7, Tolstoy Marg - 110001. **Nadiad:** Nippon Life India Asset Management Limited, Office No 109, 1st Floor, City Center, Near Paras Circle, Nadiad - 387001. **Noida:** 205, 2nd Floor, Ocean Plaza, Noida - 201301. **Panaji:** 1st Floor, Block "D", Office No F17, F18, F19 & F20, Alfranz Plaza, Mahatma Gandhi Road, Panjim - 403001. **Panipat:** 1st Floor, Royal II, 1181, G T Road, Opposite Railway Road, Panipat - 132103. **Pathankot:** 2nd Floor, Choudhary Collections, SCO 11, Near ICICI Bank, Patel Chowk, Pathankot - 145001. **Patiala:** S.C.O. 44, 1st Floor, New Leela Bhawan Market, Patiala - 147001. **Patna:** C- 5, 1st Floor, Twin tower, Hathwa, South Gandhi Maidan, - 800001. **Pitampura:** Unit No 284, 2nd Floor, Aggarwal Millennium Tower - II, Netaji Subhash Place, Pitampura, New Delhi - 110034. **Pune:** Nippon Life India Asset Management Limited Ground Floor, Shop No 3, Gulmohar Apartment, Next to SBI, 2420 East Street, Camp, Pune - 411001. **Pune:** Ground Floor, Shop No A19, Empire Estate Building, A Premier City, Pimpri Chinchwad, Pune - 411019. **Pune:** 5th Floor, Guru Krupa, 1179/4, F.P. No 55/4/4, Smruti, Modern College Road, Dnyaneshwar Paduka Chowk, Off FC Road, Pune - 411005. **Raipur:** Ground Floor, Raj Villa, Near Ghadi Chowk, Civil Lines, - 492001. **Ratlam:** 125/4 Station Road, Near Shankar Dairy, Ratlam - 457001. **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 Jagrnath, Plot No 3, Near Blue Club Show Room - 360002. **Ranchi:** 1st Floor, 101 Satya Ganga Arcade, Lalji Hirji Road, Main Road Ranchi, Ranchi, Jharkhand - 834001. **Rohatak:** Ground Floor, Ashoka Plaza, Delhi Road, Rohtak - 124001. **Rourkela:** 1st Floor, Plot no-308/1428, Udit Nagar Chowk, Rourkela - 769012. **Sagar:** Ground Floor, Besides Industind 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:** 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:** 1st Floor Crescens Building, M G Road. - 793001. **Shimla:** Fourth floor, Bell Villa, Opposite Tibetan Market, The Mall, Shimla. - 171001. **Sri Ganganagar:** Plot No. 6, Street No. 4, Nagpal Colony, Opp. Bihani Petrol Pump Sri Ganganagar - 335001. **Surat:** No.118, 1st Floor, Jolly Plaza, Opp. Athwagate Police Chowki, Athwagate Circle, Surat - 395001. **CAMP-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:** Shop No 2, ground Floor, Misti Apartment, 5 no Mukherjee Para Lane, PO & PS - Serampore, District - Hooghly, West Bengal - 712201. **sThane:** Shop no- 4&5, Pride Enclave, Vishnu Nagar Naupada, Thane West - 400602. **Thiruvalla:** 1st Floor, Pulimthathu Building, Ramanchira, Muthoor P.O, Tiruvalla 698107. **Thrissur:** First Floor, James Tower, Veliyannur Ring Road, Near Rashtadeepika 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, 7th Cross (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 Road, 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:** Shop No: 113 & 114, First Floor, Anand Chambers, Opposite SBI Branch, FL Gomes Road, Vasco Da Gama, Goa - 403802. **Vashi:** Shop no. 20, Ground floor, Devrata Building, Plot no. 83, Sector 17, Vashi , Navi Mumbai - 400705. **Vellore:** 1st Floor, Lingam Residency, No.104, Arni Main Road, Sankarapalayam, Vellore - 632001. **Vijayawada:** No. 33-58, 1st Floor, Sri Tirumala sai Bhavani Nilayam, Papaiah Street, Seetharampuram, Vijayawada - 520004, Andhra Pradesh. **Visakhapatnam:** 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, Gobindpur Road, Yamunanagar - 135001.

Agartala: Bidurkarta Chowmuhani, J N Bari Road- 799001. **Agra:** 1st Floor, Deepak Waspan 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, Mullaackal, Near Agricultural Office- 688011. **Alwar:** 101, Saurabh Tower, Opp. Uir, 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 Show Room, Grid Char Rasta - 380001. **Anantapur:** #15/149, 1st Floor, S R Towers, Subash Road, Opp. To Lalitha Kala Parishad- 515001. **Ankleshwar:** L/2 Keval Shopping Center, Old National Highway , Ankleshwar- 393002. **Asansol:** 114/71 G T Road, Near Sony Centre, Bhanga Pachil- 713303. **Aurangabad:** Ramkunj Niwas, Railway Station Road, Near Osmanpura Circle, Near BJP Office, Aurangabad- 431005. **Azamgarh:** 1st Floor, Alkal Building, Opp. Nagaripalika Civil Line- 276001. **Balasoer:** M.S Das Street, Gopalganj- 756001. **Bangalore:** 59, Skanda puttanna Road, Basavanagudi- 560004. **Bankura:** Ambika Market Complex (Ground Floor), Nutanganj- 722101. **Bareilly:** 1st Floor, Rear Side, A-Square Building, I54-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, Kapsiyia 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 -Diviya 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 | J Dr.Chahar Building, Panchsati Circle, Sadul Ganj- 334003. **Bilaspur:** Shop No -225,226 & 227,2nd Floor, Narayan Plaza, Link Road - 495001. **Bokaro:** B-1, 1st Floor, City Centre, Sector- 4, Near Sona Chandi Jewellers- 827004. **Burdwan:** 63 Gt Road, Halder Complex 1st Floor- 713101. **Calicut:** First Floor, Savithri Building, Opp. Fathima Hospital, Bank Road Road - 673001. **Chandigarh:** Sco- 2423-2424, Above Mirchi Restaurant, New Aroma Hotel, First Floor, Sector 22-C- 160022. **Chandrapur:** Shop No-6 Office No-2, 1st Floor Rauts Raghuvanshi Complex, Beside Azad Garden Main Road- 442402. **Chennai:** F-11, Akshaya Plaza, 1st Floor, 108, Adhithanar Salai, Egmore, Opp To Chief Metropolitan Court- 600 002. **Coimbatore:** 3rd Floor, Jaya Enclave, 1057, Avinashi Road- 641018. **Cuttack:** Opp Dargha Bazar Police station, Dargha Bazar, Po - Buxi Bazar-753001. **Darbhanga:** Jaya Complex, 2nd Floor, Above Furniture Planet, Donar, Chowk - 846003. **Davangere:** D.No 376/2, 4th Main, 8th Cross,P J Extension, Opp Byadgishettar School-577002. **Dehradun:** Kaulagarh Road, Near Sirmaur Margabove, Reliance Webworld- 248001. **Deoria:** 1st Floor, Shanti niketan, Opp. Zila Panchayat, Civil Lines - 274001. **Dewas:** 27 Rmo House, Station Road, Above Maa Chamunda Gaes Agency- 455001. **Dhanbad:** 208 New Market 2nd Floor, Bank More - 826001. **Dharwad:** 307/9-A 1st Floor, Elite Business Center, Nagarkar Colony, P B Road - 580001. **Dhule:** Ground Floor Ideal Laundry, Lane No 4, Khol Galli, Near Muthoot Finance, Opp Bhavasar General Store - 424001. **Dindigul:** 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/I, Savithri Complex, Edaravari Street, Near Dr.Prabhavathi Hospital, R.RPet- 534002. **Erode:** No: 4, Veeappan Traders Complex, KMY Salai, Sathy Road, Opp. Erode Bus Stand- 638003. **F C Road, Pune:** Mosaic Building, 3rd Floor, CTS No 1216/I, 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 Amica Arcade, Plot # 300, Ward 12. Opp. CG High School, Near HDFC Bank - 370201. **Gandhinagar:** 123, First Floor ,Megh Malhar Complex, Opp. Vijay Petrol Pump, Sector - 11 - 382011. **Gaya:** 54 Lal Kothi Compound, Shree Krishna Road, 2nd Floor, North Side, Near Royal Surya Hotel, - 823001. **Ghaziabad:** 1st Floor-7, Lohia Nagar- 201001. **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 No18, 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 , Plikothi - 263139. **Haridwar:** 7, Govind Pur, Opp. 1-India Mart, Above Raj Electricals, Ranipur More- 249401. **Hassan:** SAS no-212 Ground Floor,Sampige Road 1st cross Near Hotel Southern Star, K R Puram-573201. **Hissar:** Sco-71, 1st Floor,opposite bank of baroda , Red Square Market Hissar- 125001. **Hooghly:** J C Ghosh Saranu, Bhanga Gara, Chinsurah- 712101. **Hoshiarpur:** 1st Floor, The Mall Tower, Opp Kapila Hospital, Sutheri Road-146001. **Hubli:** CTC No. 483 /A1/A2, Ground Floor, Shri Ram Plaza, Behind Kotak Mahindra Bank, Club Road- 580029. **Hyderabad:** KARVY HOUSE, No.46, 8-2-609/K, Avenue 4, Street No. 1, Banjara Hills- 500034. **Hyderabad:** Alienium Building, Tower-B, Plot No- 31 & 32, Financial District, Nanakramguda, Seerilingampally, Hyderabad, Rangareddi,Telangana, India, 500032. **Indore:** No. 201, Banjara 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:** Sl6/A llrd 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. **Jamnagar:** 136-137-138 Madhav Palaza, Opp Sbi Bank, Nr Lal Bunglow- 381001. **Jamshedpur:** 2ND Floor, R R Square, SB Shop Area, Near Reliance Foot Print & Hotel - BS Park Plaza, Main Road, Bistupur- 831001. **Jaunpur:** R N Complex, 1-1-9-G, In Front Of Pathak Honda, Ummarpur- 222002. **Jhansi:** 371/01, Narayan Plaza, Gwalior Road, Near Jeevan Shah Chauraha- 284001. **Jodhpur:** 203, Modi Arcade, Chopasni Road- 342001. **Junagadh:** 124-125 Punit Shopping Center, M.G Road, Ranavav Chowk- 362001. **Kannur:** 2 Nd Floor, Prabhath Complex, Fort Road,Opp. ICICI Bank- 670001. **Kanpur:** 15/46, B, Ground Floor, Opp. : Muir Mills, Civil Lines- 208001. **Karaikudi:** No. 2,Gopi Arcade, 100 Feet Road- 630001. **Karimnagar:** H.No.4-2-130/131, Above Union Bank, Jafri Road, Rajeev Chowk- 505001. **Karnal:** 18/369, Char Chaman, 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 A 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:** 1st Floor, A. A. Complex, 5 Park Road, Hazratganj, Thaper House- 226001. **Ludhiana:** Sco - 136 , 1St Floor Above Airtel Showroom , Feroze Gandhi Market- 141001. **Madurai:** Rakesh towers, 30-C, 1st floor, Bye pass Road, Opp Nagappa motors- 625010. **Malappuram:** First Floor, Peekays Arcade, Down Hill- 676505. **Malda:** Sahis Tuli, Under Ward No.6, No.1 Govt Colony, English Bazar Municipality- 732101. **Mandi:** 149/11, School Bazaar, Near UCO Bank,Opp. Hari Mandir- 175001. **Mangalore:** Mahendra Arcade Opp Court Road, Karangal Padir- 575003. **Margao:** 2nd Floor, Dalal Commercial Complex, Pajifond- 403601. **Mathura:** Ambey Crown, Iind Floor, In Front Of BSA College, Gaushala Road- 281001. **Meerut:** 1st Floor, Medi Centreopp ICICI Bank, Hapur Road Near Bachha Park- 250002. **Mehsana:** Ul/47 Apollo Enclave, Opp Simandhar Temple, Modhera Cross Road- 384002. **Mirzapur:** Abhay Yatri Niwas, 1st Floor, Abhay Mandir, Above HDFC Bank, Dankeenganj, UP- 231001. **Moga:** 1st Floor, Dutt Road, Mandir Wali Gali, Civil Lines, Barat Ghar- 142001. **Moradabad:** Om Arcade, Parker Road, Above Syndicate Bank, Chowk Tari Khana- 244001. **Morena:** Moti Palace, Near Ramjanki Mandir, Near Ramjanki Mandir- 476001. **Mumbai:** 104, Sangam Arcade , V P Road Opp: Railway Station ,Above Axis Bank Atm, Vile Parle (west), Mumbai- 400 056. **Mumbai:** 24/B, Raja Bahadur Compound, Ambalal Doshi Marg, Behind BSE Bldg, Fort- 400001. **Mumbai:** Gomati Smuti,Ground Floor, Jambli Gully, Near Railway Station, Borivali, Mumbai- 400092. **Mumbai:** Shop No.43-A, Ground Floor, Vashi Plaza, Sector-17, Near Apna Bazar, Vashi, Mumbai-400705. **Muzaffarpur:** First Floor, Shukla Complex, Near ICICI Bank, Civil Court Branch, Company Bagh- 842001. **Mysore:** L-350, Silver Tower, Ashoka Road, Opp.Clock Tower- 570001. **Nadiad:** 104/105, Near Paras Cinema, City Point Nadiad- 387001. **Nagercoil:** HNO 45, 1st Floor , East Car Street, - 629001. **Nagpur:** Plot No 2/1, House No 102/I, Mangaldeep Appartment,Mata Mandir Road, Opp Khandelwal Jewellers, 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, Sharapur Road- 422002. **Navsari:** 1/1 Chinmay Arcade, Opp Sattapir Rd, Tower Rd- 396445. **Nellore:** 16-2-230, Room No : 27, 2nd Floor, Keizen Heights, Gandhi Nagar, Pogathota- 524001. **New Delhi:** 305 New Delhi House Building, 3rd Floor, 27 Barakhamba Road, New Delhi - 110001. **Nizamabad:** H No:5-6-430, Above Bank Of Baroda First Floor, Beside Hdfe Bank, Hyderabad Road- 503003. **Noida:** 405,4th Floor,Vishal Chamber, Plot No.),Sector-18- 201301. **Palakkad:** No:20 & 21, Metro Complex H.P.O.Road Palakkad, H.P.O.Road- 678001. **Panipat:** JAVA Complex, 1st Floor, Above Vijaya Bank, G T Road, Panipat- 132103. **Panjim:** Flat No1- A, H. No. 13/70, Timotio Bldg , Heliodoro Salgado Road, Next to Navhind Bhavan (Market Area)- 403001. **Pathankot:** 2nd Floor, Sahni Arcade Complex, Adjindra 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 Ici Bank- 800001. **Pollachi:** 146/4,Ramanathan Building, 1st Floor New Scheme Road - 642002. **Proddatur:** D.NO: 4/625, BHAIRAVI COMPLEX, UPSTAIRS KARUR VVSYA BANK - 516360. **Pudukkottai:** Sundaram Masilamani Towers, Ts No. 5476 - 5479, Pm Road, Old Tirumayam Salai, Near Anna Statue, Jubile Arts- 622001. **Raipur:** Office No S-13, Second Floor, Reheja Tower, Fafadhi Chowk, Jail Road- 492001. **Rajahmundry:** D.No.6-1-4, Rangachary Street, T.Nagar, Near Axis Bank Street- 533101. **Rajpalayam:** Sri Ganapathy Complex, 14B/5/18, T P Mills Road- 626117. **Rajkot:** 302, Metro Plaza, Near Moti Tanki Chowk , Rajkot- 360001. **Ranchi:** Room No 307 3rd Floor, Commerce Tower, Beside Mahabir Tower- 834001. **Ratlam:** 1 Nagpal Bhawan, Free Ganj Road, Do Batti, Near Nokia Care- 457001. **Renukoot:** Radhika Bhawan, 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, Udltnagar- 769012. **Sagar:** li floor ,Above shiva kanch mandir, 5 civil lines, Sagar- 470002. **Saharanpur:** 18 Mission Market, Court Road- 247001. **Salem:** NO 3/250, Brindavan Road, 6th Cross,Perumal kovil back side, Fairland's - 636016. **Sambalpur:** Koshal Builder Complex, Near Goal Bazaar Petrol pump - 768001. **Satna:** 1st Floor, Gopal Complex, Near Bus Stand, Rewa Road- 485001. **Secunderabad:** Crystal Plaza , 2nd Floor , Manday Lane, Near Sunshine Hospital, P G Road- 500 003. **Shaktinagar:** 1st/A-375, V V Colony, Dist Sonebhadra- 231222. **Shillong:** Annex Mani Bhawan, Lower Thana Road, Near R K M Lp School- 793001. **Shimla:** Triveni Building, By Pas Chowk, khallini- 171002. **Shimoga:** 1st Floor,Dutt Road, Mandir Wali Gali, Civil Lines, Barat Ghar - 142001. **Shivpur:** 1st Floor, M.P.R.P. Building, Near Bank Of India-473551. **Sikar:** 734001,Super Tower , Behind Ram Mandir Near Taparyia 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:** Sohni Bhawan, Adjacent Anand Cinema Complex, The Mall solan- 173212. **Solapur:** Block No 06, Vaman Nagar, Opp D-Mart, **Jule Solapur-** 413004. **Sonepat:** 205 R Model Town,Harshil complex, Above Central Bank Of India Sonepat - 131001. **Sri Ganganagar:** 35E Block, Opp: Sheeta Mata Vaateka Sri Ganganagar- 335001. **Srikakulam:** D.No-4-1-28/I, Venkateswara Colony, Near Income Tax Office- 532001. **Sultanpur:** 1077/3, Civil Lines Opp Bus Stand , Civil Lines, Sultanpur- 228001. **Surat:** G-5 Empire State Bulding, 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. **Tirupathi:** D no: 203, 1st 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, Mangalmani 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 Appmatment, 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, Labipet- 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.