COMMON APPLICATION FORM

NJ Balanced Advantage Fund

PLEASE READ THE INSTRUCTIONS BEFORE FILLING UP THE FORM.
All sections to be completed in ENGLISH in BLACK / BLUE COLOURED INK and in BLOCK LETTERS.



Receipt Date and Time

Distributor / RIA / PMRN / ARN Code Sub Broker ARN	Sub Broker/Branch/RM In	ternal Code EUIN (Refe	r note below) For Office use only
I/We confirm that the EUIN box is intentionally left blank by me/us as this Commission shall be paid directly by the investor to the 'AMFI registered Dist			
case the subscription amount is Rs 10,000/- or more and your Distributor ha	s opted to receive Transaction C	charges, Rs 150/- (for first time m	nutual fund investor) or Rs 100/- (for investor other
than first time mutual fund investor) will be deducted from the subscription at	mount and paid to the distributor	r. Units will be issued against the	e balance amount invested.
x First/Sole Applicant/Guardian Signature Mandatory	2nd Applicant's Signature	X	3rd Applicant's Signature
	am an Existing Investor in		ord Applicants Signature
1. APPLICANT'S DETAILS	arr arr Existing investor in	Wataar rana maastry.	
Name of Sole / First Applicant (As per PAN) (Refer Instructions)			Date of Birth (As per PAN)
First Name Middle Name		Last Name	(in case of Minor)
Name of Guardian (if minor) / POA / Contact Person (As per PAN) (Ref	er Instructions)		Date of Birth (Guardian)
PAN (1st Applicant/Guardian)	CKYC -KIN		KYC Attached
Guardian Relationship with Minor Father Mother Court Appointed	Proof of Guardian Relati Birth Certificate	onship with Minor Passport Other	
		dssportOther	
2nd Applicant Details (As per PAN) (Refer Instructions) First Name Middle Name		Last Name	
			Date of Birth
PAN CKYC -KIN			KYC Attached
3rd Applicant Details (As per PAN) (Refer Instructions)			
First Name Middle Name		Last Name	.
			Date of Birth D D M M Y Y Y Y
PAN CKYC -KIN			KYC Attached
2. INVESTMENT AND PAYMENT DETAILS (DEFAULT	PLAN/OPTION WILL BE APPL	IED IN CASE OF NO INFORM	ATION, AMBIGUITY OR DISCREPANCY)
Cheque/DD should be in favour of : NJ Balanced Advantage	Fund		
One time Lumpsum Investment			
Scheme Name: NJ Balanced Advantage Fund	P	lan: Regular Direct	Option: Growth IDCW Payout
Amount (₹)in Figures Amount(₹)	in \	Vords	
SIP: Systematic Investment Plan. 🔊 Mandatory Att	ach OTM form		
Scheme Name: NJ Balanced Advantage Fund	Р	lan: Regular Direct	Option: Growth DDCW Payout
Amount (₹)in FiguresAmount(₹)	in \	Vords	Frequency: 🗸 Monthly
SIP Date: SIP Period: From Date D M	M Y Y Y Y To Date		OR Perpetual 31/12/2099
(Mention any date from 1 to 28, If SIP date is not mentioned	l, default date would be co	onsidered as 7th of every	month)
SIP TOP-UP FACILITY			
Top-up Amount (₹)(n	ninimum ₹ 100/- & in multiples	s of ₹ 1/- only) Frequen	cy: Half Yearly Yearly (Default)
Top-up Start Month based on Frequency Opted	Top-up End Month (Opti	onal) MMYYYY	
Mention LUMPSUM and First SIP Details below: Paym	ent Mode : Cheque	DD NEFT	RTGS
Ref. Number: Cheque /	Instrument Number:		DD charges, if any. ₹
Bank Name:	B	ank A/C No:	
Bank A/C Type: Savings Current NRE NRO	FCNR Others:		Date: D D M M Y Y Y Y
Documents Attached to avoid Third Party Payment Rejection	n, where Applicable	Bank certificate, For DD	Third party Declaration
MUTUAL ACKNOWLEDGMENT SLIP (TO BE FILLED I	N BY THE INVESTOR)		COMMON APPLICATION FORM
Please note: All purchases are subject to realization of cheque		pad structure (please refer	
Scheme Information Document). From Mr / Ms / M/s	Institute (A)	A	
Scheme Name	Instrument No.	Amount	Collection Center's Stamp &

	BANK ACCOUNT DETAILS	(MANDATORY	FOR REDEMPTIO	N/IDCW/REFUND)				
Mer	ntion the name as per bank acc	ount if different	from PAN:					
Ban	ık Name:							
Ban	ık A/C No.			A/C Type:	Savings Cu	urrent NRE NR	O FCNR	Others
City		Pin	IFSC C	ode(11 digit)		MICR		
	Code: e ensure the name in this Common Application	n Form & in your bank	Valid up:	Please update your IFSC code	INR 50 crore and a	ffier Number is Mandatory fo bove for Non-Individual inves o get payouts via electronic mod	stors. refer Instruction	n No. 12)
5. (CONTACT DETAILS OF SO	DLE/FIRST AF	PPLICANT (REF	FER INSTRUCTIONS)				
	respondence Address" (P.O. Boress details will be updated as per y				ddress (Mandatory	r for NRI / FPI Applicants)	
auui	less details will be apaated as per y	our KTO records a	avaliable with CRTC	J/NHA				
Citv	r/Town	State		City/Town		Province		
	untry	Pin Code		Country		Zip code		
Tel	(Res.)		Tel (Off.)			Mobile		
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8.	KYC DE	TAILS (MAN	DATORY)	:													
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inv	estments under l	ors: I/ We have inver Direct Plan of all Sch / NJ Mutual Fund ("	nemes Manag	ed by you, to the a	above mei	ntioned Mutu	al Fund Distributor	/ SEBI-Regist	tered Inves	stment A	dviser. Declarati	on by NRI/PIO	: I / We he	ereby cor	firm that NJ As	set Manager	ment Private
are	aware that NJAN	MC / NJMF have neitl	ner filed any o	fits constitution / s	cheme rel	lated docume	nts nor registered it	s Units in any	jurisdictio	n / regio	n except India as	stated in the Sta	atement of	Addition	al Information. I	/We confirm	that my/our
NJ	AMC reserves the	right to accept or r	eject any tran	sactions and rede	em any in	vestments, at	their sole discretion	n and as they	may dee	m fit with	out assigning any	reason thereto	o. I/We he	reby auth	orize NJAMC /	NJMF, its en	nployees, its
		to disclose, share, EBI registered intern															
		nation / documentat sociates, its Officers															
cor	nection with my	our investments in t	he Scheme(s)	. All Investors: I h	ereby auth	horize the rep	resentatives of NJ A	Asset Manage	ement Priv	ate Limit	ed and its Associa	ates to contact	me throug	h any m	de of communi	cation. This	will override
our	bank(s) / Fund's	bank(s) and / or Di	stributor / Brol	ker / Investment Ad	lvisor and	to verify my	our bank details pr	rovided by m	e / us, or t	o disclos	e to such service	providers as de	emed ne	cessary f	or conduct of bu	siness. I her	reby declare
the	content of the SI	can provide my info D / SAI / KIM of the s	cheme. I have	read and understo	od the ter	ms, condition	s, details, rules and	regulations of	governing	the sche	me. I/We hereby o	leclare that the	amount in	vested in	the scheme is th	rough legiti	mate source
		nvolve designed for cted by the Governn															
leg	ally belong to me	e/us. I/We hereby au be required by the	thorize the Mu	tual Fund, to redee	em the fun	nds invested i	n the Scheme, in fav	vour of the ap	oplicant, at	the app	icable NAV preva	iling on the date	e of such	edempti	on and undertak	e such othe	r action with
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	Sole / Fi	st Applicant / Gu	ardian		Se	cond Applic	ant			Third	Applicant				POA holder,	if anv	
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	ate: D D	M M Y Y	YY							Р	lace:						

Website: www.njmutualfund.com

Email: customercare@njmutualfund.com

Contact Center: 18605002888 / 040-49763510

ONE TIME DEBIT MANDATE (NACH/Dir	ect Debit Mandate Form) (Application for Lu	mpsum Addition Purchas	es as well as SIP Registation)
NACH/ECS/AUTO DEBIT UMRN			Date D D M M Y Y Y
MANDATE INSTRUCTION FORM Tiple (c) Sponsor Bank C	ode HDFC0000070	Utility Code	NACH0000000023008
Tick (\checkmark) CREATE \checkmark MODIFY I/We hereby authorize NJ Mutual	Fund	to debit (tick	SB/CA/CC/SB-NRE/SB-NRO/Other
CANCEL Bank a/c number			
with Bank	IFSC		or MICR
an amount of Rupees In Words			₹ In Figures
FREQUENCY Mthly Qtly H-Yrly	Yrly As & when presented	DEBIT T	YPE Fixed Amount Maximum Amount
Reference 1 (Folio no. / Application no.)		Phone No.	
Reference 2 (PAN no.)		Email ID	
I agree for the debit of mandate processing charges by t	he bank whom I am authorizing to debit my accor	ınt as per latest schedule of	charges of the bank.
From D D M M Y Y Y Y To D D M M Y Y Y Y	Signature of First Holder Signature	ature of Second Holder	Signature of Third Holder
Or Until Cancelled 1.	Name as in Bank record 2. Na	me as in Bank record	3 Name as in Bank record
- This is to confirm that the declaration has been carefully read, under - I have understood that I am authorised to cancel/amend this manda			

SPECIFIC TERMS & CONDITIONS FOR SIP AND BANK MANDATE

- The SIP (Systematic Investment Plan) and Bank mandate form should be completed in English and in Block letters only.
 Please tick () in the appropriate box (), where boxes have been provided. The SIP and Bank mandate form, complete in all respects, should be submitted to any of the Official Points of Acceptance of Transactions.
- New Investors who wish to enroll for SIP are required to fill the Application form and one time Bank mandate form. New investors are advised to read the Statement of Additional Information (SAI), Scheme Information Document (SID) and Key Information Memorandum (KIM) carefully before investing.
- This mandate registration form will be submitted through National Automated Clearing House (NACH).
- This facility is offered to investors having Bank accounts in select banks mentioned in the link http://www.npci.org.in/. The Banks in the list may be modified/updated/changed/removed at any time in future entirely at the discretion of National Payments Corporation of India (NPCI) without assigning any reasons or prior notice. Standing instructions for investors in such Banks will be discontinued. The investor consents to agree to abide by the terms and conditions of NACH facility of NPCI. By signing this Systematic Investment Plan Application form, the Applicant(s) hereby authorises NJ Asset Management Private Limited (NJAMC), Investment manager to NJ Mutual Fund (NJMF) acting through their authorised service providers to debit the mentioned Bank A/c provided by NACH / ECS/Direct Debit Facility or any other facility for collection of SIP payments. •
- Applicant acknowledges that NJ Mutual Fund, NJAMC or any of its associate / subsidiary / Sponsor /Directors/ Employees will not be liable in any manner whatsoever, for any transaction failures due to rejection by the investor's bank/branch, which is due to technical reasons or due to delay in registration of the NACH mandate.
- Investors are required to submit One Time Bank Mandate Form and SIP Enrollment Form along with a cancelled original
 cheque / self certified copy of blank cheque of Debit Bank Account (as mentioned on the One Time Bank Mandate
 Form) at least 30 calendar days before the first SIP Installment date for NACH 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.
- An investor can opt any day between 1 to 28 under Monthly frequency for SIP. If an investor does not mention SIP start date appropriately, the SIP will by default start from the subsequent month after meeting the minimum registration requirement of 30 calendar days or 12 calendar days as applicable. If an investor does not mention SIP end date appropriately or mention end date and also select the perpetual option, tenure of SIP will be treated as perpetual i.e. the end date shall be considered as December 2099. In case an investor, who has opted for Perpetual SIP, subsequently intends to discontinue the same, a written communication thereof will be required to be furnished to the NJAMC / Official points of acceptance.
- An investor shall also have the option to enroll for more than 1 SIP in the same scheme, same plan and in the same month. Investors are requested to submit a separate form for each SIP enrollment. The investor can choose the SIP dates from 1 to 28 of any given month for SIP registered through One Time Bank Mandate. Please note that investors can opt for more than one SIP debit on the same day. 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 7th.
- In One time Bank mandate Investor's Signature must be as per bank records. Signature of all bank account holders required if the mode of holding in the bank account is "Joint".
- In case of minor application, NJMF / NJAMC will register standing instructions till the date of the minor attaining majority, though the instructions may be for a period beyond that date. Prior to minor attaining majority, NJMF /NJAMC shall send advance notice to the registered correspondence address advising the guardian and the minor to submit an application form along with prescribed documents to change the status of the account to "major". The account shall be frozen for operation by the guardian on the day the minor attains the age of majority and no fresh transactions shall be permitted till the documents for changing the status are received.
- Investor's Bank may charge the Investor's bank account for registration/ modification/ cancellation of bank mandate
 and/or SIP installment debit processing/rejection or any such services. NJMF/NJAMC or its service provider shall not
 be held responsible or bear any such charges.
- For details about the Scheme and its facility please refer to the SID, SAI & KIM of the respective schemes/Addendum issued from time to time carefully before investing.
- In case of insufficient balance in the investor's account on the date of SIP, the transaction shall be rejected and the NJMF / NJAMC / Bank will not retry further to debit the amount from the investor's bank account. NJMF / NJAMC or its service provider shall not be held responsible or bear any such charges.
- In case of three consecutive failures due to insufficient balance in bank account while processing a request for SIP,
 NJMF / NJAMC shall reserve the right to terminate the SIP without any written request from the investor.
- In case the SIP date falls on a non-business day, the immediate next business day would be considered as the date of SIP, subject to fund realisation. SIP installment will be processed only after the funds are received by the NJMF / NJAMC. If the transaction(s) are delayed / not processed due to any reason including delay / non realization of the funds to the NJMF /NJAMC from the investor's bank account, then in no circumstances, NJMF /NJAMC / its service providers shall be held liable or responsible to the investor or any third party, whatsoever. In case of rejection of SIP form for any reason whatsoever, the NJMF / NJAMC will not accept/entertain any request for refund of proceeds of first cheque that would have been processed.
- Investors are requested to note that in case they wish to change their bank account details for any of their ongoing SIP, the following documents should be submitted at-least 30 days in advance of the next SIP debit date:

- (a) A request letter to change the existing bank account details for SIP transaction mentioning old and new bank account details and details of ongoing SIP transaction.
- (b) New SIP Auto Debit Facility Form with new bank account details
- Investors are requested to note that post the registration of a change in bank account, all other details of the existing SIP registration will continue to remain the same.
- Investors wishing to cancel / discontinue the SIP would need to give a written request to the Bank / NJAMC / NJMF / RTA stating that they wish to discontinue the SIP and request the Bank not to deduct any further amount from their account atleast 15 working days prior to the next execution date. Such a request shall be submitted at any official point of acceptance of the transactions. In case of One Time Mandate cancellation, all the SIPs mapped under respective One Time Bank Mandate will be cancelled automatically. The One Time Bank Mandate which is cancelled will not be available for any modes for transactions in future.
- NJMF/ NJAMC reserves the right to reject any application without assigning any reason thereof. NJMF/NJAMC in
 consultation with Trustees reserves the right to withdraw these offerings, modify the procedure, frequency, dates, load
 structure in accordance with the SEBI Regulations.
- Entry load is Not Applicable. Exit Load as applicable in the respective Scheme at the time of enrolment of SIP will be applicable.
- NJMF / NJAMC, its Sponsor / Associate / subsidiary / Directors/ Employees / its registrars and other service providers
 shall not be held responsible or will not be liable for any damages and will not compensate for any loss, damage etc.
 incurred to the investor. The investor assumes the entire risk of using this facility and takes full responsibility. Investors
 will not hold NJMF / NJAMC, its Sponsor / Associate / subsidiary / Directors/ Employees / its registrars and other
 service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in
 advance or after the specific SIP date due to various clearing cycles of NACH Debit / local holidays / any other reason
 beyond the control of NJMF / NJAMC and its Service Providers.
- The NJMF/ NJAMC reserves all the rights to change these terms and conditions from time to time.
- · Any dispute shall be subject to jurisdiction of Courts at Surat only.

IP Top- up Facility

It is a facility wherein an investor who is enrolling for SIP has an option to increase the amount of the SIP installment by a fixed amount at pre-defined intervals. Thus, an investor can progressively start increasing the amount invested, allowing them to gradually increase the investment corpus in a systematic manner.

- 1. Top-up SIP facility can be availed by the investors, at the time of registration / renewal of SIP/ any time during the continuation of existing SIP by submitting the specified form in this regard. The SIP Top-up request shall be registered within 15 business days.
- 3. SIP Top-up facility can be availed at half yearly and yearly frequencies
- 4. Default Top-up SIP Frequency and amount:
- Frequency : Yearly frequency
- \bullet Default Amount: Rs. 100 and in multiples of Rs. 1/-
- In case the investor fails to specify both, i.e. the frequency for Top- Up SIP and amount for Top-up SIP, the application form may be processed as conventional SIP, subject to it being complete in all other aspects.
- 6. SIP Top-up will start with a gap of 6 months or 12 months from 1st SIP installment for half yearly or yearly frequency respectively. If the end-date of the Top-up facility is not mentioned the Top-up facility will be continued up till the tenure of the SIP. For example, if the SIP is registered up till 2099, and the end date of the Top-up facility is not mentioned; then the Top-up will continue till 2099.
- 7. SIP Top-up facility can be availed by the existing investors having SIP investment by providing a separate Top-up registration request. The First SIP Top-up installment shall start from the next SIP installment date post SIP Top-up registration subject to completion of 6 SIP installments.
- The Top-up details cannot be modified once enrolled. In order to make any changes, the investor must cancel the existing SIP with Top-up option and enroll for fresh SIP with modified Top up facility details.
- The Load structure prevailing at the time of submission of the SIP application (whether fresh or extension) will apply for all the installments indicated in such application.
- 10. SIP Top-up facility shall be available for SIP Investments through One time Debit Mandate (OTM). The amount of each such SIP installment cannot exceed the Daily One Time Mandate (OTM) limit for purchases in scheme(s) of NJ Mutual Fund from all modes (lump sum as well as SIP).
- 11. The initial investment under the SIP Top-up will be subject to minimum SIP investment requirement applicable from time to time.
- 12. All other terms & conditions applicable for regular SIP will also be applicable to Top-up SIP.
- The Trustee / AMC reserves the right to change / modify the terms of the SIP from time to time on a prospective basis.

INSTRUCTIONS TO INVESTORS FOR FILLING UP THE COMMON APPLICATION FORM

1. GENERAL INSTRUCTIONS

- 1. Please read the Key Information Memorandum, Scheme Information Document (SID) and Statement of Additional Information (SAI) containing the terms of offer carefully before investing. In the SID your attention is particularly drawn to the risk factors of investing in the Scheme and also the sections "Who can't invest" and "Important note on Anti Money Laundering, KYC & investor protection".
- Applications from residents of the United States of America (U.S.A), Canada and any other restricted jurisdiction Financial Action Task Force (FATF) declared Non Compliant Countries or Territories (NCCTs) will not be accepted.
- 3. All applicants are deemed to have accepted the terms subject to which the offer is being made and bind themselves to the terms upon signing the Common Application Form and tendering the payment.
- 4. Common Application Form should be filled legibly in ENGLISH in BLOCK letters using Black or Dark Blue ink. Incomplete application forms are liable to be rejected. Please refer to the checklist at the end of the application form to ensure that the requisite details and documents have been provided in order to avoid unnecessary delays and / or rejection of your application.
- 5. Please strike out any section that is not applicable. Correction/Cancellation on any of the mandatory information should be countersigned by the investor.

2. APPLICANT INFORMATION

- 1. Name should be given in full without any abbreviations. Preferably write exactly as it appears in your Bank Account or as it appears in the incorporation document as the case may be.
- Name, Date of birth of the Minor, Name of Parent/Legal Guardian and relationship with minor is mandatory for investment on behalf of Minor applicant.
- Name of the Contact Person, Email email address and Mobile No. should be mentioned in case of investments by Company, Body Corporate, Trust, Society, Fil and other non-individual applicants.
- 4. The signature should be in English or in any of the Indian languages. Thumb Impressions must be attested by a magistrate or a notary public or a special executive magistrate under his/her official seal. Application by minor should be signed by the guardian. In case of H.U.F., the Karta should sign on behalf of the H.U.F. In case the applicants are more than one, all the applicants should sign the application form, irrespective of mode of holding.
- 5. The designated Investor Service Center/ Collection Center will affix time stamp/manual stamp and return the acknowledgement slip from the application form, to acknowledge receipt of the Application. No separate receipt will be issued for the application money.
- 6. Please fill in all the fields to prevent rejection of your Common Application Form. Please refer to the checklist provided at the end of the Common Application Form to ensure that the necessary details and attachments are made available. The application complete in all respects along with the cheque/ fund transfer instructions must be submitted to the nearest designated Investor Service Center/Collection Center. Applications which are incomplete, invalid in any respect or not accompanied by cheque or fund transfer instructions for the amount payable are liable to be rejected
- Investors must write the Application Form number / Folio number on the reverse of the cheques accompanying the Application Form.
- 8. Direct application Investors are requested to mention the correct distributor Code in the Application Form. In case, the investor is directly applying, then they should clearly mention "DIRECT" in the column mentioned Name and Distributor Code, in all such cases where applications are not routed through any distributor/agent/broker. In cases where unit holder uses a pre-printed Broker Code, unit holder should cancel the ARN No/ Broker Code, write 'DIRECT' in the said column and it should also be counter signed by the First unit holder.
- 9. In case of NRI investment, complete postal address should be stated. P.O. Box address alone is not sufficient. NRIs/ FIIs should necessarily state their overseas address failing which application may be rejected. In addition, Indian address should be stated for correspondence.
- Investment through constituted Attorney should necessarily be signed by the constituted Power of Attorney holder.
- 11. Some additional details are required for validating your identity for certain transactions / Communications. Hence please fill the parent's name in case of first applicant and date of birth of all unit holders
- 12. Please provide email ID & Mobile Number, this will help us send investment / product related communication and resolve any queries more promptly.
- 13. In the event the application has more than one investor and the mode of holding is not specified in the application form, the default option for holding would be considered to be "anyone or survivor". However, in all such cases, communications, proceeds of all IDCW/redemption will be paid to the first named holder.

3. EMAIL COMMUNICATION

For those unit holders who have provided an email address, the AMC will send the communication by email. Unitholders who receive email statements may download the documents after receiving email from the Mutual Fund. In case the Unit holder experiences any difficulty in accessing the electronically delivered documents, the Unit holder shall promptly advise the Mutual Fund to enable the Mutual Fund to make the delivery through alternate means. Failure to inform the Mutual Fund of such difficulty within 24 hours after receiving the email will serve as a confirmation regarding the acceptance by the Unitholder of the account statement.

It is deemed that the Unit holder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties. For ease of communication, the first applicant's own email ID and mobile number should be provide. Subsequent Account Statements/Newsletters / Annual Reports / Other statutory information/Disclosures (as permitted under SEBI (Mutual Funds) Regulations, 1996) will be sent to each Unit holder by e-mail. Investors are requested to provide their e-mail address for the same and this will also help us resolve your queries more promptly. Unitholders who have provided email id will be sent all communications/reports as mentioned above by email only and no physical communications will be sent. Any change in the e-mail address should be communicated to nearest designated Investor Services. MF/Registrars are not responsible for e-mail not reaching the investor and for all consequences thereof. In case the Unit holder experiences any difficulty in accessing the electronically delivered documents, the AMC will arrange for the same through physical mode on receipt of request for the same. It is deemed that the Unitholder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties.

4. BANK ACCOUNT DETAILS

It is mandatory to attach cancelled original cheque / self certified copy of blank cheque / self certified Bank Statement / first page of the Bank Pass book (bearing account number and first unit holder name on the face of the cheque/ Bank Pass Book/ Bank Statement) is required as an incremental additional document in case of: a. Registration of the investor's Bank Mandate at the time of investment b. Subsequent change in the investor's Bank Mandate.

SEBI Regulations have made it mandatory for investors to mention the Bank Name & address of branch and bank Account Number in their Investment application form in order to protect the interest of investors from fraudulent encashment of cheques. For registering multiple bank account please fill separate Form for Registering/ Adding Multiple Bank Accounts. Individuals / HUF can register upto 5 bank accounts and Non Individuals upto 10 bank accounts. For further information please refer SAI.

5. PAN DETAILS

It is mandatory for all investors to quote their Permanent Account Number (PAN) (except MICRO SIP Investments) and submit self certified copy of the PAN card issued by the Income Tax Department, irrespective of the amount of investment, while making an application for Purchase of Units. In case of joint holding, PAN details of all holders should be submitted. In case the application is on behalf of minor, PAN details of the Guardian must be submitted. Investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN proof submission; however sufficient documentary evidence shall have to be submitted for verifying that they are residents of the State of Sikkim. Applications without the aforesaid details are liable to be rejected without any reference to the investors. Central Board of Direct Taxes vide its gazette notification G.S.R 112 (E) dated February 12, 2020 inserted rule 114AAA in the Income Tax Rule, which made Aadhar linking mandatory with PAN for all PAN holders on or before September 30, 2021 or such extended timeline as may be prescribed in this regard, post which if PAN is not linked with Aadhar, then PAN of such person shall become inoperative immediately.

6. INVESTMENT DETAILS

Investors should indicate the Option for which the application is made. In case Investors wish to opt for both the Options, separate Application form will have to be filled. In case applications are received where option/ sub-option for investment is not selected the default option/ Sub option as prescribed in SID will be applicable.

Investors have the option to sweep their IDCW in any other Open-ended Scheme of the Fund at the applicable NAV based prices, irrespective of minimum application amount and eligibility requirements of the scheme in which such IDCW is being invested.

If the scheme name on the application form and on the payment instrument are different, the application will be processed and units allotted at applicable NAV of the scheme mentioned in the application / transaction slip duly signed by investor(s).

7. MODE OF PAYMENT

- As per AMFI best practice guidelines on 'Risk mitigation process against third party cheques in mutual fund subscriptions', NJ Mutual Fund shall not accept applications for subscriptions with third party payment instruments. For further information please refer SAI.
- Investors may make payment by cheque payable locally in the city where the application form is submitted at AMC/Kfin ISC's or electronic mode such as RTGS/NEFT directly to Mutual Fund Collection account
- The cheque should be drawn on any bank which is situated at and is a member/sub member of the bankers clearing house. Cheque drawn on the bank not participating in the clearing house will not be accepted.
- 4. Payment through Stock invest, outstation cheques and cash will not be accepted.
- 5. The cheque should be drawn in favor of 'NJ Balanced Advantage Fund ' and should be crossed 'Account Payee Only'.
- Returned cheques will not be presented again for collection and the accompanying application will be rejected.
- Single cheque for investments in multiple Schemes and multiple cheques for investments in Single Scheme will not be accepted.
- In case of investment through electronic mode (RTGS/ Transfer letter), you are requested to contact the nearest AMC/ Kfin ISC for the Bank Account Number to which the purchase/additional purchase amount is to be credited.

INSTRUCTIONS TO INVESTORS FOR FILLING UP THE COMMON APPLICATION FORM

9. NRI / FII's

Repatriation basis: - Payments by NRIs/FIIs may be made by way of cheques drawn on non-resident external accounts payable at par and payable at the cities where the Investor Service Centers are located

Non-Repatriation basis:- NRIs investing on a non repatriable basis may do so by issuing cheques drawn on Non-Resident Ordinary (NRO) account payable at the cities where the Investor Service Centers are located.

10. In case of payment through electronic mode (RTGS/NEFT or Transfer Letter), need to provide the bank acknowledgement copy along with purchase application.

8. PAYMENT OF REDEMPTION /IDCW PAYOUT

Investors are requested to provide the following details along with the mandatory requirement of bank account details (bank, branch address, account type and account no.) in the application form for electronic fund transfer (EFT) of IDCW PAYOUTS / redemption amount to the unit holders bank account. AMC will automatically extend this facility to all unit holders in case the bank account as communicated by the unit holder is with any of the bank providing EFT facility.

a. The 11 digit IFSC (Indian Financial System) Code b. The 9-digit MICR (Magnetic Ink Character Recognition) number appearing next to the cheque number in the cheque leaf (Please attach copy of the cancelled cheque for verification) Based on the above information AMC will enable secure transfer of your redemption and IDCW PAYOUTS via the various electronic mode of transfers RTGS/NEFT/Direct Credit mode that are available in the banking system).

This facility of EFT is safe and fast and eliminates the potential risk of loss of instruments in transit through physical mode. The Mutual Fund, however, reserves the right to issue a cheque / demand draft to unit holders residing at locations where this facility is not available.

"If the remittance is delayed or not affected for reasons of incomplete or incorrect information, AMC cannot be held responsible". For validation of IFSC/MICR code, investor is required to attach the cancelled cheque/copy of cheque (PSU banks account holders to provide the front page of pass book along with cheque copy). If these documents are not provided the fund will not be responsible consequent delay in receipt of payment. Fund is also not responsible for bankers delay

Amounts can be distributed under the IDCW option out of investors capital (equalization reserve), which is part of the sale price that represents realized gains. However, investors are requested to note that the distribution of the amount under the IDCW option is not guaranteed and subject to the availability of distributable surplus

9. NOMINATION DETAILS

Applicants applying for Units singly/jointly can make a nomination at the time of initial investment or during subsequent investments.

- 1. The nomination can be made only by individuals applying for /holding units on their own singly or jointly. Non-individuals including society, trust (other than a religious or charitable trust), body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate, nomination is not allowed in a folio held on behalf of a minor. All holders will have to sign request for nomination or cancellation of nomination, even if the mode of holding is not joint. Nomination cannot be signed by Power of Attorney (PoA) holders.
- 2. A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the Unit Holder. Nomination can also be made in favor of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
- A Non-Resident Indian can be a Nominee subject to the exchange control regulations in force, from time to time.
- Nomination in respect of the units stands rescinded upon the redemption/ transfer/ transmission of units.
- Transmission of units in favour of a Nominee shall be a valid discharge by the Asset Management Company (AMC) against the legal heir.
- 6. The cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination. On cancellation of the nomination, the nomination shall stand rescinded and the AMC/ Fund/ Trustees shall not be under any obligation to transmit the units in favour of the Nominee.
- Nomination shall maintained at the folio / account level and shall be applicable for all schemes in the folio / account.
- 8. A Nominee cannot be a resident of Canada

10. PREVENTION OF MONEY LAUNDERING AND KNOW YOUR CUSTOMER (KYC) According to SEBI Guidelines under 'The Prevention of Money Laundering Act, 2002',

Mutual Funds are required to follow enhanced know your customer (KYC) norms. Further, SEBI has also notified SEBI (KYC Registration Agency) Regulations, 2011 on December 23, 2011 with a view to bring uniformity in KYC requirements for the securities market and to develop a mechanism for centralization of the KYC records. Accordingly the following procedures shall apply:

SEBI has introduced a common KYC Application Form for all the SEBI registered intermediaries viz. Mutual Funds, Portfolio Managers, Depository Participants, Stock Brokers, Venture Capital Funds, Collective Investment Schemes, etc. New Investors are therefore requested to use the

common KYC Application Form and carry out the KYC process including IPV with any SEBI registered intermediaries including mutual funds. The KYC Application Forms are also available on our website www.njmutualfund.com

The Fund shall perform the initial KYC of its new investors and may undertake enhanced KYC measures commensurate with the risk profile of its investors in line with the aforementioned circulars/circulars issued by SEBI in this regard from time to time. The Fund shall upload the details of the investors on the system of the KYC Registration Agency ("KRA"). The Registrar & Transfer Agent of the Fund viz. KFin Technologies Private Limited ("Kfin") may also undertake the KYC of the investors on behalf of the Fund. On receipt of the KYC documents from the Fund, the KRA shall send a letter to the investor within SEBI stipulated timelines, confirming the details thereof

Once the investor has done KYC with a SEBI registered intermediary, the investor need not undergo the same process again with another intermediary but can submit the letter/acknowledgment issued by the KRA.

It is mandatory for intermediaries including mutual funds to carry out IPV of its new investors. The IPV carried out by any SEBI registered intermediary can be relied upon by the Fund. NJ Asset Management Private Limited and NISM/AMFI certified distributors who are Know Your Distributor (KYD) compliant are authorized to undertake the IPV for mutual fund investors. Further, in case of any applications received directly (i.e. without being routed through the distributors) from the investors, the Fund may rely upon the IPV (on the KYC Application Form) performed by the scheduled commercial banks.

Existing KYC compliant investors of the Fund can continue to invest as per the current practice. However, existing investors are also urged to comply with the new KYC requirements including IPV as mandated by SEBI.

Application Form not accompanied by KYC Application Form or letter/acknowledgment issued by KRA may be rejected by the Fund. The KYC compliance status will be validated with the records of the KRA.AMC reserves the right to call for any additional information from the investors/applicant/reject applications/subsequent application in order to fulfill the requirements of PMLA norms prescribed by SEBI/PMLA Regulation from time to time.

11.PURCHASE/REDEMPTION OF UNITS THROUGH STOCK EXCHANGE INFRASTRUCTURE

The investors may subscribe to the Units in the "Growth "option and "IDCW" option of the Scheme through Mutual Fund Service System ("MFSS") platform of National Stock Exchange of India Limited ("NSE"), "BSESTAR MF" platform of Bombay Stock Exchange of India Limited ("BSE") and Indian Commodity Exchange Limited (ICEx) or any such other exchange providing Mutual Fund subscription facility, as and when units are available for transactions on such exchanges.

Please refer Scheme Information Document(s) of the Scheme(s) for further details.

12. Legal Entity Identifier

RBI vide circular dated January 2021 on "Introduction of Legal Entity Identifier for Large Value Transactions in Centralized Payment Systems" decided to introduce the LEI system for all payment transactions of value INR 50 crore and above for Real Time Gross Settlement (RTGS) and National Electronic Funds Transfer (NEFT) from April 1, 2021. In view of the same it will be mandatory to include 20-digit Legal Entity Identifier (LEI) information while initiating any transaction of value INR 50 crore and above by entities (non-Individual) for purchase and redemption transaction.

13. TRANSACTION CHARGE IN RESPECT OF APPLICATIONS ROUTED THROUGH DISTRIBUTORS/ BROKERS:

In terms of SEBI circular no. CIR/ IMD/ DF/ 13/2011 dated August 22, 2011, as amended from time to time, Transaction Charge per subscription of Rs. 10000/- and above shall be charged to the investors and paid to the distributors/ brokers (who have opted in for transaction charges) in respect of applications relating to new subscriptions only (lumpsum and SIP), subject to the following:

For existing mutual fund investors: Rs. 100/- per subscription of Rs 10,000/ - and above;

For the first time mutual fund investors: Rs 150/- per subscription of Rs 10,000/- and above;

In case of SIPs, transaction charge shall be applicable only if the total commitment through SIP amounts to Rs 10,000/– and above. In such cases the transaction charge would be recovered in 4 installments, starting from the 2nd to 5th installment.

There shall be no transaction charge on subscription of below Rs 10,000/-.

There shall be no transaction charge on transactions other than purchases/ subscriptions relating to new inflows.

There shall be no transaction charge on direct investments.

There shall be no transaction charge on subscriptions carried out through the Stock Exchange Platform.

In accordance with SEBI circular no. CIR/IMD/DF/21/2012 dated September 13, 2012, distributors shall also have an option either to opt in or opt out of levying transaction charge based on type of the product.

The Transaction Charge as mentioned above shall be deducted by the AMC from the subscription

INSTRUCTIONS TO INVESTORS FOR FILLING UP THE COMMON APPLICATION FORM

amount of the unitholder and paid to the distributor and the balance shall be invested.

14. Investors already holding a folio in NJ Mutual Fund can provide their existing Folio Number and Name of applicants(s) corresponding to the said folio. It is the responsibility of the Investor to ensure correctness of such details provided. The personal details and Bank Account details as registered in the existing folio number as provided would apply to the said investment and the registered details would prevail over any conflicting information furnished in this form. NJ Asset Management Private Limited reserves the right to assign any of the existing Folio Number of the investor against multiple applications and / or subsequent purchases under this new application form lodged, with identical mode of holding and address and such other criterions and integrity checks as may be determined by the NJ Asset Management Private Limited from time to time.

15. Employee Unique Identification Number (EUIN):

SEBI has made it compulsory for every employee/ relationship manager/ sales person of the distributor of Mutual Fund products to quote the EUIN obtained by him/her from AMFI in the Application Form. EUIN, particularly in advisory transactions, would assist in addressing any instance of mis-selling even if the employee/relationship manager/sales person later leaves the employment of the distributor. Individual ARN holders including senior citizens distributing Mutual Fund products are also required to obtain and quote EUIN in the Application Form. Hence, if your investments are routed through a distributor please ensure that the EUIN is correctly filled up in the Application Form.

However, if your distributor has not given you any advice pertaining to the investment, the EUIN box may be left blank. In this case, you are required to provide a duly signed declaration to this effect. Distributors are advised to ensure that the sub broker affixes his/her ARN code in the column separately provided in addition to the current practice of affixing the internal code issued by the main ARN holder and the EUIN of the Sales Person (if any) in the EUIN space.

16. BENEFICIAL OWNERSHIP DETAILS:

Under the Prevention of Money Laundering Act, 2005 ("PMLA"), all intermediaries including mutual funds are required to obtain sufficient information from their clients in order to identify and verify the persons who beneficially own or control the account. SEBI circular dated January 24, 2013 on identification of Beneficial Ownership has prescribed a uniform approach to be followed for determination of beneficial owners. A 'Beneficial owner' is defined as a natural person/s who ultimately own, control or influence a client and/or persons on 18. Central KYC Records Registry (CKYCR): whose behalf a transaction is being conducted, which includes persons who exercise ultimate effective control over a legal person or arrangement.

All categories of investors except individuals, company listed on a stock exchange or majority owned subsidiary of such company, are requested to provide details about beneficial ownership in the Application Forms for all their investments. The Fund reserves the right to reject applications/restrict further investments or seek additional information from investors who have not provided the requisite information on beneficial ownership. In the event of change in beneficial ownership, investors are requested to immediately update the details with the Fund/Registrar.

17. FATCA DETAILS:

FATCA and CRS requirements may require disclosure regarding your investment in the units of the Scheme. The Foreign Accounts Tax Compliance Act is a United States ("US") law aimed at prevention of tax evasion by US citizens and residents ("US Persons") through use of offshore accounts. The FATCA provisions were included in the Hiring Incentive to Restore Employment (HIRE) Act, enacted by the US legislature. FATCA is designed toincrease compliance by US taxpayers and is intended to bolster efforts to prevent tax evasion by the US taxpayers with offshore investments.

The Government of India and the United States of America (USA) have reached an agreement in substance on the terms of an Inter Governmental Agreement (IGA) to implement FATCA and India is now treated as having an IGA in effect from April 11, 2014. On similar lines the Organization of Economic Development (OECD) along with G-20 countries has released a

'Standard for Automatic Exchange of Financial Account Information in Tax Matters' commonly known as Common Reporting Standard ('CRS'). India is signatory to the Multilateral Competent Authority Agreement (MCAA) for the purposes of CRS. Under FATCA/CRS provisions, Financial Institutions are obligated to obtain information about the financial accounts maintained by investors and report to the local Government/ notified tax authorities. In accordance with FATCA and CRS provisions, the AMC / Mutual Fund is required to undertake due diligence process and identify foreign reportable accounts and collect such information / documentary evidences of the FATCA/CRS status of its investors / Unit holders and disclose such information (through its agents or service providers) as far as may be legally permitted about the holdings/ investment returns to US Internal Revenue Service (IRS)/any other foreign government or the Indian Tax Authorities, as the case may be for the purpose of onward transmission to the IRS/ any other foreign government pursuant to the new reporting regime under FATCA/CRS.

FATCA/CRS due diligence will be directed at each investor / Unit holder (including joint investor/Unitholder) and on being identified as a reportable person, all the folios will be reported. In case of folios with joint holders, the entire account value of the investment portfolio will be attributable under each such reportable person. An investor / Unit holder will therefore be required to comply with the request of the AMC / Mutual Fund to furnish such information as and when sought by the AMC for the AMC / Mutual Fund to comply with the information reporting requirements stated in IGA/MCAA and circulars issued by SEBI / AMFI in this regard. The information disclosed may include (but is not limited to) the identity of the investors/Unitholder(s) and their direct or indirect beneficiaries, beneficial owners and controlling persons. Investors / Unitholders should consult their own tax advisors regarding FATCA/ CRS requirements with respect to their own status.

The AMC/Mutual Fund reserves the right to reject any application/ freeze any folio(s) held directly or beneficially for transactions in the event the applicant/Unitholder(s) fail to furnish the relevant information and/or documentation in accordance with FATCA/CRS provisions and as requested by the AMC/Mutual Fund.

The application form for FATCA/CRS self-declaration is also available on our website (www.njmutualfund.com)

The Government of India vide their Notification dated November 26, 2015 authorised the Central Registry of Securitisation Asset Reconstruction and Security Interest of India (CERSAI) to act as and to perform the functions of the Central KYC Records Registry under the said rules, including receiving, storing, safeguarding and retrieving the KYC records under the Prevention of MoneyLaundering Act, 2002. SEBI required all the market intermediaries to update/upload KYC details of the new customer/investors (not KYC-KRA compliant) on CERSAl's online platform. CERSAl is a centralized repository of KYC records of customers/investors in the financial sector with uniform KYC norms and inter-usability of the KYC records across the sector with an objective to reduce the burden of producing KYC documents and getting those verified every time when the customer/investors creates a new relationship with a financial entity. Central KYC (CKYC) will store all the customer/investor information at one central server that is accessible to all the financial institutions. After opening a KYC account under the CKYC, customer/investor will get a 14-digit identification number ("KYC Number") and that the same may be quoted by the investor who wish to invest in mutual funds. Further, the Mutual Fund/AMC is required to check whether the PAN of the investor has been updated in CKYCR. In case the PAN has not been updated, the Mutual Fund/AMC shall collect a self certified copy of the investor's PAN card and update/upload the same in CKYCR. In case the Investor uses the old KRA KYC form for updating of any KYC information, such investor shall be required to provide additional/missing information only by using the supplementary CKYC form or fill the new "CKYC form".

DOCUMENT CH	ECKLIST	FOR NJ I	MUTUAL	FUND (P	HYSICAL	INVESTM	IENT)		
Documents	Individual	Companies	Society	Trusts	Partnership Firms / LLP	Investments through POA	Fils	NRI	PIO
Board Resolution / Authorisation letter to invest on letterhead	-	/	1	✓	1	/	1	-	-
List of Authorised Signatories with Specimen signature(s)	-	1	1	✓	1	/	✓	-	-
Copy of MOA / AOA attested by Authorised signatory	-	1	-	-	-	-	-	-	-
Copy of Trust Deed attested by authorised signatory	-	-	-	1	-	-	-	-	-
Copy of By-laws attested by authorised signatory	-	-	1	-	-	-	-	-	-
Copy of Partnership Deed attested by authorised signatory	-	-		-	/	-	-	-	-
Proof of bank account: - Investment cheque having preprinted name and bank details OR - In case of online payment-Proof of bank account of the HUF (copy of cancelled cheque leat/ Bank statement/Bank passbook/Letter from bank); [bank passbook, statement should not be older than 3 months].	1	✓	✓	✓	✓	✓	✓	/	✓
Overseas Auditor's certificate	-	-	-	-	-	-	1	-	-
Notarised Power of Attorney*	-	-	-	-	-	1	-	-	-
Foreign Inward Remittance Certificate (FIRC) in case payment is made by DD from NRE/FCNR bank a/c where applicable	-	-	-	-	-	-	-	1	1
Proof of Address attested by authorised signatory	-	-	-	-	-	-	-	-	1
Know Your Customer (KYC) and related proofs - If KYC non compliant* refer KYC form	1	1	1	1	1	/	1	1	1
Certificate of registration with SEBI (for FIIs)	-	-	-	-	-	-	/	-	-
FATCA & UBO declaration (part of application form for Inidvidual and NRI)	1	1	1	1	/	1	✓	1	1
PIO / OCI Card	-	-	-	-	_	-	-		1