

# SIP/SWP/STP REGISTRATION FORM (FOR EXISTING INVESTORS ONLY)

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.



Distributor / RIA / PMRN / ARN Code	Sub Broker ARN	Sub Broker/Branch/RM Internal Code	EUIN (Refer note below)	For Office use only
67723				

I/We confirm that the EUIN box is intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the distributor personnel concerned. Commission shall be paid directly by the investor to the 'AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor. In case the subscription amount is Rs 10,000/- or more and your Distributor has opted to receive Transaction Charges, Rs 150/- (for first time mutual fund investor) or Rs 100/- (for investor other than first time mutual fund investor) will be deducted from the subscription amount and paid to the distributor. Units will be issued against the balance amount invested.

x First / Sole Applicant / Guardian / Authorised Signatory	x Second Applicant's Signature	x Third Applicant's Signature
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<b>1. APPLICANT'S DETAILS (AS PER FOLIO)</b> Existing Folio No. <input type="text"/>	
*Name of Sole / First Applicant (As per PAN) <input type="text"/>	
*Name of Guardian (if minor) / POA / Contact Person (As per PAN) <input type="text"/>	
*PAN (1st Applicant/Guardian) <input type="text"/>	*PAN (only of minor) <input type="text"/>

<b>2. SYSTEMATIC INVESTMENT PLAN (SIP)</b> Mandatory Attach OTM form (Instrument name should be in favour of scheme name.)	
Scheme Name: <input type="text"/>	Plan: <input type="checkbox"/> Regular <input type="checkbox"/> Direct   Option: <input type="checkbox"/> Growth <input type="checkbox"/> IDCW Payout
Amount (₹) <input type="text"/> in Figures Amount (₹) <input type="text"/> in Words	Frequency: <input checked="" type="checkbox"/> Monthly
SIP Date: <input type="text"/> SIP Period: From Date <input type="text"/> To Date <input type="text"/> OR Perpetual <input type="checkbox"/> 31/12/2099	(Mention any date from 1st to 28th, If SIP date is not mentioned, default date would be considered as 7th of every month)

<input type="checkbox"/> <b>SIP TOP-UP FACILITY</b>	
Top-up Amount (₹) <input type="text"/> (minimum ₹ 100/- & in multiples of ₹ 1/- only)	Frequency: <input type="checkbox"/> Half Yearly <input type="checkbox"/> Yearly (Default)
Top-up Start Month based on Frequency Opted <input type="text"/>	Top-up End Month (Optional) <input type="text"/> OR Top Up to continue till SIP amount reaches ₹ <input type="text"/>
Mention LUMP SUM and/OR First SIP Details below (Instrument name should be in favour of scheme name.)	
Payment Mode: <input type="checkbox"/> Cheque   <input type="checkbox"/> DD   <input type="checkbox"/> NEFT   <input type="checkbox"/> RTGS	
Reference/ UTR Number: <input type="text"/>	Instrument Number: <input type="text"/> DD charges, if any. ₹ <input type="text"/>
Bank Name: <input type="text"/>	Bank A/C No: <input type="text"/>
Bank A/C Type: <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> Others: <input type="text"/>	Date: <input type="text"/>
Documents Attached to avoid Third Party Payment Rejection, where Applicable <input type="checkbox"/> Bank certificate, For DD <input type="checkbox"/> Third party Declaration	

<b>3. SYSTEMATIC WITHDRAWAL PLAN (SWP)</b> (To be submitted atleast 15 Business days before 1st due date.)	
Scheme Name: <input type="text"/>	Plan: <input type="checkbox"/> Regular   <input type="checkbox"/> Direct   Option: <input type="checkbox"/> Growth   <input type="checkbox"/> IDCW Payout   Withdrawal Frequency <input checked="" type="checkbox"/> Monthly
SWP Amount: <input type="text"/> (Minimum ₹500/- and in multiple of ₹1/- thereafter)	
SWP Date: <input type="text"/>	SWP Period: From Date <input type="text"/> To Date <input type="text"/> OR Perpetual <input type="checkbox"/> 31/12/2099
Mention any date from 1, 5, 12 and 20 of every month. If SWP date is not mentioned, default date would be considered as 5th of every month.	

<b>4. SYSTEMATIC TRANSFER PLAN (STP)</b> (To be submitted atleast 15 Business days before 1st due date.)	
From Scheme: <input type="text"/>	Plan: <input type="checkbox"/> Regular   <input type="checkbox"/> Direct   Option: <input type="checkbox"/> Growth   <input type="checkbox"/> IDCW Payout
To Scheme: <input type="text"/>	Plan: <input type="checkbox"/> Regular   <input type="checkbox"/> Direct   Option: <input type="checkbox"/> Growth   <input type="checkbox"/> IDCW Payout
STP Amount: <input type="text"/> in Figures (Minimum Rs. 500/- and in multiple of Rs. 1/-thereafter)	Frequency <input checked="" type="checkbox"/> Monthly
STP Date: <input type="text"/>	STP Period: From Date <input type="text"/> To Date <input type="text"/> OR Perpetual <input type="checkbox"/> 31/12/2099
Mention any date from 1st to 28th of every month. If STP date is not mentioned, default date would be considered as 7th of every month.	

	<b>ACKNOWLEDGMENT SLIP</b> (TO BE FILLED IN BY THE INVESTOR)	<b>SIP/SWP/STP REGISTRATION FORM</b>
Existing Folio No. <input type="text"/>		
<input type="checkbox"/> Systematic Investment Plan (SIP) <input type="checkbox"/> Systematic Withdrawal Plan (SWP) <input type="checkbox"/> Systematic Transfer Plan (STP)		
Received from Mr./Ms./M/s. <input type="text"/>		Date <input type="text"/>
PAN <input type="text"/>		<div>Collection Center's Stamp &amp; Receipt Date and Time</div>
Scheme Name: <input type="text"/>		
Plan: <input type="checkbox"/> Regular <input type="checkbox"/> Direct   Option: <input type="checkbox"/> Growth <input type="checkbox"/> IDCW Payout		
Amount Rs. <input type="text"/> Monthly Frequency <input type="text"/>		

## 5. DECLARATION & SIGNATURES (APPLICANTS MUST SIGN AS PER MODE OF HOLDING)

Direct Plan investors: 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. Declaration by NRI/PIO: I / We hereby confirm that NJ Asset Management Private Limited ("NJAMC") / NJ Mutual Fund ("NJMF") has not communicated in any manner for soliciting its schemes / products in my jurisdiction and I/We have based on my / our own discretion applied / invested in the schemes of NJMF. I/We are aware that NJAMC / NJMF have neither filed any of its constitution / scheme related documents nor registered its Units in any jurisdiction / region except India as stated in the Statement of Additional Information. I/We confirm that my/our application is in compliance with applicable Indian and foreign laws and I am /we are not prohibited from accessing capital markets under any order/ruling/judgment etc. of any jurisdiction / regulation. I/We understand and acknowledge that NJAMC reserves the right to accept or reject any transactions and redeem any investments, at their sole discretion and as they may deem fit without assigning any reason thereto. I/We hereby authorize NJAMC / NJMF, its employees, its agents, its Registrar to disclose, share, remit in any form/manner/mode information with respect to investments made by me/us and/or any part of it including the changes/updates that may be provided by me/us to its agents, third party service providers, SEBI registered intermediaries for the purposes of any Indian or foreign statutory, regulatory, judicial, quasi- judicial authorities/agencies requirements without any intimation/advice to me/us. I/ We hereby agree to provide any additional information / documentation to NJAMC, its agents, employees, it's Registrar etc. that may be required in connection with the investments made by me/us. I/We shall indemnify NJAMC/NJMF/NJ Trustee Private Limited and its Sponsor/Group/ Associates, its Officers/Directors/Employees in respect of any loss, cost, charge, expenses and such other claims which may be incurred in respect of any false, misleading, inaccurate and incomplete information in connection with my/our investments in the Scheme(s). All Investors: I hereby authorize the representatives of NJ Asset Management Private Limited and its Associates to contact me through any mode of communication. This will override registry on DND / DNDCC, as the case may be. I/We confirm that the information provided in this form is true & accurate. I / We hereby authorize the Fund, AMC and its Agents to disclose my / our details including investment details to my / our bank(s) / Fund's bank(s) and / or Distributor / Broker / Investment Advisor and to verify my / our bank details provided by me / us, or to disclose to such service providers as deemed necessary for conduct of business. I hereby declare that the AMC / Fund can provide my information to any institution / tax authorities / governmental body for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. I/We have read and understood the content of the SID / SAI / KIM of the scheme. I have read and understood the terms, conditions, details, rules and regulations governing the scheme. I/We hereby declare that the amount invested in the scheme is through legitimate source only and does not involve designed for the purpose of the contravention of any Act, Rules, Regulations, Notifications or Directives of the provisions of the Income Tax Act, Anti Money Laundering Laws, Anti Corruption Laws or any other applicable laws enacted by the Government of India from time to time. I/we have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment. I/We confirm that the funds invested in the Scheme, legally belong to me/us. I/We hereby authorize the Mutual Fund, to redeem the funds invested in the Scheme, in favour of the applicant, at the applicable NAV prevailing on the date of such redemption and undertake such other action with such funds that may be required by the law. The ARN holder has disclosed to me/us all the commissions (trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds amongst which the Scheme is being recommended to me/us.

X  
First / Sole Applicant / Guardian / Authorised Signatory

X  
Second Applicant's Signature

X  
Third Applicant's Signature

## TERM AND CONDITION FOR SWP

This enrollment form should be completed in ENGLISH and in BLOCK LETTERS only. Please tick in the appropriate box for relevant options wherever applicable. Please do not overwrite. For any correction / changes (if any) made on the application form, the sole/all applicants (as per mode of holding opted in the folio) are requested to authenticate the same by cancelling and re-writing the correct details and counter-signing the same. This enrollment form, complete in all respects, should be submitted at any of the Official Points of Acceptance of NJ Mutual Fund. Incomplete enrollment form is liable to be rejected.

Instructions For SWP:

- Unitholders are advised to read the Key Information Memorandum, Scheme information Document of the respective scheme and Statement of Additional Information carefully for Applicable NAV, Exit load and detailed Risk factors.
- A single SWP Enrollment Form can be used for one Scheme / Plan / Option only. Investor should use separate forms for more than one Scheme / Plan / Option.
- Signature(s) should be as it appears on the Application Form in the same order and as per the mode of holding under the folio. In case the mode of holding is joint, all Unit holders are required to sign.
- The SWP Facility using this SWP request form is available only for units held in Non - Demat Mode. For SWP in the units held in demat mode, investors are required to contact their Brokers and/or Depository Participants for respective Trading-Demat accounts.
- The minimum withdrawal amount is Rs. 500/- and in multiple of Rs.1/-thereafter.
- If the scheme/plan/option is not mentioned and there is only one scheme/plan/ option available in the folio, the same will be processed. In case there are multiple Scheme/Plan/Option available and if the same is not specified in the request, the same will be subject to rejection.
- Investors can choose any date for SWP from 1st to 28th Month In case there is any ambiguity the default date will be considered as 7th of every month. In case the "To Date" i.e. SWP end date is not mentioned, the payout will continue until the balance units are reduced to zero. Default installments under SWP: Where the number of installments has not been specified by the investors/Unit holder, the default number of installments shall be the applicable minimum installments i.e. 6.
- The amount withdrawn under the SWP will be considered as a redemption and shall be converted into units and will be deducted from the unit balance of the Unit holder on FIFO basis.
- If there is inadequate balance on the SWP date, the SWP will be processed for the balance units and the SWP will be automatically terminated and there will not be any further trigger.
- Investors/ unitholders subscribing for SWP are required to submit SWP requests at least 15 business days prior

to the date of first SWP and shall not be beyond 100 days from the date of submission of request.

- Exit load will be charged as per the scheme's applicable load structure at the time of purchase of the units.
- If the withdrawal date falls on a non-Business day, the next Business Day will be considered for processing the SWP installment and/or releasing the payment.
- If the SWP request is received without NFO purchase the same will be liable to reject.
- The Unit holder needs to specify the start date and the end date in the SWP form. In cases where the start date and end date has not been specified, the SWP will commence from the specified installment day of the same month, subject to the date falling within 15 Business days of the date of submission, otherwise the SWP will commence from the specified installment day of the immediately following month in which such request is received. Also such SWP will continue till the balance in the account becomes nil.
- SWP facility may be terminated on receipt of a written notice from the Unitholder. Notice of such discontinuation should be received at least 15 Business days prior to the due date of the next withdrawal. SWP will terminate automatically if all Units are liquidated or withdrawn from the folio or pledged or upon receipt of notification of death of the first named Unitholder.
- Proceeds of SWP payout will be sent only to the Default bank account that is already registered for the aforesaid folio. The payout of funds under SWP will be at NAV after deducting the applicable exit load, TDS etc. for the respective transaction. In case you wish to change the bank account fill in a Common Transaction Slip.
- 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.
- 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 credited with delay or after the specific SWP payout date due to various clearing cycles / 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.

## TERMS & CONDITIONS FOR SYSTEMATIC TRANSFER PLAN (STP)

This enrolment form should be completed in ENGLISH and in BLOCK LETTERS only. Please tick in the appropriate box for relevant options wherever applicable. Please do not overwrite. For any correction / changes (if any) made on the application form, the sole/all applicants (as per mode of holding opted in the folio) are requested to authenticate the same by cancelling and re-writing the correct details and counter-signing the same. This enrolment form, complete in all respects, should be submitted at any of the Official Points of Acceptance of NJ Mutual Fund. Incomplete enrolment form is liable to be rejected.

Instructions For STP:

Unitholders are advised to read the Key Information Memorandum, Scheme information Document of the respective scheme and Statement of Additional Information carefully for Applicable NAV, Exit load and detailed Risk factors.

- Transfer fixed sums from their Unit accounts in the Scheme to the existing schemes or other schemes launched by the NJ Mutual Fund from time to time.
- Minimum installment Amount: Rs.500/- and in multiple of 1/- thereafter
- Frequency : Monthly only
- Transfer Dates: Any date between 1 to 28
- Default installments under STP: Where the number of installments has not been specified by the investors/Unit holder, the default number of installments shall be the applicable minimum installments i.e. 6.
- In case of absence /ambiguity in selection of frequency, default will be monthly for the 7th of each month. An investor has to clearly specify the name & the option of the Transferor & Transferee scheme in the enrolment form. If name of the Transferor or Transferee Scheme is not stated or in case of any ambiguity STP enrolment request shall be liable to be rejected. In absence of information, the default option for the Transferee scheme shall be growth option.
- Investors/ unitholders subscribing for STP are required to submit STP requests at least 15 business days prior to the date of first STP and shall not be beyond 100 days from the date of submission of request.
- Unit holders should note that unit holders' details and mode of holding (single, jointly, anyone or survivor) in the Transferee Scheme will be as per the existing folio number of the Transferor Scheme.

- If STP date / day is a non-Business day, then the next Business Day shall be the STP date / day and the same will be considered for the purpose of determining the applicable NAV.
- Investors will have the right to discontinue the STP at any time, if they so desire provided they intimate the Mutual Fund at least 15 Business Days prior to the date of their due installment date.
- Units marked under lien or pledged or units under lockin period in the "Source Scheme" shall not be eligible for STP.
- At every installment, the system will check for the Balance amount in the source Scheme with "STP Amount": In case of insufficient balance in the source scheme, the installment will not be processed.
- Auto Termination of STP: The STP shall be auto terminated in case of :
  - three consecutive failures to process the instalments on account of insufficient balance maintained by the investor in the source scheme or any other reason attributable to the investor; or expiry of the enrolment period whichever is earlier.
  - specific court order
- Load structure of the Transferor Scheme & Transferee Schemes as on the date of enrolment of STP shall be applicable.
- In case of a minor applicant, the guardian can opt for STP only till the date of minor attaining majority. AMC shall suspend the standing instruction of STP enrollment from the date of minor attaining majority by giving adequate prior notice. Further, once the minor attains majority, the guardian will not be able undertake any financial and non-financial transactions including fresh registration of STP and the folio shall be frozen for the further operation till the time requisite documents for changing the status from minor to major is submitted to the Fund.
- 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.
- Investors/ unitholders subscribing for STP are required to submit STP requests at least 15 business days prior to the date of first STP and shall not be beyond 100 days from the date of submission of request. In case the STP is submitted along with NFO Application the timeline of 15 Business days will start from scheme reopen date.

## ONE TIME DEBIT MANDATE (NACH/Direct Debit Mandate Form) (Application for Lumpsum Addition Purchases as well as SIP Registration)

<b>NACH/ECS/AUTO DEBIT</b>		UMRN																Date							
<b>MANDATE INSTRUCTION FORM</b>		Sponsor Bank Code																Utility Code							
Tick (✓)		HDFC0000070																NACH00000000023008							
<input checked="" type="checkbox"/> <b>CREATE</b>		I/We hereby authorize																NJ Mutual Fund				to debit (tick ✓)			
<input type="checkbox"/> <b>MODIFY</b>																		SB/CA/CC/SB-NRE/SB-NRO/Other							
<input type="checkbox"/> <b>CANCEL</b>		Bank a/c number																							
with Bank																		IFSC				or MICR			
an amount of Rupees		In Words																₹				In Figures			
FREQUENCY		<input type="checkbox"/> Mthly <input type="checkbox"/> Qtrly <input type="checkbox"/> H-Yrly <input type="checkbox"/> Yrly <input checked="" type="checkbox"/> As & when presented																DEBIT TYPE				<input type="checkbox"/> Fixed Amount <input checked="" type="checkbox"/> 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 the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank.																									
<b>PERIOD</b>																									
From		D D M M Y Y Y Y																							
To		D D M M Y Y Y Y																							
Or		<input type="checkbox"/> Until Cancelled																							
1. Signature of First Holder Name as in Bank record																									
2. Signature of Second Holder Name as in Bank record																									
3. Signature of Third Holder Name as in Bank record																									

- This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing the user entity/ Corporate to debit my account, based on the instructions as agreed and signed by me.
- I have understood that I am authorised 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.

## 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 enrollment 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.
  - AMC has rights to initiate Mandate cancellation in case the Mandate is dormant i.e. if there is no transaction in the Mandate for more than 6 months. The cancellation will be initiated by the AMC after sending an email intimation to the investors
- ### SIP 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, Following 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.
  2. The minimum SIP Top-up amount is Rs. 100 and in multiples of Rs. 1/- .
  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
    - Default Amount: Rs. 100 and in multiples of Rs. 1/-
  5. 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.
  8. 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.
  9. 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.