Rationale for Investments through PSIP

Financial Planning-Need of the Hour!
Financial Planning is seen emerging as the face of advisory services in India - As a continual process which charts a roadmap to achieve planned financial goals & meet unforeseen needs; Financial Planning integrates the basic principles: Long Term Investing, Disciplined Systematic Approach, Asset Allocation & Rebalancing.

At NIMF, we believe in empowering investors with customized integrated financial solutions thus assisting one to "Achieve Financial Goals through Right Planning"

Transformation from Products to Solutions
All types of investors have different financial goals which can be fulfilled by investing in varied investment products. Being a customer centric organization, we feel it is the right time to offer our investors one-stop simplified & customized solution to manage investments.

Hence in line with our philosophy to continually equip and empower our investors in achieving the financial goals, through a systematic way, we are happy to introduce another unique first of its kind feature that brings the twin benefits of wealth creation through systematic investment and the convenience of investing through one time bank mandate, popularly known as Portfolio SIP (P-SIP)

What is P SIP?
A Unique & simple investment solution that will provide an opportunity to invest systematically and create wealth across equity debt and gold asset classes;

Investments have been made easy through Portfolio SIP - Answers for all your questions!!!

Where? Diversification across different asset classes
What? Customised solutions based on an individual's risk profile
How? Convenience of investing through one bank mandate across multiple schemes
When? Systematic portfolio creation does away with timing of the market

3 SIMPLE STEPS TO REGISTER FOR PSIP

Step 1:  Fill up FAST Enrollment cum Registration Form.
Step 2:  Fill up the Risk Profiler to help us know your Risk Profile.
Step 3:  Fill up the PSIP section of Wealth creation form to achieve your financial goals.
1. **Goal Planning - Wealth Creation**

- **Mode of Investment:**
  - Lumpsum
  - Nippon India Portfolio SIP
- **Investment Horizon:**
  - < 5 Years
  - > 5 Years
- **Plan for:**
  - Self
  - Wife
  - Child
  - Other
- **Plan to Achieve:**
  - [ ] Retirement
  - [ ] Marriage
  - [ ] Home
  - [ ] Higher Education
  - [ ] Travel
  - [ ] Others

### 2. **GENERAL INFORMATION**

- **MODE OF HOLDING:**
  - Single
  - Joint (Default)
  - Any one or Survivor

### 3. **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:**
  - [ ] Father
  - [ ] Mother
  - [ ] Court Appointed Guardian
- **Proof of Date of Birth and Guardian’s Relationship with Minor:**
  - [ ] Birth Certificate
  - [ ] Passport
  - [ ] Others
- **STATUS:**
  - Resident Individual
  - NRI

### 4. **SECOND APPLICANT DETAILS**

- **NAME:**
- **PAN / PEKRN:**
- **CKYC Id:**
- **STATUS:**
  - Resident Individual
  - NRI

### 5. **THIRD APPLICANT DETAILS**

- **NAME:**
- **PAN / PEKRN:**
- **CKYC Id:**
- **STATUS:**
  - Resident Individual
  - NRI

### 6. **ADDITIONAL KYC DETAILS**

- **OCCUPATION:**
  - Professional
  - Agriculturist
  - Housewife
  - Retired
  - Government Service/PublicSector
  - Business
  - Forex Dealer
  - Student
  - Private Sector Service
  - Others
  - 1st Applicant
  - 2nd Applicant
  - 3rd Applicant
  - Guardian

- **GROSS ANNUAL INCOME DETAILS:**
  - Below 1 Lac
  - 1-5 Lacs
  - 5-10 Lacs
  - 10-25 Lacs
  - 25 Lacs-1 Crore
  - >1 Crore

- **NET-WORTH**
  - Date

- **PEP DETAILS:**
  - Are you a Politically Exposed Person (PEP)?
  - Are you related to a Politically Exposed Person (PEP)?

---

**Acknowledgment Receipt of Fast Enrollment / Registration Form**

(To be filled by the Unit holder)

- **Received from:**
- **Stamp of receiving branch:**
7. FATCA and CRS DETAILS  For Individuals (Mandatory)

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

<table>
<thead>
<tr>
<th>Sole/First Applicant/Guardian</th>
<th>Second Applicant</th>
<th>Third Applicant</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Country #</strong></td>
<td><strong>Tax Identification Number</strong></td>
<td><strong>Identification Type</strong></td>
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</tbody>
</table>

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 $*

8. CONTACT DETAILS OF SOLE / FIRST APPLICANT (Refer Instruction No. 20 - 23)

<table>
<thead>
<tr>
<th>Correspondence Address <strong>(P.O. Box is not sufficient)</strong></th>
<th>Overseas Address (Mandatory for NRI / FPI Applicants)</th>
</tr>
</thead>
<tbody>
<tr>
<td>House/Flat No.</td>
<td>House/Flat No.</td>
</tr>
<tr>
<td>Block No.</td>
<td>Block No.</td>
</tr>
<tr>
<td>City/Town</td>
<td>City/Town</td>
</tr>
<tr>
<td>State</td>
<td>State</td>
</tr>
<tr>
<td>Country</td>
<td>Country</td>
</tr>
<tr>
<td>PIN Code</td>
<td>Pin Code</td>
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<tr>
<td>Overseas Address</td>
<td>Overseas Address</td>
</tr>
<tr>
<td>City/Town</td>
<td>City/Town</td>
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<tr>
<td>State</td>
<td>State</td>
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<td>Country</td>
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<td>Overseas Address</td>
<td>Overseas Address</td>
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<td>City/Town</td>
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<tr>
<td>State</td>
<td>State</td>
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<tr>
<td>Country</td>
<td>Country</td>
</tr>
<tr>
<td><strong>Tel. (Res.)</strong></td>
<td><strong>Tel. (Off.)</strong></td>
</tr>
<tr>
<td><strong>Mobile No.</strong></td>
<td><strong>Mobile No.</strong></td>
</tr>
</tbody>
</table>

Email ID

Investors providing Email Id would mandatorily receive E - Statement of Accounts in lieu of physical Statement of Accounts and the annual report or abridged summary on email. Please register your Mobile No & Email Id with us to get instant transaction alerts via SMS & Email.

9. BANK ACCOUNT DETAILS MANDATORY for Redemption/Dividend/Refunds, if any (Refer Instruction No. 17 - 19)

<table>
<thead>
<tr>
<th>Bank Name</th>
<th>Account No.</th>
<th>Branch Address</th>
<th>PIN</th>
<th>IFSC Code</th>
<th>MICR Code</th>
</tr>
</thead>
</table>

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.

10. NOMINATION - I wish to Nominate  □ Yes  □ No (Mandatory if mode of holding is single) (Refer Instruction No. 27) In case of existing investor, nomination details mentioned in the below table will replace the existing details registered in the folio. Signature of applicants is mandatory if you do not wise to nominate.

<table>
<thead>
<tr>
<th>Nominee Name &amp; Address</th>
<th>PAN of Nominee (Optional)</th>
<th>Date of Birth of Nominee</th>
<th>Nominee Relation With Investor</th>
<th>Guardian Name (in case Nominee is Minor)</th>
<th>Guardian Relation with Nominee</th>
<th>Allocation (%)</th>
<th>Sign of Nominee</th>
<th>Sign of Guardian</th>
<th>Signature of Applicants</th>
</tr>
</thead>
<tbody>
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</tbody>
</table>

11. DECLARATION

(We would like to invest in Nippon India Mutual Fund subject to terms of the Statement of Additional Information (SAI), Scheme Information Document (SID), Key Information Memorandum (KIM) and subsequent amendments thereto. We have read, understood (before filling application form) and are bound by the details of the SAI, SID & KIM including details relating to various services including but not limited to Nippon India Any Time Money Card. (We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. / 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 Reliance Nippon Life Asset Management Limited (RNAM) liability. I understand that the RNAM may, at its absolute discretion, discontinue any of the services completely or partially without any prior notice to me. I/We hereby agree that the RNAM can debit from my/our 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/We confirm that i/am resident of India.

□ I/We confirm that i/am 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/FNCA Account. (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/FNCA Account.

□ I/We have read and understood Instruction no. XII and hereby agree to abide by the same. I hereby declare that the information provided in the Form is in accordance with section 285BA of the Income Tax Act, 1961 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 hereby authorize the representatives of Reliance Nippon Life Asset Management Ltd and its Associates to contact me/us 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

Reliance Centre, 7th Floor South Wing, Off Western Express Highway, Santacruz (East), Mumbai - 400 055.
Customer Care: 1860 266 0111 (Call charges apply) | www.nipponindiamf.com
Copy to be retained by Investor / Financial Advisor

Risk Profiler

1. What is your Investment Horizon? How long can you keep your money invested in the market before needing access to it?
   A. Up to two years  B. Two to three years
   C. Three to five years  D. Five years to Ten years
   E. Ten years and more

2. The age group you belong to:
   A. Less than 25 years  B. 25 - 35 years  C. 36 - 50 years
   D. 51 years above

3. How well do you understand investing in the markets?
   A. I am a novice. I don’t understand the markets at all.
   B. I have basic understanding of investing. I understand the risks and basic investment concepts like diversification.
   C. I have an amateur interest in investing. I have invested earlier on my own. I understand how markets fluctuate and the pros and cons of different investment classes.
   D. I am an experienced investor. I have invested in different markets and understand different investment strategies. I have my own investment philosophy.

4. My current and future income sources (example: salary, business income, etc) are:
   A. Very unstable B. Unstable C. Some what stable
   D. Stable  E. Very Stable

5. From the following 5 possible investment scenario, please select the option which defines your investment objective? A. I cannot consider any Loss
   B. I can consider Loss of 4% if the possible Gains are of 10%
   C. I can consider Loss of 8% if the possible Gains are of 22%
   D. I can consider Loss of 14% if the possible Gains are of 30%
   E. I can consider Loss of 25% if the possible gains are of 50%

6. If your investment outlook is long-term (more than five years), how long will you hold on to a poorly performing portfolio before cashing in?
   A. Immediately liquidate if there is an erosion of my capital
   B. I’d hold for 3 months  C. I’d hold for 6 months
   D. I’d hold for one year  E. I’d hold for up to two years

7. Volatile investments usually provide higher returns and tax efficiency. What is your desired balance?
   A. Preferably guaranteed returns, before tax efficiency
   B. Stable, reliable returns, minimal tax efficiency
   C. Some variability in returns, some tax efficiency
   D. Moderate variability in returns, reasonable tax efficiency
   E. Unstable, but potentially higher returns, maximizing tax efficiency

8. If a few months after investing, the value of your investments declines by 20%, what would you do?
   A. Cut losses immediately and liquidate all investments. Capital preservation is paramount.
   B. Cut your losses and transfer investments to safer asset classes.
   C. You would be worried, but would give your investments a little more time.
   D. You are ok with volatility and accept decline in portfolio value as a part of investing. You would keep your investments as they are.
   E. You would add to your investments to bring the average buying price lower. You are confident about your investments and are not perturbed by notional losses.

9. Which of these scenarios best describes your "Risk Range"? What level of losses and profits would you be comfortable with?

<table>
<thead>
<tr>
<th>Select</th>
<th>Choice</th>
<th>Worst year</th>
<th>Best Year</th>
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<tbody>
<tr>
<td>A</td>
<td>Investment A</td>
<td>1%</td>
<td>15%</td>
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<tr>
<td>B</td>
<td>Investment B</td>
<td>-5%</td>
<td>20%</td>
</tr>
<tr>
<td>C</td>
<td>Investment C</td>
<td>-10%</td>
<td>25%</td>
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<tr>
<td>D</td>
<td>Investment D</td>
<td>-14%</td>
<td>30%</td>
</tr>
<tr>
<td>E</td>
<td>Investment E</td>
<td>-18%</td>
<td>35%</td>
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</tbody>
</table>

Risk Profiler
Copy to be retained by Investor / Financial Advisor

Fast Form / 07th Oct 2019 / Ver 3.3
Nippon India Mutual Fund has prepared the “Risk Profiler” to assist an individual to determine his risk profile by answering certain questions, which will ultimately assist him in determining his asset allocation. The questions provided are on the basis of sources believed to be reliable. Risk profile of an individual also depends upon various factors including age, strength of income, family situation, current financial picture, and overall tendencies and investment disposition etc. Readers are advised to seek independent professional advice and arrive at an informed investment decision before making any investments. None of The Sponsor, The Investment Manager, The Trustee, their respective directors, employees, affiliates or representatives shall be liable for any direct, indirect, special, incidental, consequential, punitive or exemplary damages, including lost profits arising in any way from the information contained in this material.

Below is the score-card that we will use to determine your risk profile, which in turn shall determine your asset allocation mix.

<table>
<thead>
<tr>
<th>Question no:</th>
<th>A</th>
<th>B</th>
<th>C</th>
<th>D</th>
<th>E</th>
<th>Score</th>
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</table>

Conservative  Score grid 8 - 19

You are an investor who is prepared to accept lower returns with lower levels of risk in order to preserve your capital. The negative effects of taxation and inflation will not be of concern to you, provided your initial investment is protected. As a conservative investor, you might expect your portfolio to be allocated approximately 15% in growth assets, with the remainder in defensive assets and an allocation to gold.

![Conservative Portfolio (%)](image)

Moderate  Score grid 20 - 29

You are an investor who would like to invest in both income and growth assets. You will be comfortable with calculated risks to achieve good returns, however, you require an investment strategy that adequately deals with the effects of inflation and tax. As a moderate investor, you might expect your portfolio to be allocated approximately 45% in growth assets, with the remainder in defensive assets and an allocation to gold.

![Moderate Portfolio (%)](image)

Aggressive  Score grid > 30

You are an investor who is comfortable with a high volatility and high level of risk in order to achieve higher returns over long term. Your objective is to accumulate assets over long term by primarily investing in growth assets. As an aggressive investor, you might expect your portfolio to be allocated up to 75% in growth assets and an allocation to gold.

![Aggressive Portfolio (%)](image)

Based on my assessment of various factors including the services rendered by my financial advisor to me for my investments in FAST including P-SIP investment, I hereby agree to pay ____________ to my financial advisor having ARN No ___________ favoring ___________________________ by cheque no ___________ dated ____________.

Signature of the Investor
**INVEST EASY REGISTRATION FORM**

(Not applicable for investors who have already opted for Invest Easy)

---

**DISTRIBUTOR / BROKER INFORMATION**

<table>
<thead>
<tr>
<th>Name &amp; Broker Code / ARN</th>
<th>Sub Broker / Sub Agent ARN Code</th>
<th>Employee Unique Identification Number</th>
<th>Sub Broker / Sub Agent Code</th>
<th>RIA Code</th>
</tr>
</thead>
</table>

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

---

**APPLICANT DETAILS**

<table>
<thead>
<tr>
<th>Name of Sole/1st holder</th>
<th>PAN No / PEKRN.</th>
<th>KYC</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name of 2nd holder</td>
<td>PAN No / PEKRN.</td>
<td>KYC</td>
</tr>
<tr>
<td>Name of 3rd holder</td>
<td>PAN No / PEKRN.</td>
<td>KYC</td>
</tr>
</tbody>
</table>

---

**DECLARATION**

| [ ] We would like to invest in schemes of Nippon India Mutual Fund 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 /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 Reliance Nippon Life Asset Management Limited (RNAM) liability. I understand that the RNAM may, at its absolute discretion, discontinue any of the services completely or partially without any prior notice to me. I agree RNAM 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 me/us and is 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/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/We authorize the representatives of Reliance Nippon Life Asset Management Ltd and its Associates to contact me through any mode of communication. This will override registry on DND / DNDC, as the case maybe.

---

**SIGNATURE**

By signing this 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.

---

**ONE TIME BANK MANDATE**

**NACH / Direct Debit Mandate Form**

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

<table>
<thead>
<tr>
<th>APP No.</th>
<th>Date:</th>
</tr>
</thead>
</table>

**APP No.**

**Sponsor Bank Code**

**Utility Code**

**FREQUENCY:** Monthly  Quarterly  Half Yearly  Yearly

**With Bank**

IFSC

MICR

**FUND TYPE**

to debit (tick)

SB  CA  CC  SB-NRE  SB-NRO  Other

**an amount of Rupees**

**FREQUENCY:**

**as & when presented**

**DEBIT TYPE**

**Fixed Amount:**

**Maximum Amount:**

**Reference 1**

**Folio No.**

Reference 2

**Appln No.**

**Email ID:**

**Mobile / Phone No:**

By signing this, I/We authorize to debiting my account as per latest schedule of charges of the bank.

---

**INVEST EASY REGISTRATION FORM**

(To be filled in by the Unit holder)

**APP No.:**

---

Received from

Acknowledgment Receipt

One Time Bank Mandate Registration and Invest Easy Application in Folio

---

**Nippon India Mutual Fund**

Wealth sets you free

**Name & Broker Code / ARN**

**Sub Broker / Sub Agent ARN Code**

**Employee Unique Identification Number**

**Sub Broker / Sub Agent Code**

**RIA Code**

---

**FREQUENCY:**

---

**One Time Bank Mandate**

(To be filled in by the Unit holder)

---

**Invest Easy Registration Form**

(To be filled in by the Unit holder)

---

Received from

Acknowledgment Receipt

One Time Bank Mandate Registration and Invest Easy Application in Folio

---

**Nippon India Mutual Fund**

Wealth sets you free

---

**One Time Bank Mandate Registration and Invest Easy Application in Folio**
(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. The list may undergo changes from time to time.

(2) “National Automated Clearing House (NACH)” is Direct Electronic Debit mode implemented by National Payments Corporation of India (NPCI). The list of NACH live banks is available on NPCI website www.npci.org.in.

(3) The investor agrees to abide by the terms and conditions of NACH Debit / Auto Debit facility of Reserve Bank of India/Banks, Nippon India Mutual Fund (NIMF) / RNAM, 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 / RNAM, 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 specified SIP date due to various clearing cycles of NACH Debit / Auto Debit / local holidays.

(4) Please read the Key Information Memorandum, Statement of Additional Information (SAI) and Scheme Information Document (SID) of respective Scheme(s) carefully before investing.

(5) In case the investor wishes to cancel the One Time Bank Mandate, investor will have to submit an One Time Bank Mandate Cancellation Form 21 business days prior to discontinue the mandate.

(6) Investor 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 Access” 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) on the One Time Bank Mandate Registration Form.

(7) 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.

(8) The One Time Bank Mandate Form should be submitted at any of the Designated Investor Service Centre (DISCs) of RNAM or Karvy Fintech Private Limited.

(9) 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.

(10) RNAM reserves the right to reject any application without assigning any reason thereof. RNAM in consultation with Trustees reserves the right to withdraw these offers, 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.

(11) 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 Reliance Nippon Life Asset Management Limited (‘RNAM’). 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.

(12) 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 RNAM with respect to the concerned folio.

(13) Terms and conditions for transactions through SMS

(i) Investor(s) can start using this Facility only after successful registration of the Invest Easy Registration Form with their bankers and receipt of confirmation letter/SMS/email from the RNAM.

(ii) If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information/key word or due to non-receipt of the SMS message by the RTA or due to late receipt of SMS due to mobile network congestions or due to non-connectivity or due to any reason whatsoever, the Unit holder(s) will not hold the Fund, RNAM responsible for the same.

(iii) The request for transaction is to be considered as accepted, subject to realization of funds towards purchases and only on the receipt of the confirmation from RTA on the registered mobile number or email id of the Unit holder.

(iv) In case of non-receipt of confirmation from RTA within a reasonable time, investor(s) are requested to immediately call up the call centre to confirm the status of the transaction.

(v) In case the investor receives multiple confirmations against a single transaction, the same needs to be brought to the attention of the RNAM.

(vi) If the investor(s) believes there has been any unauthorized transaction effected, the investor shall notify the RNAM immediately.

(14) Terms and conditions for transactions through website

(i) Investors having registered Invest Easy - Individuals registered in the folio can now subscribe the schemes of Nippon India Mutual Fund through our website www.nipponindiamf.com and make the payment through Invest Easy Facility.

(ii) This facility is in addition to the existing mode of payment like Net Banking / Debit Card.

(iii) Investor(s) will have to login to the online account using the user id and password/transaction pin to authorize the transaction for Nippon India Mutual Fund to initiate the debit instruction to the bank.

(iv) For List of schemes codes, terms & conditions and other details please visit www.nipponindiamf.com or call our Customer Care at 1800 266 0111 (Call charges apply).

(15) If only the mobile number of the investor is registered with RNAM / NIMF, investor can execute transaction only through SMS. The confirmation pertaining to mandate registration /transaction confirmation / account statement and such other communication as required under Securities & Exchange (Mutual Funds) Regulations, 1996, will be dispatched through physical mode on the registered address & SMS.

(16) If only the email id of the investor is registered with RNAM / NIMF, investor can execute the following transactions:

• Transaction through Call Center
• Transaction through mobile WAP (Web Access Portal) Site.
• Transaction through NIMF website

(17) IPIN will be issued only in physical mode and mandate registration / transaction confirmation / account statement and such other communication as required under Securities & Exchange (Mutual Funds) Regulations, 1996, will be dispatched through electronic means in line with the applicable regulations as amended from time to time. Investor may please note that the confirmation of mandate registration shall be informed to the investor through Physical Mode also.

(18) Employees 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.

*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, /We would not hold Nippon India Mutual Fund, their representatives, service providers, participating banks & other user institutions responsible. /We have read the Terms & Conditions and agree to discharge the responsibility expected of me/us as a participant(s) under the scheme; /We authorize use of above mentioned contact details for the purpose of this specific mandate instruction processing. /We hereby confirm adherence to terms on this mandate. /We authorize the representatives of Reliance Nippon Life Asset Management Ltd 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: /We wish to inform you that /we have registered with Hippon 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. /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)
**1. DISTRIBUTOR / BROKER INFORMATION**

<table>
<thead>
<tr>
<th>Name &amp; Broker Code / ARN</th>
<th>Sub Broker / Sub Agent Code</th>
<th>Sub Broker / Sub Agent ARN Code</th>
<th>Sub Broker / Sub Agent Code</th>
<th>RIA Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>ARN: - (ARN stamp here)</td>
<td>ARN: - (ARN stamp here)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Please sign below in case the EUN is left blank/not provided. (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 inappropriateness, 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

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investor’s assessment of various factors including the service rendered by the distributor.

**2. EXISTING FAST FOLIO NO.**

(If you have an existing folio number with KYC validated, please mention the number here. Mode of holding will be as per existing folio number.)

<table>
<thead>
<tr>
<th>(Please tick (✓) any one)</th>
</tr>
</thead>
<tbody>
<tr>
<td>I am a First time investor across Mutual Funds OR</td>
</tr>
<tr>
<td>I am an existing investor in Mutual Funds</td>
</tr>
</tbody>
</table>

**3. MODE OF INVESTMENT**

- **Nippon India Portfolio SIP through STP (Nippon India PSTP)**
  - This facility will help you to register SIP into Nippon India Liquid Fund and then Auto Switch (STP) into various equity, Debt & Gold schemes (as per the selected portfolio or as per the investor choice) on pre-determined dates as per the selected frequency.

- **Lumpsum**
  - This facility will help you to make Lumpsum Purchase in Nippon India Liquid Fund and then Auto switch into various equity, Debt & Gold schemes (as per the selected portfolio or as per the investor choice) on pre-determined dates as per the selected frequency.

**4. SIP REGISTRATION DETAILS## (Applicable for both Nippon India PSIP and Nippon India PSTP)**

*Note: 1) In case you have opted for Nippon India PSIP please fill in the SIP registration details and proceed to Point 6 below (Default). 2) In case you have opted for Nippon India PSTP please fill in the SIP registration details and proceed to Point 4 and then Point 6 below.*

**5. Nippon India PSTP (Refer Instruction No. 9)**

**A. SYSTEMATIC INVESTMENT PLAN (SIP) DETAILS**

| Scheme Name : Nippon India Liquid Fund * (* all sub options except for daily and weekly dividend option) |

**B. SYSTEMATIC TRANSFER PLAN (STP) INTO WEALTH CREATION**

| (Minimum gap of 15 calendar days from the date of SIP Transaction) |

**6. LUMPSUM INVESTMENT (Refer Instruction No. 10)**

**A. INVESTMENT & PAYMENT DETAILS**

| Minimum Investment: ₹ 5000 & in multiples of ₹ 100 thereafter / Additional Investment: ₹ 1000 & in multiples of ₹ 100 thereafter |

**B. AUTO SWITCH INTO WEALTH CREATION**

| (Minimum 7 calendar days from the date of Investment/Switch) |

**7. WEALTH CREATION THROUGH ASSET ALLOCATION**

| Select any one option: Growth Plan Growth Option (Default) Dividend Plan (Payout Option) (Frequency: Quarterly if applicable else as and when dividend is declared) |

**1. (Investors Risk Profile) Aggressive Portfolio**

| Equity/Debt/Gold | 75/15/10 |

**Recommended Portfolios**

<table>
<thead>
<tr>
<th>Asset Class</th>
<th>Categories</th>
<th>Scheme Name</th>
<th>Asset Allocation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Equity</td>
<td>Mid Cap Fund</td>
<td>Nippon India Growth Fund</td>
<td>45%</td>
</tr>
<tr>
<td></td>
<td>Multi Cap Fund</td>
<td>Nippon India Multi Cap Fund</td>
<td>30%</td>
</tr>
<tr>
<td>Debt</td>
<td>Credit Risk Fund</td>
<td>Nippon India Credit Risk Fund</td>
<td>15%</td>
</tr>
<tr>
<td></td>
<td>Gold FOFO</td>
<td>Nippon India Gold Savings Fund</td>
<td>10%</td>
</tr>
</tbody>
</table>

**Acknowledgment Receipt**

(To be filled in by the Unit holder)

APP No.:
2. (Investors Risk Profile) Moderate Portfolio □

<table>
<thead>
<tr>
<th>Asset Class</th>
<th>Categories</th>
<th>Scheme Name</th>
<th>Asset Allocation %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Equity</td>
<td>Multi Cap Fund</td>
<td>Nippon India Multi Cap Fund</td>
<td>25%</td>
</tr>
<tr>
<td>Debt</td>
<td>Large Cap Fund</td>
<td>Nippon India Large Cap Fund</td>
<td>20%</td>
</tr>
<tr>
<td>Gold</td>
<td>Gold FOF</td>
<td>Nippon India Gold Savings Fund</td>
<td>10%</td>
</tr>
</tbody>
</table>

3. (Investors Risk Profile) Conservative Portfolio

<table>
<thead>
<tr>
<th>Asset Class</th>
<th>Categories</th>
<th>Scheme Name</th>
<th>Asset Allocation %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Equity</td>
<td>Large Cap Fund</td>
<td>Nippon India Large Cap Fund</td>
<td>15%</td>
</tr>
<tr>
<td>Debt</td>
<td>Medium Duration Fund</td>
<td>Nippon India Classic Bond Fund</td>
<td>45%</td>
</tr>
<tr>
<td>Gold</td>
<td>Gold FOF</td>
<td>Nippon India Gold Savings Fund</td>
<td>10%</td>
</tr>
</tbody>
</table>

4. Investors Choice (Your choice of investment. Total Asset allocation should be 100%)

<table>
<thead>
<tr>
<th>Scheme Name</th>
<th>Plan &amp; Option</th>
<th>Asset Allocation %</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Percentage (%)</td>
</tr>
</tbody>
</table>

OR

5. Investors Choice (Your choice of investment. Total Asset allocation should be total of the amount invested)

<table>
<thead>
<tr>
<th>Scheme Name</th>
<th>Plan &amp; Option</th>
<th>Asset Allocation Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Minimum Amount as per scheme</td>
</tr>
</tbody>
</table>

8. DECLARATION & SIGNATURE/S

Note:
(1) The % allocation to various asset classes (Equity, Debt or Gold) will be considered at the time of executing the SIP transactions.
(2) Fresh / additional subscriptions /switch-ins will not be allowed / accepted at any point of time till further notice, from the effective date 26th March 2018 in Nippon India Small Cap Fund.
(3) Investors are requested to ensure that the allocation in Nippon India Tax Saver ELSS Fund through Investor Choice Option should be minimum ₹500 and in multiples of ₹500. The same shall be applicable for initial investment through Nippon India PSIP and further if the investor opts for Step up in the scheme.

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 have read and understood Instruction no. XIII and hereby declare that the above information is given by the undersigned and particulars given by me/us are correct and complete. Further, I/We confirm that the subscription amount and the said charges shall be paid to the distributors.

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.
GENERAL INSTRUCTIONS

(1) Please read the Key Information Memorandum (KIM), Statement of Additional Information (SAI) and the Scheme Information Document (SID) of the respective schemes carefully before investing. All application forms are to be filled in English in BLOCK letters using Black or Dark Blue colored ink. If the application form is not complete in all respects, the same is liable for rejection, either at the collection point itself or after opening at the back office of the registrars.

(2) The application form must be filled in English in BLOCK letters using Black or Dark Blue colored ink. Incomplete applications are liable to be rejected. Please ensure that the requisite details and documentary evidences are provided. The transaction charges of ₹ 100 (existing investor) or ₹ 150 (new investor) will be deducted for incomplete applications. The transaction charges of ₹ 100 (existing investor) or ₹ 150 (new investor) will be deducted for each attempt to fill in an application form. The transaction charges will not be reimbursed in case of rejection of applications.

(3) Individual Investors are required to submit ‘KYC Details Change Form’ issued by CVL-KRA available through the Designated Investor Service Centers (DISC) of Nippon India Mutual Fund (NIMF) in the event of any change in the KYC details. The KYC details of the investors shall be verified before accepting the account for transaction

(4) In case the payment is made through Demand Draft or Bankers Cheque or Indian Rupee draft purchased abroad or from FCNR or NRE A/c, An Account Certificate from the Bank issuing the draft must be submitted along with the draft. For the above mentioned cases KYC of the investor and the KYC of the person in whose favor draft is made is required.

(5) In case of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the applicant may be advised to again check and correct the same. In such a scenario, the KYC status changes to ‘Verified by CVL KRA’, investors need not submit the ‘missing/not available’ KYC information to mutual funds again.

(6) National Tax Account (NPA) held with banks can also be linked with NIMF through SEBI approved schemes. Please check link status on SEBI website and in case status is not linked, kindly send a linked status request with proof of NPA to POA of NIMF.

(7) All applications received shall be processed on a ‘first-come-first-serve’ basis. Please note that PAN details are required in respect of POA. In case of applications which are not complete in all respects, they are liable for rejection, either at the collection point itself or after opening at the back office of the registrars.

(8) In order to ensure smooth processing of applications, please ensure that all the details provided are correct and complete. Any discrepancies in the information provided will be the responsibility of the investor and the same is liable for rejection, either at the collection point itself or after opening at the back office of the registrars.

(9) In case of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the applicant may be advised to again check and correct the same.

(10) Pay-in bank details must be a valid bank account held by the unit holder.

(11) Please mention the reverse cheque/demand draft number in the application form itself.

(12) Any change in the KYC details must be intimated within 30 days from the date of effect.

(13) General Instructions are issued by SEBI on the procedural matters for KYC Compliances, the Investors are requested to note the following additional provisions shall be applicable for "KYC Compliances" with effect from December 1, 2012:

1) In case of an existing investor of NIMF and who is already KYC Compliant under the erstwhile centralized KYC with CVL (CVLMP) then there will be no effect on subsequent Purchase/Additional Purchase (or ongoing SIPs etc) in the existing folio/accounts which are KYC compliant. Existing KYC compliant folio may be linked with the POA of NIMF.

2) In case of an existing investor of Nippon India Mutual Fund and who is not KYC Compliant as per our records, the investor will have to submit the standard KYC Application forms available in the website www.cvlink.com along with supporting documents at any of the SEBI registered intermediaries at the time of KYC Compliant application. In such scenario, the KYC will be verified and the KYC status will be updated at the time of KYC submission.

3) Investors who have comply with KYC process before December 31, 2011 (KYC status with CVL-KRA as "MF - VERIFIED BY CVLMP") and not invested in the schemes of Nippon India Mutual Fund as noted separately on the folio earlier, are required to submit a new KYC form along with additional documents as required. In such scenario, the KYC status changes to ‘Verified by CVL KRA’, investors need not submit the ‘missing/not available’ KYC information to mutual funds again.

In case of Non Individual Investors, complied with KYC process before December 31, 2011, KYC needs to be done at the time of investment or within 90 days as per the instructions given in the KYC guidelines issued by SEBI. Investors are requested to update the KYC details as per the instructions in the KYC guidelines issued by SEBI.

(14) Investors are required to clearly indicate the plans/options in the application form of the scheme.

In case of holder details, the name and address of the holder need to be specified, as per the information furnished by the first applicant. The KYC status of the investor shall be verified before accepting the account for transaction.

In case of wrong/invalid/ incomplete ARN codes mentioned on the application form, the applicant may be advised to again check and correct the same.

In case of Joint Holders, if it is not mentioned in the application form, the default mode of holding would be Direct Plan.

In case of Mode of Holding is not mentioned for Joint Holder’s the default mode of holding would be Direct Plan.

In case of wrong/invalid/ incomplete ARN codes mentioned on the application form, the applicant must be advised to again check and correct the same.

In case of Court appointed Guardian, supporting documentary evidence shall be provided.

In case of wrong/invalid/ incomplete ARN codes mentioned on the application form, the applicant needs to be advised to again check and correct the same.

In case of an existing investor of NIMF and who is already KYC Compliant under the erstwhile centralized KYC with CVL (CVLMP) then there will be no effect on subsequent Purchase/Additional Purchase (or ongoing SIPs etc) in the existing folio/accounts which are KYC compliant. Existing KYC compliant folio may be linked with the POA of NIMF.

In case of Non Individual Investors, complied with KYC process before December 31, 2011, KYC needs to be done at the time of investment or within 90 days as per the instructions given in the KYC guidelines issued by SEBI. Investors are requested to update the KYC details as per the instructions in the KYC guidelines issued by SEBI.

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In case of Non Individual Investors, complied with KYC process before December 31, 2011, KYC needs to be done at the time of investment or within 90 days as per the instructions given in the KYC guidelines issued by SEBI. Investors are requested to update the KYC details as per the instructions in the KYC guidelines issued by SEBI.

In case of an existing investor of NIMF and who is already KYC Compliant under the erstwhile centralized KYC with CVL (CVLMP) then there will be no effect on subsequent Purchase/Additional Purchase (or ongoing SIPs etc) in the existing folio/accounts which are KYC compliant. Existing KYC compliant folio may be linked with the POA of NIMF.

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In case of an existing investor of NIMF and who is already KYC Compliant under the erstwhile centralized KYC with CVL (CVLMP) then there will be no effect on subsequent Purchase/Additional Purchase (or ongoing SIPs etc) in the existing folio/accounts which are KYC compliant. Existing KYC compliant folio may be linked with the POA of NIMF.

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In case of an existing investor of NIMF and who is already KYC Compliant under the erstwhile centralized KYC with CVL (CVLMP) then there will be no effect on subsequent Purchase/Additional Purchase (or ongoing SIPs etc) in the existing folio/accounts which are KYC compliant. Existing KYC compliant folio may be linked with the POA of NIMF.

In case of Non Individual Investors, complied with KYC process before December 31, 2011, KYC needs to be done at the time of investment or within 90 days as per the instructions given in the KYC guidelines issued by SEBI. Investors are requested to update the KYC details as per the instructions in the KYC guidelines issued by SEBI.
(d) I / We undertake the responsibility to declare and disclose within 30 days from the date of
inception of the scheme, as applicable, details of any 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 / September /March)

1. Investment Made Through Demat and holding securities in Demat account shall receive a
Consolidated Account Statement containing details of transactions across all Mutual Funds
schemes by email / physical mode.

2. Investors having MF Investments and not having Demat account shall receive a Consolidated
Account Statement from the MF Industry containing details of transactions across all Mutual Fund
schemes by email / physical mode.

The word 'transaction' shall include purchase, redemption, switch, dividend payout, dividend
reinvestment, systematic investment plan, systematic withdrawal plan and systematic transfer

3. CAS shall not be received by the Unit holder for the folio(s) where the PAN details are not
updated. The Unit holders are therefore requested to ensure that the folio(s) are updated with the
PAN details. PAN details are required to be updated Account Statement will be dispatched by RNAM/RNF
for every calendar month. In case of a specific request received from the Unit holders, RNAM /RNF will provide
the account statement to the investors within 5 Business Days from the receipt of such request.

26. (a) 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
the request for opening the new folio shall be rejected.

(22) If the investor has provided email address in the application form or any subsequent communication
in any of the folio belonging to the investor(s), RNFM / Asset Management Company reserves the
right to use electronic mail (email) as a default mode to send various communication which includes
account statements for transactions done by the investor. The investor may request for a physical
account statement by filling the form "Request for Physical Account Statement//Register Transfer Form".
In case of specific request received from the investor, RNFM shall endeavor to provide the account
statement in physical mode at the request of the investor. In case an investor fails to comply with
the SEBI Circular No. IMD/DF/12/2008/2009 dated 19th May, 2009, his request for dispatch of
email statement will be rejected.

23. (a) The investor shall receive a Statement of Account (SOA) in respect of the units so vested subject to any charge or
encumbrance notified to Reliance AMC/ its Registrar. The SOA shall be sent by Reliance AMC / its Registrar to
the investor(s) who have made the nominations.

24. (c) Nomination facility is available to individuals applying on their own behalf i.e. singly or jointly.

25. (b) If a nomination in respect of any unit has been made, the units shall, on the death of the
nominee(s), vest in the surviving unitholder(s) who may retain the nomination or change or cancel
the same. The nomination shall be effective only in respect of the units that have been notified to,
(27) Investors providing their email id will receive the Account Statement within 5 business days to their
registered email address as and when they transact in any Scheme of RNFM.

27. Nomination

a. Nomination facility is available to individuals applying on their own behalf i.e. singly or jointly.

b. Nomination is mandatory for folios opened by individuals with single mode of holding.

(26) Investors providing their mobile number will get alerts on the mobile for Purchase, Dividend or
redemption, SIP debit alert after it reflects in your account or two days prior to SIP debit.

28. (a) Investors providing their mobile number will get alerts on the mobile for Purchase, Dividend or
redemption, SIP debit alert after it reflects in your account or two days prior to SIP debit.

29. Nomination in respect of units stands rescinded, upon the transfer of units.

30. Nomination facility is available to individuals applying on their own behalf i.e. singly or jointly.

31. Nomination of an NRI is subject to requirements, if any, prescribed by RBI and SEBI from time
to time.

32. Nomination facility is available to individuals applying on their own behalf i.e. singly or jointly.

33.Nomination facility is available to individuals applying on their own behalf i.e. singly or jointly.

34. Nomination facility is available to individuals applying on their own behalf i.e. singly or jointly.

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51. Nomination facility is available to individuals applying on their own behalf i.e. singly or jointly.

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d) Investor has to initially invest in Nippon India Liquid Fund and then provide a switch.

c) In case the investor opts for Nippon India PSTP then he will have to mandatorily submit “One Time Bank Mandate Registration Form”. It will take atleast 21 working days for the registration of the SIP.

d) Investor has to specify the required portfolio in which he wishes to opt for SIP.

e) The Nippon India PSTP facility is also available through "Invest Easy" subject to investor providing the required forms and reading the features, terms & conditions of the SID / KYM / SAi of the applicable schemes of NIMF.

f) In case of Nippon India PSTP is registered through Invest Easy, the default frequency would be monthly and the default SIP date would be 10th of every month. To invest in “Nippon India PSTP” through SMS mode, then hehas to simply type “PSTP <Amount> <Last 6 digits of the Fast Folio>”. From his registered mobile number and send to 9664001111

g) Please note Nippon India PSTP through invest easy will not be available in investor’s choice option of NipponIndiaPSTP.

Nippon India PSTP

a) Under this facility Minimum Monthly / Quarterly Investment: ₹ 50,000 & in multiples of ₹ 100 thereafter for 12 months/12 quarters.

b) The amount specified per SIP installment should be equal to or less than the upper limit per transaction as defined on the One Time Bank Mandate Registration Form.

c) In case the investor opts for Nippon India PSTP then he will have to mandatorily submit “One Time Bank Mandate Registration Form”. It will take atleast 21 working days for the registration of the SIP.

d) Investor has to specify the required portfolio in which he wishes to opt for SIP.

e) The Nippon India PSTP facility is also available through “Invest Easy” subject to investor providing the required forms and reading the features, terms & conditions of the SID / KYM / SAi of the applicable schemes of NIMF.

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.g) Please note Nippon India PSTP through invest easy will not be available in investor’s choice option of NipponIndiaPSTP.

Lumpsum investment

a) Under Lumpsum investment Minimum Investment: ₹ 50,000& in multiples of ₹ 100 thereafter / Additional investment of ₹ 10,000 & in multiples of ₹ 100 thereafter.

b) Additional investment of ₹ 10,000 will be applicable if investment is done under the same wealth creation portfolio.

c) Under Lumpsum investment “Asset Allocation” can only be done in the form of multiple auto switch from Nippon India Liquid Fund (all sub options except for daily and weekly dividend option) to various equity, Debt & Gold schemes.

Investor has to initially invest in Nippon India Liquid Fund and then provide a switch instruction for asset allocation in the respective Scheme. The switch amount and switch date which should not be less than 7 calendar days from the date of submission of application has to be mentioned in the application form. Accordingly the amount will be switched from Nippon India Liquid Fund to the respective Scheme on the mentioned date. Incase switch date is not mentioned then the default SIP / STP date would be 10th & 25th respectively of every month. To invest in “Nippon India PSTP” through SMS mode, then hehas to simply type “PSTP <Amount> <Last 6 digits of the Fast Folio>” from his registered mobile number and send to 9664001111.

g) Please note the portfolio sip through invest easy will not be available in investor’s choice option of portfolio sip

SIP Instructions (Applicable for Nippon India PSIP)

a) If an investor does not mention SIP start date or the SIP start date is unclear in the application form/SIP Mandate, the SIP date will be defaulted from the next subsequent month after receipt of the minimum registration period of 21 working days. If an investor does not mention SIP end date or the SIP end date is not expressly mentioned/unclear in the application form/SIP Mandate, the SIP date will be treated till 31st December 2019. If an investor fails to mention the SIP end date or the SIP end date is not expressly mentioned/unclear in the application form/SIP Mandate, the SIP date will be considered as December 2019. 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.

b) Investors are required to submit following documents atleast 21 working days before the first SIP installment date for NACH Debt & Auto Debit Clearing.

New Investors are required to submit the following documents:

(a) Fast Enrolment Form / Wealth Creation Portfolio along with One Time Bank Mandate

(b) A photo copy/cancelled cheque of Debit Bank Account (as mentioned on the One Time Bank Mandate Form) should be submitted along with other requirements.

The investor can choose the SIP date from the 28th of any given month for SIP registered through One Time Bank Mandate. For SIP registered through Standing Instructions, Auto Debit or Post Dated Cheques (PDC), SIP Debit date shall continue to be 2nd, 7th, 10th, 18th, 23rd and 28th of any given month.

(c) Allotment of units would be subject to realisation of credit.

(d) In the date of the subsequent SIP installment is a non-taxation day for the scheme, then the units shall be allotted on the next following/transactions day.

Wealth Creation through Asset Allocation

a) The objective of Asset Allocation Plan is to enable an investor to achieve his / her wealth creation goals through asset allocation in various schemes of NIMF as per his / her risk profile.

b) Under Wealth Creation, investor can opt for investment in Portfolio SIP through SIP, Portfolio SIP through STP or Lumpsum investment.

c) Under Wealth Creation through Asset Allocation investor will have a choice of selecting Default Option (wherein schemes & % of asset allocation is prescribed by NIMF) or Investor’s Choice Option (wherein schemes & % of asset allocation will be decided by the investor).

d) Incase of Default Option, investors have to select his risk profile (Aggressive, Moderate or Conservative) and accordingly investments in the schemes mentioned in the application form will be made. In case of any ambiguity in the risk profile of the investor is not mentioned, the application will be liable to be rejected.

e) Further in Default Option, investors have to select any one Growth Plan or Dividend Plan for investment to be made in the prescribed Schemes. Under Growth Plan, Growth Option shall be the sub default option and under Dividend Plan (Payout Option), Quarterly Dividend Payout Option will be applicable whenever applicable or the dividend plan (wherein Frequency is not defined) will be the default option.

f) The asset allocation column (Equity, Debt or Gold) mentioned on the form is on the basis of the asset allocation pattern of the respective Scheme as mentioned in the respective SID. The categories under which Schemes are classified is on the basis of investment philosophy and strategy currently followed by the Scheme and is subject to change depending upon market conditions, fund managers perception on the market etc.

In addition to default Portfolio, investors can opt to choose the asset allocation of his choice. In case, investors can select the schemes from NIMF except Exchange Traded Funds and Interval Fund subject to fulfillment of minimum application amount of the opted Scheme.

h) Investor has to fill up either percentage (%) column or amount (₹) column for investor choice option incase of percentage column, schemes and % allocation for the respective scheme should be clearly mentioned. The total of all the schemes selected should be exactly 100%. Incase of any ambiguity in the name of the Scheme or in the % mentioned or total percentage being less or more than 100%, the application will be liable to be rejected. Similarly incase of amount column, the application will be liable to be rejected incase of an ambiguity or does not match with the switch amount mentioned in the application form. The total amount invested of whatever mentioned on the application amount criteria and minimum additional amount criteria as applicable for each plans.

Nippon India STEP-UP Facility

Under this facility the Investor can increase the SIP installment (excluding MICRO SIP) at pre-defined intervals by a fixed amount. This aims to provide the investor a simplified method of aligning SIP installment amounts with increase in investor’s earnings over the tenure of SIP. This facility is available for individual investors only. For availing the said facilities, investors are required to note the following:

Incumpling to register STEP-UP should provide the STEP-UP details along with the SIP enrolment details and is also required to fill up “One Time Bank Mandate Form” from which the amount shall be debited. Investors who are currently registered under Invest Easy - Individuals facility may avail this facility without registering the One Time Bank Mandate.

1. The minimum amount for STEP-UP is ₹ 1000 and in multiples of ₹ 1000 only.

2. Monthly SIP offers STEP-UP frequency at half yearly and quarterly intervals. Quarterly SIP offers STEP-UP frequency at yearly intervals only. In case the frequency is not indicated, it will be considered as Yearly by Default.

3. There should be a clear indication about STEP-UP Count i.e. the number of times the SIP installment amount should be increased in case the STEP-UP count is mentioned and STEP-UP count is not indicated, it will be considered as 1 (One) by Default.

4. The date for Nippon India STEP-UP Facility will correspond to the registered SIP date.

5. The enrolment period specified in the Nippon India STEP-UP form should be less than or equal to the enrolment period mentioned in the SIP. In case of any deviation in period, the tenure of the SIP shall be considered.

This facility is available for all categories of investors.

Investors may please note that FAST is a new offering under special product category of the respective Transfer Fund Schemes. However, any imposition or enhancement in FAST charges beyond the load shall be applicable on prospective investments only.

Fees and/or subscription charges, if applicable, will be charged at the applicable rate at the time of subscription. For further details, please refer to the applicable Transfer Fund Scheme(s) SDR.